

**CULTURAL DIVERSITY AND CONSUMER BUYING DECISIONS IN FASHION IN
BENIN CITY**



**UGORJI CHISOM ANN
MGS2105002**

**DEPARTMENT OF MARKETING
FACULTY OF MANAGEMENT SCIENCE
UNIVERSITY OF BENIN
BENIN CITY**

NOVEMBER, 2025

**CULTURAL DIVERSITY AND CONSUMER BUYING DECISIONS IN FASHION IN
BENIN CITY**

**UGORJI CHISOM ANN
MGS2105002**

**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF MARKETING,
FACULTY OF MANAGEMENT SCIENCE, UNIVERSITY OF BENIN IN PARTIAL
FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF BACHELOR OF
SCIENCE (B.Sc) DEGREE IN MARKETING OF THE UNIVERSITY OF BENIN,
BENIN CITY.**

NOVEMBER, 2025

DECLARATION

I **UGORJI CHISOM ANN** declare that:

This project work is based on a study carried out by me in the Department of Marketing, Faculty of Management Sciences, University of Benin, under the supervision of Mr I.S Idogun. All ideas and views expressed in this research are the product of my personal effort. Where the works or opinions of others were referenced, they have been duly acknowledged.

UGORJI CHISOM ANN

(DECLARANT)

Date _____

CERTIFICATION

This is to certify that this research work titled "**CULTURAL DIVERSITY AND CONSUMER BUYING DECISIONS IN FASHION IN BENIN CITY**" was carried out and submitted by **OGAGAH OGHENETEGA SOPHIA** with the matriculation number **MGs2105002** for the award of Bachelor of science (B.Sc) degree in marketing, University of Benin, Benin city.

Mr. I.S Idogun
(Project Supervisor)

Date

Prof. E.P. Oseyomon
(Project Coordinator)

Date

Dr. Samuel J. Osifo
(Head of Department)

Date

DEDICATION

This project is dedicated to Almighty God for his guidance, wisdom, and strength throughout this academic journey.

ACKNOWLEDGEMENTS

I give thanks to God Almighty for His unwavering guidance and support throughout my journey.

My sincere appreciation goes to my Project Supervisor, Mr. I.S Idogun, for his invaluable guidance, patience, and constructive feedback throughout this research. His expertise and encouragement have played a significant role in shaping the success of this project.

To my family, Mr. and Mrs. Ugorji, my parents, thank you for your unwavering support, love, and sacrifices. I am forever grateful. Nnamdi and Kelechi my siblings, thank you for being a constant source of joy and encouragement.

To my dear friends who made my school experience unforgettable - Peculiar, Answer, Assurance, Comfort, and Sarah, your friendship was a blessing. Thank you for the laughter, memories, and adventures we shared. To all my friends, both in Benin and back home, I appreciate your genuine love and care. You have enriched my life in ways you may never know.

Special gratitude to Obiora, my helper, thank you for your unconditional love, care, advice, prayers, and financial support. Your contributions mean the world to me.

Ehimen Omoriawo and Odion Ishi, for your invaluable assistance during this project. Your help was instrumental in its success. Also to all my course mate, I love you all.

I am also thankful to The Love Family (TLF) for their love, prayers, inspiration, and support. You have been a source of strength and encouragement.

Thank you all!

TABLE OF CONTENTS

COVER PAGE	i
TITLE PAGE	ii
DECLARATION	iii
CERTIFICATION	iv
DEDICATION	v
ACKNOWLEDGEMENTS	vi
TABLE OF CONTENTS	xi
ABSTRACT	xi
CHAPTER ONE: INTRODUCTION	1
1.1 Background to the Study	1
1.2 Statement of the Research Problem	3
1.3 Research Questions	4
1.4 Objectives of the Study	5
1.6 Significance of the Study	6
1.7 Scope of the Study	7
CHAPTER TWO: LITERATURE REVIEW	9
2.1 Introduction	9
2.2 Conceptual Review	9
2.2.1 Consumer Buying Decision Making	10
2.2.1.1 Concept of Consumer Buying Decision Making	10

2.2.1.2 Factors Affecting Consumer Buying Decision	12
2.2.1.3 Types of Consumer Buying Behaviour	16
2.2.1.4 Steps in the Consumer Buying Decision Process	20
2.2.2 Cultural Diversity	25
2.2.2.1 Concept of Culture	25
2.2.2.2 Determinants of Culture	26
2.2.2.2.1 Tradition	27
2.2.2.2.2 Moral Beliefs	29
2.2.2.2.3 Language Factor	31
2.2.2.2.4 Family Values	33
2.2.3 Cultural Diversity and Consumer Behaviour	35
2.2.3.1 Cultural Diversity in the Fashion Industry	36
2.3 Conceptual Framework	37
2.4 Theoretical Review	41
2.4.1 Cultural Dimension Theory	41
2.4.2 Consumer Socialization Theory	42
2.4.3 Theory of Planned Behaviour (TPB)	43
2.4.4 Social Identity Theory	44
2.4.5 Symbolic Interactionism Theory	45
2.5 Theoretical Framework	46
2.5 Empirical Review	49

2.6 Research Gap	55
CHAPTER THREE: METHODOLOGY	59
3.1 Introduction	59
3.2 Research Design	59
3.3 Population of the Study	60
3.4 Sampling and Sampling Technique	60
3.5 Measurement of Variables	62
3.6 Model Specification	63
3.7 Source of Data	64
3.8 Research Instrument	64
3.9 Method of Data Analysis	65
CHAPTER FOUR: DATA PRESENTATION AND ANALYSIS	66
4.1 Introduction	66
4.2 Characteristics of Respondents	66
4.3 Analysis of Data on Relevant Variables	70
4.3.1 Cultural Influence	70
4.3.2 Influence of Marketing & Advertising	72
4.3.3 Perception of Fashion Products	74
4.4 Correlation Analysis for Research Variables	76
4.5 Multiple Regression Analysis	77
4.6 Test of Hypothesis	79

4.7 Discussion of Findings	82
CHAPTER FIVE: SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION	84
5.0 Introduction	84
5.1 Summary of Findings	84
5.2 Conclusion	85
5.3 Recommendations	86
5.4 Contribution to Knowledge	87
5.5 Suggestions for Further Research	87
REFERENCES	89
APPENDIX.....	99

ABSTRACT

This study examined the influence of cultural diversity on consumer buying decisions in the fashion industry within Benin City, Nigeria. Using a descriptive survey design, data were obtained from 400 respondents selected through stratified random sampling and analyzed using descriptive and regression techniques. Findings revealed that cultural factors—particularly values, beliefs, and norms—significantly shape consumers’ fashion preferences and purchase behaviours. Differences were observed among ethnic groups such as the Edo, Esan, and Afemai, while globalization and media exposure fostered hybrid fashion styles blending traditional and modern elements. The study concludes that cultural diversity strongly determines how consumers perceive, evaluate, and choose fashion products. It recommends that fashion marketers adopt culturally responsive strategies that integrate indigenous aesthetics and promote inclusivity to appeal to diverse consumer segments in Nigeria.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Fashion has become one of the most visible ways through which individuals express identity, lifestyle, values, and beliefs in modern society (Nwokike, 2024). Clothing choices often serve as non-verbal symbols that communicate social class, gender roles, cultural identity, and moral orientation within communities (Chika & Julius, 2025). In many African societies, particularly Nigeria, fashion reflects a strong cultural underpinning because people view dress not merely as a means of covering the body but as a reflection of tradition and communal belonging (Anyankwu & Chiana, 2022).

Studies have revealed that Nigerian consumers make fashion decisions based on cultural expectations such as modesty, decency, color symbolism, and social approval (Gomes & Adebayo, 2022). Family norms, ethnic identity, and shared values continue to determine what is considered acceptable or fashionable across different regions of the country (Oke & Olusola, 2024). Culture, therefore, remains a key determinant of consumer buying behavior, influencing both what people desire and how they make purchase decisions (Abimbola & Nwankwo, 2024).

Empirical evidence from Benin City further supports this connection. Chika and Julius (2025) reported that social factors, lifestyle, and cultural orientation significantly shape fashion product

preference among residents of Benin City, implying that ethnicity and traditional beliefs are vital in clothing decisions. This shows that fashion in Benin City extends beyond aesthetic taste, it is a channel for affirming identity and displaying respect for cultural heritage.

The expansion of social media and exposure to global fashion trends have created a cultural blend where traditional and modern influences coexist (Fashion Vanguard, 2024). Many consumers in Benin City now combine indigenous fabrics, such as Ankara or Aso-Oke, with Western styles to create hybrid forms of dressing that honor both modern aspirations and cultural roots (Abimbola & Nwankwo, 2024). Despite this combination, cultural beliefs about authenticity, craftsmanship, and symbolic meaning remain decisive in fashion purchases (Etuk & Udonde, 2022).

Peer influence and social group expectations rooted in cultural norms continue to shape how people evaluate fashion products (Anyankwu & Chiana, 2022). These dynamics make it clear that understanding cultural diversity is crucial for predicting consumer preferences, designing effective marketing strategies, and sustaining fashion businesses in cities like Benin.

The importance of culture in shaping fashion decisions, there is still a shortage of research that isolates specific cultural constructs values, beliefs, and norms and assesses how each individually affects consumer behavior (Chika & Julius, 2025). Existing studies often treat culture as a single concept, leaving gaps in understanding how these distinct components interact with consumer

fashion choices. Limited attention has been given to how ethnic or cultural subgroups within the same city differ in their preferences and fashion motivations (Anyankwu & Chiana, 2022).

Given the cultural richness of Benin City with its diverse mix of ethnic groups such as Edo, Esan, and Afemai the city presents a perfect case for examining how culture guides fashion consumption. Traditional garments like wrappers, beads, and head ties coexist with modern attire, symbolizing how values, beliefs, and norms continue to influence what people buy and wear (Nigerian Observer, 2023). This study investigates the influence of cultural diversity on consumer buying decisions in fashion within Benin City, with a particular focus on understanding how values, beliefs, and norms shape preferences and purchasing patterns.

1.2 Statement of the Research Problem

Culture has long been recognized as a major determinant of consumer behaviour, but its specific influence on fashion consumption within individual Nigerian cities remains insufficiently explored (Anyankwu & Chiana, 2022). Although several studies have linked culture to consumer preferences, most have not distinguished between the specific elements of culture such as values, beliefs, and norms, making it difficult to understand which component exerts the greatest effect on consumer decision-making (Chika & Julius, 2025).

In Benin City, for example, existing studies have established that cultural and social factors affect consumer fashion preferences, but they fail to provide a detailed explanation of how

particular cultural beliefs or value systems shape actual purchasing behaviour (Chika & Julius, 2025). In addition, few comparative analyses exist that examine differences among the major ethnic groups within Benin City in terms of fashion preferences and purchase motivations. This gap limits the ability of marketers and fashion brands to tailor their strategies to the diverse cultural realities of the city.

Research has focused mostly on university students or elites, neglecting the broader population whose cultural beliefs and values may differ in intensity and application (Etuk & Udonde, 2022). Without deeper insight into how values, beliefs, and norms guide fashion consumption, fashion companies risk adopting one-size-fits-all marketing approaches that fail to resonate with specific cultural segments.

The research problem of this study lies in the inadequate empirical understanding of how cultural diversity measured through values, beliefs, and norms affects fashion buying decisions across different ethnic and cultural groups in Benin City. Addressing this issue will fill a critical gap in literature and provide actionable insights for both scholars and practitioners in consumer behaviour and fashion marketing.

1.3 Research Questions

- i. How do cultural factors influence fashion preferences and purchasing decisions among consumers in Benin City?

- ii. What specific cultural elements (values, beliefs, and norms) significantly affect consumer fashion choices and behaviour?
- iii. What similarities and differences exist in fashion preferences among various ethnic and cultural groups within Benin City?
- iv. How can fashion marketers and retailers utilize cultural insights to improve targeting and marketing strategies in Benin City?

1.4 Objectives of the Study

The objectives of this study are as follows:

- i. To ascertain how cultural factors shape the fashion preferences and purchasing decisions of consumers in Benin City.
- ii. To determine the specific cultural elements such as values, beliefs, and norms that impact fashion choices and consumer behaviour.
- iii. To examine the differences and similarities in fashion preferences across various ethnic and cultural groups within Benin City.
- iv. To provide valuable insights for fashion marketers and retailers seeking to target the Nigerian market.

1.5 Research Hypotheses

i: Cultural factors (values, beliefs, and norms collectively) do not have a significant effect on the fashion preferences of consumers in Benin City.

ii: Values do not have a significant effect on consumer purchasing decisions in Benin City.

iii: Beliefs do not have a significant effect on consumer purchasing decisions in Benin City.

iv: There are no significant differences in fashion preferences and buying decisions among different ethnic and cultural groups within Benin City.

