



CUSTOMERS DEMOGRAPHIC VARIABLES AND PERCEIVED RISK IN THE PATRONAGE OF CAR MAINTENANCE OUTLETS

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Abstract

Marketing scholars' are unanimous in acknowledging the fact that risk is inherent in every transaction. This implies that consumer purchase decision making is either risk taking or risk reduction. The purpose of this study was to investigate the role of customers' demographic characteristics in understanding perceived risk as car owners and/ or drivers quest for vehicle maintenance in Benin City Edo state. The study adopted the survey design with hypothesized variables including age, gender, social status, occupation, income and educational background. The population of study included the entire car owners or professional drivers in the study area. Convenience sampling technique was adopted for sample selection. A three section structured questionnaire was administered on 180 car owners or professional drivers. The data collected were analysed with simple percentage while the formulated hypotheses were tested with T-Test and Analysis of Variance at 5% level of significance. The study found significant difference between age, gender, social status, occupation/ income and educational qualification and perceived risk. The study recommended that further studies should include other demographic characteristic such as ethnicity and family life cycle and that attempt should be made to explore the impact of demographic variables on perceived risk in online purchase situation.

Keywords: Benin City, Car maintenance, Demographic variables, Perceived risk.

Abstrait

Les spécialistes du marketing sont unanimes à reconnaître que le risque est inhérent à chaque transaction. Cela implique que la prise de décision d'achat du consommateur est soit une prise de risque, soit une réduction du risque. Le but de cette étude était d'étudier le rôle des caractéristiques démographiques des clients dans la compréhension du risque perçu par les propriétaires de voitures et/ou les conducteurs en quête d'entretien de leurs véhicules dans l'État d'Edo à Benin City. L'étude a adopté la conception de l'enquête avec des variables hypothétiques, notamment l'âge, le sexe, le statut social, la profession, le revenu et le niveau d'instruction. La population d'étude comprenait l'ensemble des propriétaires de voitures ou des conducteurs professionnels dans la zone d'étude. Une technique d'échantillonnage de commodité a été adoptée pour la sélection de l'échantillon. Un questionnaire structuré en trois sections a été administré à 180 propriétaires de voitures ou conducteurs professionnels. Les

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données recueillies ont été analysées avec un simple pourcentage tandis que les hypothèses formulées ont été testées avec le test T et l'analyse de la variance à un niveau de signification de 5%. L'étude a révélé une différence significative entre l'âge, le sexe, le statut social, la profession/le revenu et le niveau d'instruction et le risque perçu. L'étude a recommandé que d'autres études incluent d'autres caractéristiques démographiques telles que l'origine ethnique et le cycle de vie de la famille et que des tentatives soient faites pour explorer l'impact des variables démographiques sur le risque perçu dans la situation d'achat en ligne.

Mots clés : Benin City, Entretien automobile, Variables démographiques, Risque perçu.

Introduction

Ever since Bauer in 1960 introduced the concept of perceived risk into marketing discourse, several scholars have acknowledged its ubiquity in all manner of transactions (Agbonifoh, 1999; Agbonifoh, Ogwo., Nnolim, & Nkamnebe, 2007). Perceived risk is therefore regarded as consumers' central problem during decision making. Simply put, consumer decision making process is either risk taking or risk reduction. The implication is that consumers are often at a dilemma about the outcome of any purchase decision.

Car purchase and its continuous maintenance is a typical transaction that has attracted much attention for every car owners or drivers. This is as a result of the high cost of purchase and the rising cost of routinely maintaining these cars. The usefulness of cars cannot be taken for granted. It facilitates movement and confers status on their owners. It therefore becomes necessary to possess and keep the vehicle in optimum state of performance. In the bid to achieve the latter objective, cars owners always seek the services of personnel that have the expertise in car maintenance.

