Brand Loyalty and Consumption of Dairy Products among International Students in North Cyprus

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ABSTRACT

FMCGs especially dairy products are products that are often being consumed by people. As North Cyprus is known as a University Island, there are so many international students visiting the island for education. This study focused on dairy products brands produced in North Cyprus. Since international students are in a country that is not their own, and since advertisements are in Turkish language, the study sought to know how they develop and maintain brand loyalty to products that they are not familiar with, as well as their decision making process while making their purchase.

This research was conducted in the Spring 2015 semester. The total number of international students in North Cyprus Universities is 10, 168 (Economic and Social Indicator, 2013). The researcher conducted this study in four internationally acclaimed universities that had more than 1000 international students. Number of respondents in each universities where, Eastern Mediterranean University (150), Cyprus International University (88), Girne American University (72), and Near East University (60), which makes a total of 370 International students.

Findings indicate that there is no brand loyalty of dairy products among international students in North Cyprus, although they consume dairy products on weekly basis. However, they have their preferred brands that they purchase because of factors like the price, taste, quality of the brand.

This study recommends that since price is an important criterion for international student, in their decision making process, FMCGs companies in North Cyprus should put this criterion into consideration by producing products that are easily affordable to students. Furthermore, since there are so many foreign students coming into North Cyprus, FMCGs marketers should make their advertisements in English to reach a wider public. This way, non- Turkish speakers would become aware of the benefits of purchasing their brand.

Keywords: FMCGs, Interpersonal Communication, Marketing Communication, Consumer Behaviour, Consumer Decision Making Process. Hızlı tüketim malları, özellikle süt ve süt ürünleri insanlar tarafından sıklıkla tüketilen ürünlerdendir. Kuzey Kıbrıs, Üniversite adası olduğundan çok fazla yabancı uyruklu (uluslararası) öğrenciler de adayı eğitim amaçlı ziyaret etmektedir. Bu araştırma Kuzey Kıbrıs'ta üretimi yapılan süt ve süt ürünlerine odaklanmaktadır. Yabancı uyruklu öğrenciler kendi ülkelerinde olmadıkları gibi ülkede kullanılan Türkçe dilini de ülkeye gelmeden önce bilmemektedirler. Üretilen ürünlerin reklamların Türkçe dilinde de olması, yabancı uyruklu öğrencilerin ürün satın almada karar verme süreçleri ve marka sadakatleri nasıl oluşturduğu incelemektedir.

Bu araştırma bahar dönemi 2015'e aittir. Toplam 10,168 yabancı uyruklu öğrenci Kuzey Kıbrıs Üniversitelerinde öğrenim görmektedir. (Ekonomik ve Sosyal Göstergeler, 2013). Bu araştırma Uluslararası kabul gören ve minimum 1000 yabancı uyruklu öğrenciye sahip dört üniversite öğrencilerine yönelik yapılmış bir araştırmadır. Toplamda 370 katılımcının bulunduğu araştırmada Doğu Akdeniz Üniversitesi (150), Uluslararası Kıbrıs Üniversitesi (88), Girne Amerikan (72) ve Yakın Doğu Üniversitesinde öğrenim gören (60) yabancı uyruklu öğrenciler üzerinden incelenmiştir.

Bulgulara göre Kuzey Kıbrıs'taki yabancı uyruklu öğrenciler her ne kadar da haftalık süt ve süt ürünleri tüketseler de herhangi bir marka sadakati bulunmamaktadır. Ancak fiyat, tat ve kalite kriterlerine göre tercih ettikleri markalar bulunmaktadır.

Araştırma bulgularına bağlı olarak fiyat yabancı uyruklu öğrencilerin en çok önem verdiği kriterlerinden biri olduğu bulgusuna rastlandı. Kuzey Kıbrıs'ta süt ve süt

ürünleri üreten firmalar bunu göz önünde tutarak uygun fiyatlı ürünler üretip piyasaya sunması gerekmektedir. Ayrıca yabancı uyruklu öğrencilerin Türkçe dilini bilmedikleri de göz önünde tutularak reklamlarını ingilizce dilinde vermesi tavsiye edilir.

Anahtar kelimeler: FMCG, kişilerarası iletişim, pazarlama iletişimi, tüketici davranışları, tüketici karar verme süreci.

DEDICATION

To my lovely mother, an irreplaceable best friend, your love, prayers and sacrifices

are immeasurable.

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Chapter 1

INTRODUCTION

North Cyprus is one of the developing countries in the world. Due to the lack of sufficient resources and fabric in North Cyprus, a lot of products are being imported from developed countries, which brings about variety to the consumer goods market. There are several brands for a particular consumer product. These different brands enable individuals to make choices.

Foreign nationals coming into North Cyprus sometimes find it difficult to decide on what brand to finally purchase and stick with, when they cannot find the regular brand(s) they are acquainted with in their home countries in North Cyprus.

Marketing Communication research is necessary for Fast Moving Consumer Goods (FMCGs) companies to know what consumers really want, instead of just assuming that they know what consumers want. The study of consumer behaviour helps FMCGs companies improve their marketing strategies in order to understand how consumers think, feel, reason and choose brands.

FMCGs are goods that are sold out at relatively low prices and which are sold out very quickly. They are goods which are usually sold in supermarkets and stores with a short life-span, because of the high consumer demand or perishable goods which gets bad quickly. FMCG s produced in North Cyprus is categorized into three (3) main groups. They include:

- Dairy Products such as Milk, Yoghurt, Cheese, etc.
- Cleaning Products such as Detergents, Washing Liquids, Bleaches, etc.
- Personal Care Products such as Body Lotions and Tonics, Bathing Gels, Toiletries, etc.

With the fact that international students in North Cyprus watch little or no advertisements, especially since most advertisements are in Turkish Language, it is a wonder how they are able to make brand choices out of the several brands that are available. This study would look into the roles that brands play in affecting consumers purchasing and consumption decisions of FMCGs. It would only focus on Dairy Products which are produced in North Cyprus.

1.1 Aims of the Study

The aim of this research is to analyse the brand loyalty and consumption of FMCGs among international students in North Cyprus. There has been no specific research and literature relating to North Cyprus consumer decision making process for international students, so the aim of this study is to describe the international student's attitudes and consumption patterns, when they buy FMCGs.

This research is also going to be a good quality research for the sector; and beneficial to FMCGs producers in North Cyprus, when they want to produce their products, and also make promotional activities for their products. They will have a chance to understand consumer's behaviour and attitudes towards their products, while applying their marketing mix strategies.

This study also intends to focus on the various ways international university students of North Cyprus maintain brand loyalty and develop trust in certain FMCGs towards their products.

1.2 Problem Statement

A lot of international students who come into North Cyprus most times have issues with adapting to their new environment, especially in terms of the foods or products they have to start getting used to. There are various brands of products which vary from country to country, so students are faced with the choice of what brands to buy or what products to use, and usually they have a hard time choosing what dairy products to purchase at the supermarkets and stores, which one would be satisfactory and good for them.

The native language for North Cyprus is the Turkish language. Since there is a lot of Turkish speaking citizens, companies make their product advertisements in Turkish language in order to reach a wider population. Other non-native speakers, especially International students who come into North Cyprus to study are unaware of what messages the advertisers are trying to convey about their products.

International students find it difficult getting brands that they are familiar with. Usually, they see products with different brands, and most times face the dilemma of purchasing the best brand that they feel would be most suitable for them.

1.3 Importance of the Study

This study would try to describe the international student's attitudes and consumption patterns, when they buy FMCGs in North Cyprus. Hence, FMCGs companies will have a chance to understand consumer attitude and behaviour in North Cyprus while applying their marketing communication mix strategies. It is going to be a valuable research to know how their consumers are able to develop loyalty and trust towards their brands.

Also, this study is important because it would add up to the volume of existing literature in EMU library and as an online source, which would be a reference material for further researches, academic scholars, and other students.

1.4 Motivation for the Study

When I arrived in North Cyprus, I faced the dilemma of what brands to purchase, especially dairy products. The advertisements shown on television are often times in Turkish language, making it unable to understand what is being advertised. The motivation of this study is the intent to know what impels International students to go for certain brands of Dairy Products in North Cyprus.

Another motivation for this study is to find out how international students of North Cyprus make purchasing choices of FMCGs and what motivates them to maintain brand loyalty. The bid to find out whether the criteria for our purchasing decision changes or not, when our environment changes is the motivation for this study.

1.5 Background of the Study

Fast Moving Consumer Goods are everyday essentials that we get from stores and supermarkets on a daily basis. Famous FMCGs companies have the ability to keep producing goods that are highly demanded by consumers, and also maintains brand quality which earns them consumer loyalty and trust. The study of consumer behaviour is seen as the study of how consumers make decisions to utilize their money, time and efforts, while making purchase decisions. It studies "what they buy, why they buy it, how they buy it, when they buy it, where they buy it, and how often they buy it" (Schiffman & Kanuk, 1983. p.6).

Consumer behaviour and attitudes towards FMCGs differs and sometimes changes. Researchers have proved that consumers make purchasing decisions based on economy melt down (Czy Polacy, 2012; Kryzys, 2009). These changes in behaviour could be linked with anxiety that the media creates in the minds of individuals. Being aware of the aggravating financial situation also affects consumers purchasing and consumption behaviour (Malgorzata & Gebski, 2013. p.53).

Consumer behaviour is the action that goes on in the minds of individuals when they are exploring, choosing or picking, buying, utilizing, assessing and finally doing away with some products (Karimi, 2013. p.29). Consumer behaviour became known in the 1960s. It was seen in other fields of study like Marketing and Economics.

Research shows that more activities go on in the minds of the individual before he or she finally decides to purchase a product. Consumers sometimes may buy recklessly due to factors such as, advertisements they see on television, persuasion from friends and family, emotional needs or their moods (Smith & Rupp, 2003, Karimi, 2013. p.31).

The term 'Brand Loyalty' started with a phenomenon called Brand Insistence, which refers to when a consumer refuses to exchange one brand for another (Copeland, 1923; East, Wright & Vanhuele, 2008. P.28). There are three (3) forms of loyalty

behaviour that consumers possess. These are preference, retention and recommendation. When they purchase several brands, consumers can decide to give a particular preference for one of them. Also, they can continue to maintain a brand for a long time and also endorse a particular brand to others (East, Wright & Vanhuele, 2008. P. 27).

In a changing economy, it is necessary to acquire customer feedback. It is not just a good idea to give information to consumers, but it is requisite to dialogue with them often to know what they are thinking, how they feel about products and what they want. This would enable companies to strategize to enable it deliver the best products to their consumers.

1.6 Research Questions

In an attempt to find out about fast moving consumer goods, brand loyalty and consumption amongst international students in North Cyprus, this study will address the following questions.

1. What FMCGs dairy products are consumed according to nationality of students?

2. What is the scope of FMCGs dairy products being consumed by international students in North Cyprus?

- 3. Do international students have any brand loyalty in FMCGs dairy products?
- 4. What motivates international students to maintain loyalty to a particular FMCGs dairy product brand?
- 5. What factors influence international students purchasing decision making process?
- 6. How often do international students purchase FMCGs dairy products?

7. How does brand loyalty influence consumption of dairy products by international students?

8. What is the relationship between brand loyalty and consumption of dairy products by international students in North Cyprus?

1.7 Assumption That Underlines This Study

This study has some assumptions that help this research. They are as follows:

- 1. There are so many FMCGs in North Cyprus, just like in Nigeria.
- 2. Human beings need dairy products for a healthy life.

3. International students are buying and consuming fast moving consumer goods, because they cannot bring all products from their countries, even if they do, they would exhaust it, and have to still buy in North Cyprus.

4. All the fast moving consumer goods being advertised either on local Television channel or local newspaper are in Turkish language. Thus this makes it difficult for international students to understand what is being advertised.

1.8 Limitations of the Study

This study only intends to focus on fast moving consumer goods, brand loyalty and consumption of dairy products amongst International Students; I would only focus on selected dairy products like Milk, Yoghurt, Ayran, Cheese, and Halloumi.

The focus would be on randomly selected international students in four (4) Universities in North Cyprus with the highest population of International students. This research would also be limited only to Dairy Products produced in North Cyprus.

1.9 Definition of Terms

In this study, the important terms and keywords used would be briefly defined in the simplest terms possible for easy comprehension.

Consumer Goods: This is a product that is purchased for personal and family consumption (Skinner, 1990).

Consumer Decision Making: This is the five (5) stage process people go through when deciding what products to buy; includes problem recognition, information search, and evaluation of alternatives, purchase decision, and post purchase evaluation (Skinner, 1990).

Brand: This is defined as a name, symbol, unique design or combinations of these elements which is used to identify the products of one seller or group of sellers (Stanton et.al., 1991; Kotler & Armstrong 2006, p.633).

Consumer Behaviour: This is defined as the actions and decision processes of people who purchase goods and services for personal consumption (Skinner, 1990).

Customer: A customer is an individual or organization that makes a purchase decision (Stanton et.al. 1994. P.656)

Customer Satisfaction: This is defined as an individual's condition when experience with a product equals or exceeds expectations (Stanton et al., 1991).

Marketing Mix: Cannon (1998) expresses that marketing mix is "the mixture of controllable marketing activities that are brought together to match the needs of a particular customer group" (Cannon, 1998.p.26).

8

Chapter 2

LITERATURE REVIEW

This literature review would try to analyse and review previous related literature. It would review the communication process, marketing communication and decision making process of the consumer that is important for success in a market. Thus, the success of an organization depends on their ability to accurately communicate to consumers, which would help their decision making process. More importantly, this chapter would also explain the theoretical framework for this study.

It starts with introducing the communication process, marketing environment in general and marketing communication. The second (2) sections would address the factors influencing consumer behaviour, consumer decision making process, post purchase behaviour, etc. The third (3) sections would review the TRNC Sector and the fourth (4) and final section would discuss the communication theories related with this study.

2.1 The Communication Process

Various academic scholars (Schiffman & Kanuk, Shannon & Weaver, Shimp & Delozier, Skinner, etc) have defined communication in the simplest words possible. Communication means transmitting messages from a source (sender) to a receiver (Schiffman & Kanuk, 1983. p, 248). It is also the "sharing of a common meaning" (Shimp & Delozier, 1986. p. 25-26). It is a system by which a message is coded and circulated by a channel to a person or an audience who construes the message and subsequently gives a feedback to the message source (Skinner, 1990. p.461).

There are two forms of communication that a consumer comes in contact with. They are Interpersonal Communication and Impersonal Communication.

Interpersonal communication is conversation between two or more people. Interpersonal communication may either be informal or formal (Schiffman & Kanuk, 1983). Informal Communication also known as 'word of mouth' communication, involves two people (friends, family, etc) engaging in conversation about the benefits of a certain product. On the other hand, each person serves as the sender or the receiver of the information.

People are easily influenced by friends and trusted people around them. Their interactions have a huge impact on consumer's behaviour and their purchase decision making process. Personal influence is as effective as advertising in convincing consumers to change their buying attitudes. This is because consumers may seek advice, information and support from family, friends and colleagues before making a purchase (Schiffman & Kanuk, 1983).

Formal communication is communication between a marketer and a consumer; the marketer is the sender of the information and the consumer is the receiver of the information (Schiffman & Kanuk, 1983. p.250). For example, a marketer would send a communication message about the benefits of a product to prospective customers through an advertising channel. These channels could be Radio, Television and Print.

In Interpersonal communication (also referred to as two way communication), the sender of the message gets an immediate feedback from the receiver, to indicate if the receiver got the message and how the message was understood. This enables the sender to know if the message should be modified or repeated.

On the other hand, impersonal communication (also referred to as one way communication) is the type of communication directed to a large and heterogeneous audience (Schiffman & Kanuk, 1983). It is commonly referred to as 'mass communication'. There is no direct communication between the source (sender of the message) and the receiver. They are messages sent from organizations through various advertising mediums (Radio, Television and Print).

The receivers of the messages are usually the organizations' target audience. For example, a marketing company may send advertising messages for their products, through an advertising medium to their current and prospective consumers to persuade them to purchase their products (Shimp & Delozier, 1986; Schiffman & Kanuk, 1983).

Impersonal communication usually has a delayed feedback. Company marketers are usually unable to know how successful the advertisements for their products are. They must create a means of determining whether the communicated message has been received by its target consumers, comprehended in the way it is meant to be and is fully able to fulfil its aim.

Marketing Communication deals with publicizing all the information about a product to consumers, from consumers and amongst consumers. Simply put, marketing communications is product promotion. In marketing communication, the marketer is interested in the impact the communicated message has on consumers that influence their buying attitudes (Williams, 1982. p.377).

2.1.1 Marketing Orientation and Marketing Process in General

Marketing transpires any time an individual or company attempts to trade-off a commodity which is valuable to another individual or company. Marketing is simply a negotiation or trade-off and it comprises of actions which are meant to satisfy individual or company's wants and needs (Etzel, et.al, 2007. p.4). This implies that, marketing occurs when a business seeks to meet individual needs and business needs, because the superior goal should be meeting the needs of individuals.

In the article 'Macro-marketing as a Pillar of Marketing Thought', the authors emphasize that "Marketing is not primarily a means for garnering profits for individuals. It is, in the larger, more vital sense, an economic instrument used to accomplish indispensable social ends..." (Wilkie & Moore, 2006. p, 225). From his point of view, marketing has shifted from traditionally meeting the need of a company which usually makes so much profit to meeting the needs of the consumers or society in which it exist.

Gronroos (2006) defines marketing as a phenomenon that represents the customer focus of an organization; it is seen as a professional task that controls certain decision-making areas to create exchanges that satisfy the individual and company's desires (Gronroos, 2006. p.397). Thus, a company starts to believe that when customers are satisfied, they will keep purchasing the company's brand; which allows companies to make profit.