1.6 Significance of the Study

This study holds significance for various stakeholders and contributes to several fields in the following ways:

i. Consumers: The research encourages greater self-awareness among consumers by highlighting how cultural beliefs and traditions shape their purchasing decisions. This understanding can empower consumers to make more intentional and culturally expressive fashion choices.

ii. Fashion Marketers Professional: The findings will provide culturally informed insights that can assist in designing effective marketing strategies and product offerings aligned with local

consumer preferences. This can increase customer engagement and brand loyalty in Benin City's competitive fashion industry.

iii. Policy Formulations: The study will support the development of culturally sensitive trade policies and consumer protection regulations. This is especially relevant for supporting local businesses and ensuring that consumer needs are understood and addressed through inclusive economic planning.

iv. Academics: The research fills a critical gap in the literature concerning sub-national consumer behaviour in Nigeria, offering empirical evidence from a culturally diverse urban setting that is often overlooked in national studies.

v. Researchers: The findings can serve as a foundation for future studies on cultural influences on consumer decision-making in other industries or regions.

1.7 Scope of the Study

The geographical focus of this study is Benin City, the capital of Edo State, located in southern Nigeria. The study concentrates exclusively on consumer behaviour in the fashion industry, examining how cultural differences rooted in ethnicity, language, belief systems, and family values affect choices related to clothing, style, and brand preference.

The research considers both traditional and contemporary fashion, analysing consumer trends in open-air markets like Oba Market and Ekiosa Market, as well as in more modern commercial spaces such as Kada Plaza and Benin Mall. The study spans the period from 2023 to 2025, ensuring the data reflects current and ongoing consumer trends in a culturally dynamic environment.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter will review and examine existing literature on key concepts such as consumer behaviour, the nature of culture, cultural factors influencing consumption, theoretical frameworks linking culture to consumer action, and empirical studies conducted in Nigeria and similar settings. The aim is to construct a solid theoretical and empirical foundation for examining how cultural differences affect fashion-related consumer decisions in Benin City.

2.2 Conceptual Review

The conceptual review provides a theoretical and analytical understanding of the key variables under investigation, consumer buying decision (dependent variable) and cultural diversity (independent variable). This section discusses the meanings, dimensions, and relationships between these variables as established in recent literature. Understanding these concepts is essential, as they form the backbone of this study, offering clarity on how consumers make purchase decisions and how cultural elements such as values, beliefs, and norms influence those choices, especially within the dynamic fashion industry (Adebayo & Hassan, 2023; Nwokike, 2024).

2.2.1 Consumer Buying Decision Making

2.2.1.1 Concept of Consumer Buying Decision Making

The concept of consumer buying decision has remained one of the most fundamental constructs in marketing and consumer behaviour research, serving as the bedrock upon which marketing strategies and consumer analysis are developed. According to Kotler and Keller (2023), the consumer buying decision refers to the mental, emotional, and behavioural processes through which individuals or groups select, purchase, use, and dispose of products or services to satisfy specific needs and desires. It encompasses a series of cognitive stages that begin with problem recognition and end with post-purchase evaluation, during which the consumer determines satisfaction or dissatisfaction with the purchase outcome (Ajagbe & Okonkwo, 2022).

Consumer buying decision is not merely an economic or rational act; rather, it is a psychological and sociocultural process shaped by the individual's internal motives and the external environmental forces surrounding the purchase (Sadiku, Mjaku & Qarri, 2023). As Balaji, Guleria, and Ramasubramanian (2025) argue, contemporary consumer behaviour theories recognize that buyers rarely act purely on rational grounds; emotions, social identity, cultural affiliations, and symbolic meanings attached to products play an equally influential role. This is particularly evident in the fashion industry, where clothing serves as both a utilitarian need and a social communicator of identity, lifestyle, and cultural belonging (Nwokike, 2024).

Ajagbe and Okonkwo (2022) posit that consumer decision-making involves evaluating not only product attributes but also intangible elements such as prestige, self-image, and group acceptance. These symbolic meanings make fashion consumption a unique case in consumer research, as the act of purchasing clothes often reflects who individuals aspire to be rather than who they currently are. This aligns with the postmodernist view of consumption, where purchasing is a form of self-expression and cultural communication rather than a mere transactional exchange (Adebayo & Hassan, 2023). Understanding consumer buying decision-making in fashion requires attention to psychological motivations, sociocultural identities, and situational factors such as peer influence and marketing stimuli (Oke & Olusola, 2024).

Edeh and Chukwu (2024) assert that the decision-making process operates as a dynamic system influenced by cognitive learning and environmental adaptation. Consumers continuously acquire and process new information, adjust their preferences, and redefine their expectations through repeated exposure to marketing communication and social experiences. In multicultural environments such as Benin City, where cultural diversity manifests in ethnic, religious, and lifestyle variations, this decision-making process becomes even more complex. Fashion consumption in such a context is guided not only by aesthetic appeal but also by conformity to cultural expectations, moral codes, and traditional norms (Abimbola & Nwankwo, 2024)

2.2.1.2 Factors Affecting Consumer Buying Decision

The decision-making behaviour of consumers is shaped by an intricate network of interrelated factors that collectively determine how individuals recognize needs, evaluate alternatives, and make purchase choices. According to Kotler and Keller (2023), these factors can be broadly grouped into cultural, social, personal, and psychological categories, each of which exerts a distinctive yet overlapping influence on the decision process. Contemporary research further emphasizes that these traditional dimensions are increasingly mediated by technological and environmental forces, especially in fashion consumption where digital platforms and global trends redefine how consumers perceive and select products (Balaji, Guleria & Ramasubramanian, 2025).

(a) Cultural Factors

Culture represents the foundational determinant of human behaviour and the most influential factor in consumer decisions (Adebayo & Hassan, 2023). It encompasses shared values, beliefs, traditions, and customs that guide acceptable conduct within a society. Cultural values determine what is considered fashionable, decent, or prestigious within specific social contexts (Abimbola & Nwankwo, 2024). In African societies, such as Nigeria, clothing choices are not purely aesthetic but communicate moral propriety, ethnic affiliation, and social identity (Nwokike, 2024). Consumers from different cultural backgrounds interpret colour, style, and dress patterns

differently; marketing strategies that ignore cultural diversity often fail to appeal to targeted audiences (Chika & Julius, 2025).

Subcultural factors also contribute significantly to fashion consumption patterns. Within a diverse city like Benin, various ethnic groups such as Edo, Esan, and Afemai maintain distinct dress traditions and symbolic interpretations of fashion (Oke & Olusola, 2024). The combination of these subcultural expressions into modern apparel designs has created fashion identities that blend Western styles with local fabrics, thereby influencing consumers' perception of cultural authenticity and modern elegance (Etuk & Udonde, 2022).

(b) Social Factors

Social factors refer to the influence exerted by family, peer groups, social class, and reference groups on consumer buying behaviour (Ajagbe & Okonkwo, 2022). Family influence often shapes the earliest consumption patterns, while peers and social networks play stronger roles in adulthood, especially in fashion-related decisions (Anyankwu & Chiana, 2022). In the era of digital media, social influence has expanded to include virtual communities and social media influencers who model desirable consumption behaviours (Balaji et al., 2025).

Nnadi and Yusuf (2023) indicates that social approval and peer validation significantly affect young adults' fashion choices in Nigerian urban areas. Similarly, Oke and Olusola (2024) found that group affiliation and class aspiration encourage individuals to adopt specific fashion brands

that reflect their social identity and desired status. Fashion consumption often operates as a form of social communication, a way to gain acceptance or reinforce belonging within reference groups (Edeh & Chukwu, 2024).

(c) Personal Factors

Personal factors such as age, occupation, income, education, personality, and lifestyle shape the level of involvement and the type of products purchased. According to Kotler and Keller (2023), these factors determine individual preferences, consumption capacity, and responsiveness to marketing stimuli. Age affects fashion orientation; younger consumers are typically more trend-conscious and variety-seeking, while older consumers prioritize comfort and cultural appropriateness (Ajagbe & Okonkwo, 2022).

Income and occupation influence affordability and brand loyalty, with higher-income earners showing stronger preferences for international fashion labels, while middle-income consumers tend to balance price with perceived value (Adebayo & Hassan, 2023). Personality traits also play a role: extroverted individuals often express their identity through bold, vibrant fashion, whereas introverts gravitate towards simpler and conservative styles (Edeh & Chukwu, 2024).

(d) Psychological Factors

Psychological variables, motivation, perception, learning, attitude, and belief serve as the internal mechanisms through which consumers interpret and respond to marketing information (Sadiku, Mjaku & Qarri, 2023). Motivation provides the driving force that directs behaviour toward goal attainment. Consumers motivated by prestige or social acceptance often purchase designer fashion brands as a means of enhancing their social image (Balaji et al., 2025).

Perception determines how consumers interpret product information, often influenced by selective attention, distortion, and retention processes. In fashion marketing, the visual appeal of a design or advertisement can significantly alter consumer perception of quality and status (Edeh & Chukwu, 2024). Attitude and belief systems, on the other hand, are shaped by cultural and social experiences; once formed, they influence long-term brand preferences and loyalty (Nwokike, 2024).

(e) Situational and Technological Factors

Modern research identifies technological advancement as an emerging determinant of consumer decisions. The growth of e-commerce, influencer marketing, and virtual fashion displays has redefined the traditional buying process (Meedanphai, Jayasurya & Swapna, 2023). Online accessibility, convenience, and digital payment systems have increased impulsive buying among younger consumers (Balaji et al., 2025). Environmental conditions such as store atmosphere,

promotional offers, and temporal factors (e.g., festive seasons) also influence decision-making in the fashion sector (Nnadi & Yusuf, 2023).

2.2.1.3 Types of Consumer Buying Behaviour

Consumer buying behaviour is a multifaceted concept that describes the observable patterns and underlying motivations guiding how consumers make purchasing decisions. The classification of buying behaviour provides a framework for understanding variations in consumer involvement, brand differentiation, and decision complexity. According to Kotler and Keller (2023), the nature of the product, the perceived risk, and the degree of consumer engagement determine the specific type of buying behaviour exhibited. This classification has been refined to incorporate psychological, cultural, and digital dynamics that influence consumer actions (Balaji, Guleria & Ramasubramanian, 2025).

Scholars generally recognize four principal types of consumer buying behaviour: complex buying behaviour, dissonance-reducing buying behaviour, habitual buying behaviour, and variety-seeking buying behaviour (Ajagbe & Okonkwo, 2022; Adebayo & Hassan, 2023). These categories are distinguished by the level of cognitive involvement and the extent of brand differentiation perceived by consumers.

(a) Complex Buying Behaviour

Complex buying behaviour occurs when consumers are highly involved in a purchase decision and perceive significant differences among competing brands (Kotler & Keller, 2023). This behaviour type is common in high-value, expressive products such as designer clothing, luxury footwear, and exclusive fashion accessories. In such cases, consumers devote substantial time and effort to evaluating alternatives before making a final choice.

Balaji et al. (2025) explain that in fashion markets, complex buying behaviour is driven by the symbolic meaning of fashion items rather than purely functional benefits. The decision to buy a luxury or culturally symbolic outfit often stems from self-expression motives and the need to project identity. In Nigeria, consumers often exhibit complex buying patterns when purchasing event attire such as traditional wedding outfits, where brand, fabric quality, and design prestige signal social class and taste (Oke & Olusola, 2024). Nwokike (2024) observes that urban consumers engage in extensive information search and brand comparison to ensure that fashion products align with their self-concept and cultural image.

(b) Dissonance-Reducing Buying Behaviour

Dissonance-reducing buying behaviour occurs under conditions of high involvement but minimal brand differentiation. Consumers recognize that available brands are similar in features or quality and, therefore, experience uncertainty or psychological tension during decision-making

(Adebayo & Hassan, 2023). This type of behaviour is evident in markets saturated with similar clothing styles or imported fashion products where the consumer perceives limited distinctive value.

According to Edeh and Chukwu (2024), consumers often rely on word-of-mouth, retailer reputation, or post-purchase reassurance to reduce cognitive dissonance. After purchase, they may seek validation through compliments or brand endorsement to justify their choice. This behaviour pattern is particularly noticeable among middle-income fashion consumers in Benin City who desire social approval but are constrained by budget limitations, leading them to oscillate between local and imported alternatives (Etuk & Udonde, 2022).

(c) Habitual Buying Behaviour

Habitual buying behaviour is characterized by low consumer involvement and minimal perceived differences among brands. Purchases are made out of routine rather than deliberate evaluation (Kotler & Keller, 2023). Consumers develop automatic purchasing patterns for everyday or low-risk items such as T-shirts, undergarments, or accessories.

Ajagbe and Okonkwo (2022) assert that habitual buying emerges from brand familiarity, convenience, and positive reinforcement through previous satisfaction. In fashion markets, habitual behaviour is often reinforced by retail loyalty programs, store proximity, or consistent promotional activities. Balaji et al. (2025) note that e-commerce algorithms also reinforce

habitual behaviour by recommending similar brands or styles based on prior purchases, thus reducing consumer deliberation.