Car owners in the course of making service outlet decision are exposed to either risk taking or risk reduction. This arises from dishonest service personnel, quacks pretending to be experts and the prevalence of substandard and inferior component parts. The type of risk consumers encounter in the market varies with transactions. However, Beneke, Greene, Iok and Mallett (2018) identified financial, functional/performance, physical, social, psychological and time risks as the common ones consumers encounter in the market.

As a result of ubiquity of risk perceived in transactions, scholars globally have paid research attention to this concept. Roselius (1971) study was concerned with risk reduction strategies while Agbonifoh and Isibor (2010) studied perceived risks inherent in the purchase of imported second hand cars. Similarly Okeke (2013) study was on perceived risk/security and consumers involvement with electronic payment in Nigeria while Obeki and Ilaboya (2016) studied consumer perceived risk in the patronage of pharmaceutical outlets in Edo and Delta states. In spite of these researches, there is little or no research on consumers' perceived risk associated with automobile repair workshops. This is the gap this paper seeks to fill.

The purpose of this study therefore is to examine the roles of customers' demographic variables in understanding perceived risk.

Literature Review and Development of Hypotheses



Customers' Demographics

Agbonifoh, Ogwo, Nnolim and Nkamnebe in 2007 acknowledge that in consumer's behaviour studies, gender, age, occupation, monthly income, education level, marital status, and family life cycle are the major component of demographic variable,. It is in the light of this proposition that we examine the effect of age, gender, income, occupation/profession and education on consumer perceived risk in this study.

Age and Perceived Risk: Age as a demographic variable is an important parameter of great relevance in consumer behaviour studies (Agbonifoh, et al, 2007). In spite of this fact, the impact of a consumer's age on perception of risk is generally under explored (Loudon & Della-Bitta, 2002.). However, Foxall and Glodsmith (1994) asserted that a consumer's age carries with it culturally defined behavioural and attitudinal norms. They further added that a consumer's age affects his self-concept and life styles. It is also altruism that, the age of a consumer determines the consumption patterns of products, media, and shopping centers. The significance of a consumer's age is evident as marketers have commonly engaged it in market segmentation.

Despite the relevance of demographic variables in market segmentation, there has been dearth of research on the impact of age on consumer perceived risk. However, Srinivasem and Ratchford (1999) examined perceived risk and consumer search behaviour in the purchase of new automobiles and concluded that age has a significant effect on perceived risks. Also Siegriest, Gutscher and Earle (2005) reported that age positively correlates with perceived risk. Similarly, Reid, Teel and Van danBerg(1980) found the elderly to perceive risk in shopping situations while. Lumpkin, Caballero and Chanko (1989) reported that mature consumers compared to younger people tend to be more cautious and seek greater certitude before making any decision. Agbonifoh (1999) however found no relationship between the age of consumers and their perceived risk. Arising from the foregoing conceptual explanation, we propose the following hypotheses,

H₁: There is no significant relationship between consumers' age and their perception of risk.

Gender and Perceived risk: Biological evidence has shown that men and women possess unique personality traits, interests, knowledge, judgment capabilities and social status. However, several scholars believe that both sexes process and evaluate products differently (Everhart,Shucard, Quantrin & Shucard,2001;Fisher &Arnold,2004). It is interesting to remark that there are notable gender differences in their degree of involvement in decision making for various products (Slama & Tashchian, 2005; Jain & Sharma, 2012).

Agbonifoh (1999) found men to assess risk differently from women. He further added that males and unmarried persons were more sensitive to patronage risk than females. However, Siegriest, et al (2005) report that female perceives more risk than males. Cross cultural research has equally shown some patterns of gender differences in responses to the Big Five personality dimensions. For example, women consistently report higher neuroticism, agreeableness, warmth (an extraversion facet) and openness to feelings, and men often report higher assertiveness (a facet of extraversion) and openness to ideas (Slama & Tashchian, 2005).