2.1.2 Importance of Marketing Communication in Marketing Orientation

Marketing orientation recognizes what customers want and schemes to satisfy and fulfil these want effectively (Etzel et.al, 2007. p.8). After the World War II, there was a high demand for consumer goods. Manufacturing companies produced a lot of goods which were easily and quickly bought. Subsequently, the sudden increase in consumers spending decreased as more goods were being produced. To regulate sales, companies decided to make vigorous marketing activities to sell their products.

Nevertheless, consumers were less convinced, the war years had transformed the people as they became more enlightened, and had varieties of goods to choose from. Women had joined the work force, and new technologies were introduced, thus making large production and variety of goods easy. Companies realized that they had to produce what consumers want and not what companies want to sell (Etzel, et.al. 2007. p.8).

This implies that companies now have to produce goods that would satisfy the needs of their consumers and not just for their financial benefits alone. This is because, in recent trends, the customer is supreme. Thus to compete favourably with competitors, a company has to be conscious of the needs of customers, in order to manufacture products that would satisfy these needs.

Good marketing can be achieved through a company's capacity to organize and direct its marketing plan and must be aware of environmental tendency that could benefit or affect the company (Etzel et.al. 2007. p.28). Companies must be aware of

environmental changes and adapt to these changes in their environment, since the control of environmental factors are not within its capacity.

2.1.3 Marketing Environment

According to marketing scholars, the marketing environment is made up of factors that influence business and the way they operate. Some factors are controlled by the companies, while some cannot be controlled. The marketing environment includes the task environment and the broad environment (Kotler & Keller, 2012, Etzel et.al, 2007).

Task Environment: The task environment which is also known as the Micro environment is made up of forces that have an impact on a firm and its marketing activities. They include the producers, distributors and promoters of company goods and services, and also their target customers. The company may not be able to control these forces, but they can be influenced in most situations. A company may decide to persuade its producers, distributors and marketers, and also persuade their target customers through its advertisements (Kotler & Keller, 2012).

Broad Environment: The broad environment which is also known as the Macro environment is made up of forces that control all companies in an industry. They include demographic, economic, social-cultural, natural and technological environments (Kotler & Keller, 2012).

In demographic environment, company marketers observe the size and growth of the population of the town where they are located, the educational levels, age and ethnicity of consumers in an environment. The economic environment has to do with companies being concerned with the obtainable purchasing power in an economy. Customers' present income, savings, debts affects business, especially for companies who manufacture goods for high income earners (Kotler & Keller, 2012).

Social-economic environment deals with how consumers view themselves in relation to others, and the society. They imbibe "a world view that defines our relationships to ourselves, others, institution, society, nature, and the universe". (Kotler and keller, 2012. p.100). In the natural environment, companies could also be controlled by environmental laws and regulations (Kotler & Keller, 2012). A company has to be able to produce goods that are non-hazardous to preserve the environment. They would also try to incorporate environmental policies into the company's tactical plans (Etzel et.al, 2007).

Technological environment is the influence of new technology. Companies must be aware of new technologies and must be able to apply these new means of production. When a firm is unaware of these technologies, it could pose a threat to the growth of the business. Kotler & Keller (2012) posits that major new technologies could trigger an economy's growth; but could also deteriorate an economy's growth. This is because their long term outcomes are not always predictable (Kotler & Keller, 2012. p.105). Hence, company marketers should observe the changes, inexhaustible renovations, diverse allocations and the technology regulations.

2.1.4 Consumer Market

Before looking into what consumer market is, there is the need to state what a market is. Simply put, a market is a location where customers and sellers converge to purchase and exchange goods and services (Cannon, 1998; Etzel et.al, 2007; Kotler, 2012). This definition gives rise to the meaning of consumer markets.

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Consumer markets are targeted towards consumers. Cannon (1998) expresses that consumer market is "concerned with the private end users of a product, service or other form of offering" (Cannon, 1998. p.132). Companies produce and trade of mass produced goods like FMCGs, shoes, cloths, etc for consumers use.

The companies producing these goods ensure that they establish and maintain a brand reputation by constantly producing and maintaining high quality products; in terms of quality of composition, packaging, reliability, availability, and constant communication via its advertisements (Cannon, 1998).

Since consumers buy products for their personal use, the consumer market is usually not large, but it is dynamic, hence the need for companies producing consumer goods to fully understand what the consumer market is and how it is continually changing, due to varying consumer behaviour and purchasing attitudes.

2.1.5 Importance of Consumers in the Market Place

The importance of consumers in the market place cannot be overemphasized. The market consists of sellers and buyers. There will be no market or production without the existence of consumers. The work of all manufacturing companies is concentrated on their prospective consumers. Marketers try to improve its awareness of consumers' needs and direct their approach towards gratifying the desires and needs of their target consumers. Thus, there is a need for marketing research to be carried out. The research is meant to address issues concerning advertisements, prices, brand names, potential market segments (Etzel et.al, 2007. P,170).

Kotler & Keller (2012) provide a good definition of marketing research as;

The systematic design, collection, analysis, and reporting of data and findings relevant to a specific marketing situation facing the company (p. 120).

Marketing research is necessary to acquire the important information about their environment and know what their prospective consumers want. Within a market, there are different classifications of consumers, and they have varying wants, "buying preferences and product use behaviour" (Etzel et.al, 2007. p.142).

Not all consumers like eating the same type of rice, vegetables or using the same products or brand, hence, it is necessary to divide the market into separate sections. The company also decides on which section to focus on. This approach is referred to as 'Market Segmentation and 'Target Marketing' (Etzel et.al, 2007).

2.1.6 An Overview of Market Segmentation and Target Marketing

The differences in which customers react to a company's marketing mix changes as a result of variation in buying culture, rationale for buying, and product usage. Most marketers cannot afford to create several marketing mix strategies for the different customers; hence they split the market for a good or service into several smaller groups. This is referred to as market segmentation.

As Cannon puts it, market segmentation is the

sub-dividing of a market into distinct and increasingly homogeneous subgroups of customers, where any group can conceivably be selected as a target market to be met with a distinct marketing mix (Cannon, 1998. p.134).

This implies that through these different segmentations, marketers can design a marketing mix which is specific to the segments whose needs are homogeneous; and when this is achieved, the company would be able to fulfil its aim of meeting the

needs of the various segments. It would also be free from competition in terms of price, develop customer loyalty and increase company profits.

In segmenting, the marketers recognize the desires of consumers and determine if it is sensible to create a separate marketing mix to gratify those desires (Etzel et.al, 2007. P.144). Market segmentation involves various steps. They include:

- 1. Identifying the current and prospective wants that prevails in a market, by critically surveying the markets to decide what needs are being met, what needs have not been met and the unrecognised needs. This can be analysed through observations and interviewing of customers to know their level of gratification as well as dissatisfactions. For example, a product like sunglasses is meant to shield the eyes from the sun. That is the general desire among customers who purchase sunglasses. But then, there are also customers who want fashion sunglasses, to act as an accessory, an eye protector with UVH protection and a status symbol. These differences in individual preferences constitute prospective market segments within the sunglasses market.
- 2. Identify the attributes that differentiates the sections. This focuses on common wants to differentiate them from other sections that have a different want. For example, there is a preference for big sunglasses over the small ones. This would enable marketers design a different marketing mix for other segments.
- 3. Make a decision of the prospect of the segments and how their needs can be really gratified. This is achieved by giving an estimate of possible sales that can be made from each segments; and also considering the urgency of the

needs and the competition level. After evaluating these steps, marketers can now decide on which segment is more important to pursue.

2.1.7 Marketing Mix Strategies

The marketing mix is commonly referred to as the four (4) P's of marketing. They are Product, Price, Promotion and Place. These four P's are essential in developing future business strategies (Kotler et.al., 2005). Marketing mix tools makes marketing look simple to conduct and gives room for marketing to be the exclusive responsibility of the marketing department (Goi, 2009).

Marketing Mix is defined as a set of strategies that a company uses to regulate the sales of their products to their target consumers. It was propounded by Neil H Borden (Singh., 2012). For marketing to be successful, the marketing strategies must posses all four (4) P's of the marketing tools. The four (4) P's each have their components which is instrumental in the marketing strategies.



Figure 1: Marketing Mix Cycle

Source: <u>https://encryptedtbn3.gstatic.com/images?q=tbn:ANd9GcSmOWLUO2JdjTyq4FFoJ</u> vY854uSdSHbgEwCpvsMEwNDL4Qnj62Rvw

1. Products

The product is the important factor of the marketing mix. Products are goods and services produced by companies to consumers, meant to gratify consumer needs

(Kotler et.al, 2005). Products can be classified under convenient goods (FMCGs), which are every day grocery items, and basis consumer needs. Products also include clothes, shoes, household utensils, etc, and services proffered to customers. A product must possess the following components.

- Design: The product's design is very important and would determine the success of the product. The design must be attention gabbing and intriguing to capture the consumers.
- Quality: The product must be of good quality, because most consumers want durable products.
- Value: Product must be of great importance and very useful to the consumers. They should be happy that the product provided value for their money.
- Branding: The brand is made up of a product name, symbol, design, etc, to identify the product of a company from other companies.
- **Convenience:** The product must be convenient and easy to use.
- Packaging: The product's packaging gives a good or bad impression to a consumer. The packaging influences purchase. It must be exceptional to increase the product value.
- > Usefulness: The product must be useful to a consumer and satisfy need.
- Technology: The Company must be conscious of innovations and new technologies which would be used to produced goods that are easy to use.
- Warranties: This is an after sale guarantee about the product's longevity. It builds a consumers confidence in the product. Warranties are compensation services that the company provides a consumer in case of damage after the

product has been purchased (Kotler & Keller, 2012; Kotler et.al, 2005; Singh, 2012).

2. Price

Price is the second (2) most important part of the marketing strategies. Companies produce goods to make profit while satisfying consumer needs. Price is the amount of money being paid by consumers for a product and service (Singh, 2012). Price has the following elements.

- Strategies: Marketers fix the price of their products to compete with other companies in terms of captivating advertisements, superior distribution, etc (Singh, 2012, p.44).
- Skimming: This means increasing the product's price and then moderately decreasing the price in correlation to same products by other brands. This helps a company recover the cost acquired in the course of making promotional activities.
- Penetration: This involves reducing the price of a product, as compared to the price of other similar products to gain a wider market.
- Psychological: Prices are given to appeal to the customers to make a product appear cheaper. For example, Retailers of dairy products use price tags like 3.99, 4.25, 5.85, etc to appeal to a customer.
- Cost Plus: Prices are fixed to recover the cost acquired in production, transportation, distribution, advertisements to maximize profit.
- Loss Leader: This involves using low prices to attract customers to a new product (Singh 2012).

3. Place

This is the distribution medium, product storage facilities, means of transportation, etc, that the company chooses to make the product available to their target consumers (Kotler et.al, 2005). Place is the selling and distribution location. The place elements include:

- Retail: Retailers sell the products in small quantities, and sell different brands in their supermarkets, shops, etc.
- Wholesale: They provide products to consumers in large quantities; products are usually sold at a reduced price.
- Internet: Products can now be sold and purchased via the internet by using online shopping websites such as Aliexpress.com, Walmart.com, eBay, etc. Products are able to reach a wider populace of consumers.
- Direct Sales: This implies that customers can purchase products directly from the company marketers.
- Peer to Peer: This is the recommendations given by a customer to another consumer about a product. For example, a friend recommending 'Koop' brand to another friend, because of positive experience with the brand.

Market Share: This involves companies using various different distribution medium such as internet, telephone, etc, to sell their products (Singh 2012).

4. Promotion

These are activities that prompt consumers to purchase a product. Promotions are in form of advertising, sales promotion, public relations, direct marketing and personal selling. These activities help the target consumers become aware of the satisfaction they would derive from purchasing the product. Promotion also sells the product's benefits and features (Kotler et.al, 2005). Elements of promotion are:

- Special Offers: These are appealing to consumers. They include offers such as: Buy two, get one free, deductions from prices, free gifts on product purchase, etc.
- Endorsements: These are recommendations from Celebrities, influential people, etc in advertisements to convince consumers about the credibility of a product.
- Advertisements: This is used to convey a product's benefits and features to attract and acquire customers. Advertisements can be aired on Television, Radio stations and also placed in Print mediums.
- User Trials: This allows consumers to try out product samples before they purchase the product.
- Direct Mailing: This involves targeting consumers in a database. Consumers are targeted by their attributes. The mails are sent to prospective customers and the respondents are strictly monitored (Singh, 2012, p.45).
- Leaflets and Posters: These are written information distributed to potential customers to introduce a product and convey the product's benefits and features.
- Free Gifts: Consumers are rewarded with a free gift from making a substantial purchase.
- Competitions: This helps companies become conscious of new ideas and new inventions to retain their customers as a result of competitions from other companies producing similar products.
- Joint Ventures: This is joint campaigning between the product suppliers and Salespersons to increase patronage from consumers (Singh 2012). All these

promotional strategies help to attract customers to a particular company's brand.

2.2 Consumer Behaviour

Consumer behaviour is the ability to discern consumers' attitudes, beliefs and intentions towards a product (East et.al, 2008. p.119). It is also the study of how individuals, groups and organizations select, purchase, utilize, and discard products and services so as to satisfy their needs and desires" (Kotler & Keller, 2012; Belch & Belch, 1998). The crucial activity that introduces these actions (Engel et.al, 1995) gives rise to consumer behaviour. The cognizance of consumer behaviour would assist a company meet consumers' expectations and enhance their marketing approach.

2.2.1 A Model of Consumer Behaviour

The diagram below is a model of consumer behaviour given by Schiffman & Kanuk (2004). The model is important to help us understand in a glance the activities involved that gives rise to consumer behaviour. The diagram has 3 stages: The input, process, and output. The input has to do with the external influences that a consumer is exposed to.

These external influences are the firms marketing efforts and socio-cultural environment. When this input has been made, the consumer begins to go through the process of making a purchase decision. The consumer recognizes a need or want and this need allows him to search for information from various sources about how to satisfy his needs. The last stage is the output, which is the decision the consumer has made and the outcome of that decision. The various activities will be explained subsequently.

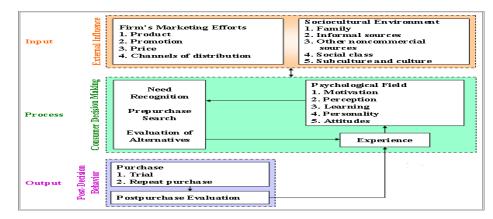


Figure 2: A Model of Consumer Behaviour

Adapted from Schiffman & Kanuk (2004) Consumer Behaviour, International 8th Edition. <u>http://www.staffs.ac.uk/sgc1/faculty/market-for-mans/week2.html</u>

A consumer's behaviour is influenced by certain factors. What motivates and persuades an individual to buy a product and why consumers prefer a brand over another. How a consumer respond towards a product or brand is influenced by three (3) basic factors. These factors are Cultural and Social, Personal and Psychological (Kotler& Keller, 2012).

2.2.2 Cultural and Social Factors

Culture shapes an individual's desires and behaviour. People are influenced by family members, their cultural beliefs and their environment which dictates to them what they should have, eat, how they should dress, etc.

Before a product is being introduced, it is important to consider the cultural and social values of that environment to decide the most suitable way to sell their old products and make up possibilities of creating new products. Social factors also influence consumer behaviour. Social factors such as; reference groups, family, and roles and statuses (Kotler et.al, 2005).

Reference groups introduce an individual to new products and brands and most times influences their purchase choices. Because of their potent influence on an individual, marketers recognise this and try to persuade opinion leaders (Kotler & Keller, 2012) by determining how best to meet their expectation.

Family is the most important influence on an individual's purchase and consumption behaviour. He or she is enlightened about what brands and product choices to make (Kotler & Keller, 2012).

Roles and Status also influences consumers (Kotler & Keller, 2012). People would likely purchase products that portray their role and status in the society. For example, a celebrity who prefers to buy Rolex watches than any other brand. Marketers should recognize the various statuses of prospective consumers in order to determine the possibility of the brand succeeding.

2.2.3 Personal Factors

Factors like age, occupation, economy, personality and values influences consumer behaviour. It is necessary for marketers to recognize these factors. The age of an individual determines what choices he/she makes. Their behaviour changes as they get older; hence their consumer buying behaviour fluctuates (Kotler & Keller, 2012). For example, an adult would prefer to buy yogurt rather than milk, while a teenager would readily prefer to buy milk. Different stages like marriage, child bearing, divorce, career change, retirement, etc, also brings about new needs and desires (Kotler & Keller, 2012. p.178). Also, an individual's occupation also determines consumer behaviour. A company manager would likely purchase an expensive Gucci bag for himself, but a driver cannot buy same. He has to go for a brand of bag that is inexpensive. Marketers must recognize the occupational levels of prospective consumers while marketing their products and services in order to offer value to their target consumers.

An individual's personality also influences consumer behaviour (Kotler & Keller, 2012). Consumers will most likely purchase and maintain a brand that suits their personality. Some consumers are self-conscious with how they are viewed by the public eye. This usually happens more with publicly used product than privately used products. For example, a celebrity would likely purchase a Gucci bag, because of his/her status, rather than an ordinary bag.

Consumer behaviour is also controlled by individual values and beliefs. Values are principles and standards (Kotler & Keller, 2012). Marketers aim to meet their prospective consumers based on their moral standards. With this, they can appeal to the consumers mind and influence their buying decisions.

2.2.4 Psychological Factors

A customers' purchase decision is influenced by psychological factors. These factors are motivation, perception, learning and attitudes (Kotler & Keller, 2012). The marketers must be sensitive to envisage what goes on in the minds of consumers when they want to make purchase decisions.

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2.2.4.1 Motivation

The rationale for consumers' actions, desires and needs is motivation. It is the transmission of a need that stirs up the desire for that need to be satisfied. Motivation is propelled by unsatisfied needs. According to Maslow (1943), people are motivated to fulfil certain needs. He stated that human needs are in a hierarchy; the first is Psychological needs which is the most important need and is at the bottom of the pyramid is the need to fulfil the craving for food, drinks, warmth and sleep (Maslow, 1743).