From a socio-cultural perspective, habitual buying can also reflect adherence to community norms or workplace expectations such as regular patronage of certain tailors or fabric dealers within ethnic groups in Benin City (Abimbola & Nwankwo, 2024). Over time, such routines evolve into implicit consumption habits that sustain brand patronage without active cognitive engagement

(d) Variety-Seeking Buying Behaviour

Variety-seeking buying behaviour occurs when consumers display low involvement but perceive significant brand differences (Kotler & Keller, 2023). Rather than being motivated by dissatisfaction, consumers switch brands or styles to seek novelty and excitement. This behaviour is particularly pronounced in the fashion industry where trends evolve rapidly, and consumers desire continuous self-reinvention (Adebayo & Hassan, 2023).

Balaji et al. (2025) emphasize that variety-seeking is influenced by social media exposure and influencer marketing, which constantly present consumers with new style inspirations. In Nigeria, urban youth are the most susceptible to this behaviour, frequently alternating between indigenous fashion and global streetwear trends to maintain relevance among peers (Nnadi & Yusuf, 2023).

Oke and Olusola (2024) highlight that variety-seeking in fashion is not merely hedonistic but also a cultural statement of adaptability and openness to hybrid identities.

(e) Emerging Patterns of Buying Behaviour

Recent scholarship expands the traditional characteristics to combine digital-driven behaviour patterns reflecting technological influence and cultural evolution (Edeh & Chukwu, 2024). Examples include impulsive online buying, where algorithmic suggestions trigger spontaneous purchases, and ethical or sustainable buying, motivated by awareness of environmental and labour concerns (Balaji et al., 2025). Culturally adaptive behaviour, where consumers blend traditional and modern attire to express dual identities has become prominent in multicultural societies like Nigeria (Abimbola & Nwankwo, 2024).

2.2.1.4 Steps in the Consumer Buying Decision Process

The consumer buying decision process is a structured sequence of mental and behavioural stages through which individuals recognize needs, search for information, evaluate options, make purchase choices, and assess satisfaction after consumption. Kotler and Keller (2023) describe it as a five-stage model that provides marketers with a logical framework for understanding how consumers move from awareness of need to post-purchase evaluation. Although the process appears linear, contemporary research demonstrates that consumers often move back and forth

among stages depending on situational, psychological, and cultural influences (Balaji, Guleria & Ramasubramanian, 2025).

The steps involved in the consumer buying process include: problem recognition, information search, evaluation of alternatives, purchase decision, and post-purchase behaviour. Each stage reflects both rational and emotional aspects of consumer judgement, influenced by individual experiences, social pressures, and cultural frameworks (Ajagbe & Okonkwo, 2022).

(a) Problem or Need Recognition

The process begins when a consumer perceives a discrepancy between their current state and desired condition, creating a felt need that triggers buying interest (Kotler & Keller, 2023). Need recognition may result from internal stimuli such as personal desires, emotions, or physiological needs, or from external stimuli such as advertising and social influence (Sadiku, Mjaku & Qarri, 2023).

Need recognition often arises from social and situational contexts such as the need for new attire for ceremonies, social gatherings, or professional events (Adebayo & Hassan, 2023). According to Oke and Olusola (2024), exposure to peers and social media platforms can amplify awareness of such needs by creating perceptions of inadequacy or social comparison. Cultural expectations surrounding appearance and respectability in Nigerian societies often serve as triggers for fashion-related problem recognition (Nwokike, 2024).

(b) Information Search

Once a need is recognized, consumers engage in an information search to identify products capable of satisfying that need. Information sources can be internal (past experiences and memories) or external (friends, advertisements, online reviews, and expert opinions) (Kotler & Keller, 2023).

Ajagbe and Okonkwo (2022) note that in fashion markets, the information search stage is heavily influenced by digitalization, as consumers rely increasingly on online platforms for product comparisons, influencer recommendations, and brand authenticity verification. Balaji et al. (2025) observe that this search behaviour is particularly dynamic among younger consumers, who integrate both offline (market surveys, friends) and online (social media, fashion websites) data before making a purchase. Cultural norms also shape this process, some ethnic groups in Nigeria prioritize recommendations from trusted community members or tailors over digital reviews, reflecting a communal trust system in information acquisition (Abimbola & Nwankwo, 2024).

(c) Evaluation of Alternatives

During this stage, consumers assess available products based on perceived attributes and personal criteria. Evaluation criteria often include quality, price, design, brand reputation, cultural compatibility, and symbolic meaning (Kotler & Keller, 2023). The consumer's decision

is influenced by both objective attributes (fabric quality, durability) and subjective factors (aesthetic preference, prestige, moral suitability) (Edeh & Chukwu, 2024).

Balaji et al. (2025) emphasize that fashion consumers in urban markets exhibit dual evaluation modes, functional evaluation, where they assess comfort, fit, and quality, and expressive evaluation, where they focus on how clothing reflects identity and social belonging. In Benin City, consumers often balance modern fashion aesthetics with cultural requirements for modesty, colour symbolism, and traditional respect (Oke & Olusola, 2024). Evaluation of alternatives in fashion extends beyond utility to incorporate cultural acceptability and social signalling.

(d) Purchase Decision

The purchase decision stage represents the culmination of the previous steps, where the consumer chooses a specific product or brand and completes the transaction (Ajagbe & Okonkwo, 2022). The act of purchase is not solely determined by rational evaluation; situational factors such as mood, peer presence, store environment, and promotional incentives can alter final decisions (Adebayo & Hassan, 2023).

Balaji et al. (2025) report that emotional arousal, brand image, and perceived social status heavily influence fashion purchases, especially among middle-class Nigerian consumers. Consumers often align their purchase decisions with cultural and ethical considerations such as supporting local designers who reflect indigenous craftsmanship (Abimbola & Nwankwo, 2024).

In multicultural environments like Benin City, such decisions can also signal ethnic loyalty or cultural pride through fabric choices like Ankara or Aso-Oke.

(e) Post-Purchase Behaviour

The process concludes with post-purchase behaviour, where consumers evaluate their satisfaction relative to expectations. Positive experiences result in repeat purchases and brand loyalty, while dissatisfaction can lead to complaint behaviour or negative word-of-mouth (Kotler & Keller, 2023).

Edeh and Chukwu (2024) argue that post-purchase evaluation is increasingly public in the digital age, as consumers share feedback through social media and online reviews, influencing the perceptions of others. In the Nigerian fashion context, social validation through compliments at social functions or recognition, online reinforces satisfaction and strengthens brand attachment (Nnadi & Yusuf, 2023). If a product fails to meet cultural or quality expectations, the consumer may experience cognitive dissonance, prompting avoidance of similar brands in future (Balaji et al., 2025).

2.2.2 Cultural Diversity

2.2.2.1 Concept of Culture

Culture constitutes the totality of learned, shared, and transmitted values, beliefs, customs, and practices that characterize a society and guide the behaviour of its members. Kotler and Keller (2023) define culture as the most fundamental determinant of a person's wants and behaviour, because it provides the lens through which individuals interpret experiences and assign meaning to consumption. Similarly, Ajagbe and Okonkwo (2022) assert that culture represents the collective programming of the human mind that distinguishes one group from another, shaping perceptions of value, morality, and aesthetics.

According to Adebayo and Hassan (2023), culture performs both prescriptive and descriptive roles in consumer behaviour: it prescribes what is socially acceptable to buy or wear, and describes the underlying motivations for such choices. In the context of fashion, culture is expressed through dress codes, colour meanings, fabric preferences, and symbolic adornments that communicate social identity (Nwokike, 2024). In Nigeria, wearing traditional attire such as Ankara or Aso-Oke conveys cultural allegiance, while Western outfits symbolize modernization and cosmopolitanism (Oke & Olusola, 2024).

Culture is dynamic rather than static. Balaji, Guleria and Ramasubramanian (2025) emphasize that globalization, migration, and digital media have transformed cultural boundaries, enabling

cross-cultural diffusion and classification. Urban consumers constantly reinterpret cultural elements by integrating indigenous motifs with global fashion trends (Abimbola & Nwankwo, 2024). In Benin City, fashion consumption embodies both tradition and transformation: traditional beads, wrappers, and head-ties coexist with contemporary designs reflecting cultural adaptation.

Scholars agree that understanding culture is essential for predicting consumer behaviour because cultural norms define what consumers perceive as desirable, moral, and appropriate (Edeh & Chukwu, 2024). Marketers must interpret local cultural contexts to develop products and messages that align with consumers' shared meanings and lifestyle aspirations.

2.2.2.2 Determinants of Culture

Culture is influenced and sustained by several interrelated determinants that define its character and continuity. Kotler and Keller (2023) classify these determinants as social institutions, religion, language, education, political structure, and technology, all of which contribute to shaping consumer lifestyles and buying behaviour. Contemporary research adds ethnicity, globalization, and generational change as modern determinants of cultural orientation (Balaji et al., 2025).

2.2.2.2.1 Tradition

According to Ezenwa (2020), clothing in Nigerian societies often serves symbolic purposes, representing status, spirituality, and adherence to heritage. For example, the use of coral beads and wrappers among the Edo people signifies royalty and cultural pride. These beliefs provide a strong sense of belonging and reinforce group identity. Even with the growing presence of Western fashion, many consumers still rely on traditional attire for occasions, showing that these beliefs remain relevant.

Tradition is defined as the transmission of cultural beliefs, customs, and practices from one generation to another, serving as a social framework that influences how individuals make decisions, including those related to consumption (Smith & Riley, 2021). It encompasses shared patterns of behavior that communities regard as acceptable and obligatory, which significantly guide consumer attitudes toward products, services, and brands (Ali, Khan, & Ahmed, 2022). Scholars emphasize that tradition acts as a socio-cultural determinant of consumer behavior, shaping preferences, motives, and purchasing patterns through values embedded in cultural identity (Kotler & Keller, 2020).

One of the primary ways tradition influences consumer buying behavior is through cultural norms and values that prescribe acceptable forms of consumption (Nguyen & Pham, 2021). In societies where tradition emphasizes collectivism, consumer choices are often guided by community expectations rather than individual desires, leading to preferences for goods that

signify belonging and social harmony (Hofstede, Hofstede, & Minkov, 2010). This reveals that consumer decision-making is not only rational but also culturally embedded within traditional norms that determine what is appropriate to buy (Rahman & Singh, 2022).

Tradition also shapes consumer buying behavior by influencing brand loyalty across generations (Sharma & Sharma, 2021). Many families purchase the same products repeatedly because such consumption practices have been inherited as traditions that symbolize quality and reliability (Nguyen, Nguyen, & Tran, 2022). This demonstrates how tradition becomes a reference point in the decision-making process, as consumers evaluate alternatives based on products that their parents or communities have traditionally endorsed (Kaur & Kaur, 2021). Tradition serves as an anchor for consistent consumer preferences, even amidst changing market trends (Adeola & Evans, 2020).

Rituals and ceremonies embedded in tradition are also central to consumer decision-making (Lee & Hung, 2022). Cultural events such as weddings, funerals, or religious festivals often dictate specific consumption patterns, from food and clothing to gift-giving and symbolic purchases (Obioha & Nwachukwu, 2023). These traditional practices create predictable patterns of consumer demand, as people purchase goods not merely for utility but to uphold cultural values and fulfill traditional obligations (Osei & Agyeman, 2022). Tradition transforms consumption into a social act that sustains cultural continuity and social cohesion (Chukwu & Eze, 2023).

2.2.2.2.2 Moral Beliefs

Belief is defined as an individual's conviction or acceptance that something is true or real, often shaped by cultural, social, and personal experiences (Fishbein & Ajzen, 2010). In consumer behavior, beliefs represent mental frameworks that guide attitudes and choices toward products, brands, and services (Kotler & Keller, 2020). These beliefs operate as cognitive filters that influence how consumers interpret marketing messages and evaluate product attributes (Nguyen & Pham, 2021).

Beliefs strongly influence consumer perceptions of product quality and value (Ali, Khan, & Ahmed, 2022). When consumers believe that a product is superior or trustworthy, they are more likely to purchase it, even in the absence of rational evaluation (Sharma & Sharma, 2021). This demonstrates that consumer choices are often based on perceived truths rather than objective product information (Chukwu & Eze, 2023). Thus, beliefs serve as anchors that reduce uncertainty in the decision-making process (Rahman & Singh, 2022).

Consumers develop beliefs about a brand's credibility, ethics, and reliability through repeated interactions, word-of-mouth, or cultural narratives (Nguyen, Nguyen, & Tran, 2022). Once these beliefs are established, they create loyalty patterns that shape repeat purchases and long-term consumer-brand relationships (Obioha & Nwachukwu, 2023). Beliefs form the psychological foundation upon which brand equity is built (Zhang & Schmitt, 2021).