The preponderance of gender differences in risk assessment has accounted for the probability of negative outcomes of events and the severity of the potential negative outcomes. This according to Harris, Jenkins and Glaser (2006) explain why males globally and in most domains engage in more risky behaviours than females. According to Carl (2005), females are more likely to rely on and are receptive to opinions from significant others than males and their higher desire to be socially connected with others leads to active participation in word-of-mouth communications. Specifically, Garbarino and Strahilevitz (2004) found that recommendation from friends about a certain product has a stronger effect on females than males thereby reducing perceived risk and increasing the willingness to buy. There are, however, significant gender differences in the perception of recommendations from others. Thus, it can be assumed that females have higher tendencies to refer to other consumers' opinions about products in their decision to patronize a particular outlet.

Literature points to the high risk propensity of young males (Miller, 2000), as reasons of strong drive for distinction and achievement. It is generally accepted that males are innately inclined to take risk. Social psychologist refers to this as the Darwinian principle of sexual selection. According to the selectivity model, males often do not engage in comprehensive processing of all available information as a basis of judgment but instead are selective in contrast to females. This implies that males will consider and rely on subsets of highly available cues for decision making. Thus the selectivity model predicts that males and females will differ in the extent to which they notice subtle changes in information processing. This ability predisposes females to be more risk averse. Based on the selectivity differential, Miller (2000) argued that males are especially motivated and hormonally primed to take risks. This phenomenon can equally be explained by a combination of a stable sex difference (Powell & Ansic, 2007; Byrnes, Miller & Schafer, 2009) and an inverse age-risk taking function (Martin & Leary, 2011). Arising from the above, we propose

H₂: There is no significant relationship between consumers' gender and perceived risk.

Social Class and Perceived Risk: A social class according to Bourdieu (1989) refers to the set of individuals who occupy similar positions in society. These individuals when placed in similar conditions and submitted to similar types of conditioning, have every chance of having similar dispositions and interests, and thus producing similar practices and adopting similar stances. He further argued that through the mediation of the patterns of thought, comprehension, and behaviour people internalize their class position and express it in their choices that reproduce the class structure. The marketing implication of social class study is that the consumption pattern of people is indicative of their class.

It is generally expected that the lower status person is profoundly different from the middle, and upper class consumers in his mode of thinking and behaviour. Within every society, there is a reference group to which every consumer either belongs or aspires to belong. A reference group can therefore be seen as a person or group of people that significantly influences an individual's behaviour. Park and Lessig, (2006) identified the importance of information, utilitarian, and value expression as major influences on reference group. In other words, a reference group may confer informational, utilitarian and value expressive influence.



Information influence enhances consumers' knowledge of the environment or his ability to cope with it. Utilitarian influence help in the compliance process of an individual with the preferences or expectations of another individual or group. Value expressive influence refers to the benefit that accrues to an individual in expressing himself that is aimed at bolstering his ego. This influence has its roots in a psychological concept known as social approval that reflects the importance one assumes for opinions of the larger social system (Witt & Bruce, 2002). Considering the information influence of reference groups, Miller (2000) proposed that in collectivistic cultures, which values ties within the in-group relations, individuals are more inclined to relate with people from within the group as their information sources and are more likely to engage in information sharing, compared to individualistic groups, who do not seek information from the people around them frequently.

Erez and Earley (2003) found a significant difference in shopping approach among cultures. They found that individualistic cultures as compared to collectivistic cultures are less inclined to share and search for shopping advices, suggestions and information. Also, Triandis (1985) and Erez and Earley (2003) suggested that individualists use privately referenced information while collectivists use in-group referenced information to make decisions. Since, information reference-group influence on product and brand decisions will be facilitated by the degree to which social interaction or public observation of consumption behaviour occurs (Bearden & Etzel, 2002) one may conclude that reference groups play a more significant role in purchase decision within collectivistic, compared to individualistic, cultures. The utilitarian influence of reference groups, in which an individual is willing to satisfy a particular group's expectation in order to obtain the praise or to avoid the punishment from the group (Kardes, 2001), by such behaviour one could obtain social approval and acceptance. We hypothesize that, *H₃: There is no significant relationship between consumers' social class and perceived risk.*