The need for safety is the next need of human beings that seeks to be fulfilled. Safety needs includes security, stability, freedom, etc. Other needs are social needs (crave for love and healthy relationships with other individuals), esteem (fulfil needs that deal with their achievements, status, self-respect and respect from others), and self-actualisation (seeking personal growth and self-fulfilment). Individuals are motivated by these needs and they strive to fulfil them. The more needs individual fulfils, leads him to want to fulfil another need (Mcleod, 2007).

Elliot expresses that motivation is what makes an individual want to repeat behaviour and vice versa (Elliot et.al, 2001). Marketers create a desire in the minds of their target consumers through advertisements, so they can be fully motivated to buy the product. An advertisement of 'Burger King's' burger creates a desire and subsequently motivates the consumer to purchase a burger from 'Burger King'.

It is necessary for marketing research to be carried out to fully understand consumers need and make products that meet those needs. In the advertisements, they try to convince their viewers by reinforcing these needs in their minds. Also, they present the advertised product as the solution to these needs. For example, a new mother that is confused on the best nutritious milk to buy for her new born baby. When she sees an advertisement of baby milk, she will definitely try to purchase the milk and then evaluate the brand to decide if she is completely satisfied with the benefits to her baby.

2.2.4.2 Perception

Kotler and Keller posit that perceptions are more predominant than reality. How a consumer perceives a product is more important than how the product really is. This is as a result of perception influencing customers' actual behaviour. They express that perception involves the selection, organization and interpretation of knowledge in order to produce a reasonable thing (Kotler & Keller, 2012). An individual's perception determines their action. It also varies from past experiences and beliefs. There are three (3) levels of individual perceptions; these are:

• Selective Attention

This means that consumers pay attention to information or advertisements that correlates with their desires (Kotler & Keller, 2012). For example, a man who is interested in purchasing an air-conditioner, would hardly pay attention to a mobile phone advertisement, but would be more attentive to advertisements of air-conditioners.

• Selective Distortion

This means that different consumers can not have the same impression or perception about a brand. The messages that are being communicated in the advertisement may be interpreted differently by different consumers. The individual perception may be influenced by each consumer's frame of mind, past experiences, beliefs and values. (Schiffman & Kanuk, 1983). This means that consumer 'A' may have a negative experience with buying 'Mera' brand, while consumer 'B' would have a positive experience with 'Mera' brand.

• Selective Retention

This means that consumers only retain information that suits their beliefs and values. When an individual sees a brand he likes, the tendency is that he would retain the benefits of the product he likes, and ignore the good benefits of a brand he does not like. Marketers make use of repetition in their advertisement to make the messages linger in the minds of their target audience (Kotler& Keller, 2012, Schiffman & Kanuk, 1983).

2.2.4.3 Learning

Learning brings about changes in behaviour (Kotler & Keller, 2012). People learn by their actions and previous experiences. For example, if a consumer buys a Toyota car and has a good experience using it, the tendency is that there would be continuous purchase of the Toyota brand and possibly recommendations. On the other hand, if a consumer has had a bad experience using the Toyota car, he/she learns that the Toyota car is not good and would not buy them or even recommend them to anyone.

Company marketers recognize that they can increase the demand for their brand by identifying it with a positive publicity, as well as reduce the demand by identifying it with negative publicity.

2.2.4.4 Attitudes

Attitude is said to be a feeling or idea to behave in a certain way towards a brand. Cannon sees attitude as "a mental and neural state of readiness to respond, which is organized through experience and exerts a directive and or dynamic influence on behaviour" (Cannon 1998, p.138). A change in consumer attitude leads to a change in consumer behaviour. In addition, attitude is an immersed evaluation of a product created over time (Solomon, 2008).

Attitudes anticipate behaviour. Wicker (1969) supports this statement by expressing that attitude is probably not related or perhaps moderately related to observable behaviour than it is related to actions. However, Lars Perner (2010) is of the opinion that consumer attitude and results from consumer's feelings, beliefs, and intentions. He also expresses that a consumer can have both negative and positive feelings about a product or brand. If a consumer purchases a product, and he/she is satisfied with the brand, there will be a positive attitude, but if the consumer is dissatisfied with the brand, the attitude towards that brand will be negative.

2.3 Model of Consumer Decision Making Process

Consumer decision making process has five steps (as seen in fig. 3). At first, people have to be aware that they have some needs or are facing some problems needed to be solved. To solve their problem, they start to search for some information from their environment. According to the information that they get, they analyze alternatives, in other words they access the advantages and disadvantages by evaluating alternatives and finally decide on which one they will buy it. According to the satisfaction of the product, a consumer gives post purchase decision which is the last step of the model.



Figure 3: Model of Consumer Decision Making Process

Adapted from Kotler & Keller, 2012. P.188. Marketing Management, 14th Edition.

Consumer decision making process is the "behaviour patterns of consumers, that precede, determine and follow on the decision process for the acquisition of need satisfying products, ideas or services" (Du Plessis et al., 1991, p.11).

Marketing scholars have designed a model of consumer behaviour (as seen above).The characteristics of individual purchasing process involve problem recognition, information search, evaluation of alternatives, purchase decisions, and the post purchase decision. A consumer would likely go through these five stages of the buying process. Marketers aim to understand the behaviours at the different stages.

J.A Howards explains that the models of behaviour can properly assist us to understand the consumer behaviour. He expresses that behaviour could be regarded as a learning process. Thriving companies try to understand consumers' buying decision making process. When people buy products, they dwell on past experiences. If the products have previously been used and were good, there will be a repeat buying. (Howards, 1988).

2.3.1 Problem Recognition

This is the first stage in the buying process. A consumer discovers a need; this need is stimulated by internal or external impulse (Kotler & Keller, 2012). Internal impulse is a need that arises within an individual; hunger and thirst.

External impulse is a need that arises from an individual's exposure to a television advertisement for a new phone, car, shoes, bag, laptop, etc. Marketers try to understand the situation that initiates a need by getting information from consumers. Hence, enabling them develop good marketing communication strategies that would captivate consumers.

2.3.2 Information Search

After a consumer discovers a need, the next step is to search for relevant information on satisfying that need and also the different possible substitutes. Individuals search for information from four (4) major sources (Kotler & Keller, 2012). They include:

Personal sources: Consumers get information about different products from family members, friends, neighbours and colleagues.

Commercial sources: Consumers get information about certain products from advertisements they view on television, from websites, from products distributors, etc.

Public Sources: Consumers get information from the mass media, bill boards, posters and flyers.

Experiential: Consumers past experiences from using a brand, also enables them know what products to buy when making another purchase decision. Also proper examining and handling of the product also helps (Kotler & Keller, 2012).

For example, when a consumer wants to get a phone, he examines the phone sample and sees if he likes the phone features. From all these sources, the consumer learns about different brands and a variety of products. Most consumers see personal and experiential sources as the most reliable and objective. The more information being gathered enables better purchasing choices. Company marketers should recognize the other rivalry brands that a consumer can pick from and make efforts to ensure that their product has an advantage over other products. Also, they must find out the consumers source of information; by asking how they knew about their brand, in order to effectively communicate to their selected market.

2.3.3 Evaluation of Alternatives

After a consumer has gathered information, he will be able to assess additional options that satisfy his desires. He begins to analyse information about competitive brands and eventually makes a decision (Kotler & Keller, 2012). The decisions will be made according to his/her priorities and the alternative brands available. The consumer would analyse the advantage and the disadvantage of the alternative brand with another brand and will finally make a decision.

2.3.4 Purchase Decision

This is the fourth step in the consumer decision making process. After going through the first three (3) stages and a preference has been made, consumers make a decision on what product to purchase and goes ahead to make a purchase (Kotler& Keller, 2012).

2.3.5 Post Purchase Decision

When a product has been purchased and used, the evaluation starts. The consumer assesses if it was a right decision in purchasing the product or not. Consumers either feel satisfied or dissatisfaction about a product purchase. This two (2) post purchase sentiments would determine future buying decisions (Kotler& Keller, 2012).

If the consumer is dissatisfied about the brand, he or she would start the decision making process again when making another purchase decision. But if he is satisfied with the brand, he will skip the information search and evaluation of alternative steps in his next purchase since he would be purchasing the same brand. This gives rise to brand loyalty.

2.3.6 Brand Loyalty

Several researches have been done to figure out what forms brand loyalty and who is brand loyal. There is no definite definition of brand loyalty. Different academic scholars have different definitions of the term.

One definition states that Brand loyalty is a consumer's clear behaviour towards a specific brand which results to repeat purchase behaviour (Back & Parks, 2003. p.420). It is the inclination of some consumers to keep buying a brand.

Another definition is that brand loyalty is consumer's commitment to a specific brand by acquiring that brand on every purchase (Chaudhuri, 1995; Brown, 1952; Cataluna et.al., 2006). There is a distinct difference between repeat purchase behaviour and true brand loyalty.

Individuals may keep purchasing a brand because it is affordable, because of the availability of the brand, or because it is convenient, but not because it is their preferred brand. Brand loyalty is not just purchase consistency but the enthusiastic attitude of the consumers regarding a brand (Day, 1969).

According to Consumer Behaviour Scholar Williams, when a consumer is committed to a particular brand, the consumer would be less concerned about changes in price. Also, the stronger the brand loyalty, the less often they would want to attempt new brands (Williams, 1982). Research has proved that loyalty has an intense impact on purchasing decisions (Cataluna et.al, 2006; Alvarez et.al, 2000). Krishnamurthi & Raj (1991) show that consumers who are loyal to a particular brand, are less likely to be bothered about the price of the brand product, unlike consumers who have no brand loyalty.

It can be said that loyalty to a brand can be conveyed to sub-brands. Consumers' thoughts about a brand are usually used to analyse new products that are being produced by the same brand (Ettenson & Gaeth, 1991; Aaker, 1996; Phau & Cheong, 2009). Consumers' satisfaction with a brand increases the possibility of new product acceptance.

Past research proposes two aspects of brand loyalty; Behavioural and Attitudinal (Dick & Basu, 1994). Behavioural brand loyalty deals with the rate of reoccurrence of consumer repeat buying, while attitudinal deals with consumer's devotion and reaction to a brand, and the ability to make favourable endorsement (Chaudhuri & Holbrook, 2001; Bianchi, 2015). Brand Loyalty evolves from learning. Consumers become brand loyal from good experiences with a certain brand.

2.4 TRNC Sector

Turkish Republic of Northern Cyprus (TRNC) is a small country located in the Eastern Mediterranean and is in the middle of Europe, Africa and Asia (Source: Investment Development Agency). The TRNC has four thriving sectors. They are Tourism Sector, Higher Education, Agricultural Sector and Construction Sector (Sari, 2014. p.44). Tourism and Higher Education are the most thriving sectors as they play an important role in building the TRNC economy.

TRNC is a very fascinating place for tourist and attractive place for tourism investment; due to its natural beauty and mild climates. The cities of Kyrenia, Famagusta, Karpas and Girne have great importance in terms of investments (Investment Development Agency).

This is because a lot of tourists visit these cities during the summer. Tourists come from various countries and get involved in activities like paying for hotels, private residences, renting cars, etc, which generates income for the economy (Sari, 2014. p.44).

Educational sector is another exceptional contribution to the TRNC Economy. The higher institutions provide quality and affordable education. There are more than eight (8) main universities in the TRNC, and as at the year 2013, there were sixty thousand, two hundred and fifty two (60,252) students in the TRNC and had about ten thousand, one hundred and sixty eight (10,168) foreign students from over 80 countries (Economic and Social Indicator, 2013).

TRNC has International Universities such as Cyprus International University, University of Nicosia, Lefke European University, Near East University, Eastern Mediterreanean University and Girne American University, etc. These universities receive foreign students who come from other countries and are involved in activities like car rental, paying for dormitories and private residences, and through their regular living expenditure, contribute to the TRNC economy.

The agricultural sector is made up of four (4) smaller sectors. They are Crop Production, Forestry, Fishery and Animal Farming. Crop production is the most crucial part of the agriculture sector. A lot of cereals, fruits, grapes, potatoes and vegetables are being produced. TRNC production sector is very low, with most of the food products being imported from Turkey and other countries. It is largely dependent on products made in Turkey (Sari, 2014. p.44). There are very few dairy products being produced in the TRNC. However, there is a special product called Halloumi, which is specially made in TRNC, and is a favourite amongst the TRNC citizens.

The service sector of TRNC's economy has been meeting the immediate needs of not just the inhabitants of North Cyprus but also tourist. Visitors have been able to enjoy convenient banking services, telecommunication, etc. The service sector contributes to the economy of TRNC. This sector is made up of the public sector, trade, tourism and education, not excluding agriculture and manufacturing sector (Safakli, 2011).

The service sector is responsible for the employment of 80% of the women and 70% of men in TRNC. This sector has recently experienced sporadic growth owing to hopeful solutions to the Cyprus problem. This has also led to an increased demand in construction sector of Cyprus, among others (Safakli, 2011).

2.5 Communication Theories Related with Consumer Behaviour

This section is a consideration of relevant theories and works from different scholars that are related to the subject matter of this study. The idea is that, with proper application of these relevant theories, better perspective, understanding and meaning will be obtained.

This adequately accounts for the need to carefully examine some relevant theories with a view to establishing the theoretical base upon which this study can be built on. McQuail explains theory, not only as a system of law-like proposition, but also as any systematic set of ideas that can help make sense of a phenomenon, predict or guide action (McQuail, 2005, p.14). Specifically, this study is founded on Elaborative Likelihood Model of persuasion and Cognitive Dissonance theory.

2.5.1 Elaborative Likelihood Model

The ELM of persuasion was propounded by Richard E. Petty & John Cacioppo in the 1970s (Kruglanski, et.al, 2012). It posits that any variable can affect persuasion in various ways; by influencing an individual's opinion and understanding of a message. It claims that the part a variable controls is decided by the intensity of elaboration. The ELM is about essential processes causing a modification in the perception of products, the variables that induces these actions and the dominance of the perceptions emanating from these actions (Petty & Wegener, 1999. p.42).

Changes in attitudes results from various psychological factors contingent on the amount of elaboration the consumer is involved in at a specific time of influence. It proposes that decisions are mitigated by factors that involve high level of reasoning and persuasion (Petty & Brinol, 2015. p.2). This implies that high level of thinking influences attitudes, and that emotions have an effect on decisions.

The ELM also expound that attitudes developed by high reasoning is prone to linger and withstand persuasion and is highly instrumental in making decisions than attitudes developed by low reasoning. This theory is an important theory for a research on brand loyalty and consumption of dairy products because; a lot of factors may affect consumer's attitudes towards a product. Before a consumer makes a decision to purchase a product, a lot of reasoning has been involved. Although there may be variations and changes that would affect a consumer's decision, but because of high level of reasoning by the consumer, he/she still goes ahead to purchase a particular product.

For this research, factors such as increase in price may affect international students buying attitude of dairy product, but due to the fact that they need to consume dairy products, they would still purchase the product. Also, if there is a preference for a particular dairy product brand, though there is a price change, it would not deter them from purchasing the brand, being conscious of the gratification they get from the brand.

2.5.2 Cognitive Dissonance Theory

This theory propounded by Leon Festinger promulgates that individuals experience a sense of fickleness due to several opposing ideas, values and beliefs (Festinger, 1957). Festinger expressed that when individuals develop inconsistency, they become apprehensive. Understanding cognitive dissonance in consumers helps marketers to effectively create marketing strategies.

Previous literature gives three (3) reasons for dissonance incitement in consumer purchase decisions. According to Ayantuji (2009), they are:

- a. The product being purchased is very important to the consumer and perhaps expensive.
- b. The consumer has different product choices and has the liberty to choose.
- c. The purchase product cannot be changed or replaced.

To reduce inconsistency, consumers search for information from various sources about a product that they are interested in and also about alternative products. The tendency to consider and compare price also arises, in order to get a good purchase. (Ayantuji, 2009).

The theory is also used to clarify and control post purchase decisions. Dissonance propels attitude change. When a consumer feels a sense of dissatisfaction with a product that was purchase, and feels that another option would have been preferable, the tendency is that the product would not be bought again. To prevent this dissonance, marketers must continually reassure customers that their product is capable of fulfilling their needs. (Ayantuji, 2009).

This theory is important for this research because, most times international students are faced with a lot of dairy product brand choices. Thus, the tendency to compare prices of these different brands arises, in order to get the best purchase. Students may sometimes seek the opinion of friends who have had an experience with the brand or give recommendations about a brand.

After purchase, if the student feels a sense of dissatisfaction with a brand, the tendency is that there will be no repeat purchase. To avoid dissonance, marketers must improve their advertising strategies, by continually reassuring consumers about the benefits of their product and its ability to gratify consumer's needs.

In conclusion, this chapter reviewed the communication process and marketing communication process that influences consumer decision making process. Communication is seen as the transmitting of messages from a sender to a receiver (Schiffman & Kanuk, 1983). It also explained two forms of communication which are Interpersonal and Impersonal communication. This chapter also reviewed previous literature about the marketing process and marketing orientation, taking into cognisance of the task and broad environments, marketing mix strategies, the importance of the consumer in the market place.

It also reviewed and discussed factors that influence consumer behaviour. One of such factor is the cultural factor; a consumer's cultural beliefs and environment dictates what they should buy, what they should wear, etc. Companies should take such factors into consideration while marketing their products.

This chapter also reviews two theories that are related to the research. They are the ELM of Persuasion theory and Cognitive dissonance theory. ELM of Persuasion suggests that once there is a high level of reasoning, consumers attitude is developed and can linger and withstand persuasion than attitudes developed by low reasoning.

Cognitive dissonance suggests that consumers feel a sense of inconsistency and apprehensiveness towards a particular brand that they purchase, due to different brand choices available. Marketers must take this into consideration in order to create effective marketing strategies.