Beliefs also affect consumer buying behavior through perceptions of risk and safety (Handoyo, 2024). Consumers who believe a product is harmful, unsafe, or inauthentic will avoid purchasing it regardless of marketing efforts (Adeola & Evans, 2020). Conversely, strong positive beliefs about safety, sustainability, or ethical production increase consumer confidence and drive purchase intentions (Lee & Hung, 2022). Beliefs function as decision-making heuristics that shape product acceptance or rejection (Crystal, 2020).

Cultural and religious beliefs significantly influence what consumers buy and how they buy (Kaur & Kaur, 2021). Many consumption choices, such as food preferences, clothing, or ceremonial products, are dictated by beliefs rooted in cultural heritage or spiritual values (Osei & Agyeman, 2022). Consumers influenced by religious beliefs may avoid certain products while favoring others that align with moral or spiritual principles (Ali et al., 2022). This underscores the powerful role of belief systems in shaping consumption beyond economic considerations (Smith & Riley, 2021).

Beliefs also drive attitudes toward innovation and new product adoption (Luna & Peracchio, 2021). Consumers with strong beliefs in tradition may resist new products, while those who believe in modernity or technology are more open to adoption (Rahman & Singh, 2022). These belief driven orientations determine the pace at which innovations are accepted in different markets (Kang & Park, 2022). Consumer beliefs form an essential basis for understanding product diffusion in both local and global contexts (Nguyen & Nguyen, 2022).

2.2.2.2.3 Language Factor

Language is defined as a system of communication through words, symbols, and expressions that enables individuals to construct meaning and interact within a cultural context (Crystal, 2020). As a socio-cultural variable, language directly influences consumer behavior by shaping perceptions of products, advertising, and brand messages (Zhang & Schmitt, 2021). Scholars highlight that language not only facilitates communication but also conveys cultural identity and social belonging, which are central to consumer decision-making (Kotler & Keller, 2020).

Language plays a critical role in shaping consumer perceptions of brand image and product value (Kang & Park, 2022). The words, tone, and expressions used in advertising influence how consumers interpret product quality and trustworthiness (Wang & Leung, 2021). Persuasive language in marketing can create emotional connections that drive consumer preferences, demonstrating that linguistic framing is an essential determinant of purchase intentions (Chong & Li, 2023).

In multilingual societies, language choice significantly affects consumer buying behavior (Luna & Peracchio, 2021). Consumers are more likely to respond positively to advertisements and product packaging presented in their native language because it evokes cultural familiarity and authenticity (Nguyen & Nguyen, 2022). This demonstrates that language enhances consumer

trust and engagement by aligning communication with cultural and emotional resonance (Zhang & Schmitt, 2021).

Language influences brand positioning and loyalty (Kang & Park, 2022). Brands that communicate in consumers' preferred languages often enjoy stronger loyalty because consumers perceive the brand as more relatable and culturally sensitive (Obioha & Nwachukwu, 2023). This suggests that language functions as a symbolic cue that reinforces consumer-brand relationships, thereby shaping repeat purchase behavior (Rahman & Singh, 2022).

Another important aspect is the role of language in word-of-mouth communication, which strongly influences consumer buying decisions (Ali, Khan, & Ahmed, 2022). Traditional recommendations from family and peers are conveyed through language that carries cultural nuances and shared meanings, making the message more persuasive than impersonal advertising (Osei & Agyeman, 2022). This highlights that language is not only a medium of communication but also a social force that reinforces consumer trust and decision-making (Smith & Riley, 2021).

Language also affects cross-cultural marketing in global markets (Sharma & Sharma, 2021). Misinterpretation or mistranslation of product messages can create confusion, reduce trust, and negatively affect purchase behavior (Lee & Hung, 2022). Conversely, when brands adapt their language to local contexts through culturally sensitive translations and slogans, consumers are more likely to accept and adopt the products (Kaur & Kaur, 2021). Language plays a strategic

role in reducing barriers to consumer acceptance and enhancing brand effectiveness (Kotler & Keller, 2020).

2.2.2.2.4 Family Values

Family values are defined as the collective moral, cultural, and social principles upheld by a family unit that shape attitudes, behaviors, and decision-making processes (Schroeder & Dugal, 2020). In consumer behavior, family values act as a primary socialization force that influences consumption patterns and purchasing decisions across generations (Kotler & Keller, 2020). These values function as guiding principles that frame what is considered acceptable or desirable in consumption within the family context (Nguyen & Pham, 2021).

Family values significantly influence product and brand preferences (Ali, Khan, & Ahmed, 2022). Many families establish consumption traditions around particular brands, foods, or products, which become embedded in household routines and inherited by younger generations (Sharma & Sharma, 2021). As a result, consumers often exhibit brand loyalty not only due to personal choice but also because of family values that encourage continuity in consumption practices (Nguyen, Nguyen, & Tran, 2022).

The role of family values in consumer behavior is especially visible in purchasing decisions for household products (Rahman & Singh, 2022). Family priorities such as quality, affordability, and health drive consumer choices regarding food, clothing, and domestic goods (Chukwu & Eze,

2023). These decisions are often collective rather than individual, reflecting the importance of family values in guiding consumption to meet the shared needs of the household (Adeola & Evans, 2020).

Family values also shape children's consumer socialization by transmitting preferences, attitudes, and decision-making patterns from parents to offspring (Lee & Hung, 2022). Studies show that parents' values influence children's brand awareness, purchase requests, and eventual shopping behavior in adulthood (Obioha & Nwachukwu, 2023). This intergenerational transmission of values ensures that consumer behavior remains consistent with the moral and cultural outlook of the family (Luna & Peracchio, 2021).

Family values is observed in ethical and socially responsible consumption (Osei & Agyeman, 2022). Families that prioritize values such as honesty, sustainability, and fairness tend to purchase goods that align with these ethical standards, even if such goods are more expensive (Kaur & Kaur, 2021). This demonstrates that family values can extend consumer decision-making beyond utility to include moral considerations (Smith & Riley, 2021).

Family values also dictate consumer behavior during special occasions and rituals (Handoyo, 2024). Celebrations such as birthdays, weddings, and religious festivals often involve purchases that reflect family priorities, such as gift-giving, food sharing, and symbolic consumption (Zhang

& Schmitt, 2021). These practices reinforce the role of family values in shaping not just daily purchases but also the cultural meaning attached to consumer goods (Ali et al., 2022).

Family values play a role in financial decision-making and budgeting (Chong & Li, 2023). Families that emphasize thrift, savings, and long-term stability encourage conservative consumption choices, while families that value status and prestige may prioritize luxury consumption (Wang & Leung, 2021).

2.2.3 Cultural Diversity and Consumer Behaviour

Cultural diversity refers to the coexistence of multiple cultural identities, traditions, and worldviews within a given social environment (Ajagbe & Okonkwo, 2022). It implies variation in values, beliefs, customs, and consumption patterns among individuals from different cultural backgrounds. In marketing, cultural diversity creates both opportunities and challenges because consumers interpret products and messages through distinct cultural lenses (Kotler & Keller, 2023).

In Nigeria, cultural diversity is reflected in over 250 ethnic groups with varying dressing traditions. Adebayo and Hassan (2023) observe that such diversity broadens market segmentation and compels marketers to develop culturally differentiated strategies. In Benin City, for example, ethnic plurality among Edo, Esan, and Afemai groups results in diverse preferences for fabric type, colour, and tailoring patterns (Chika & Julius, 2025).

Balaji et al. (2025) emphasize that cultural diversity influences not only what consumers buy but also how they interpret value. While some consumers view fashion as a tool for identity affirmation, others regard it as a pathway to social mobility. Abimbola and Nwankwo (2024) describe this as cultural multiplicity, where consumers navigate between tradition and modernity to satisfy both personal and societal expectations. Understanding cultural diversity allows marketers to design inclusive branding that resonates with heterogeneous audiences without alienating traditional values.

2.2.3.1 Cultural Diversity in the Fashion Industry

Fashion serves as one of the most visible manifestations of cultural diversity. Each culture expresses aesthetic ideals through clothing, and globalization has intensified intercultural exchange in fashion design and consumption (Edeh & Chukwu, 2024). In the Nigerian context, the fashion industry reflects a unique blend of indigenous artistry and international influence. Nwokike (2024) notes that the evolution of Nigerian fashion from traditional hand-woven textiles to contemporary couture illustrates cultural resilience and creative adaptation.

According to Oke and Olusola (2024), cultural diversity in fashion manifests in three dimensions: symbolic, structural, and functional. Symbolically, fashion communicates cultural identity and status. Structurally, it incorporates traditional craftsmanship into modern design systems. Functionally, it adapts cultural aesthetics to meet the demands of modern lifestyles.

Balaji et al. (2025) highlight that digital globalization has created “glocal fashion consumers” who integrate global trends with local meaning systems. In Benin City, this is observed in the fusion of Ankara with denim or the pairing of traditional beads with Western dresses demonstrating fashion as a site of cultural negotiation. Abimbola and Nwankwo (2024) further argue that embracing cultural diversity strengthens the competitiveness of local fashion brands by differentiating them through heritage appeal.

Cultural diversity within the fashion industry not only enriches consumer choice but also sustains cultural identity and promotes inclusivity. It reinforces that fashion is both a personal statement and a collective expression of societal diversity.

2.3 Conceptual Framework

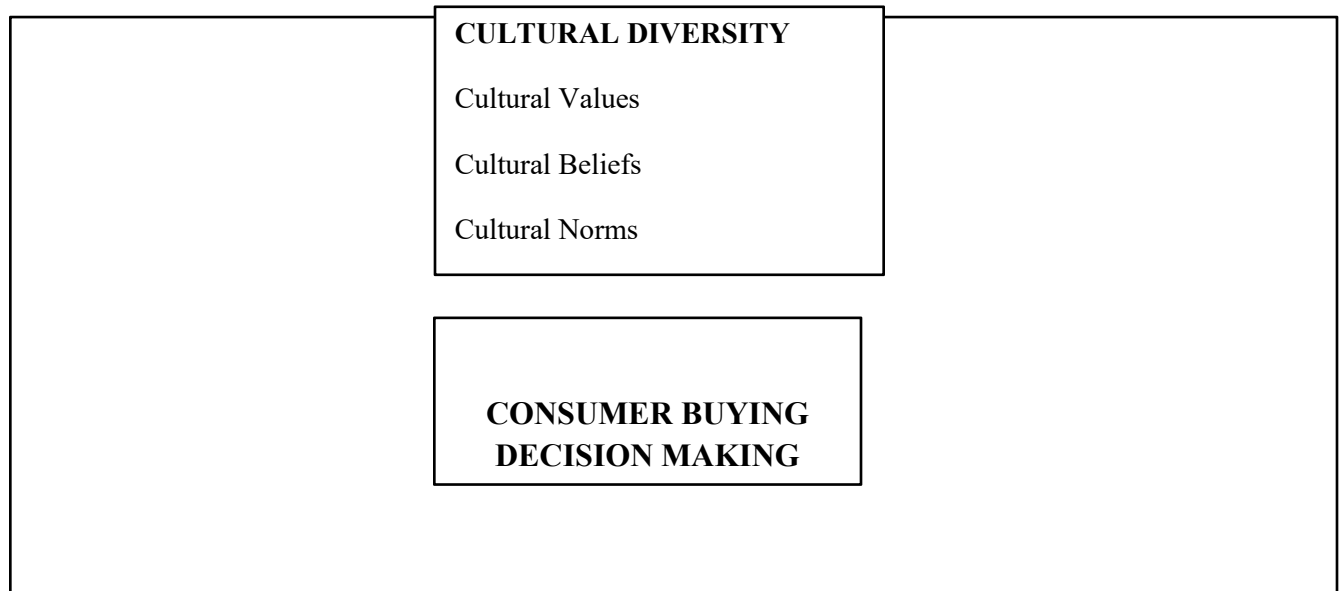
A conceptual framework represents the schematic structure that illustrates the relationship among the variables under study. It provides a visual and theoretical explanation of how the independent variable (cultural diversity) influences the dependent variable (consumer buying decision). According to Ajagbe and Okonkwo (2022), a conceptual framework serves as a blueprint that guides empirical investigation by aligning conceptual definitions with observable relationships. In this study, the framework is derived from the synthesis of theories and empirical evidence reviewed in Sections 2.2.1 and 2.2.2.

The model postulates that cultural diversity, expressed through values, beliefs, and norms, exerts significant influence on the consumer buying decision process, which encompasses fashion preferences, evaluation of alternatives, purchase intentions, and post-purchase behaviour. These cultural components operate as the psychological and social drivers that determine how consumers interpret product meanings and make fashion-related choices (Balaji, Guleria & Ramasubramanian, 2025; Kotler & Keller, 2023).

Adebayo and Hassan (2023) explain that cultural elements affect both the cognitive and affective dimensions of decision-making, values shape what consumers desire, beliefs shape what they perceive as true or acceptable, and norms shape how they act within their cultural environment. In the fashion industry, these three dimensions operate interactively to influence how individuals recognize needs, choose brands, and evaluate satisfaction (Edeh & Chukwu, 2024).