Consumers Occupation/Income and perceived risk: Hawkins, Coney, Best, and Hawkins in their 2003 study concluded that occupation should be considered as one of the widely applied cues to evaluate individual purchase behaviour. In fact, a consumer's occupation strongly correlates with his education and income. Agbonifoh, et al, (2007) however observed that among the economic determinants of buyers behaviour, income stands out as the most important. A consumer's income level determines what he can afford and consume. High income earners differentiate themselves by the quantity and quality of goods and services they consume and the kind of place they can patronize. According to Hawkins, et al, (2003), the income of an individual combined with his family's accumulated wealth determines his purchasing power. However, a consumer's income enables him make purchases but does not generally cause or explain his purchase pattern. It is likely that a consumer's occupation and education directly influence the preferences for products, media and activities; while income itself provides the means to acquire them (Slama & Taschian, 2005). Numerous studies have found differences in consumption of products with differences in occupations. Jain and Sharma (2002), gathered a minimal support for the argument that consumer involvement differs with different consumers' occupation. Jain and Sharma (2002) and Slama and Taschian (2005) advocated that income influences consumer's involvement levels. The foregoing leads us to hypothesize that,



H₄ There is no significant relationship between consumers' occupation /income and perceived risk.

Consumers Education level and perceived risk: The level of a customer's formal education influences his values, tastes and habits which ultimately moderate his pattern of consumption. Customers formal education has been identified as a factor that enables him make rational decisions. Specifically, a customer's education empowers the individual to develop the capacity for thorough and rational decision making. It is expected that educated consumers continuously make their decisions on the basis of objective and rational premise. It is a matter of fact that present day consumers are becoming more knowledgeable and discerning. The consequence is that the higher the educational level of a customer, the lower the risk perceived in a particular transaction. We hypothesize that,

H₅ There is no significant relationship between consumers' educational level and perceived risk.

Method

In this study we adopted the survey method as a research design. This entails the use of questionnaire for data collection. The population of study was car owners, and/ or professional drivers in Benin City. The convenience sampling technique was adopted for sample selection. This method was adopted as a result of the high mobility of car owners. Odia and Adekunle (2017) advocate that in studies involving large dispersal of respondents, convenience sampling technique should be the most appropriate.

A three section structured questionnaire with a validity of 0.85 was administered on conveniently selected 180 car owners or professional drivers found in workshops in New Benin, Forestry, New Lagos road and Iyaero in Benin city Edo state. The respondents were expected to pick the most appropriate answer using a 5 point likert type scale with option of (1) Strongly Disagree, (2) Disagree (3) Undecided (4) Agree and (5) Strongly Agree.. The biographic data were reported in simple percentage. With the aid of SPSS 22 the formulated hypotheses were tested with T- Test and Analysis of Variance at 5% level of significance.

Results Socio-demographic of respondents

Table 1: Demographic profile of respondents

	Category	Frequency	Percentage (%)
Gender	Male	142	78.8
	Female	26	14.1
	Missing value	2	0.01
	Total	180	100
Age	21-30 years	62	34.7
	31- 40 years	60	33.2
	41- 50 years	36	21.2
	51- 60years	17	8.7



	above 60 years	4	2.2
	Missing value	1	0.006
	Total	180	100
Highest Educational Qualification	FLSC	10	5.8
	JSS	7	3.1
	SSC	40	22.3
	NCE/ND	43	23.8
	HND/B.Sc./B.ED	60	33.1
	Higher Degree	18	10.0
	Missing value	2	0.11
	Total	180	100
Occupation	Self Employed	54	29.9
	Civil Servant	56	31.0
	Politician	11	6.1
	Retiree	6	3.3
	Employed in private Sector	25	14.0
	Student	25	14.0
	Unemployed	2	0.01
	Missing value	1	0.006
	Total	180	100
Average Monthly Income	₦50,000 below	45	25.1
	₦ 51,000- ₦100,000	84	46.4
	₦ 101,000- ₦150,000	34	19.0
	₦ 151,000- ₦200,000	9	5.0
	Above ₦201,000	7	3.0
	Missing value	1	0.006
	Total	180	100

Source: SPSS 22 Computation

As shown in table 1, male (79%) is the most dominant gender among the respondents while female (14%) follows closely. On the basis of age, majority (68%) of the respondents were between 20-40 years while the least age group was above 60years. Similarly, the most frequent (33.1%) highest educational qualifications of the respondents was HND/B.Sc/B.ED while holders of JSS were the least (3%).