Chapter 3

METHODOLOGY AND RESEARCH DESIGN

This chapter would include: research methodology, research procedure, research design, population and sample size, method of data collection, reliability and validity of the research.

3.1 Research Methodology

This research adopted the quantitative research methodology. Quantitative research methodology is a means of presenting and interpreting phenomena which involves accumulating numerical data which is analysed using mathematical methods such as statistics, simple percentages, etc. (Aliaga & Gunderson, 2000). The quantitative research methodology is usually used in gathering data for marketing communication Research. A survey is carried out in this study using a questionnaire in which primary data is derived and is analyzed using Statistical Package for Social Science (SPSS). The results are presented in simple percentage and in descriptive statistics and cross tabulations analysis to answer the research questions.

3.2 Research Procedures

The research procedures started with the framing of questions for the questionnaire. Pilot tests of twenty (20) questionnaires were randomly distributed to international academic and non-academic staff of Eastern Mediterranean University. A pilot test is first distributed to people who are not among the original sample to test if there are mistakes in the questionnaires, and if the questions are easy to understand, thus allowing the researcher make necessary corrections and modifications (Haralambos & Holborn, 2000. p. 998).

Out of twenty (20) questionnaires distributed, eighteen (18) were correctly filled and returned to the researcher. The pilot test questionnaire contained forty-eight (48) questions.

The pilot test was given to ensure proper understanding of questions and to avoid misinterpretations of questions and mistakes. From the result of the pilot test, the questionnaires were reworked on and questions were corrected and reduced to fortysix (46) questions to ensure simplicity and clarity. One notable suggestion from respondents of the pilot test was that Halloumi should be included as one of the options of dairy products, since it is a special dairy product produced in North Cyprus.

There are 10 universities in the Turkish Republic of Northern Cyprus (TRNC). They are Near East University, University of Kyrenia, University of Mediterranean Karpasia, European University of Lefke, Girne American University, Istanbul Technical University, Cyprus International University, Eastern Mediterranean University, Middle East Technical University, and Çukurova University.

Out of the 10 universities, Only 5 universities have international students. These universities are Eastern Mediterranean University, Girne American University, Near East University, Cyprus International University, and European University of Lefke. The researcher decided to focus on Universities that had more than 1000 international students, thus leaving European University of Lefke out of the sample because the population of international student was less than 1000.

The questionnaires were distributed during the Spring 2015 Semester to the selected Universities in North Cyprus. Upon completion of the distribution and collection of questionnaires, data gotten from respondents were analysed using Statistical Package for Social Science (SPSS).

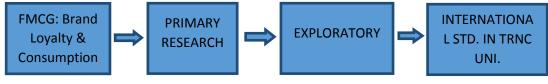


Figure 4: Research Procedures

This research is on FMCGs: Brand Loyalty and Consumption of dairy products by international students in North Cyprus. It is a primary research and it is an exploratory research. It seeks to find out how international students establish loyalty to dairy product brands in North Cyprus.

3.3 Research Design

This research is a study of international students in North Cyprus universities. Questionnaires were distributed to 370 students in four (4) Universities. They are Eastern Mediterranean University (Famagusta), Cyprus International University (Nicosia), Girne American University (Kyrenia) and Near East University (Nicosia).

This research was done in the spring 2015 semester. Some of the questions in the questionnaire were retrieved from articles on consumer decision making (Mitchell & Bates, 1998. p.207, Sproles & Kendall, 1986) and modified to the study of brand loyalty and consumption of dairy products among international students.

3.4 Data Collection

Questionnaires were distributed to international students of the selected universities in North Cyprus. The questionnaires were distributed to a total number of 370 International students. The selection of Universities was dependent on the number of International students attending the Universities. Universities were selected with population of more than one thousand (1000) international students. Proportional stratified random sampling method was used as sampling technique.

Questionnaires were distributed to each of these Universities based on the number of International students they had. According to the 2013 Economic and Social Indicator, Eastern Mediterranean University (EMU) has the highest number of international students with a population of 3,938 students, Cyprus International University (CIU), a total of 2,221, Girne American University (GAU), a total of 1,818 and Near East University (NEU), a total of 1,459. According to sampling method 156 questionnaire distributed in EMU, 88 questionnaire distributed in CIU, 72 questionnaire distributed in GAU and 60 questionnaire distributed in NEU.

The questionnaire distributed to get data for this research consisted of 46 questions gotten from the research questions. As mentioned earlier, the questions were divided into six (6) subsections. The questionnaires were distributed by the researcher to the respondents.

The questionnaire has two (2) sections. Section A is the demographic outline which has five (5) questions and Section B has general questions that are related to brand loyalty and consumer decision making process. The Section B had six (6) subsections on Brand Conscious (questions 6-12), Consumer Decision Making Process (questions 13-18), Casual Consumer (questions 19-26), Brand Loyal Consumer (27-33), Price Consciousness (questions 34-39) and Quality Consciousness (questions 40-46), which was modified from Sproles & Kendall's Consumer Decision Inventory (Sproles & Kendall, 1986).

Questions 19 to 46 are presented on a five-point Likert Scale which ranged from A (Strongly Agreed), B (Agreed), C (Undecided), D (Disagree) and E (Strongly Disagree).

3.5 Research Population

As previously stated, there are 10 universities in the Turkish Republic of Northern Cyprus (TRNC). They are Near East University, University of Kyrenia, University of Mediterranean Karpasia, European University of Lefke, Girne American University, Istanbul Technical University, Cyprus International University, Eastern Mediterranean University, Middle East Technical University, and Çukurova University. Out of these 10, only 5 universities have international students.

The researcher decided to conduct the research in four (4) internationally acclaimed Universities in North Cyprus. The Universities were selected based on the number of International students they have. According to the 2013 Economic and Social Indicator, the general population of international students of universities in North Cyprus is 10,168 from different countries excluding Turkey and Cypriots.

3.6 Research Sample

The researcher used a sample size of 370 international students. The number of questionnaires distributed in EMU was 150 (41%), since it had the highest number of international students, 88 (24%) questionnaires were distributed in CIU, 72 (19%) questionnaires in GAU, and 60 (16%) questionnaires in NEU. That made it a total of

370 questionnaires being distributed. The researcher randomly distributes these questionnaires to students in the Library, Cafeterias and Churches.

The sample the researcher used for the study is the proportional stratified random sampling. The researcher decided to focus on Universities in North Cyprus that has a population of above 1000 International students.

3.7 Reliability and Validity

Pilot tests of twenty (20) questionnaires were randomly distributed to international academic and non-academic staff of Eastern Mediterranean University. Out of twenty (20) questionnaires distributed, eighteen (18) were correctly filled and returned to the researcher. The pilot test questionnaire contained forty-eight (48) questions.

The pilot test was given to ensure proper understanding of questions and to avoid misinterpretations of questions and mistakes. From the result of the pilot test, the questionnaires were reworked on and questions were corrected and reduced to fortysix (46) questions to ensure simplicity and clarity.

The data was analysed using the Statistical Package for Social Science (SPSS). In the analysis, descriptive statistics, frequency analysis, and cross tabulation analysis was taken into consideration to understand the significant relationship. Pearson chi-square test was used to measure validity.

Cronbach Alpha analysis was done to measure Reliability of data. All Likert Scale questions were analysed to get the cronbach score of reliability. According to (Adapting Consumer Style Inventory to Chinese Consumers in Malaysia: An International Comparison), Sproles & Kendall, acceptable score of reliability for Cronbach Alpha is 0.4, which makes the score of 0.521 for this research acceptable.

	Case Processing Summary					
		N	%			
Cases	Valid	326	88.1			
	Excluded ^a	44	11.9			
	Total	370	100.0			

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics						
Cronbach's						
Alpha	N of Items					
.521	37	,				

The cronbach Alpha is .521. This reliability score was obtained after 37 likert scale questions were analysed.

CHAPTER 4

DATA PRESENTATION AND ANALYSIS

The data collected from the survey are presented and analysed in this chapter. The analysis forms the basis of the researcher's discussion of findings. The questionnaires were distributed in the Spring Semester to international students of four (4) Universities in North Cyprus, according to the population of international students each school has. 41% (150) of questionnaires were distributed to international students in Eastern Mediterranean University, 23% (88) in Cyprus International University, 19% (72) in Girne American University, 16% (60) in Near East University. The data was analysed using Statistical Software Package of Social Science (SPSS). The analysis covers all questions raised in the questionnaire which ultimately answers the research questions. It also discusses the findings, one question after the other. The data is expressed in simple percentages (%) and presented in a Bar Chart. A table is used to show the distribution.

4.1 Demographics of Respondents

In this section descriptive statistics of the respondents were discussed like the level of the study, respondent's nationality, gender, age and their faculty.

	· · · · · · · · · · · · · · · · · · ·					
		Frequency	Percent	Valid Percent	Cumulative Percent	
	-	пециенсу	reicent	valiu i ercent	Terceni	
Valid	Undergraduate	164	44.3	44.3	44.3	
	Masters	131	35.4	35.4	79.7	
	PhD	75	20.3	20.3	100.0	
	Total	370	100.0	100.0		

Table 1: Level of study

For the level of study, out of the 370 questionnaires retrieved, the table shows that 44.3% (164) of respondents are Undergraduate Students, 35.4% (131) are Masters Students and 20.3% (75) are PhD Students.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Nigerian	106	28.6	28.6	28.6
	Former Soviet Republic	48	13.0	13.0	41.6
	Iranian	75	20.3	20.3	61.9
	Palestine	38	10.3	10.3	72.2
	Zimbabwean	40	10.8	10.8	83.0
	Others	63	17.0	17.0	100.0
	Total	370	100.0	100.0	

Table 2: Nationality

For Nationality, out of the 370 questionnaires retrieved, the table shows that 28.6% (106) of respondents are Nigerian students, 13% (48) are from Former Soviet Republic, 20.3% (75) are Iranians, 10.3% (38) are Palestinians, 10.8% (40) are Zimbabweans and 17% (63) from other nationalities other than KKTC and Turkey.

Table 3: Gender

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Male	205	55.4	55.6	55.6
	Female	164	44.3	44.4	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

For Gender, out of the 370 questionnaires retrieved, the table shows that 55.4% (205) of respondents are male students, while 44.3% (164) are female students.

		Frequency	Percent	Valid Percent	Cumulative Percent
	-	Frequency	Feiceni	Vallu Felcent	Feiceill
Valid	16-18	31	8.4	8.4	8.4
	19-21	92	24.9	25.0	33.4
	22-24	139	37.6	37.8	71.2
	25-27	74	20.0	20.1	91.3
	27+	32	8.6	8.7	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 4: Age

For Age, out of the 370 questionnaires retrieved, the table shows that 8.4% (31) of respondents are within the age range of 16-18 years, 24.9% (92) are 19-21 years, 37.6% (139) are 22-24 years, 20% (74) are 25-27, and 8.6% (32) are 27 and above.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Architecture	23	6.2	6.2	6.2
	Art & Science	37	10.0	10.0	16.3
	Education	45	12.2	12.2	28.5
	Medicine	31	8.4	8.4	36.9
	Pharmacy	69	18.6	18.7	55.6
	Health Science	25	6.8	6.8	62.3
	Law	19	5.1	5.1	67.5
	Communication & Media	43	11.6	11.7	79.1
	Studies				
	Business & Economics	32	8.6	8.7	87.8
	Engineering	15	4.1	4.1	91.9
	Tourism	30	8.1	8.1	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 5: Faculty

For respondents faculty, out of the 370 questionnaires retrieved, the table shows that 6.2% (23) of respondents are Architecture students, 10% (37) are Art & Science students, 12.2% (45) are Education students, 8.4% (31) are Medicine students, 18.6% (69) are Pharmacy students, 6.8% (25) are Health Science, 5.1% (19) are Law students, 11.6% (43) are Communication and Media studies students, 8.6% (32) are Business &Economics students, 4.1% (15) are Engineering students, while the remaining 8.1(30) are Tourism students.

4.2 Brand Consciousness

In this section brand consciousness of the respondents were discussed. Questions like Which dairy product do you consume more, how often do you consume dairy products as FMCGs were discussed.

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Milk	133	35.9	35.9	35.9
	Yogurt	130	35.1	35.1	71.1
	Cheese	42	11.4	11.4	82.4
	Ayran	56	15.1	15.1	97.6
	Halloumi	9	2.4	2.4	100.0
	Total	370	100.0	100.0	

Table 6: Which dairy product do you consume more?

Out of the 370 questionnaires retrieved, the table shows that 35.9% (133) of respondents consume more milk, 35.1% (130) consume more Yogurt, 11.4% (42) consume more Cheese, 15.1% (56) consume more Ayran and 2.4% (9) consume more Halloumi. This makes milk the highest consumed dairy product by international students.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Every day	27	7.3	7.3	7.3
	Four times/ week	61	16.5	16.5	23.8
	Three times/ week	157	42.4	42.5	66.4
	Two times/ week	93	25.1	25.2	91.6
	Once/ week	29	7.8	7.9	99.5
	Other (Please Specify)	2	.5	.5	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 7: How often do you consume dairy products as FMCGs?

Out of the 370 questionnaires retrieved, the table shows that 7.3% (27) of respondents consume dairy products Every day, 16.5% (61) consumes Four times/ week, 42.4% (157) consumes Three times/ week, 25.1% (93) consumes Two times/ week, 7.8% (29) consumes Once/week, and 0.5% (2) for the other option.

					Cumulative
		Frequency	Percent	Valid Percent	Percent
Valid	Yes	133	35.9	36.0	36.0
	No	236	63.8	64.0	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 8: Do you have a favourite brand(s) of dairy products?

Out of the 370 questionnaires retrieved, the table shows that 35.9% (133) of respondents have a favourite brand of dairy products, while 63.8% (236) do not have a favourite brand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Коор	148	40.0	40.2	40.2
	Mera	126	34.1	34.2	74.5
	Özlem	35	9.5	9.5	84.0
	Gülgün	24	6.5	6.5	90.5
	Halisköy	15	4.1	4.1	94.6
	Imported Product (Pinar,	20	5.4	5.4	100.0
	Yorukoglu, Sutas)				
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 9: What FMCGs (dairy products) brands do you consume more?

Out of the 370 questionnaires retrieved, the table shows that 40% (148) of respondents consume Koop brand more, 34.1% (126) consumes Mera brand, 9.5% (35) consumes Özlem brand, 6.5% (24) consumes Gülgün brand, 4.1% (15) consumes Halisköy, and the remaining 5.4% (20) consumes imported brands. This makes Koop brand the highest consumed brand and Halisköy the least consumed brand by international students.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	2	.5	.5	.5
	Most times	55	14.9	14.9	15.5
	Sometimes	183	49.5	49.7	65.2
	Rarely	104	28.1	28.3	93.5
	Never	24	6.5	6.5	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 10: I ask for my friend's opinion before buying a particular FMCGs brand.

Out of the 370 questionnaires retrieved, for the 'I ask for my friend's opinion before buying a particular FMCGs brand', the table shows that 0.5% (2) of respondents always ask their friend's opinion, 49.5% (183) sometimes ask for their friend's opinion, while 6.5% (24) never ask for their friend's opinion.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	9	2.4	2.4	2.4
	Most times	84	22.7	22.8	25.2
	Sometimes	155	41.9	42.0	67.2
	Rarely	93	25.1	25.2	92.4
	Never	28	7.6	7.6	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 11: I search for information about some FMCGs brands before I buy them

Out of the 370 questionnaires retrieved, for the 'I search for information about some FMCGs brands before I buy them', the table shows that 2.4% (9) of respondents always search for information about some FMCGs brands before buying them, 41.9% (155) sometimes search for information about some FMCGs brands before buying them, while 7.6% (28) never search for information about some FMCGs brands before buying them.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	1	.3	.3	.3
	Most times	61	16.5	16.5	16.8
	Sometimes	218	58.9	59.1	75.9
	Rarely	71	19.2	19.2	95.1
	Never	18	4.9	4.9	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 12: I recommend some FMCGs brands to my friends

Out of the 370 questionnaires retrieved, for the 'I recommend some FMCGs brands to my friends', the table shows that 0.3% (1) of respondents always recommend some FMCGs brands to friends, 58.9% (218) sometimes recommend some FMCGs brands to friends, while 4.9% (18) never recommend some FMCGs brands to friends.

4.3 Consumer Decision Making Process

In this section consumer decision making process of the respondents were discussed like their prior criteria while purchasing dairy products, where they get information about dairy products from.

	Table 15. What is your prior effection while purchasing daily products:						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	Price	126	34.1	34.1	34.1		
	Quality	112	30.3	30.3	64.3		
	Brand name	55	14.9	14.9	79.2		
	Taste	68	18.4	18.4	97.6		
	Recommendation	9	2.4	2.4	100.0		
	Total	370	100.0	100.0			

Table 13: What is your prior criterion while purchasing dairy products?

Out of the 370 questionnaires retrieved, for the 'What is your prior criterion while purchasing dairy products?', the table shows that 34.1% (126) of respondents say their prior criterion is 'price', 30.3% (112) choose 'quality', 14.9% (55) choose 'brand name', 18.4% (68) choose 'taste', while 2.4% (9) choose recommendation This implies that the price of dairy product is the most important criteria for international student, while they are making purchases.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Acquaintance	128	34.6	34.7	34.7
	Website	17	4.6	4.6	39.3
	Billboards	42	11.4	11.4	50.7
	Flyers & Brochures	5	1.4	1.4	52.0
	Broadcast media (TV &	30	8.1	8.1	60.2
	Radio)				
	Supermarket	147	39.7	39.8	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 14: Where do you get information about dairy products from?

Out of the 370 questionnaires retrieved, for the 'Where do you get information about dairy products from?', the table shows that 34.6% (128) of respondents get information from 'acquaintance', 4.6% (17) from 'website', 11.4% (42) from 'billboards', 1.4% (5) from 'flyers & brochures', 8.1% (30) from 'broadcast media (TV & radio)', while 39.7% (147) from supermarket. This implies that international students rarely search for information about dairy products since information sources are most times in Turkish language, but mostly ask their friends about products. Majorly, most students just go to supermarkets, and pick what product they think is the best.