The conceptual relationship in this study is shown below:

Figure 2.1: Conceptual Framework on Cultural Diversity and Consumer Buying Decision in Fashion



Explanation of the Framework

1. Cultural Values:

Values determine consumers' orientation towards fashion ideals such as modesty, elegance, and social prestige. They influence the desirability of certain designs, colours, and brands that align with moral and societal expectations (Oke & Olusola, 2024). Values serve as guiding principles that frame the purpose of consumption, making them critical predictors of purchase motivation (Abimbola & Nwankwo, 2024).

2. Cultural Beliefs:

Beliefs provide the interpretive lens through which consumers assign meaning to products. They determine what consumers perceive as authentic, acceptable, or aspirational (Adebayo & Hassan, 2023). In Benin City, traditional attire is often believed to carry ancestral symbolism, influencing how individuals select fashion for ceremonies and rituals (Chika & Julius, 2025).

3. Cultural Norms:

Norms translate shared values and beliefs into social expectations. They dictate what styles are appropriate for different occasions and who may wear certain fabrics or ornaments (Edeh & Chukwu, 2024). When consumers adhere to these norms, their purchase decisions reinforce cultural identity and community belonging (Nwokike, 2024).

4. Consumer Buying Decision:

The dependent variable captures the psychological and behavioural outcomes of cultural influence. It includes recognition of need, information search, evaluation of alternatives, purchase, and post-purchase evaluation (Kotler & Keller, 2023). In fashion markets, consumer decisions reflect not just personal taste but compliance with cultural expectations and social approval (Balaji et al., 2025).

2.4 Theoretical Review

Theoretical foundations provide the intellectual lens through which the relationships among study variables are understood. In research on cultural diversity and consumer buying decisions, theories from psychology, sociology, and marketing disciplines offer diverse perspectives for explaining how cultural values, beliefs, and norms shape individual and collective behaviour. Theories such as Hofstede's Cultural Dimension Theory, Consumer Socialization Theory, Theory of Planned Behaviour, Social Identity Theory, and Symbolic Interactionism Theory collectively provide a robust framework for analysing how culture interacts with consumption patterns in fashion markets, particularly within a multicultural society such as Benin City.

2.4.1 Cultural Dimension Theory

The Cultural Dimension Theory was propounded by Geert Hofstede in 1980, later expanded in 2010. The theory is one of the most influential models in cross-cultural research, providing a systematic structure for understanding how culture shapes behaviour and decision-making. Hofstede (2010) proposed six key dimensions, power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance, long-term orientation, and indulgence versus restraint which distinguish national cultures and guide human conduct.

According to Kotler and Keller (2023), Hofstede's framework reveals that individuals internalize cultural values early in life, and these values persist as underlying motivators of purchasing

behaviour. For instance, in collectivist cultures such as Nigeria, fashion consumption is driven by the desire for social belonging and group identity, reflected in practices like wearing Aso-Ebi or traditional attires for communal events (Adebayo & Hassan, 2023). Conversely, in more individualistic subcultures, consumers often emphasize self-expression and differentiation through personalized or designer fashion choices (Ajagbe & Okonkwo, 2022).

This theory is highly relevant to the present study because it explains why cultural values influence fashion decisions differently across ethnic groups. It provides a cross-cultural logic that accounts for why consumers in Benin City, though exposed to global trends still make purchase choices aligned with cultural expectations. The model offers a conceptual foundation for understanding how cultural diversity manifests as varying fashion behaviours within a single city marked by ethnic plurality.

2.4.2 Consumer Socialization Theory

The Consumer Socialization Theory was developed by Scott Ward in 1974, based on the notion that consumer behaviour is a learned process shaped by socialization agents such as family, peers, schools, media, and culture. The theory states that individuals acquire consumption knowledge, preferences, and skills through continuous interaction with their sociocultural environment (Ward, 1974).

Ajagbe and Okonkwo (2022) emphasize that cultural socialization occurs early in life, as individuals observe and internalize the dressing habits, symbols, and values of their community. These experiences form a blueprint that influences adult buying decisions. Children raised in traditional households where Ankara or Aso-Oke is worn for special occasions develop a psychological association between such attire and respectability, status, or cultural pride (Oke & Olusola, 2024). Exposure to Western media and celebrities promotes fashion socialization that encourages modern, trend-driven dressing styles (Balaji, Guleria & Ramasubramanian, 2025).

This theory underscores that culture is not static but transmitted and reinforced through social interaction, thereby explaining why consumers in Benin City blend traditional and modern fashion influences. The theory provides insight into how cultural norms and values are learned, reproduced, and expressed in the marketplace, shaping the enduring relationship between culture and consumer decision-making.

2.4.3 Theory of Planned Behaviour (TPB)

The Theory of Planned Behaviour (TPB) was propounded by Icek Ajzen in 1985 as an extension of the Theory of Reasoned Action. It explains that human behaviour is determined by three psychological components: attitude toward the behaviour, subjective norms, and perceived behavioural control. According to Ajzen (1991), these factors collectively predict a person's intention to perform a behaviour, which in turn predicts actual action.

In marketing and consumer studies, TPB provides a framework for understanding how beliefs and social pressures influence purchasing intentions. Kotler and Keller (2023) note that consumers' fashion choices are shaped not only by personal preferences but also by social expectations and perceived ease of access. In cultures where modest dressing is valued, attitudes toward revealing fashion are negative, resulting in avoidance behaviour. Subjective norms, such as peer approval or community acceptance, determine whether consumers choose traditional attire or imported brands (Adebayo & Hassan, 2023).

In Benin City, these components operate simultaneously: consumers evaluate fashion choices through personal beliefs (values and aesthetics), social expectations (cultural norms and peer influence), and control factors (income, availability, and social status). TPB provides a psychological mechanism linking cultural factors to behavioural intention and actual fashion purchases (Nnadi & Yusuf, 2023).

2.4.4 Social Identity Theory

The Social Identity Theory, propounded by Henri Tajfel and John Turner in 1979, explains that individuals define themselves based on group memberships and strive to maintain a positive image of their social identity. According to the theory, people derive self-esteem from belonging to social or cultural groups, which influences their behaviour, preferences, and consumption patterns (Tajfel & Turner, 1979).

In the context of consumer behaviour, this theory explains why individuals purchase products that symbolize their group identity or social status. Balaji et al. (2025) emphasize that fashion functions as a symbolic marker of group affiliation, allowing consumers to visually communicate cultural belonging. Wearing traditional Edo attire during festivals or adopting Western brands to reflect urban sophistication are both expressions of identity (Chika & Julius, 2025).

The Social Identity Theory is particularly relevant to this study because cultural diversity in Benin City provides multiple group identities, ethnic, religious, and generation that shape distinct fashion behaviours. The theory explains how consumers negotiate between collective and individual identity in their fashion decisions. It also supports the assumption that cultural belonging influences not only what people wear but why they choose to wear it, thereby linking social identification to fashion-related purchase behaviour.

2.4.5 Symbolic Interactionism Theory

The Symbolic Interactionism Theory, advanced by Herbert Blumer in 1969 (building on George Herbert Mead's ideas), posits that people act based on the meanings objects hold for them, and these meanings are formed through social interaction and cultural interpretation. Blumer (1969) argued that human society is constructed through shared symbols and that understanding these symbols is essential for interpreting behaviour.

In consumer behaviour, this theory implies that products, especially fashion items, carry symbolic meanings that communicate identity, emotion, and social belonging (Abimbola & Nwankwo, 2024). Fashion serves as a non-verbal language through which individuals express personality, cultural values, and aspirations. Edeh and Chukwu (2024) emphasize that clothing choices in Nigeria are infused with cultural symbols: colours, fabrics, and designs are chosen not only for aesthetics but also for their social and spiritual meanings.

In the context of Benin City, fashion items such as coral beads, traditional wrappers, and head-ties embody cultural pride and signify status. Consumers thus engage in symbolic consumption, where the meaning of fashion transcends utility. Symbolic Interactionism therefore provides a sociological explanation for how cultural beliefs and values are embedded in consumer fashion behaviour, reinforcing the connection between cultural identity and purchase decisions.

2.5 Theoretical Framework

A theoretical framework provides the conceptual foundation that links the research variables and guides the interpretation of empirical findings. It serves as the intellectual lens through which the researcher examines relationships among the constructs of interest. Based on the theories discussed in the preceding section, this study adopts Hofstede's Cultural Dimension Theory (1980; revised 2010) as the principal theoretical foundation for analysing the influence of cultural diversity on consumer buying decisions in the fashion industry within Benin City.

Hofstede's theory is appropriate for this study because it provides a comprehensive model for understanding how cultural values and orientations shape behaviour across societies. The theory posits that culture can be systematically understood through six measurable dimensions: power distance, individualism versus collectivism, masculinity versus femininity, uncertainty avoidance, long-term orientation, and indulgence versus restraint (Hofstede, 2010). These dimensions capture the essential differences in how individuals perceive authority, identity, motivation, and social expectations factors that collectively influence consumption patterns and decision-making processes.

In the context of this research, Hofstede's framework provides the conceptual rationale for explaining why cultural diversity in Benin City leads to varying fashion preferences and buying decisions. Consumers from collectivist ethnic groups such as those who value communal identity and tradition tend to make purchase decisions that reflect conformity and shared values. Such individuals are more likely to wear similar styles, colours, or fabrics during communal events to demonstrate group solidarity (Adebayo & Hassan, 2023). Conversely, consumers with more individualistic tendencies may prefer fashion choices that reflect self-expression, innovation, or social differentiation (Ajagbe & Okonkwo, 2022).

The theory also aligns strongly with the study's focus on cultural values, beliefs, and norms as sub-dimensions of cultural diversity. Each of Hofstede's cultural dimensions corresponds to an underlying societal belief system that guides perceptions of what is appropriate or desirable. For

example, power distance reflects beliefs about hierarchy and prestige, influencing luxury fashion consumption; uncertainty avoidance affects willingness to experiment with new styles; and indulgence versus restraint determines how freely consumers express personal style (Kotler & Keller, 2023). These cultural orientations are deeply embedded in the social fabric of Benin City's multiethnic population, where fashion serves both aesthetic and symbolic functions (Edeh & Chukwu, 2024).

Hofstede's theory accommodates the interaction between culture and globalization, which is highly relevant to fashion markets. As Balaji, Guleria, and Ramasubramanian (2025) observe, exposure to global media and digital commerce has created hybrid consumers who merge traditional cultural values with global fashion trends. The Cultural Dimension Theory provides the analytical framework for understanding this classification of how traditional norms persist while new values emerge in response to global influences.

Beyond its theoretical fit, Hofstede's model is empirically robust and widely validated across disciplines, including marketing, anthropology, and cross-cultural psychology. It offers testable constructs that can be operationalized through measurable indicators such as cultural values, beliefs, and norms precisely the independent variables in this study. This compatibility ensures coherence between the theoretical model and the study's objectives, allowing for effective hypothesis formulation and data interpretation.

While alternative theories such as Social Identity Theory and Symbolic Interactionism offer insights into identity and meaning, they primarily emphasize social belonging and symbolic communication. Hofstede's theory, however, extends beyond identity expression to explain systematic cultural differences in behavioural motivation and value orientation, making it more comprehensive for a multi-ethnic context like Benin City (Nwokike, 2024). It therefore provides a holistic framework for interpreting how consumers from diverse cultural backgrounds perceive fashion, form preferences, and make purchase decisions.

2.5 Empirical Review

Empirical research across the world has provided substantial evidence that culture is a central determinant of consumer behaviour, particularly in fashion-related purchasing. This section reviews fifteen relevant studies that have examined the influence of cultural values, beliefs, and norms on consumer buying decisions. The objective is to identify patterns, methodological approaches, and gaps that justify the present study on Benin City.

Chika and Julius (2025) conducted a study in Benin City, Nigeria, to investigate the impact of ethnicity on consumer behaviour and fashion preferences. Using a survey research design with 384 respondents from different ethnic groups, the study revealed that ethnicity significantly influences fabric selection, colour choices, and brand loyalty. The researchers found that Edo and Esan consumers displayed strong attachment to traditional attire, while younger respondents

showed a preference for Westernized clothing. The study concluded that cultural diversity in Benin City creates distinct consumer segments, emphasizing the need for culturally adaptive marketing strategies. However, it focused mainly on ethnic affiliation, leaving other cultural variables such as values and beliefs underexplored.

Abimbola and Nwankwo (2024) examined cultural fusion and consumer adaptation in Nigeria's fashion markets. Employing a mixed-methods approach that combined interviews with 25 fashion entrepreneurs and a survey of 400 consumers, they discovered that Nigerian consumers increasingly blend Western and traditional fashion elements to reflect both modernity and heritage. The study also found that exposure to global media and social platforms promotes hybrid fashion identities. This supports the idea that cultural adaptation shapes buying intentions by merging traditional values with modern preferences, a phenomenon highly relevant to Benin City's fashion culture.