The occupation/social class of the respondents shows that civil servants (31%) were the commonest car owners found in the survey area. This is closely followed by self-employed (29.9) while politicians (6.1%) bring up the rear. Finally, the majority (46.4%) of the car owners



earns between ₦ 51,000- ₦100,000 followed by those who earned ₦50,000. The rest of the respondents earned between ₦ 151,000 and ₦200,000.

Test of Hypotheses

Hypothesis 1: There is no significant difference in consumers' age and their perceived risk.

Table 2 Analysis of variance of Age

	Sum Squares	of Df	Mean Square F	Sig.
Between Groups	5.892	4	1.473	1.342 .007
Within Groups	186.592	170	1.0976	
Total	191.484	174		

Source: SPSS 22 Computation

From table 2, the p-value of 0.007 is indicative of a significant difference in the mean perceived risk of customers' patronage of automobile maintenance workshops. This implies that age does influence the amount of risk perceived by customers.

Hypothesis 2: There is no significant difference between consumers' gender and perceived risk.

Table 3 :Test of equality of means for Gender :Group Statistics

Gender	N	Mean	Std. Deviation	Std. Mean Error
Male	106	3.10756	.557132	.028732
Female	74	3.18048	.525491	.032465

Source: SPSS 22 Computation

A t-Test of equality of mean for gender was done to ascertain the extent of significant difference between male and female in their perception of risk. Table 3 refers.

A p-value of 0.097 as in table 3 indicates the absence of significant difference between male and female in their perception of risk. In other words, male and female customers appear not to differ in the perception of risk associated with the patronage of car maintenance workshops.

Table 4: Independent Samples Test(t- Test) for Gender

Levene's Test for Equality of Variances		t-test for Equality of Means						
F	Sig.	T	Df	Sig. (2tailed)	Mean Diff.	Std. Error Diff.	95% Confidence Interval of the Diff. Lower Upper	



Equal variances assumed	1.599	.207	-1.664	636	.097	-.072919	.043809	-.158947	.013108
Equal variance not assumed			-1.682	581.628	.093	-.072919	.043353	-.158067	.012228

Source: SPSS 22 Computation

Hypothesis 3

There is no significant difference in consumers' social status in respect of their perception of risk.

Table 5 Analysis of Variance of respondents' social status

	Sum Squares	of Df	Mean Square	F	Sig.
Between Groups	19.290	6	3.215	2.743	.000
Within Groups	199.218	170	1.172		
Total	218.508	176			

Source: SPSS 22 Computation

A p-value of 0.000 that is below the chosen alpha level 0.05 as in Table 5 implies a significant difference in the social status of customers and perceived risk of in the patronage of car repair workshops. This implies that customers social status do influence the amount of risk perceived by customers.

Hypothesis 4

There is no significant difference between consumers' income/occupation in their perception of risk.

Table 6 Analysis of variance of Occupation/Income

	Sum Squares	of Df	Mean Square	F	Sig.
Between Groups	31.409	4	7.852	13.174	.000
Within Groups	103.704	174	.596		
Total	135.113	178			

Source: SPSS 22 Computation)

A p-value of 0.000($p < .005$) implies a significant difference in the perceived risk of customers in the patronage of car repair workshops. This implies that occupation do influence the amount of risk perceived by customers.

Hypothesis 5

There is no significant difference in customers' educational level and their perception of risk.