		Freesware	Deveent		Cumulative
	_	Frequency	Percent	Valid Percent	Percent
Valid	Strongly Agree	12	3.2	3.2	3.2
	Agree	51	13.8	13.8	17.0
	Undecided	190	51.4	51.4	68.4
	Disagree	104	28.1	28.1	96.5
	Strongly Disagree	13	3.5	3.5	100.0
	Total	370	100.0	100.0	

Table 15: My age influences my purchase choices of dairy products

Out of the 370 questionnaires retrieved, for the 'My age influences my purchase choices of dairy products', the table shows that 3.2% (12) of respondents strongly agree that their age influences their purchase choices of dairy products,13.8% (51) agree, 51.4% (190) are undecided, 28.1% (104) disagree, while 3.5% (13) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	33	8.9	8.9	8.9
	Agree	161	43.5	43.6	52.6
	Undecided	149	40.3	40.4	93.0
	Disagree	25	6.8	6.8	99.7
	Strongly Disagree	1	.3	.3	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 16: Economic and financial circumstances determines my purchase decisions

Out of the 370 questionnaires retrieved, for the 'Economic and financial circumstances determines my purchase decisions', the table shows that 8.9% (33) of respondents strongly agree that economic and financial circumstances determines

their purchase decisions, 43.5% (161) agree, 40.3% (149) are undecided, 6.8% (25) disagree, while .3% (1) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	20	5.4	5.4	5.4
	Agree	112	30.3	30.4	35.9
	Undecided	204	55.1	55.4	91.3
	Disagree	29	7.8	7.9	99.2
	Strongly Disagree	3	.8	.8	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

 Table 17: Recommendations given to me influences my purchase decisions when buying dairy products

Out of the 370 questionnaires retrieved, for the 'Recommendations given to me influences my purchase decisions when buying dairy products', the table shows that 5.4% (20) of respondents strongly agree, 30.3% (112) agree, 55.1% (204) are undecided, 7.8% (29) disagree, while .8% (3) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	2	.5	.5	.5
	Agree	37	10.0	10.1	10.7
	Undecided	202	54.6	55.2	65.8
	Disagree	104	28.1	28.4	94.3
	Strongly Disagree	21	5.7	5.7	100.0
	Total	366	98.9	100.0	
Missing	System	4	1.1		
Total		370	100.0		

Table 18: My culture, values and beliefs influences my purchase decisions

Out of the 370 questionnaires retrieved, for the 'My culture, values and beliefs influences my purchase decisions', the table shows that .5% (2) of respondents strongly agree, 10.0% (37) agree, 54.6% (202) are undecided, 28.1% (104) disagree, while 5.7% (21) strongly disagree. Thus, this declares that the respondents are seldom influenced by their culture, values and beliefs.

4.4 Casual Consumer

In this section casual consumer questions were discussed like: I like to buy new FMCGs brand, I buy any FMCGs brand available, whether they like to test/ buy new brands, there are so many brands so it is difficult to stick with one brand, etc.

		Frequency	Percent	Valid Percent	Cumulative Percent	
Valid	Strongly Agree	11	3.0	3.0	3.0	
	Agree	179	48.4	48.5	51.5	
	Undecided	150	40.5	40.7	92.1	
	Disagree	27	7.3	7.3	99.5	
	Strongly Disagree	2	.5	.5	100.0	
	Total	369	99.7	100.0		
Missing	System	1	.3			
Total		370	100.0			

Table 19: I like to buy new FMCGs brand

Out of the 370 questionnaires retrieved, for the 'I like to buy new FMCGs brand', the table shows that 3.0% (11) of respondents strongly agree, 48.4% (179) agree, 40.5% (150) are undecided, 7.3% (27) disagree, while .5% (2) strongly disagree. Thus, this shows that respondents like to buy new brands.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	8.1	8.1	8.1
	Agree	145	39.2	39.3	47.4
	Undecided	149	40.3	40.4	87.8
	Disagree	40	10.8	10.8	98.6
	Strongly Disagree	5	1.4	1.4	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 20: I buy any FMCGs brand available

Out of the 370 questionnaires retrieved, for the 'I buy any FMCGs brand available', the table shows that 8.1% (30) of respondents strongly agree, 39.2% (145) agree, 40.3% (149) are undecided, 10.8% (40) disagree, while 1.4% (5) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	81	21.9	21.9	21.9
	Agree	208	56.2	56.2	78.1
	Undecided	57	15.4	15.4	93.5
	Disagree	21	5.7	5.7	99.2
	Strongly Disagree	3	.8	.8	100.0
	Total	370	100.0	100.0	

Table 21: There are so many brands so it is difficult to stick with one brand

Out of the 370 questionnaires retrieved, for the 'There are so many brands so it is difficult to stick with one brand', the table shows that 21.9% (81) of respondents strongly agree, 56.2% (208) agree, 15.4% (57) are undecided, 5.7% (21) disagree, while .8% (3) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	21	5.7	5.7	5.7
	Agree	127	34.3	34.5	40.2
	Undecided	134	36.2	36.4	76.6
	Disagree	80	21.6	21.7	98.4
	Strongly Disagree	6	1.6	1.6	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 22: When buying FMCGs, I do not care about brand

Out of the 370 questionnaires retrieved, for the 'When buying FMCGs, I do not care about brand', the table shows that 5.7% (21) of respondents strongly agree, 34.3% (127) agree, 36.2% (134) are undecided, 21.6% (80) disagree, while 1.6% (6) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	30	8.1	8.1	8.1
	Agree	149	40.3	40.4	48.5
	Undecided	123	33.2	33.3	81.8
	Disagree	57	15.4	15.4	97.3
	Strongly Disagree	10	2.7	2.7	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 23: I buy the first brand I see or think is good

Out of the 370 questionnaires retrieved, for the 'I buy the first brand I see or think is good', the table shows that 8.1% (30) of respondents strongly agree, 40.3% (149) agree, 33.2% (123) are undecided, 15.4% (57) disagree, while 2.7% (10) strongly

disagree. This table shows that respondents buy brands based on their perception of the brand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	12	3.2	3.3	3.3
	Agree	111	30.0	30.3	33.6
	Undecided	193	52.2	52.7	86.3
	Disagree	47	12.7	12.8	99.2
	Strongly Disagree	3	.8	.8	100.0
	Total	366	98.9	100.0	
Missing	System	4	1.1		
Total		370	100.0		

Table 24: I purchase some FMCGs brands because my friends recommended it to me

Out of the 370 questionnaires retrieved, for the 'I purchase some FMCGs brands because my friends recommended it to me', the table shows that 3.2% (12) of respondents strongly agree, 30.0% (111) agree, 52.2% (193) are undecided, 12.7% (47) disagree, while .8% (3) strongly disagree. This shows that some international students may make purchase of dairy products from recommendations from friends, while some may not.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	24	6.5	6.5	6.5
	Agree	200	54.1	54.3	60.9
	Undecided	117	31.6	31.8	92.7
	Disagree	21	5.7	5.7	98.4
	Strongly Disagree	6	1.6	1.6	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 25: When I have so many information about a brand, I get confused

Out of the 370 questionnaires retrieved, for the 'When I have so many information about a brand, I get confused', the table shows that 6.5% (24) of respondents strongly agree, 54.1% (200) agree, 31.6% (117) are undecided, 5.7% (21) disagree, while 1.6% (6) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	15	4.1	4.1	4.1
	Agree	145	39.2	39.2	43.2
	Undecided	121	32.7	32.7	75.9
	Disagree	76	20.5	20.5	96.5
	Strongly Disagree	13	3.5	3.5	100.0
	Total	370	100.0	100.0	

Table 26: I shop very quickly

Out of the 370 questionnaires retrieved, for the 'I shop very quickly' question, the table shows that 4.1% (15) of respondents strongly agree, 39.2% (145) agree, 32.7% (121) are undecided, 20.5% (76) disagree, while 3.5% (13) strongly disagree.

4.5 Brand Loyal Consumer

In this section, brand loyalty of the respondents were discussed like, I always like to buy my favourite FMCGs brand, I am sad when I do not find my favourite brand, I search various stores for my favourite brand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	37	10.0	10.0	10.0
	Agree	201	54.3	54.5	64.5
	Undecided	114	30.8	30.9	95.4
	Disagree	15	4.1	4.1	99.5
	Strongly Disagree	2	.5	.5	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 27: I always like to buy my favourite FMCGs brand

Out of the 370 questionnaires retrieved, for 'I always like to buy my favourite FMCGs brand', the table shows that 10% (37) of respondents strongly agree, 54.3% (201) agree, 30.8% (114) are undecided, 4.1% (15) disagree, while .5% (2) strongly disagree. This indicates that respondents may choose to buy other brands, when they have to.

	Table 20. I all sad when I do not find my favourite brand						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	Strongly Agree	26	7.0	7.0	7.0		
	Agree	98	26.5	26.5	33.5		
	Undecided	184	49.7	49.7	83.2		
	Disagree	53	14.3	14.3	97.6		
	Strongly Disagree	9	2.4	2.4	100.0		
	Total	370	100.0	100.0			

Table 28: I am sad when I do not find my favourite brand

Out of the 370 questionnaires retrieved, for 'I am sad when I do not find my favourite brand', the table shows that 7.0% (26) of respondents strongly agree, 26.5% (98) agree, 49.7% (184) are undecided, 14.3% (53) disagree, while 2.4% (9) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	8	2.2	2.2	2.2
	Agree	70	18.9	19.0	21.1
	Undecided	191	51.6	51.8	72.9
	Disagree	93	25.1	25.2	98.1
	Strongly Disagree	7	1.9	1.9	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 29: I search various stores for my favourite brand

Out of the 370 questionnaires retrieved, for the 'I search various stores for my favourite brand', the table shows that 2.2% (8) of respondents strongly agree, 18.9% (70) agree, 51.6% (191) are undecided, 25.1% (93) disagree, while 1.9% (7) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	6	1.6	1.6	1.6
	Agree	93	25.1	25.2	26.8
	Undecided	179	48.4	48.5	75.3
	Disagree	86	23.2	23.3	98.6
	Strongly Disagree	5	1.4	1.4	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 30: I find it difficult buying another FMCGs brand

Out of the 370 questionnaires retrieved, for the 'I find it difficult buying another FMCGs brand', the table shows that 1.6% (6) of respondents strongly agree, 25.1% (93) agree, 48.4% (179) are undecided, 23,2% (86) disagree, while 1.4% (5) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	13	3.5	3.5	3.5
	Agree	138	37.3	37.5	41.0
	Undecided	160	43.2	43.5	84.5
	Disagree	51	13.8	13.9	98.4
	Strongly Disagree	6	1.6	1.6	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 31: I feel sad when I have to buy a different brand

Out of the 370 questionnaires retrieved, for the 'I feel sad when I have to buy a different brand', the table shows that 3.5% (13) of respondents strongly agree, 37.3% (138) agree, 43.2% (160) are undecided, 13.8% (51) disagree, while 1.6% (6) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	43	11.6	11.7	11.7
	Agree	205	55.4	56.0	67.8
	Undecided	110	29.7	30.1	97.8
	Disagree	8	2.2	2.2	100.0
	Total	366	98.9	100.0	
Missing	System	4	1.1		
Total		370	100.0		

Table 32: If I satisfy the brand, I also purchase same brands other product varieties

Out of the 370 questionnaires retrieved, for the 'If I am satisfied with the brand, I also purchase the same brands other product varieties' question, the table shows that 11.6% (43) of respondents strongly agree, 55.4% (205) agree, 29.7% (110) are undecided, 2.2% (8) disagree, while 0% (0) strongly disagree. This indicates that a positive experience with a brand would cause a repeat purchase, since majority of respondents agree that they would purchase the same brand's other products.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	26	7.0	7.1	7.1
	Agree	155	41.9	42.2	49.3
	Undecided	115	31.1	31.3	80.7
	Disagree	66	17.8	18.0	98.6
	Strongly Disagree	5	1.4	1.4	100.0
	Total	367	99.2	100.0	
Missing	System	3	.8		
Total		370	100.0		

Table 33: I recommend my favourite brand to acquaintance

Out of the 370 questionnaires retrieved, for the 'I recommend my favourite brand to acquaintance', the table shows that 7.0% (26) of respondents strongly agree, 41.9% (155) agree, 31.1% (115) are undecided, 17.8% (66) disagree, while 1.4% (5) strongly disagree.

4.6 Price Consciousness

In this section price consciousness of the respondents were discussed like, Price is the most important factor when buying FMCGs; I compare prices of other FMCGs brand before I pick products, etc.

	Tuble 51. Thee is the most important factor when buying tweeds						
		Frequency	Percent	Valid Percent	Cumulative Percent		
Valid	Strongly Agree	60	16.2	16.2	16.2		
	Agree	214	57.8	57.8	74.1		
	Undecided	65	17.6	17.6	91.6		
	Disagree	26	7.0	7.0	98.6		
	Strongly Disagree	5	1.4	1.4	100.0		
	Total	370	100.0	100.0			

Table 34: Price is the most important factor when buying FMCGs

Out of the 370 questionnaires retrieved, for the 'Price is the most important factor when buying FMCGs', the table shows that 16.2% (60) of respondents strongly agree, 57.8% (214) agree, 17.6% (65) are undecided, 7.0% (26) disagree, while 1.4% (5) strongly disagree. This means that more international students are price conscious, when purchasing dairy products.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	11	3.0	3.0	3.0
	Agree	113	30.5	30.5	33.5
	Undecided	153	41.4	41.4	74.9
	Disagree	84	22.7	22.7	97.6
	Strongly Disagree	9	2.4	2.4	100.0
	Total	370	100.0	100.0	

Table 35: I compare prices of other FMCGs brand before I pick products

Out of the 370 questionnaires retrieved, for the 'I compare prices of other FMCGs brand before I pick products', the table shows that 3.0% (11) of respondents strongly agree, 30.5% (113) agree, 41.4% (153) are undecided, 22.7% (84) disagree, while 2.4% (9) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	14	3.8	3.8	3.8
	Agree	159	43.0	43.1	46.9
	Undecided	147	39.7	39.8	86.7
	Disagree	43	11.6	11.7	98.4
	Strongly Disagree	6	1.6	1.6	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 36: When buying FMCGs, I am more concerned about the quantity

Out of the 370 questionnaires retrieved, for the 'When buying FMCGs, I am more concerned about the quantity', the table shows that 3.8% (14) of respondents strongly agree, 43.0% (159) agree, 39.7% (147) are undecided, 11.6% (43) disagree, while 1.6% (6) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	7	1.9	1.9	1.9
	Agree	129	34.9	35.0	36.9
	Undecided	139	37.6	37.7	74.5
	Disagree	87	23.5	23.6	98.1
	Strongly Disagree	7	1.9	1.9	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 37: The lesser priced FMCGs brand are usually my choice

Out of the 370 questionnaires retrieved, for the 'The lesser priced FMCGs brand are usually my choice', the table shows that 1.9% (7) of respondents strongly agree, 34.9% (129) agree, 37.6% (139) are undecided, 23.5% (87) disagree, while 1.9% (7) strongly disagree. This shows that price is important and when dairy products are less expensive, the higher the purchase by international students of North Cyprus.

	Country to know if it is valuable of not.				
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	25	6.8	6.8	6.8
	Agree	188	50.8	51.1	57.9
	Undecided	124	33.5	33.7	91.6
	Disagree	25	6.8	6.8	98.4
	Strongly Disagree	6	1.6	1.6	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 38: I convert and compare the price of similar products made in my Country to know if it is valuable or not.

Out of the 370 questionnaires retrieved, for the 'I convert and compare the price of similar products made in my country to know if it is valuable or not' question, the

table shows that 6.8% (25) of respondents strongly agree, 50.8% (188) agree, 33.5% (124) are undecided, 6.8% (25) disagree, while 1.6% (6) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	95	25.7	25.9	25.9
	Agree	243	65.7	66.2	92.1
	Undecided	23	6.2	6.3	98.4
	Disagree	6	1.6	1.6	100.0
	Total	367	99.2	100.0	
Missing	System	3	.8		
Total		370	100.0		

Table 39: I ensure that I get the best value for my money

Out of the 370 questionnaires retrieved, for the 'I ensure that I get the best value for my money', the table shows that 25.7% (95) of respondents strongly agree, 65.7% (243) agree, 6.2% (23) are undecided, 1.6% (6) disagree, while 0% (0) strongly disagree.

4.7 Quality Consciousness

In this section, quality consciousness of the respondents were discussed like, I prefer to buy the best FMCGs brand, I believe higher price has highest quality, The most expensive FMCGs brand are usually my choices.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	21	5.7	5.7	5.7
	Agree	202	54.6	54.9	60.6
	Undecided	118	31.9	32.1	92.7
	Disagree	25	6.8	6.8	99.5
	Strongly Disagree	2	.5	.5	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 40: I prefer to buy the best FMCGs brand

Out of the 370 questionnaires retrieved, for the 'I prefer to buy the best FMCGs brand', the table shows that 5.7% (21) of respondents strongly agree, 54.6% (202) agree, 31.9% (118) are undecided, 6.8% (25) disagree, while .5% (2) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	39	10.5	10.6	10.6
	Agree	127	34.3	34.5	45.1
	Undecided	141	38.1	38.3	83.4
	Disagree	59	15.9	16.0	99.5
	Strongly Disagree	2	.5	.5	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 41: I believe higher price has highest quality

Out of the 370 questionnaires retrieved, for 'I believe higher price has highest quality', the table shows that 10.5% (39) of respondents strongly agree, 34.3% (127) agree, 38.1% (141) are undecided, 15.9% (59) disagree, while .5% (2) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	9	2.4	2.4	2.4
	Agree	55	14.9	14.9	17.3
	Undecided	190	51.4	51.5	68.8
	Disagree	85	23.0	23.0	91.9
	Strongly Disagree	30	8.1	8.1	100.0
	Total	369	99.7	100.0	
Missing	System	1	.3		
Total		370	100.0		

Table 42: The most expensive FMCGs brand are usually my choices

Out of the 370 questionnaires retrieved, for the 'The most expensive FMCGs brand are usually my choices' question, the table shows that 2.4% (9) of respondents strongly agree, 14.9% (55) agree, 51.4% (190) are undecided, 23.0% (85) disagree, while 8.1% (30) strongly disagree. This shows that respondents are undecided on if they prefer to buy the most expensive dairy product brand.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	20	5.4	5.4	5.4
	Agree	158	42.7	42.9	48.4
	Undecided	161	43.5	43.8	92.1
	Disagree	29	7.8	7.9	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 43: When buying FMCGs, I am more concerned about the quality

Out of the 370 questionnaires retrieved, for the 'When buying FMCGs, I am more concerned about the quality', the table shows that 5.4% (20) of respondents strongly agree, 42.7% (158) agree, 43.5% (161) are undecided, 7.8% (29) disagree, while 0% (0) strongly disagree.