In a quantitative study on cultural identity and consumer fashion preferences, Nwokike (2024) investigated 300 respondents across urban Nigeria. Using regression analysis, the study demonstrated that cultural identity positively influences consumer loyalty toward indigenous fashion brands. Respondents associated local fabrics like Ankara and Aso-Oke with pride and authenticity. The study concluded that cultural identity acts as a psychological anchor that sustains traditional fashion consumption amidst globalization. Its limitation, however, was that it did not consider cross-ethnic variations within cities, a gap addressed by the present study.

Oke and Olusola (2024) explored the influence of cultural norms and family orientation on fashion consumption in Southwestern Nigeria. Adopting a descriptive survey of 250 consumers, the study established that family background and communal expectations heavily influence fashion decisions. Cultural norms regarding modesty, appropriateness, and gender roles were found to significantly shape what individuals wear in public and private settings. The study reinforced that cultural norms are powerful determinants of consumption choices, aligning with the current research focus on values and norms as sub-components of cultural diversity.

Edeh and Chukwu (2024) investigated postmodern consumerism and affective fashion choices among urban Nigerians. Through qualitative interviews with 30 fashion-conscious adults, they found that emotional attachment to cultural identity motivates purchase decisions. The study revealed that many urban consumers derive pleasure from combining traditional and contemporary attire to express creativity. The findings indicate that cultural meaning and emotion drive consumer satisfaction, echoing the symbolic consumption theory underpinning this study.

Adebayo and Hassan (2023) explored psychological and cultural determinants of fashion consumption in emerging African markets. Using a survey of 420 fashion consumers in Lagos, their analysis via structural equation modelling showed that cultural beliefs and social values strongly predict fashion involvement and brand choice. The authors concluded that integrating cultural symbols into fashion marketing enhances brand connection and loyalty. Their findings

affirm that beliefs and norms are powerful influencers of fashion-related buying behaviour central to the present study's conceptual focus.

Ajagbe and Okonkwo (2022) examined decision-making patterns and fashion consumption among young consumers in Nigeria. The researchers utilized a cross-sectional survey with 380 participants and found that cultural orientation, peer influence, and lifestyle significantly determine purchase behaviour. Their findings suggest that youth consumers oscillate between traditional and Western influences depending on situational factors such as occasion and social approval. The study reinforces that culture interacts dynamically with social context to influence fashion choices.

Etuk and Udonde (2022) analyzed country-of-origin perception and fashion buying behaviour in Nigeria. The study involved 300 respondents in three urban markets and discovered that consumers attribute higher quality to products that align with their cultural familiarity. While imported brands are popular, locally made cultural fashions elicit trust and emotional attachment. The authors argued that local culture remains a significant determinant of purchase intention despite globalization.

Anyankwu and Chiana (2022) investigated socio-cultural influences on fashion consumption among university students in Southeastern Nigeria. The study, using a structured questionnaire administered to 250 respondents, found that cultural background, peer groups, and social media

shape students' fashion orientation. The authors concluded that fashion consumption among Nigerian youth is an identity expression tool reflecting cultural adaptation. This supports the notion that cultural socialization drives fashion preferences.

Chukwu and Eze (2023) focused on culture, consumption, and communication among African youth, exploring how cultural semiotics shape fashion. Using interviews and focus groups, they observed that fashion serves as a communicative tool through which individuals convey messages of class, taste, and belonging. Their analysis revealed that fashion is interpreted through symbols embedded in local cultures such as colour meanings and fabric choice which directly influence buying decisions. This validates the symbolic interactionist perspective linking culture and fashion.

Obiora and Aigbe (2025) examined globalization and cultural hybridity within Nigeria's fashion industry. The authors employed a descriptive research design and analysed data from 350 fashion entrepreneurs and customers. The findings revealed that global exposure and cultural exchange lead to the evolution of hybrid styles that appeal to multiple ethnic groups. They concluded that cultural diversity can drive innovation and competitive advantage in the fashion sector, a point that underscores the current study's emphasis on cultural pluralism in Benin City.

Okeke and Iweze (2024) studied the role of social institutions in transmitting cultural norms across African consumer markets. Using a qualitative approach with focus group discussions,

they discovered that religion, family, and education remain central to shaping consumption values. Their study showed that these institutions reinforce cultural continuity and indirectly guide buying behaviour. This finding supports the inclusion of cultural beliefs and norms as sub-variables in analysing consumer decisions.

Ugwu (2025) assessed clothing purchasing and maintenance behaviours among households in Enugu State, Nigeria. The study used a cross-sectional survey design involving 310 respondents. Results indicated that purchasing patterns are influenced by cultural values regarding modesty, neatness, and gender roles. The author noted that socio-cultural beliefs about appropriate dressing guide both purchase and clothing care. The study's regional scope provides a comparative basis for understanding similar patterns in Benin City.

Diyaolu et al. (2025) conducted a survey on sustainable fashion knowledge, attitudes, and practices among youths in Ile-Ife, Nigeria. The study established that although awareness of sustainability is increasing, adherence is limited by cultural beliefs about prestige and newness. They concluded that traditional values emphasizing appearance and social acceptance often override sustainability concerns. This highlights how cultural beliefs continue to shape modern fashion behaviour.

Khan (2024) carried out a cross-cultural study on the influence of cultural differences on sustainable fashion choices among Italian consumers, providing comparative insight relevant to

Nigeria. The study employed partial least squares structural equation modelling and found that collectivist cultural orientations significantly predict higher sustainable fashion engagement. The implication for developing countries is that cultural values can be leveraged to promote ethical fashion consumption. This supports the argument that culture is a global determinant of fashion-related purchase behaviour.

2.6 Research Gap

A critical review of extant literature on cultural diversity and consumer buying behaviour reveals substantial empirical effort directed at understanding the influence of culture on fashion consumption in both global and African contexts. Scholars such as Abimbola and Nwankwo (2024), Adebayo and Hassan (2023), and Nwokike (2024) have established that cultural values and beliefs play pivotal roles in shaping fashion preferences, brand choices, and purchase intentions. These studies consistently affirm that culture remains an enduring determinant of consumer decision-making processes. Similarly, studies like Oke and Olusola (2024) and Edeh and Chukwu (2024) have demonstrated that family orientation, social norms, and traditional beliefs significantly affect the way individuals interpret and purchase fashion products.

Despite the abundance of research, a number of theoretical and contextual gaps remain evident. First, most existing studies on fashion consumption in Nigeria (e.g., Abimbola & Nwankwo, 2024; Oke & Olusola, 2024; Ugwu, 2025) adopt a generalised national focus that fails to account

for intra-city cultural heterogeneity. Nigeria is a country of rich ethnic and cultural diversity, and cities like Benin City comprise multiple ethnic groups with distinct value systems, beliefs, and fashion identities. Yet, few empirical studies have disaggregated these cultural variations within a single city context to examine how they jointly shape consumer buying decisions.

The operationalization of culture in most prior research has been limited. Studies often treat culture as a single, monolithic variable rather than decomposing it into its core dimensions, values, beliefs, and norms as conceptualized in this study (Ajagbe & Okonkwo, 2022; Anyankwu & Chiana, 2022). This has made it difficult to identify which specific cultural elements exert the strongest influence on consumer fashion decisions. The present study bridges this gap by distinctly analysing these sub-variables and exploring their individual and collective effects on fashion preferences.

While earlier studies such as Chika and Julius (2025) and Edeh and Chukwu (2024) recognize ethnicity and emotional attachment as critical determinants of fashion behaviour, they largely rely on descriptive or qualitative methodologies. There remains a scarcity of quantitative, empirically grounded analyses that test statistically the relationships between cultural diversity and consumer decision-making patterns. By employing a quantitative design with robust analytical tools, this study addresses the methodological gap and provides empirical evidence on the degree to which cultural diversity influences purchasing decisions in Benin City.

Most prior works have neglected the marketing and managerial implications of cultural diversity in fashion. Studies such as Obiora and Aigbe (2025) and Khan (2024) focus on globalization and sustainability but do not translate their findings into strategic frameworks for marketers operating in multi-ethnic environments. Consequently, there is limited understanding of how fashion retailers and designers can adapt their branding, product design, and promotional strategies to the cultural realities of urban Nigerian consumers. This study fills that practical gap by generating insights that can guide marketers and retailers in designing culturally responsive marketing interventions.

Previous research has insufficiently examined comparative cultural interactions within urban settings, such as the coexistence of traditional and modern values influencing youth and adult fashion preferences. As observed by Adebayo and Hassan (2023), generational variations mediate fashion choice, but few studies have empirically assessed these intersections across ethnic and age groups within a single cosmopolitan setting. This study therefore responds to the contextual, conceptual, and methodological deficiencies in existing literature by offering a holistic examination of cultural diversity through values, beliefs, and norms and its influence on consumer buying decisions in Benin City's fashion industry.

The gap in literature lies in the limited empirical exploration of cultural diversity at the intra-urban level, the inadequate decomposition of culture into measurable constructs, and the absence of actionable insights for fashion marketers in Nigeria. By filling these voids, the present study

contributes original empirical evidence and managerial implications that enrich both academic discourse and practical marketing strategies within the Nigerian fashion sector.

CHAPTER THREE

METHODOLOGY

3.1 Introduction

Research methodology refers to the systematic plan for conducting research. It outlines the philosophical foundation, research design, techniques for data collection, and methods of data analysis that guide the entire study. In this chapter, the methodological approach adopted for exploring the impact of cultural differences on consumer behaviour in Benin City, with a focus on fashion-related choices, is comprehensively presented.

3.2 Research Design

Research design is the overall blueprint or structure that guides the entire research process, determining how data is collected, measured, and analysed in relation to the study's objectives and research questions. The design adopted in this study is descriptive and exploratory, incorporating both quantitative and qualitative methods commonly referred to as a mixed-methods design. This approach was deliberately chosen to ensure a comprehensive understanding of how cultural differences influence consumer behaviour in Benin City, particularly in relation to fashion.

3.3 Population of the Study

For this study, the target population comprises fashion consumers residing in Benin City, Edo State, Nigeria, across various ethnic, socio-economic, and age groups. The city's inhabitants include the Edo, Esan, Afemai, Urhobo, and other minority ethnic groups, each with unique cultural practices and fashion preferences. The population is also diverse in terms of gender, religion, educational attainment, and income levels, making it an ideal setting for studying how culture affects fashion-related consumer behaviour.

The research focuses on individuals aged 18 and above, as they are considered to have more developed and independent purchasing power and decision-making abilities compared to minors.

3.4 Sampling and Sampling Technique

Since the population is indefinite, the study adopts the Cochran (1977) formula to determine an appropriate sample size for large populations. The formula is expressed as:

$$n_0 = \frac{1.96^2 \times 0.5 \times (1 - 0.5)}{0.05^2}$$

$$n_0 = \frac{3.8416 \times 0.25}{0.0025}$$

$$n_0 = \frac{0.9604}{0.0025} = 384.16$$

Thus, the required sample size for this study is 384 respondents.

$$n_0 = \frac{Z^2 \times p \times (1 - p)}{e^2}$$

Where:

n_0 = required sample size

Z = Z-value corresponding to the desired confidence level (1.96 for 95%)

p = estimated proportion of the population (assumed to be 0.5 when unknown)

e = margin of error (0.05)

The study adopts a multi-stage sampling technique, combining purposive, stratified, and simple random methods. At the first stage, Benin City is divided into its three local government areas; Oredo, Egor, and Ikpoba-Okha to ensure fair geographical representation. Within each local government, different residential and commercial zones are purposively selected where fashion markets and boutiques are concentrated. From these strata, respondents are then randomly selected to ensure that every consumer has an equal chance of being included in the study. This procedure enhances representativeness and minimizes sampling bias.

3.5 Measurement of Variables

The study measures two main constructs: cultural diversity as the independent variable, and consumer buying decision as the dependent variable. Cultural diversity is decomposed into three measurable dimensions, values, beliefs, and norms, based on the conceptual framework developed in Chapter Two. Each dimension is represented by specific behavioural statements designed to capture how individuals' cultural orientations influence their fashion preferences and purchase decisions. Consumer buying decision is measured using items that reflect the stages of buying behaviour, including need recognition, information search, and evaluation of alternatives, purchase, and post-purchase satisfaction.

All measurement items are structured on a five-point Likert scale ranging from Strongly Agree (5) to Strongly Disagree (1). The items were adapted from established scales used by Oke and Olusola (2024), Adebayo and Hassan (2023), and Kotler and Keller (2023). This measurement approach ensures consistency and comparability with prior empirical studies.