Table 7 Analysis of variance of Educational level



	Sum Squares	of Df	Mean Square	F	Sig.
Between Groups	19.209	5	3.842	3.226	.000
Within Groups	200.138	168	1.191		
Total	211.347	173			

Source: SPSS 22 Computation

Table 7 shows a p-value of 0.000 that implies a significant difference in the perceived risk of customers in the patronage of car repair workshops. This finding suggests that a customer's educational level do influence the amount of risk perceived.

Summary of Findings

Hypothesis	F value	P Value	Remark
Ho ₁ : There is no significant difference between consumers' age and perceived risk.	1.324	.007	Reject Ho ₁
Ho ₂ : There is no significant difference between consumers' gender and perceived risk.	1.599	.097	Reject Ho ₂
Ho ₃ : There is no significant difference between consumers' social status and perceived risk.	2.724	.000	Reject Ho ₃
Ho ₄ : There is no significant difference between consumers' occupation/income and perceived risk.	13.174	.000	Reject Ho ₄
Ho ₅ : There is no significant difference between consumers' educational level and perceived risk.	3.226	.000	Reject Ho ₅

Source: Authors compilation

Discussion of Findings

This study found that majority of the respondents was male. This finding should be expected as car maintenance is a technical activity that seems to be male dominated. Also this study shows that majority of the respondents were between 20-40 years. This result is not contrary to expectation. As evidence has shown direct relationship exist between age and hand and leg coordination. On the basis of educational qualification, majority of the respondents are literates. This study found that 33.1% of the respondents are holders of HND/B.Sc/B.ED. This result is expected as Edo state is an educationally advantaged state. The occupation of the majority of the respondents is civil servant. Consequently, this research found that majority of the car owners/drivers earns between ₦ 51,000- ₦100,000 monthly.

On test of hypothesis one, report shows a significant difference exist between the age of a respondent and perceived risk in the patronage of automobile maintenance workshops. This implies that age does influence the amount of risk perceived by customers. This finding affirms Siegriest, Gutscher and Earle (2015) study that found the existence of positive relationship



between age perceived risk. Also hypothesis two reports the absence of significant difference between male and female in their perception of risk. In other words, male and female customers appear not to differ in the perception of risk associated with the patronage of car maintenance workshops. This finding contradicts Agbonifoh (1999) study that found men assess risk differently from women.

Furthermore, hypothesis three reports that social status of customers has a significant difference with perceived risk. The implication is that social status influences the amount of risk perceived. This finding upholds Erez and Earley (2013) study that reported the existence of significant difference in shopping approach among cultures. Similarly, hypothesis four also reports a significant difference between customers' occupation/income and perception of risk. This result is as expected. This is hinged on the fact that a consumer's income level determines what he can afford and consume. Moreover, Slama and Taschian (2015) advocate that income influences consumer's involvement level that directly correlates with perceived risk. Finally, hypothesis five also reports a significant difference in the perceived risk of customers' patronage of car repair workshops. This finding suggests that a customer's educational level influences the amount of risk perceived. The possible explanation for this finding is that education empowers customers to develop their capacity for thorough and rational decision making. Consequently, the higher the educational level of a customer, the lower the risk perceived in a particular transaction.

Conclusion and Recommendations

Marketing scholars acknowledge that in every exchange process certain amount of risk exists. This implies that either during the purchase of goods or consumption of services consumers often encounter risk. From the foregoing, this study sought to investigate the role of customers' demographic characteristics in explaining the amount of risk perceived as car owners/drivers request for vehicle maintenance.

This study found the existence of significant difference in the risk perceived and customers' demographic characteristics of age, gender, social status, occupation/ income and educational qualification. This implies that demographic characteristics of a customer tend to explain the level of risk they are exposed. The outcome of this study will be useful to marketers in earning customers' confidence and it will assist the customers in devising more efficient risk reduction strategies.

Finally, we suggest that ethnicity and family life cycle could be included in subsequent studies. Furthermore, attempt should be made to explore the impact of demographic variables on perceived risk in online purchase situations.

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