		1			
		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	14	3.8	3.8	3.8
	Agree	131	35.4	35.7	39.5
	Undecided	151	40.8	41.1	80.7
	Disagree	67	18.1	18.3	98.9
	Strongly Disagree	4	1.1	1.1	100.0
	Total	367	99.2	100.0	
Missing	System	3	.8		
Total		370	100.0		

Table 44: I take my time to read the product's label before choosing the best

Out of the 370 questionnaires retrieved, for the 'I take my time to read the product's label before choosing the best brand to buy', the table shows that 3.8% (14) of respondents strongly agree, 35.4% (131) agree, 40.8% (151) are undecided, 18.1% (67) disagree, while 1.1% (4) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	17	4.6	4.6	4.6
	Agree	80	21.6	21.7	26.4
	Undecided	173	46.8	47.0	73.4
	Disagree	87	23.5	23.6	97.0
	Strongly Disagree	11	3.0	3.0	100.0
	Total	368	99.5	100.0	
Missing	System	2	.5		
Total		370	100.0		

Table 45: Less expensive FMCGs brand may be low quality

Out of the 370 questionnaires retrieved, for the 'Less expensive FMCGs brand may be low quality' question, the table shows that 4.6% (17) of respondents strongly agree, 21.6% (80) agree, 46.8% (173) are undecided, 23.5% (87) disagree, while 3.0% (11) strongly disagree.

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Strongly Agree	18	4.9	4.9	4.9
	Agree	132	35.7	36.0	40.9
	Undecided	148	40.0	40.3	81.2
	Disagree	62	16.8	16.9	98.1
	Strongly Disagree	7	1.9	1.9	100.0
	Total	367	99.2	100.0	
Missing	System	3	.8		
Total		370	100.0		

Table 46: The well known national brands are best for me

Out of the 370 questionnaires retrieved, for 'The well known national brands are best for me', the table shows that 4.9% (18) of respondents strongly agree, 35.7% (132) agree, 40% (148) are undecided, 16.8% (62) disagree, while 1.9% (7) strongly disagree. This implies that respondents cannot really decide if the national brands are best for them.

4.8 Means and Attitudes Table of Participants Related with FMCGs

Consumption among International Students

The mean and attitudes table consists of 32 Likert Scale type questions. For the scale division, using recommendations of Balcı (2004), intervals are as follows: 1-1.79 Strongly Agree; 1.80-2.59 Agree; 2.60-3.39 Undecided; 3.40-4.19 Disagree and 4.20 –5 Strongly Disagree.

Table 47. Weaths and attitudes of part	1	
Statements	mean	Attitude
Q15.My age influences my purchase choices of dairy products	3.15	Undecided (U)
Q16. Economic and financial circumstances determines my purchase decisions	2.46	Agree (A)
Q17. Recommendations given to me influences my purchase decisions when buying dairy products	2.68	Undecided (U)
Q18. My culture, values and beliefs influences my purchase decisions	3.29	Undecided (U)
Q19. I like to buy new FMCGs brand	2.54	Agree (A)
Q20. I buy any FMCGs brand available	2.58	Agree (A)
Q21. There are so many brands so it is difficult to stick with one brand	2.07	Agree (A)
Q22. When buying FMCGs, I do not care about brand	2.79	Undecided (U)

Table 47: Means and attitudes of participants related with FMCGs

Q23. I buy the first brand I see or think is good	2.64	Undecided (U)
Q24. I purchase some FMCGs brands because my friends recommended it to me	2.78	Undecided (U)
Q25. When I have so many information about a brand, I get confused	2.42	Agree (A)
Q26. I shop very quickly	2.80	Undecided (U)
Q27. I always like to buy my favourite FMCGs brand	2.31	Agree (A)
Q28. I am sad when I do not find my favourite brand	2.79	Undecided (U)
Q29. I search various stores for my favourite brand	3.06	Undecided (U)
Q30. I find it difficult buying another FMCGs brand	2.98	Undecided (U)
Q31. I feel sad when I have to buy a different brand	2.73	Undecided (U)
Q32. If I satisfy the brand, I also purchase the same brands other product varieties	2.23	Agree (A)
Q33. I recommend my favourite brand to acquaintance	2.64	Undecided (U)
Q34. Price is the most important factor when buying FMCGs	2.19	Agree (A)
Q35. I compare prices of other FMCGs brand before I pick products	2.91	Undecided (U)
Q36. When buying FMCGs, I am more concerned about the quantity	2.64	Undecided (U)
Q37. The lesser priced FMCGs brand are		

usually my choice	2.89	Undecided (U)
Q38. I convert and compare the price of similar products made in my country to know if it is valuable or not.	2.45	Agree (A)
Q39. I ensure that I get the best value for my money		Agree (A)
	1.84	
Q40. I prefer to buy the best FMCGs brand	2.42	Agree (A)
Q41. I believe higher price has highest quality	2.61	Undecided (U)
Q42. The most expensive FMCGs brand are usually my choices	3.20	Undecided (U)
Q43. When buying FMCGs, I am more concerned about the quality	2.54	Agree (A)
Q44. I take my time to read the product's label before choosing the best brand to buy	2.77	Undecided (U)
Q45. Less expensive FMCGs brand may be low quality	2.99	Undecided (U)
Q46. The well known national brands are best for me	2.75	Undecided (U)

This table indicates that international students Agree with 12 likert scale questions and are Undecided about 20 likert questions.

4.9 Cross Tabulation Results

In this research, a cross tabulation was done according to the Nationality of respondents and the research questions in order to show the relationship between two variables. The cross tabulation also answers the research questions.

4.9.1 Nationality* which dairy product and how often do you consume more?

To show the relationship between the nationality of international students and the dairy products they consume more, a cross tabulation was done. Result shows that the most consumed dairy product among Nigerians is Milk (43.4%) and the least consumed dairy product is Halloumi (1.9%).

Among the Former Soviet Republic (FSR), Yogurt is consumed (39.6%) and Halloumi (2.1%) is consumed least.

Among Iranians, Yogurt (37.3%) is consumed more and Ayran (10.7%) is consumed least.

Among Palestinians, the most consumed dairy product is Yogurt (34.2%) and the least is Cheese (2.6%).

Zimbabweans consume more Yogurt (45%) and consume Cheese (2.5%) the least.

Other unspecified Nationalities consume more Milk (46%) and less consumed dairy product is Halloumi (3.2%).

Therefore, from the cross tabulation, the most consumed dairy product by international students according to nationality is Milk (35.9%).

			Which	dairy proc	duct do yo	u consur	ne more?	
			Milk	Yogurt	Cheese	Ayran	Halloumi	Total
Nationality	Nigerian	Count	46	35	10	13	2	106
		% within Nationality	43.4%	33.0%	9.4%	12.3%	1.9%	100.0%
		% within dairy product	34.6%	26.9%	23.8%	23.2%	22.2%	28.6%
		that consume more?						
		% of Total	12.4%	9.5%	2.7%	3.5%	.5%	28.6%
	Former Soviet	Count	9	19	7	12	1	48
	Republic	% within Nationality	18.8%	39.6%	14.6%	25.0%	2.1%	100.0%
		% within dairy product	6.8%	14.6%	16.7%	21.4%	11.1%	13.0%
		that consume more?						
		% of Total	2.4%	5.1%	1.9%	3.2%	.3%	13.0%
	Iranian	Count	24	28	15	8	0	75
	% within Nationality		32.0%	37.3%	20.0%	10.7%	.0%	100.0%
		% within dairy product	18.0%	21.5%	35.7%	14.3%	.0%	20.3%
		that consume more?						
		% of Total	6.5%	7.6%	4.1%	2.2%	.0%	20.3%
	Palestine	Count	11	13	1	9	4	38
		% within Nationality	28.9%	34.2%	2.6%	23.7%	10.5%	100.0%
		% within dairy product	8.3%	10.0%	2.4%	16.1%	44.4%	10.3%
		that consume more?						
		% of Total	3.0%	3.5%	.3%	2.4%	1.1%	10.3%
	Zimbabwean	Count	14	18	1	7	0	40
		% within Nationality	35.0%	45.0%	2.5%	17.5%	.0%	100.0%
		% within dairy product	10.5%	13.8%	2.4%	12.5%	.0%	10.8%
		that consume more?						
		% of Total	3.8%	4.9%	.3%	1.9%	.0%	10.8%
	Others	Count	29	17	8	7	2	63
		% within Nationality	46.0%	27.0%	12.7%	11.1%	3.2%	100.0%
		% within dairy product	21.8%	13.1%	19.0%	12.5%	22.2%	17.0%
		that consume more?						
		% of Total	7.8%	4.6%	2.2%	1.9%	.5%	17.0%
Total		Count	133	130	42	56	9	370
		% within Nationality	35.9%	35.1%	11.4%	15.1%	2.4%	100.0%
		% within dairy product	100.0	100.0%	100.0%	100.0%	100.0%	100.0%
		that consume more?	%					
		% of Total	35.9%	35.1%	11.4%	15.1%	2.4%	100.0%

Table 48: Nationality	and most consume	ed dairy products	s cross-tab analysis
radie 10. radionality	und most consum	a dun y produce.	s crobb tub unurybib

			How o	ften do yo	ou consum	e dairy pro	oducts as	FMCGs?	
				Four	Three	Two		Other	
			Every	times/	times/	times/	Once/	(Please	
	-		day	week	week	week	week	Specify)	Total
Nationality	Nigerian	Count	11	12	45	21	15	1	105
		% within	10.5	11.4%	42.9%	20.0%	14.3%	1.0%	100.0%
		Nationality	%						
		% within How	40.7	19.7%	28.7%	22.6%	51.7%	50.0%	28.5%
		often consume	%						
		dairy products?							
		% of Total	3.0%	3.3%	12.2%	5.7%	4.1%	.3%	28.5%
	Former	Count	3	12	21	12	0	0	48
	Soviet	% within	6.3%	25.0%	43.8%	25.0%	.0%	.0%	100.0%
Republi	Republic	Nationality							
		% within How	11.1	19.7%	13.4%	12.9%	.0%	.0%	13.0%
		often consume	%						
		dairy products?							
		% of Total	.8%	3.3%	5.7%	3.3%	.0%	.0%	13.0%
	Iranian	Count	5	7	43	16	4	0	75
		% within	6.7%	9.3%	57.3%	21.3%	5.3%	.0%	100.0%
		Nationality							
		% within How	18.5	11.5%	27.4%	17.2%	13.8%	.0%	20.3%
		often consume	%						
		dairy products?							
		% of Total	1.4%	1.9%	11.7%	4.3%	1.1%	.0%	20.3%
	Palestine	Count	2	6	12	13	4	1	38
		% within	5.3%	15.8%	31.6%	34.2%	10.5%	2.6%	100.0%
		Nationality							
		% within How	7.4%	9.8%	7.6%	14.0%	13.8%	50.0%	10.3%
		often consume							
		dairy products?							
		% of Total	.5%	1.6%	3.3%	3.5%	1.1%	.3%	10.3%
	Zimbabwean	Count	4	8	14	11	3	0	40
		% within	10.0	20.0%	35.0%	27.5%	7.5%	.0%	100.0%
		Nationality	%						
		within How	14.8	13.1%	8.9%	11.8%	10.3%	.0%	10.8%
		often consume	%						
		dairy products?							
		% of Total	1.1%	2.2%	3.8%	3.0%	.8%	.0%	10.8%
	Others	Count	2	16	22	20	3	0	63

	% within	3.2%	25.4%	34.9%	31.7%	4.8%	.0%	100.0%
	Nationality							
	% within How	7.4%	26.2%	14.0%	21.5%	10.3%	.0%	17.1%
	often consume							
	dairy products?							
	% of Total	.5%	4.3%	6.0%	5.4%	.8%	.0%	17.1%
Total	Count	27	61	157	93	29	2	369
	% within	7.3%	16.5%	42.5%	25.2%	7.9%	.5%	100.0%
	Nationality							
	% within How	100.0	100.0	100.0%	100.0%	100.0%	100.0%	100.0%
	often consume	%	%					
	dairy products?							
	% of Total	7.3%	16.5%	42.5%	25.2%	7.9%	.5%	100.0%

To show the relationship between the nationality of international students and how often they consume dairy products, a cross tabulation was done. Result shows that Nigerians consume dairy products three times/ week (42.9%). The Former Soviet Republic (FSR), consumes three times/ week (43.8%).

Iranians also consume three times/ week (57.3%), but Palestinians consumes two times/ week (34.2%). Zimbabweans consume dairy product three times / week (35%) and other unspecified Nationalities consume dairy products three times/ week (34.9%).Therefore, from the cross tabulation, most nationalities consume dairy products three times/ week (42.5%).

4.9.2 Nationality* Do you have a favourite brand(s) of dairy products?

The result of the cross tabulation between Nationalities and if they have a favourite brand shows that more respondents of Nationalities used for this study do not have a favourite brand. The table indicates that among Nigerians, the percentage of respondents with a 'yes' response is (39.0%) and 'No' response is (61.0%).

Among the Former Soviet Republic (FSR), the percentage of respondents with a 'yes' response is (35.4%) and 'No' response is (64.6%).

Among Iranians, the percentage of respondents with a 'yes' response is (37.3%) and 'No' response is (62.7%).

Among Palestinians, the percentage of respondents with a 'yes' response is (34.2%) and 'No' response is (65.8%).

Among Zimbabweans, the percentage of respondents with a 'yes' response is (32.5%) and 'No' response is (67.5%).

Other unspecified Nationalities, the percentage of respondents with a 'yes' response is (33.3%) and 'No' response is (66.7%).

Therefore, from the cross tabulation, the total percentage of respondents with a 'No' response is (64.0%).

1 ab	Table 49: Nationality and dairy products brand loyalty cross-tab analysis									
			Do you have brand(s) of da							
			Yes	No	Total					
Nationality	Nigerian	Count	41	64	105					
		% within Nationality	39.0%	61.0%	100.0%					
		% within Do you have a	30.8%	27.1%	28.5%					
		favourite brand(s) of dairy								
		products?								
		% of Total	11.1%	17.3%	28.5%					
	Former Soviet	Count	17	31	48					
	Republic	% within Nationality	35.4%	64.6%	100.0%					
		% within Do you have a	12.8%	13.1%	13.0%					
		favourite brand(s) of dairy								
		products?								
		% of Total	4.6%	8.4%	13.0%					
	Iranian	Count	28	47	75					

Table 49: Nationality and dairy products brand loyalty cross-tab analysis

		% within Nationality	37.3%	62.7%	100.0%
		% within Do you have a	21.1%	19.9%	20.3%
		favourite brand(s) of dairy	,		
		products?			
		% of Total	7.6%	12.7%	20.3%
	Palestine	Count	13	25	38
		% within Nationality	34.2%	65.8%	100.0%
		% within Do you have a	9.8%	10.6%	10.3%
		favourite brand(s) of dairy			
		products?			
		% of Total	3.5%	6.8%	10.3%
	Zimbabwean	Count	13	27	40
		% within Nationality	32.5%	67.5%	100.0%
		% within Do you have a	9.8%	11.4%	10.8%
		favourite brand(s) of dairy			
		products?			
		% of Total	3.5%	7.3%	10.8%
	Others	Count	21	42	63
		% within Nationality	33.3%	66.7%	100.0%
		% within Do you have a	15.8%	17.8%	17.1%
		favourite brand(s) of dairy			
		products?			
		% of Total	5.7%	11.4%	17.1%
Total		Count	133	236	369
		% within Nationality	36.0%	64.0%	100.0%
		% within Do you have a	100.0%	100.0%	100.0%
		favourite brand(s) of dairy			
		products?			
		% of Total	36.0%	64.0%	100.0%

4.9.3. Nationality* What FMCGs (dairy products) brands do you consume more? Result shows that the most consumed brand among Nigerians is Koop (56.6%) and the least consumed brands are Halisky and Imported products (2.8%).

Among the Former Soviet Republic (FSR), Yogurt is consumed (34.0%) and Haliskoy (2.1%) is consumed least.

Among Iranians, Mera (44.6%) is consumed more and Gulgun (2.7%) is consumed least.

Among Palestinians, the most consumed dairy product is Koop (47.4%) and the least consumed brands are Gulgun and Haliskoy (2.6%).

Zimbabweans consume Mera (35.0%) and consume Gulgun (5.0%) the least.

Other unspecified Nationalities consume Mera (36.5%) and less consumed brand is Haliskoy (1.6%).

Therefore, from the cross tabulation, the most consumed brand among international students living in North Cyprus according to nationality is Koop (40.2%), while the least consumed brand is Haliskoy (4.1%).