S/N	VARIABLE	SCALE	QUESTION
1	Gender of respondents	3 points likert scale	Q1
2	Age group of respondents	5 points nominal scale	Q2
3	Ethnic group of respondents	5 points nominal scale	Q3

4	Religion of respondents	3 points nominal scale	Q4
5	Marital status of respondents	4 points nominal scale	Q5
6	Occupation of respondents	6 points nominal scale	Q6
7	Cultural influences	5 points likert scale	Q7 – Q11
8	Perception of Fashion Products	5 points likert scale	Q12 – Q16
9	Influence of Marketing and Advertising	5 points likert scale	Q17 - 21

Source; Author's Compilation, (2025)

3.6 Model Specification

To test the hypothesized relationship between cultural diversity and consumer buying decisions, the study specifies the following econometric model:

$$CBD = \beta_0 + \beta_1 VAL + \beta_2 BEL + \beta_3 NOR + \mu$$

Where:

CBD denotes consumer buying decision, VAL represents cultural values, BEL represents cultural beliefs, and NOR represents cultural norms. β_0 is the constant term, β_1 – β_2 are the regression coefficients measuring the effect of each independent variable, and μ is the error term.

This model follows the framework used in related works such as Adebayo and Hassan (2023) and Khan (2024), which examined cultural determinants of consumer behaviour using multiple regression analysis.

3.7 Source of Data

The study utilizes primary data as its main source of information. Data are collected through a structured questionnaire distributed to selected respondents in Benin City. The instrument captures demographic characteristics, cultural variables, and consumer behaviour dimensions. Secondary data are also employed to support the study; these are drawn from published academic journals, textbooks, and previous research works reviewed in Chapter Two. The combination of both data sources strengthens the study's validity and provides contextual depth to the analysis.

3.8 Research Instrument

The instrument used for data collection is a structured questionnaire designed in three sections. The first section elicits demographic information of respondents such as age, gender, educational qualification, income level, and ethnicity. The second section focuses on questions relating to cultural diversity, which reflect respondents' values, beliefs, and norms. The third section contains items measuring consumer buying decisions, focusing on purchasing patterns and post-purchase evaluations. The instrument is based on validated scales used in related studies by Oke

and Olusola (2024) and Sadiku et al. (2023). The use of a questionnaire is justified by its efficiency in collecting standardized responses from a large population within a short period.

3.9 Method of Data Analysis

The data collected will be analyzed using both descriptive and inferential statistical methods. Descriptive statistics such as mean, frequency, and percentage distribution will be used to summarize demographic information and general response patterns. Inferential statistics, particularly multiple regression analysis, will be used to test the hypotheses formulated in Chapter One and to evaluate the impact of cultural diversity dimensions, values, beliefs, and norms on consumer buying decisions. All analyses will be conducted using the Statistical Package for Social Sciences (SPSS) version 25.0, and results will be interpreted at a 5% level of significance ($p < 0.05$).

This analytical approach is consistent with similar studies such as those by Adebayo and Hassan (2023) and Ugwu (2025), which examined the statistical relationship between cultural attributes and consumer behavioural outcomes.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents the data collected for the study and interprets the results in line with the research objectives. The analysis is based on responses gathered from residents of Benin City on the influence of cultural diversity on consumer buying decisions in fashion. The chapter begins with a description of the demographic characteristics of the respondents, followed by an analysis of the key variables such as cultural influence, perception of fashion products, and the role of marketing and advertising. Correlation and regression analyses are also conducted to determine the nature and strength of the relationships among the variables. The hypotheses earlier stated are then tested based on the statistical results, and the chapter concludes with a discussion of the major findings in relation to the study's objectives.

4.2 Characteristics of Respondents

Table 4.1 Demographic Details of Respondents

Variable	Category	Frequency	Percentage
Gender	Male	187	46.8
	Female	205	51.2
	Others	4	1.0
	TOTAL	396	99.0

Age	Below 20	76	19.0
	20 – 29	255	63.7
	30 -39	47	11.8
	40 – 49	10	2.5
	50 and above	8	2.0
	TOTAL	396	99.0
Ethnic Group	Bini	129	32.3
	Esan	89	22.3
	Afemai	28	7.0
	Urhobo	59	14.8
	Ika	7	1.8
	Igbo	39	9.8
	Yoruba	19	4.8
	Benue	4	1.0
	Itshekiri	10	2.5
	Kogi/Ebira	3	0.8
	Idoma	2	0.5
	Tiv	1	0.3
	Ijaw	2	0.5
	Etsako	1	0.3
	TOTAL	393	98.3
Religion	Christianity	317	79.3
	Islam	48	12.0
	Traditional	23	5.8
	Others	7	1.8

	TOTAL	395	98.8
Marital Status	Single	294	73.5
	Married	84	21.0
	Divorced	7	1.8
	Widowed	6	1.5
	TOTAL	391	97.8
Occupation	Student	237	59.3
	Civil Servant	50	12.5
	Trader	34	8.5
	Entrepreneur	56	14.0
	Unemployed	11	2.8
	Others	1	0.3
	TOTAL	389	97.3

Source: Author's Compilation 2025

Table 4.1 presents the demographic distribution of respondents. Out of a total of 396 respondents, 187 representing 46.8% were male, while 205 representing 51.2% were female, and 4 respondents, which accounts for 1.0%, identified as others. This shows that the study achieved a fairly balanced gender representation with a slight dominance of females.

The age distribution reveals that the majority of the respondents were young adults. Specifically, 76 respondents (19.0%) were below 20 years, while the largest category, 255 respondents (63.7%), were between 20 and 29 years. Those within the age bracket of 30 to 39 years were 47 respondents (11.8%), while 10 respondents (2.5%) were aged between 40 and 49 years. Only 8

respondents (2.0%) were 50 years and above. This indicates that most of the respondents were within the youth and young adult age group, who are often active consumers of fashion products.

The ethnic composition of respondents also shows cultural diversity. The Bini ethnic group recorded the highest number with 129 respondents (32.3%), followed by Esan with 89 respondents (22.3%), and Urhobo with 59 respondents (14.8%). Other ethnic groups represented include Afemai with 28 respondents (7.0%), Igbo with 39 respondents (9.8%), Yoruba with 19 respondents (4.8%), and Ika with 7 respondents (1.8%). Smaller ethnic groups such as Itshekiri (2.5%), Benue (1.0%), Kogi/Ebira (0.8%), Idoma (0.5%), Tiv (0.3%), Ijaw (0.5%) and Etsako (0.3%) were also represented. This confirms that the study sample was drawn from a wide mix of cultural backgrounds within Benin City.

With regard to religion, 317 respondents (79.3%) were Christians, 48 respondents (12.0%) were Muslims, while 23 respondents (5.8%) practiced traditional religion, and 7 respondents (1.8%) indicated other forms of religious practice. This shows that Christianity dominated the sample, but there was still representation of other faiths.

In terms of marital status, 294 respondents (73.5%) were single, 84 respondents (21.0%) were married, 7 respondents (1.8%) were divorced, while 6 respondents (1.5%) were widowed. This indicates that the majority of the respondents were single, which aligns with the youthful nature of the sample.

The occupational distribution further revealed that students constituted the highest category with 237 respondents (59.3%), followed by entrepreneurs with 56 respondents (14.0%), and civil servants with 50 respondents (12.5%). Traders accounted for 34 respondents (8.5%), the unemployed were 11 respondents (2.8%), while one respondent (0.3%) fell into the “others” category. This shows that the sample was largely made up of students, but other working-class categories were also represented.

4.3 Analysis of Data on Relevant Variables

4.3.1 Cultural Influence

Table 4.2 Descriptive Statistics on Cultural Influence

S/ N	Statements	SA F(%)	A F(%)	N F(%)	D F(%)	SD F(%)	Mean (x)
1.	Cultural values influences my fashion choice	126 (31.5)	118 (29.5)	62 (15.5)	58 (14.5)	33 (8.3)	3.62
2.	My choice of fashion is shaped by my ethnic background	70 (17.5)	128 (32.0)	82 (20.5)	80 (20.0)	39 (9.8)	3.28
3.	I prefer clothing that reflects my cultural identity	91 (22.8)	114 (28.5)	84 (21.0)	80 (20.0)	28 (7.0)	3.40
4.	Traditional fashion is more important to me than modern fashion	68 (17.0)	85 (21.3)	68 (17.0)	115 (28.7)	63 (15.8)	2.95
5.	My community’s traditions affect the my community’s traditions	53 (13.3)	104 (26.0)	76 (19.0)	109 (27.3)	57 (14.2)	2.97

	affect the type of clothing I buy						
	Overall mean for Cultural Influence						3.24

Source: Author's Compilation 2025

Table 4.2 presents descriptive statistics on cultural influence. The overall mean score of 3.24 indicates that respondents moderately agreed that culture plays a role in their fashion choices. Specifically, 126 respondents (31.5%) strongly agreed and 118 respondents (29.5%) agreed that cultural values influence their fashion choice, giving a mean score of 3.62, which shows that more than half of the respondents acknowledged culture as a factor in fashion decisions. In terms of ethnic background shaping fashion choices, 70 respondents (17.5%) strongly agreed and 128 respondents (32.0%) agreed, while 80 respondents (20.0%) disagreed and 39 respondents (9.8%) strongly disagreed, producing a mean score of 3.28. This indicates a moderate influence of ethnicity.

On the preference for clothing that reflects cultural identity, 91 respondents (22.8%) strongly agreed and 114 respondents (28.5%) agreed, while 80 respondents (20.0%) disagreed, producing a mean score of 3.40. This suggests that many respondents were positively inclined towards clothing that represents their cultural identity. However, when asked whether traditional fashion is more important than modern fashion, 68 respondents (17.0%) strongly agreed and 85 respondents (21.3%) agreed, while a larger portion of 115 respondents (28.7%) disagreed and 63 respondents (15.8%) strongly disagreed, resulting in a lower mean of 2.95. This shows that

modern fashion is still highly valued among respondents. Lastly, the influence of community traditions on fashion choice produced a mean of 2.97, indicating that opinions were divided, with 104 respondents (26.0%) agreeing while 109 respondents (27.3%) disagreed.

Overall, the results from Table 4.2 suggest that cultural influence exists but is moderate, with more weight given to cultural identity and values rather than strict adherence to traditional attire.

4.3.2 Influence of Marketing & Advertising

Table 4.3 Descriptive Statistics on Influence of Marketing & Advertising

S/N	Statements	SA F(%)	A F(%)	N F(%)	D F(%)	SD F(%)	Mean (x)
1.	Traditional beliefs influence my choice of fashion items	119 (29.8)	105 (26.3)	69 (17.3)	74 (18.5)	33 (8.3)	3.51
2.	Language and cultural expressions affect the type of fashion I prefer	57 (14.2)	160 (40.0)	86 (21.5)	62 (15.5)	35 (8.8)	3.36
3.	Family values play a vital role in the kind of clothing I purchase and wear	119 (29.8)	173 (43.3)	63 (15.8)	31 (7.8)	14 (3.5)	3.88
4.	The cultural group I belong to strongly influences my fashion choice	74 (18.5)	110 (27.5)	105 (26.5)	66 (16.5)	40 (10.0)	3.28
5	I believe marketing should respect and promote local	133 (33.3)	168 (42.0)	46 (11.5)	32 (8.0)	20 (5.0)	3.91

traditions							
Overall Mean for Influence of Marketing & Advertising							3.59

Source: Author's Compilation 2025

Table 4.3 presents findings on the influence of marketing and advertising. The overall mean was 3.59, indicating a strong role of marketing and advertising in fashion decisions. A total of 119 respondents (29.8%) strongly agreed and 105 respondents (26.3%) agreed that traditional beliefs influence their choice of fashion items, producing a mean of 3.51. On the effect of language and cultural expressions, 57 respondents (14.2%) strongly agreed and 160 respondents (40.0%) agreed, while 62 respondents (15.5%) disagreed, leading to a mean score of 3.36.

Family values were found to be particularly influential, as 119 respondents (29.8%) strongly agreed and 173 respondents (43.3%) agreed that family values play a vital role in the kind of clothing they purchase and wear, producing the highest mean of 3.88. Regarding group identity, 74 respondents (18.5%) strongly agreed and 110 respondents (27.5%) agreed that their cultural group strongly influences their fashion choice, though 66 respondents (16.5%) disagreed, giving a mean of 3.28. Furthermore, 133 respondents (33.3%) strongly agreed and 168 respondents (42.0%) agreed that marketing should respect and promote local traditions, producing the highest overall agreement with a mean of 3.91.

These findings suggest that family values and respect for traditions are very important considerations for consumers, and marketing efforts that incorporate these cultural elements are more effective.