			What F	MCGs (ducts) brar more?	nds do you	consume	
								Imp.	
								Product	
								(Pinar,	
								Yoruko	
								glu,	
	-	-	Коор	Mera	Özlem	Gülgün	Halisköy	Sutas)	Total
Nation.	Nigerian	Count	60	25	8	7	3	3	106
		% within	56.6%	23.6	7.5%	6.6%	2.8%	2.8%	100.0
		Nationality		%					%
		% within	40.5%	19.8	22.9%	29.2%	20.0%	15.0%	28.8
		What		%					%
		FMCGs							
		brands do							
		you							
		consume							
		more?							U
		% of Total	16.3%	6.8%	2.2%	1.9%	.8%	.8%	28.8
									%
	Former	Count	15	16	4	5	1	6	47

Table 50: Nationality and favourite brand(s) dairy product crosstab analysis

								_	
	Soviet Republic	% within Nationality	31.9%	34.0 %	8.5%	10.6%	2.1%	12.8%	100.0 %
		% within What FMCGs brands do you consume more?	10.1%	12.7 %	11.4%	20.8%	6.7%	30.0%	12.8 %
_		% of Total	4.1%	4.3%	1.1%	1.4%	.3%	1.6%	12.8 %
I	ranian	Count	23	33	5	2	4	7	74
		% within Nationality	31.1%	44.6 %	6.8%	2.7%	5.4%	9.5%	100.0 %
		% within What FMCGs brands do you consume more?	15.5%	26.2 %	14.3%	8.3%	26.7%	35.0%	20.1 %
		% of Total	6.3%	9.0%	1.4%	.5%	1.1%	1.9%	20.1 %
	Palestine	Count	18	15	2	1	1	1	38
		% within Nationality	47.4%	39.5 %	5.3%	2.6%	2.6%	2.6%	100.0 %
		% within What FMCGs brands do you consume more?	12.2%	11.9 %	5.7%	4.2%	6.7%	5.0%	10.3 %
_		% of Total	4.9%	4.1%	.5%	.3%	.3%	.3%	10.3 %
Z	Zimbabwea	Count	10	14	6	2	5	3	40
r	า	% within Nationality	25.0%	35.0 %	15.0%	5.0%	12.5%	7.5%	100.0 %

			I						
		% within	6.8%	11.1	17.1%	8.3%	33.3%	15.0%	10.9
		What		%					%
		FMCGs							
		brands do							
		you							
		consume							
		more?					1	0	
		% of Total	2.7%	3.8%	1.6%	.5%	1.4%	.8%	10.9
									%
	Others	Count	22	23	10	7	1	0	63
		% within	34.9%	36.5	15.9%	11.1%	1.6%	.0%	100.0
		Nationality		%			1	0	%
		% within	14.9%	18.3	28.6%	29.2%	6.7%	.0%	17.1
		What		%					%
		FMCGs							
		brands do							
		you							
		consume							
		more?					1		
		% of Total	6.0%	6.3%	2.7%	1.9%	.3%	.0%	17.1
									%
Total		Count	148	126	35	24	15	20	368
		% within	40.2%	34.2	9.5%	6.5%	4.1%	5.4%	100.0
		Nationality		%					%
		% within	100.0	100.0	100.0	100.0%	100.0%	100.0%	100.0
		What	%	%	%				%
		FMCGs							
		brands do							
		you							
		consume							
		more?							
		% of Total	40.2%	34.2	9.5%	6.5%	4.1%	5.4%	100.0
				%					%

4.9.4. Nationality * What is your prior criterion while purchasing dairy products?Result shows that the prior criterion for purchasing dairy products among Nigerians is Price (28.3%) and the least criteria is Recommendation (2.8%).

Among the Former Soviet Republic (FSR), Price (45.8%) and Recommendation (0%) is least.

Among Iranians, Price (41.3%) is the prior criteria, while Recommendation (1.3%) is least.

Among Palestinians, the prior criterion is Price (34.2%) and the least is Recommendation (0%).

However for Zimbabweans, their prior criterion is Quality (40%) and Recommendation (7.5%) the least.

Other unspecified Nationalities prior criterion is Price (34.9%) and least criterion is Recommendation (3.2%).

Therefore, from the cross tabulation, the prior criterion for purchasing dairy products for international students according to nationality is Price (34.1%), while the least criterion is Recommendation (2.4%).

anarysis									
		What	is your pr		on while p ucts?	ourchasing dairy			
				Brand					
		Price	Quality	name	Taste	Recommendation	Total		
Nation. Nigerian	Count	30	31	15	27	3	106		
	% within	28.3%	29.2%	14.2%	25.5%	2.8%	100.0%		
	Nationality			u					
	% within	23.8%	27.7%	27.3%	39.7%	33.3%	28.6%		
	What is								
	your prior								
	criterion								
	while								
	purchasing								
	dairy								
	products?								
	% of Total	8.1%	8.4%	4.1%	7.3%	.8%	28.6%		

Table 51: Nationality and priorities while purchasing dairy products crosstab analysis

Republic Nationality % within 17.5% 11.6% 14.5% 7.4% .0% 13 What is your prior criterion while 17.5% 11.6% 14.5% 7.4% .0% 13 purchasing dairy 14.5% 7.4% .0% 13 products? 14.5% 7.4% .0% 14 % of Total 5.9% 3.5% 2.2% 1.4% .0% 13 Iranian Count 31 23 13 7 1 100 % within 41.3% 30.7% 17.3% 9.3% 11.1% 20 % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 What is your prior criterion while 1				-					
Republic Nationality What is your prior criterion while 17.5% 11.6% 14.5% 7.4% .0% 13 within 17.5% 11.6% 14.5% 7.4% .0% 13 within 17.5% 11.6% 14.5% 7.4% .0% 13 within 17.5% 11.6% 14.5% 7.4% .0% 13 port criterion while -		Former	Count	22	13	8	5	0	48
% within 17.5% 11.6% 14.5% 7.4% .0% 13 What is your prior riterion i		Soviet	% within	45.8%	27.1%	16.7%	10.4%	.0%	100.0%
What is your prior criterion while Nationality Nationality <th< td=""><td></td><td>Republic</td><td>Nationality</td><td></td><td></td><td></td><td></td><td></td><td></td></th<>		Republic	Nationality						
your prior criterion while purchasing dairy products?III <t< td=""><td></td><td></td><td>% within</td><td>17.5%</td><td>11.6%</td><td>14.5%</td><td>7.4%</td><td>.0%</td><td>13.0%</td></t<>			% within	17.5%	11.6%	14.5%	7.4%	.0%	13.0%
criterion while criterion criterion <thcriterion< th=""></thcriterion<>			What is						
while purchasing dairy i i i i i % of Total 5.9% 3.5% 2.2% 1.4% .0% 13 Iranian Count 31 23 13 7 1 1 % within 41.3% 30.7% 17.3% 9.3% 1.1.3% 100 % within 41.3% 30.7% 17.3% 9.3% 1.1.3% 100 Nationality 4 30.7% 17.3% 9.3% 11.1% 20 % within 24.6% 20.5% 23.6% 10.3% 111.1% 20 What is your prior -									
purchasing dairy products? purchasing dairy purchasing products? las									
dairy products? a <tha< th=""> a a</tha<>									
products? Image: second s									
% of Total 5.9% 3.5% 2.2% 1.4% .0% 13 Iranian Count 31 23 13 7 1 1 % within 41.3% 30.7% 17.3% 9.3% 1.3% 100 Nationality % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 What is your prior a <									
Iranian Count 31 23 13 7 1 % within 41.3% 30.7% 17.3% 9.3% 1.3% 100 Nationality % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 What is your prior -<				5 9%	3.5%	2.2%	1 4%	0%	13.0%
% within Nationality 41.3% 30.7% 17.3% 9.3% 1.3% 100 10.3% % within 24.6% 20.5% 23.6% 10.3% 11.1% 20 20 What is your prior criterion while 20.5% 23.6% 10.3% 11.1% 20 20 while 20.5% 23.6% 10.3% 11.1% 20 20 while 20.5% 23.6% 10.3% 11.1% 20 20 while 20.5% 23.6% 10.3% 11.1% 20 20 purchasing dairy 20 20.5% 23.6% 10.3% 11.1% 20 20 Palestine Count 13 12 7 6 0 0 % within 34.2% 31.6% 18.4% 15.8% .0% 100 20	-	Iranian							75
Nationality24.6%20.5%23.6%10.3%11.1%20% within24.6%20.5%23.6%10.3%11.1%20What is your prior criterion44444while purchasing dairy44444products?7607% of Total8.4%6.2%3.5%1.9%.3%20PalestineCount1312760100% within34.2%31.6%18.4%15.8%.0%100Nationality your prior criterion10.3%10.7%12.7%8.8%.0%100What is your prior criterion10.3%10.7%12.7%8.8%.0%100While purchasing dairy11111111While purchasing dairy111111111%111111111111%111 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>100.0%</td>									100.0%
% within 24.6% 20.5% 23.6% 10.3% 11.1% 20 What is your prior Image: Construction of the second of the					, , ,				
your prior criterion while purchasing dairy products?III <t< td=""><td></td><td></td><td>% within</td><td>24.6%</td><td>20.5%</td><td>23.6%</td><td>10.3%</td><td>11.1%</td><td>20.3%</td></t<>			% within	24.6%	20.5%	23.6%	10.3%	11.1%	20.3%
criterion while purchasing dairy products? % of Total 8.4% 6.2% 3.5% 1.9%3% 20 Palestine Count 13 12 7 6 00 % within 34.2% 31.6% 18.4% 15.8%0% 100 Nationality % within 10.3% 10.7% 12.7% 8.8%0% 100 What is your prior criterion while purchasing dairy			What is						
while purchasing dairy products?kk<			your prior						
purchasing dairy products?AAA<			criterion						
dairy products?Image: second									
products?Notesting									
% of Total 8.4% 6.2% 3.5% 1.9% .3% 20 Palestine Count 13 12 7 6 0 100 % within 34.2% 31.6% 18.4% 15.8% .0% 100 Nationality 10.3% 10.7% 12.7% 8.8% .0% 100 What is your prior 10.3% 10.7% 12.7% 8.8% .0% 10 while Image: Second Se			-						
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% within Nationality34.2%31.6%18.4%15.8%.0%10.7%% within10.3%10.7%12.7%8.8%.0%10What is your prior criterion while purchasing dairy10.7%12.7%8.8%.0%10	-	Delectine							20.3%
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% within 10.3% 10.7% 12.7% 8.8% .0% 10 What is your prior Image: Second seco				34.2%	31.0%	10.4%	13.6%	.0%	100.0%
What is your prior your prior your prior criterion your prior while your prior purchasing your prior dairy your prior				10.3%	10 7%	12 7%	8 8%	0%	10.3%
your prior criterion while purchasing dairy				10.57	10.7 /0	12.7 /0	0.070	.078	10.37
criterion while purchasing dairy									
purchasing dairy									
dairy			while						
			purchasing						
products?			dairy						
			products?						
% of Total 3.5% 3.2% 1.9% 1.6% .0% 10	-		% of Total	3.5%	3.2%	1.9%	1.6%	.0%	10.3%
Zimbabwean Count 8 16 5 8 3		Zimbabwean	Count	8	16	5	8	3	40
				20.0%	40.0%	12.5%	20.0%	7.5%	100.0%
Nationality			Nationality						

	_		0.00/	44.000	0.40/	44.00/	00.00/	40.00/
		% within	6.3%	14.3%	9.1%	11.8%	33.3%	10.8%
		What is						
		your prior						
		criterion						
		while						
		purchasing						
		dairy						
		products?			u .			
		% of Total	2.2%	4.3%	1.4%	2.2%	.8%	10.8%
	Others	Count	22	17	7	15	2	63
		% within	34.9%	27.0%	11.1%	23.8%	3.2%	100.0%
		Nationality						
		% within	17.5%	15.2%	12.7%	22.1%	22.2%	17.0%
		What is						
		your prior						
		criterion						
		while						
		purchasing						
		dairy						
		products?						
		% of Total	5.9%	4.6%	1.9%	4.1%	.5%	17.0%
Total		Count	126	112	55	68	9	370
		% within	34.1%	30.3%	14.9%	18.4%	2.4%	100.0%
		Nationality						
		% within	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		What is						
		your prior						
		criterion						
		while						
		purchasing						
		dairy						
		products?						
		% of Total	34.1%	30.3%	14.9%	18.4%	2.4%	100.0%

4.9.5. Nationality * If I am satisfied with the brand, I also purchase the same brands other product varieties.

Result shows that all the Nationalities of respondents all agree that they would purchase the same brands other product varieties if they are satisfied with the brand. The percentage (%) of Nigerians are (55.7%), Former Soviet Republic (52.1%), Iranians (48.6%), Palestinians (55.6%), Zimbabweans (62.5%) and other unspecified Nationalities (64.5%).Therefore, from the cross tabulation, the total percentage % of Nationalities that agree that they would purchase the same brands other product varieties if they are satisfied with the brand is 205 (56.0%).

			If I satisfy the brand, I also purchase the same brands other product varieties					
			Strongly			.	-	
	-		Agree	Agree	Undecided	Disagree	Total	
Nationality	Nigerian	Count	16	59	26	5	106	
		% within	15.1%	55.7%	24.5%	4.7%	100.0%	
		Nationality						
		% within If I	37.2%	28.8%	23.6%	62.5%	29.0%	
		satisfy the brand,						
		l also purchase						
		the same brands						
		other product						
		varieties					u.	
		% of Total	4.4%	16.1%	7.1%	1.4%	29.0%	
	Former	Count	2	25	21	0	48	
	Soviet	% within	4.2%	52.1%	43.8%	.0%	100.0%	
	Republic	Nationality						
		% within If I	4.7%	12.2%	19.1%	.0%	13.1%	
		satisfy the brand,						
		l also purchase						
		the same brands						
		other product						
		varieties						
		% of Total	.5%	6.8%	5.7%	.0%	13.1%	
	Iranian	Count	9	36	29	0	74	
		% within	12.2%	48.6%	39.2%	.0%	100.0%	
		Nationality						

Table 52: Nationality and openness for other product varieties within the satisfied brand crosstab analysis

		% within If I satisfy the brand,	20.9%	17.6%	26.4%	.0%	20.2%
		l also purchase					
		the same brands					
		other product					
		varieties					1
		% of Total	2.5%	9.8%	7.9%	.0%	20.2%
	Palestine	Count	3	20	13	0	36
		% within	8.3%	55.6%	36.1%	.0%	100.0%
		Nationality					
		% within If I	7.0%	9.8%	11.8%	.0%	9.8%
		satisfy the brand,					
		l also purchase					
		the same brands					
		other product					
		varieties	00/		0.004	0.07	0.001
-		% of Total	.8%	5.5%	3.6%	.0%	9.8%
	Zimbabwean	Count	3	25	11	1	40
		% within	7.5%	62.5%	27.5%	2.5%	100.0%
		Nationality					
		% within If I	7.0%	12.2%	10.0%	12.5%	10.9%
		satisfy the brand,					
		I also purchase the same brands					
		other product					
		varieties					
		% of Total	.8%	6.8%	3.0%	.3%	10.9%
	Others	Count	10	40	10	2	62
		% within	16.1%	64.5%	16.1%	3.2%	100.0%
		Nationality		0.1070		0.270	
		% within If I	23.3%	19.5%	9.1%	25.0%	16.9%
		satisfy the brand,					
		I also purchase					
		the same brands					
		other product					
		varieties					
		% of Total	2.7%	10.9%	2.7%	.5%	16.9%
Total		Count	43	205	110	8	366
		% within	11.7%	56.0%	30.1%	2.2%	100.0%
		Nationality					

% within If I	100.0%	100.0%	100.0%	100.0%	100.0%
satisfy the brand,					
I also purchase					
the same brands					
other product					
varieties					
% of Total	11.7%	56.0%	30.1%	2.2%	100.0%

4.10 Result of the ANOVA Tests for Cross Tabulation

There was a need to conduct the ANOVA test in order to examine if there is statistical variations between Nationalities of respondents and their brand consciousness. Anova test was done on 41 questions from the questionnaires.

				_		-
		Sum of		Mean		
	-	Squares	df	Square	F	Sig.
Do you have a favorite brand(s) of dairy products?	Between	.218	5	.044	.187	.967
	Groups					
	Within	84.844	363	.234		
	Groups					
	Total	85.062	368			
What FMCGs (dairy products) brands do you	Between	36.373	5	7.275	3.829	.002
consume more?	Groups					
	Within	687.844	362	1.900		
	Groups					1
	Total	724.217	367			
I ask for my friend's opinion before buying a	Between	3.342	5	.668	1.025	.403
particular FMCGs brand.	Groups					
	Within	236.155	362	.652		
	Groups				l.	
	Total	239.497	367			
I search for information about some FMCGs	Between	5.899	5	1.180	1.368	.236
brands before I buy them	Groups					

Table 54: ANOVA test

	Within Groups	313.114	363	.863		
	Total	319.014	368			
I recommend some FMCGs brands to my friends	Between Groups	1.336	5	.267	.481	.790
	Within Groups	201.418	363	.555		U
	Total	202.753	368			
What is your prior criterion while purchasing dairy products?	Between Groups	19.254	5	3.851	2.850	.015
	Within Groups	491.870	364	1.351		
	Total	511.124	369			
Where do you get information about dairy products from?	Between Groups	4.905	5	.981	.195	.964
	Within Groups	1824.970	363	5.027		
	Total	1829.875	368			
My age influences my purchase choices of dairy products	Between Groups	3.299	5	.660	.986	.426
	Within Groups	243.526	364	.669		
	Total	246.824	369			
Economic and financial circumstances determines my purchase decisions	Between Groups	5.980	5	1.196	2.091	.066
	Within Groups	207.619	363	.572		
	Total	213.599	368			
Recommendations given to me influences my purchase decisions when buying dairy products	Between Groups	7.542	5	1.508	2.900	.014
	Within Groups	188.260	362	.520		
	Total	195.802	367			
My culture, values and beliefs influences my purchase decisions	Between Groups	5.076	5	1.015	1.848	.103
	Within Groups	197.801	360	.549		

	Total	202.877	365			
I like to buy new FMCGs brand	Between	3.317	5	.663	1.365	.237
	Groups					
	Within	176.363	363	.486		
	Groups					
	Total	179.680	368			
I buy any FMCGs brand available	Between	13.256	5	2.651	3.902	.002
	Groups					
	Within	246.636	363	.679		
	Groups					
	Total	259.892	368			
There are so many brands so it is difficult to stick	Between	8.660	5	1.732	2.645	.023
with one brand	Groups					L.
	Within	238.369	364	.655		
	Groups					L
	Total	247.030	369			
When buying FMCGs, I do not care about brand	Between	1.725	5	.345	.420	.835
	Groups					
	Within	297.163	362	.821		
	Groups					
	Total	298.889	367			
I buy the first brand I see or think is good	Between	23.264	5	4.653	5.715	.000
	Groups					L
	Within	295.516	363	.814		
	Groups					
	Total	318.780	368			
I purchase some FMCGs brands because my	Between	4.712	5	.942	1.741	.125
friends recommended it to me	Groups					
	Within	194.916	360	.541		
	Groups					
	Total	199.628	365			
When I have so many information about a brand, I	Between	1.254	5	.251	.424	.832
get confused	Groups					
	Within	214.134	362	.592		
	Groups					
	Total	215.389	367			

l shop very quickly	Between	11.144	5	2.229	2.639	.023
	Groups					
	Within	307.453	364	.845		
	Groups				l	U.
	Total	318.597	369			
I always like to buy my favorite FMCGs brand	Between	3.235	5	.647	1.228	.295
	Groups				I	
	Within	191.161	363	.527		
	Groups				l.	ļ.
	Total	194.396	368			
I am sad when I do not find my favorite brand	Between Groups	8.869	5	1.774	2.434	.035
	Within	265.263	364	.729		
	Groups				1	
	Total	274.132	369			
I search various stores for my favorite brand	Between	3.205	5	.641	1.065	.380
	Groups				1	
	Within	218.600	363	.602		
	Groups	224 005	200			ļ.
	Total	221.805		0.050	0.070	002
I find it difficult buying another FMCGs brand	Between Groups	11.281	5	2.256	3.872	.002
	Within	211.500	363	.583		
	Groups				1	1
	Total	222.780	368			
I feel sad when I have to buy a different brand	Between Groups	3.483	5	.697	1.079	.372
	Within Groups	233.797	362	.646		
	Total	237.280	367			
If I satisfy the brand, I also purchase the same	Between	3.413		.683	1.510	.186
brands other product varieties	Groups					
	Within	162.764	360	.452		
	Groups					
	Total	166.178	365			
I recommend my favorite brand to acquaintance	Between	6.504	5	1.301	1.610	.157
	Groups	l				

	Within Groups	291.735	361	.808		
	Total	298.240	366			
Price is the most important factor when buying FMCGs	Between Groups	5.022	5	1.004	1.434	.211
	Within Groups	254.967	364	.700	u	
	Total	259.989	369			
I compare prices of other FMCGs brand before I pick products	Between Groups	2.777	5	.555	.745	.590
	Within Groups	271.279	364	.745		
	Total	274.057	369			
When buying FMCGs, I am more concerned about the quantity	Between Groups	3.980	5	.796	1.252	.284
	Within Groups	230.800	363	.636		
	Total	234.780	368			
The lesser priced FMCGs brand are usually my choice	Between Groups	9.772	5	1.954	2.756	.019
	Within Groups	257.447	363	.709		
	Total	267.220	368			
I convert and compare the price of similar products made in my country to know if it is valuable or not.		10.296	5	2.059	3.436	.005
	Within Groups	216.919	362	.599	L.	
	Total	227.215	367			
I ensure that I get the best value for my money	Between Groups	2.821	5	.564	1.574	.166
	Within Groups	129.370	361	.358		
	Total	132.191	366			
I prefer to buy the best FMCGs brand	Between Groups	2.531	5	.506	.960	.442
	Within Groups	190.858	362	.527		

	Total	193.389	367			
I believe higher price has highest quality	Between	2.654	5	.531	.657	.657
	Groups					
	Within	292.553	362	.808		
	Groups					
	Total	295.207	367			
The most expensive FMCGs brand are usually	Between	2.773	5	.555	.721	.608
my choices	Groups					
	Within	279.178	363	.769		
	Groups					
	Total	281.951	368			
When buying FMCGs, I am more concerned about	Between	6.439	5	1.288	2.548	.028
the quality	Groups					1
	Within	182.949	362	.505		
	Groups					
	Total	189.389	367			
I take my time to read the product's label before	Between	12.857	5	2.571	3.902	.002
choosing the best brand to buy	Groups					
	Within	237.916	361	.659		
	Groups					1
	Total	250.774	366			
Less expensive FMCGs brand may be low quality	Between	11.381	5	2.276	3.080	.010
	Groups					
	Within	267.551	362	.739		
	Groups					1
	Total	278.932	367			
The well known national brands are best for me	Between	4.690	5	.938	1.272	.275
	Groups					i.
	Within	266.247	361	.738		
	Groups					
	Total	270.937	366			
Which dairy product do you consume more?	Between	18.165	5	3.633	2.903	.014
	Groups					
	Within	455.608	364	1.252		
	Groups					Į
	Total	473.773	369			

How often do you consume dairy products as FMCGs?	Between Groups	6.187	5	1.237	1.167	.325
	Within	385.033	363	1.061		
	Groups					
	Total	391.220	368			

The ANOVA test indicates that there was a relationship between nationality and 15 variables out of 41 variables analysed. They are:

Nationality * which dairy product brands do you consume more?

Statistical difference is .002. This shows that nationality has a meaningful effect on the dairy products brands they consume more.

Nationality * What is your prior criterion while purchasing dairy products? Statistical difference is .015. This shows that nationality has a meaningful effect on their prior criterion while purchasing dairy products.

Nationality * Recommendations given to me influences my purchase decisions when buying dairy products.

Statistical difference is .014. This shows that there is a meaningful effect between the two variables.

Nationality * I buy any FMCGs brand available.

Statistical difference is .002. This shows that there is a relationship between the two variables.

Nationality * There are so many brands so it is difficult to stick with one brand.

Statistical difference is .023. This shows that there is a meaningful effect on the two variables.

Nationality * I buy the first brand I see or think is good.

Statistical difference is .000. This shows that there is a meaningful effect on the two variables.

Nationality * I shop very quickly.

Statistical difference is .023. This shows that there is a meaningful effect on the two variables.

Nationality * I am sad when I do not find my favourite brand.

Statistical difference is .035. This shows that there is a relationship between the two variables.

Nationality * I find it difficult buying another FMCGs brand.

Statistical difference is .002. This shows that there is a relationship between the two variables.

Nationality * The lesser priced FMCGs brand are usually my choice Statistical difference is .019. This shows that there is a relationship between the two variables.

Nationality * I convert and compare the price of similar products made in my country to know if it is valuable or not.

Statistical difference is .005. This shows that there is a relationship between the two variables.

Nationality * When buying FMCGs, I am more concerned about the quality. Statistical difference is .028. This shows that there is a relationship between the two variables.

Nationality * I take my time to read the product's label before choosing the best brand to buy.

Statistical difference is .002. This shows that there is a relationship between the two variables.

Nationality * Less expensive FMCGs brand may be low quality

Statistical difference is .010. This shows that there is a relationship between the two variables.

Nationality * Which dairy product do you consume more?

Statistical difference is .014. This shows that there is a relationship between the two variables.

Chapter 5

SUMMARY, RECOMMENDATIONS AND CONCLUSION

From the findings in the previous chapter, this chapter presents a summary of the entire work as well as the implications of the study, conclusions and recommendations. The researcher would ascertain if the assumptions in the study were right or not.

5.1 Summary of the Study

This research was on Fast Moving Consumer Goods: Brand Loyalty and Consumption of dairy products among International students in North Cyprus. The research focused on dairy products brands made in the Turkish Republic of North Cyprus. In this research, the total number of international students in North Cyprus Universities is 10, 168 (Economic and Social Indicator, 2013).

The research was conducted in four internationally acclaimed universities that had more than 1000 international students. Questionnaires were distributed according to the population of students each of the four selected Universities have. The Universities are Eastern Mediterranean University (156), Cyprus International University (88), Girne American University (72), and Near East University (60). The questionnaires were distributed to a 400 International students.

The researcher used the proportional random sampling to distribute questionnaires for the study. The questionnaire distributed to get data for this research consisted of 46 questions gotten from the research questions. The questionnaires were distributed by the researcher to the respondents.

In this study, a total of 400 questionnaires were distributed to get data for this study, however 370 questionnaires were returned and analysed. This implies that the numbers of questionnaire returned was sufficient to be used.

5.2 Conclusions of the Study

In concluding this research, the answers to some research questions of brand loyalty and consumption of dairy product as a Fast Moving Consumer goods by international students of North Cyprus Universities, would be given.

RQ1.

What FMCGs dairy products are consumed according to Nationality of students?

According to the selected nationalities used for this research and the choice of dairy products selected, the result shows that more Nigerians consume milk (43.4%), the Former Soviet Republic (FSR) students consume yogurt (39.6%), Iranians consume yogurt (37.3%), Palestinians consume more Yogurt (34.2%), Zimbabweans consume yogurt (45%), while other nationalities like Gabon, Egypt, Guinea Republic, etc, consume milk (46%) more.

RQ2.

What is the scope of FMCGs dairy products being consumed by international students in North Cyprus?

From the survey, a higher percentage of international students consume dairy products at least three times in a week. A total of 157 (42.4%) out of 369 (99.7%)

students responded that they take dairy products three times in a week. This implies that consuming dairy products is important to international students.

RQ3.

Do international students have any brand loyalty in FMCGs as dairy products?

From the research, a higher percentage of students do not have any brand loyalty. The percentage of students with no loyalty is 236 (63.8%). The students however, have their preferred brands which they buy because of factors such as the quality of the brand, the price and the taste of the brand. The survey shows that students have their brand choices, but they could also purchase other brands, when situations change.

RQ4.

What motivates international students to maintain loyalty to a particular dairy product brand?

The research shows that international students would keep purchasing a particular dairy product because of the price of the product. A total number of 126 (34.1%) students responded that the price of a product motivates them to keep purchasing a particular product. From the cross tabulation on nationality and their prior criterion in buying dairy products, more nationality chose price (57.8%). This means that the lesser priced dairy products are purchased more by international students.

RQ5.

What factors influence international students purchasing decision making process?

From the research, survey shows that the economic and financial situations of students influence their purchase decisions. A total of 161 (43.5%) students

responded that economic and financial circumstances influence their purchase decision.

Their financial situation would determine when they buy dairy products, how often they should buy, what quantity to buy, etc. This is due to the fact that the currency used in North Cyprus differs from their country's currency.

For example, for a Nigerian student, the value of the naira is really low, compared to the Turkish Lira. Most Nigerian students receive money from home with the naira and have to redraw and spend the Turkish Lira. The student would have to be conscious of how much he spends to avoid too many expenses.

RQ6.

What is the relationship between brand loyalty and consumption of dairy product by international students in North Cyprus?

From the responses of the survey, most international students do not have any brand loyalty towards dairy product brands. They only keep consuming products based on the price, taste, or availability of the product. There is no relationship between brand loyalty and consumption of dairy products. Students make purchase decisions based on their financial circumstances.

In conclusion, the study reveals that there is no brand loyalty in dairy products among international students in North Cyprus. Although international students consume dairy products on weekly basis, they have not developed loyalty for a particular dairy product brand. However, they have their preferred brands that they would purchase because of factors like the price, taste, quality of the brand, but it is revealed that students also purchase other brands that they see without feeling unhappy about it. This is due to the fact that there are so many dairy product brands to choose from. More importantly, since most products being advertised on television, on billboards, and product literature are in the Turkish language, it is difficult for international students to understand what is being advertised and the benefits of buying the product. Hence, international students make their purchase based on the price of the brand.

Also, they just randomly select any brand that they feel would be best for them, or sometimes make their purchase, based on recommendations given to them by their acquaintance that have had a positive experience with certain brands. This however makes the assumptions of the research given in chapter one valid.

5.3 Recommendation for Further Research

This research was carried out in the Spring 2015 semester. It was only limited to international students in North Cyprus universities. Also, the researcher only focused on dairy products produced in North Cyprus and how international students are able to maintain brand loyalty to the North Cyprus brands.

From the research, it has been revealed that price is an important criteria for international student, in their decision making process, so FMCGs companies in North Cyprus should put this factor into consideration by producing products that are easily affordable for students.

More importantly, there are so many foreign students coming and living in North Cyprus. FMCGs marketers should be cognisance of that fact, and make their advertisements in English to reach a wider public. This way, non- Turkish speakers would become aware of the benefits of purchasing their brand.

Finally, the research was done for only international students and not Cypriots and Turkish students. It would be a good idea to conduct further research to know what makes the citizens of North Cyprus maintain brand loyalty towards dairy products made in North Cyprus.

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APPENDIX

QUESTIONNAIRE

This study intends to find out the brand loyalty and consumption of dairy products as fast moving consumer goods (FMCGs) among international students as well as their decision making process (for a Master Thesis in Communication and Media Studies Program). Your anonymity is guaranteed, so I encourage you to give sincere answers. Please tick as appropriate. Thank you for your participation.

Please Note: FMCGs are every day consumer goods which are usually sold in supermarkets and stores. Dairy products are products made from mammal milk, i.e cheese, milk, yogurt, etc.

Section A

1. L	evel of study:	a) Undergraduate	b) Masters	c) PhD
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2. Nationality:

a) Nigerian b) Former Soviet Republic c) Iranian d) Palestinian e) Zimbabwean f) Others (Please Specify)

- 3. **Gender:** a) Male b) Female
- 4. Age: a) 16-18 b) 19-21 c) 22-24 d) 25-27 e) 27+
- 5. Faculty:

a) Architecture b) Art & Science c) Education d) Medicine e) Pharmacy f) HealthScience g) Law h) Communication & Media Studies i) Business & Economicsj) Engineering k) Tourism

Section **B**

Brand Consciousness

6. Which dairy product do you consume more?

a) Milk b) Yogurt c) Cheese d) Ayran (yogurt drink) e) Halloumi

7. How often do you consume dairy products as FMCGs?
a) Every day b) Four times/ week c) Three times/ week d) Two times/ week
e) Once/ week f) other (Please Specify).....

8. Do you have a favourite brand(s) of dairy products?

a) Yes b) No

9. What FMCGs (dairy products) brands do you consume more?
a) Koop b) Mera c) Özlem d) Gülgün e) Halisköy f) Imported Product (Pinar, Yorukoglu, Sutas)

10. I ask for my friend's opinion before buying a particular FMCGs brand.a) Always b) Most times c) Sometimes d) Rarely e) Never

11. I search for information about some FMCGs brands before I buy them.

a) Always b) Most times c) Sometimes d) Rarely e) Never

12. I recommend some FMCGs brands to my friends

a) Always b) Most times c) Sometimes d) Rarely e) Never

Consumer Decision Making Process

13. What is your prior criterion while purchasing dairy products?a) Price b) Quality c) Brand Name d) Taste e) Recommendation

14. Where do you get information about dairy products from?

a) Acquaintanceb) Websitesc) Billboardsd) Flyers & Brochuree) Broadcast Media (TV & Radio)f) Supermarkets

15. My age influences my purchase choices of dairy productsa) Strongly Agree b) Agree c) Undecided d) Disagree e) Strongly Disagree

16. Economic and financial circumstances determines my purchase decisionsa) Strongly Agree b) Agree c) Undecided d) Disagree e) Strongly Disagree

17. Recommendations given to me influences my purchase decisions when buying dairy products

a) Strongly Agree b) Agree c) Undecided d) Disagree e) Strongly Disagree

18. My culture, values and beliefs influences my purchase decisions

a) Strongly Agree b) Agree c) Undecided d) Disagree e) Strongly Disagree

Please tick one option to show your degree of agreement.

Please Note: SA (strongly Agree), A (agree), U (undecided), D (disagree), SD (strongly disagree).

Casual Consumer

		SA	А	U	D	SD
19	I like to buy new FMCGs brand					
20	I buy any FMCGs brand available					
21	There are so many brands so it is					
	difficult to stick with one brand					
22	When buying FMCGs, I do not care					
	about brand					
23	I buy the first brand I see or think is					
	good					
24	I purchase some FMCGs brands					
	because my friends recommended it to					
	me					
25	When I have so many information					
	about a brand, I get confused					
26	I shop very quickly					

Brand Loyal Consumer

		SA	А	U	D	SD
27	I always like to buy my favourite FMCGs					
	brand					
28	I am sad when I do not find my favourite					
	brand					

29	I search various stores for my favourite brand			
30	I find it difficult buying another FMCGs			
	brand			
31	I feel sad when I have to buy a different brand			
32	If I satisfy the brand, I also purchase the same			
	brands other product varieties			
33	I recommend my favourite brand to			
	acquaintance			

Price Consciousness

		SA	А	U	D	SD
34	Price is the most important factor when					
	buying FMCGs					
35	I compare prices of other FMCGs					
	brand before I pick products					
36	When buying FMCGs, I am more					
	concerned about the quantity					
37	The lesser priced FMCGs brand are					
	usually my choice					
38	I convert and compare the price of					
	similar products made in my country to					
	know if it is valuable or not.					
39	I ensure that I get the best value for my					
	money					

Quality Consciousness

		SA	А	U	D	SD
40	I prefer to buy the best FMCGs brand					
41	I believe higher price has highest quality					
42	The most expensive FMCGs brand are usually my choices					
43	When buying FMCGs, I am more					

	concerned about the quality			
44	I take my time to read the product's			
	label before choosing the best brand to			
	buy			
45	Less expensive FMCGs brand may be			
	low quality			
46	The well known national brands are			
	best for me			