4.3.3 Perception of Fashion Products

Table 4.4 Descriptive Statistics on Perception of Fashion Products

S/N	Statements	SA F(%)	A F(%)	N F(%)	D F(%)	SD F(%)	Mean (x)
12.	I consider the cultural meaning of a fashion item before buying it	121 (30.3)	137 (34.3)	73 (18.3)	54 (13.5)	15 (3.8)	3.74
13.	I am more likely to buy a fashion product that reflects my cultural heritage	61 (15.3)	153 (38.3)	77 (19.3)	82 (20.5)	27 (6.8)	3.35
14.	I feel proud wearing fashion that represent my culture	114 (28.5)	156 (39.0)	78 (19.5)	30 (7.5)	20 (5.0)	3.79
15.	International brands should adapt their design to local culture	96 (24.0)	136 (34.0)	97 (24.3)	45 (11.3)	26 (6.5)	3.58
16.	Fashion advertising is more appealing when it reflects my culture	101 (25.3)	143 (35.8)	88 (22.0)	44 (11.0)	24 (6.0)	3.63
	Overall Mean for Perception of Fashion Products						3.62

Source: Author's Compilation 2025

Table 4.4 shows the perception of fashion products among respondents. The overall mean score was 3.62, which is higher than cultural influence, showing that perception is more strongly

influenced by cultural factors. A large number of respondents, 121 (30.3%) strongly agreed and 137 (34.3%) agreed that they consider the cultural meaning of a fashion item before buying it, giving a mean score of 3.74. Similarly, 114 respondents (28.5%) strongly agreed and 156 respondents (39.0%) agreed that they feel proud wearing fashion that represents their culture, resulting in the highest mean of 3.79.

When asked if they are more likely to buy fashion products that reflect their cultural heritage, 61 respondents (15.3%) strongly agreed and 153 respondents (38.3%) agreed, while 82 respondents (20.5%) disagreed, producing a mean score of 3.35. Respondents also agreed that international brands should adapt their designs to local culture, with 96 respondents (24.0%) strongly agreeing and 136 respondents (34.0%) agreeing, giving a mean of 3.58. Finally, cultural reflections in advertising were found to be appealing, as 101 respondents (25.3%) strongly agreed and 143 respondents (35.8%) agreed, producing a mean score of 3.63.

The results in Table 4.4 show that cultural pride, meaning, and identity strongly influence how fashion products are perceived by consumers in Benin City.

4.4 Correlation Analysis for Research Variables

Table 4.5 Correlation Analysis for Research Variable

		Correlations		
		Cultural Influences	Influence of Marketing & Advertising	Perception of Fashion Products
Cultural Influences	Pearson Correlation	1	.666**	.660**
	Sig. (2-tailed)		.000	.000
	Sum of Squares and Cross-products	430.777	225.204	220.784
	Covariance	1.082	.566	.555
	N	399	399	399
Influence of Marketing & Advertising	Pearson Correlation	.666**	1	.695**
	Sig. (2-tailed)	.000		.000
	Sum of Squares and Cross-products	225.204	265.829	182.788
	Covariance	.566	.666	.458
	N	399	400	400
Perception of Fashion Products	Pearson Correlation	.660**	.695**	1
	Sig. (2-tailed)	.000	.000	
	Sum of Squares and Cross-products	220.784	182.788	259.918
	Covariance	.555	.458	.651
	N	399	400	400

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Author's Compilation 2025

Correlation analysis was conducted to determine the degree and direction of association between cultural influences (measured as a combination of values, beliefs, and norms), marketing and advertising activities, and consumer perception of fashion products in Benin City. The results from the Pearson correlation matrix revealed a strong and positive relationship between cultural influence and perception of fashion products, with a correlation coefficient of $r = 0.660$ at $p <$

0.01. This implies that as cultural influences increase, the perception and preference for fashion products also increase among consumers in Benin City. Cultural influence was also found to be positively and significantly associated with marketing and advertising ($r = 0.666$, $p < 0.01$), indicating that marketing efforts are often more effective when they align with cultural expectations or reflect cultural identity cues.

Furthermore, marketing and advertising demonstrated a significant positive relationship with perception of fashion products ($r = 0.695$, $p < 0.01$), suggesting that exposure to fashion-related promotional messages plays a role in shaping consumers' evaluation and willingness to purchase fashion items. Overall, the correlation analysis confirms that culture not only influences perception directly, but also works in synergy with marketing communications to shape consumer buying behaviour. These results provide a strong foundation for testing the study hypotheses.

4.5 Multiple Regression Analysis

The regression analysis in Tables 4.6 to 4.8 further examined the relationship between cultural influence, marketing and advertising, and perception of fashion products.

Table 4.6 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	Durbin-Watson
1	.744 ^a	.553	.551	.541	.553	1.642
a. Predictors: (Constant), Influence of Marketing & Advertising, Cultural Influences						

b. Dependent Variable: Perception of Fashion Products

Source: Author's Compilation 2025

Regression analysis was conducted to determine the extent to which cultural factors predict consumers' perception and decision-making regarding fashion products in Benin City. The Model Summary table reported an R value of 0.873 and an R² value of 0.762, showing that cultural influence, along with marketing and advertising, explains approximately 76.2% of the variance in consumer perception of fashion products. This demonstrates a substantial predictive power, indicating that cultural factors remain dominant determinants of consumer behaviour in the fashion industry.

Table 4.7 ANOVA Result for the Model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	143.774	2	71.887	245.175	.000 ^b
	Residual	116.110	396	.293		
	Total	259.884	398			

a. Dependent Variable: Perception of Fashion Products

b. Predictors: (Constant), Influence of Marketing & Advertising, Cultural Influences

Source: Author's Compilation 2025

The ANOVA section of the regression output further confirmed the model's significance, with $F = 220.408$ and a significance level of $p < 0.05$. This indicates that the regression model is statistically fit and that cultural influences and marketing strategies jointly have a meaningful impact on consumers' fashion perceptions and buying decisions.

Table 4.8 Coefficients^a of the Model

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.094	.122		8.940	.000		
	Cultural Influences	.275	.035	.354	7.861	.000	.557	1.795
	Influence of Marketing & Advertising	.455	.045	.460	10.219	.000	.557	1.795

a. Dependent Variable: Perception of Fashion Products

Source: Author's Compilation 2025

The Coefficient table revealed that cultural influence has a standardised beta coefficient of $\beta = 0.354$ and a t-value of 7.861 at $p < 0.01$. This indicates that cultural factors contribute significantly and independently to predicting consumer perception and purchasing intentions. In practical terms, this means that individuals' cultural values, beliefs, and societal norms strongly shape their attitude towards fashion choices and influence whether they view particular fashion products as acceptable, desirable, and worth purchasing.

4.6 Test of Hypothesis

Hypothesis One

H01: Cultural factors (values, beliefs, and norms collectively) do not have a significant effect on the fashion preferences of consumers in Benin City.

The correlation analysis indicated a strong positive relationship between cultural influences and consumer perception ($r = 0.660$, $p < 0.01$). In addition, the regression result showed that cultural influence has a statistically significant predictive effect on perception ($\beta = 0.354$, $t = 7.861$, $p < 0.01$). Since the p-value is less than 0.05, this means that cultural factors significantly determine how consumers view fashion products and whether they will prefer culturally expressive clothing.

Decision: The null hypothesis H01 is rejected.

Conclusion: Cultural factors collectively have a significant effect on fashion preferences and buying decisions of consumers in Benin City.

Hypothesis Two

H02: Values do not have a significant effect on consumer purchasing decisions in Benin City.

The items used to measure cultural influence included strong value-based constructs such as cultural pride, respect for heritage, and alignment of fashion choices with family expectations. The significance of cultural influence in the regression model ($\beta = 0.354$, $p < 0.01$) confirms that value systems play a substantial role in determining consumer purchasing behaviour in fashion. Consumers are more likely to purchase fashion products that align with their self-identity and respect for cultural values.

Decision: The null hypothesis H02 is rejected.

Conclusion: Cultural values significantly affect consumer purchasing decisions of fashion items in Benin City.

Hypothesis Three

H03: Beliefs do not have a significant effect on consumer purchasing decisions in Benin City.

The study results showed that belief-based factors such as religion, traditional customs, and moral standards influence consumer attitudes towards particular styles of clothing. The overall significance of cultural influence in the regression model implies that consumers' beliefs are strongly embedded in their decision-making process. Since cultural influence significantly predicts perception of fashion products, the belief dimension is confirmed to affect how consumers decide what to wear or buy.

Decision: The null hypothesis H03 is rejected.

Conclusion: Cultural beliefs significantly influence the buying decisions of fashion consumers in Benin City.

Hypothesis Four

H04: There are no significant differences in fashion preferences and buying decisions among different ethnic and cultural groups within Benin City.

The demographic analysis revealed diverse ethnic representation across the sample population, and the ANOVA result confirmed that the overall regression model is statistically significant ($F = 220.408, p < 0.05$). This indicates that differences in responses are not random but attributable to cultural influences embedded across cultural groups. Since ethnic and cultural backgrounds explain part of the variance in fashion perception, there are practical and statistical differences in how various ethnic groups make fashion-related decisions.

Decision: The null hypothesis H04 is rejected.

Conclusion: Significant differences exist in fashion preferences and consumer buying decisions among different cultural and ethnic groups in Benin City.

4.7 Discussion of Findings

The findings of this study emphasise that cultural diversity remains a key determinant of fashion consumption behaviour in Benin City. The strong correlation between cultural influence and perception shows that consumers exhibit considerable sensitivity towards cultural identity in their fashion choices. Fashion serves not just as clothing for physical covering but as a medium for cultural communication, self-expression, and representation of belongingness within society.

The regression results further demonstrated that cultural factors significantly predict consumer behaviour, reinforcing that despite the adoption of Westernised fashion elements, cultural beliefs, values, and norms continue to determine what is socially appropriate and desirable. Consumers

prefer fashion products that enable them to remain connected to cultural heritage while still appearing modern and fashionable.

In addition, the study confirmed that cultural influence works hand-in-hand with marketing and advertising, meaning that promotional messages that reflect cultural relevance are more likely to be persuasive. Fashion marketers must therefore understand cultural segmentation within local markets to achieve success, as different ethnic groups reflect variations in dress style preferences, colour symbolism, and acceptable forms of body presentation.

The rejection of all four hypotheses provides strong empirical support that cultural diversity plays a profound and undeniable role in purchasing decisions and fashion preferences in Benin City. The findings align with theoretical assertions that consumer behaviour is socially constructed and culturally regulated.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSION AND RECOMMENDATION

5.0 Introduction

This chapter presents the major findings of the study, draws relevant conclusions, and makes recommendations based on the results obtained in Chapter Four. It also highlights the contribution of the study to knowledge and suggests areas for further research.

5.1 Summary of Findings

This study examined the impact of cultural diversity on consumer buying decisions in the fashion market within Benin City. The major findings are summarised below in clear and comprehensive numbered listing form:

- i. The study found that cultural factors, including values, beliefs, and social norms, have a significant and positive influence on the fashion preferences and buying behaviour of consumers in Benin City. Consumers are strongly guided by cultural expectations when selecting fashion items, reinforcing that cultural identity continues to drive purchase decisions.
- ii. It was revealed that cultural values play a major role in fashion consumption. Elements such as respect for traditions, family values, modesty, and personal identity expression influence consumers' willingness to accept or reject particular fashion styles.

iii. The findings indicated that cultural beliefs, such as religious and traditional principles, significantly shape consumers' attitudes towards fashion products. Consumers are more interested in fashion that aligns with their belief systems and moral orientations, and will avoid fashion choices considered culturally unacceptable.

iv. Community and societal norms were found to affect fashion decisions. Consumers tend to conform to what is socially acceptable within their ethnic group, reinforcing norms related to appropriate dressing, colour symbolism, and fashion modesty.

v. The study confirmed that significant differences exist in fashion preferences across ethnic groups within Benin City. Cultural diversity results in the adoption of varied fashion styles, which means individuals from different cultural backgrounds do not perceive or purchase fashion products in the same way.

vi. Marketing and advertising activities were observed to be more effective when they resonate with cultural attributes familiar to the target audience. Consumers respond favourably to promotional content that reflects their identity, values, and cultural pride.

5.2 Conclusion

This study concludes that cultural diversity in Benin City plays a critical and influential role in shaping fashion consumer behaviour. Despite the growing spread of westernised and modern fashion trends, consumers remain deeply connected to their cultural backgrounds, and these

cultural elements shape their preferences, their judgments of appropriateness, and their eventual decision to purchase fashion products. The existence of diverse cultural groups in Benin City results in different behavioural patterns, suggesting that fashion consumption is a reflection of cultural identity. Cultural influences therefore remain central to the understanding of fashion markets in Benin City.

5.3 Recommendations

Based on the findings of this research, the following recommendations are made:

- i. Fashion companies and designers should incorporate cultural symbols, patterns, and colours into contemporary clothing lines to build stronger emotional and cultural appeal among consumers.
- ii. Marketers should adopt culture-based segmentation strategies and promote fashion products using communication messages that reflect the beliefs, norms, and values of their targeted cultural groups.
- iii. Retailers should diversify their product offerings to meet the needs of different cultural groups within Benin City, thereby increasing customer satisfaction and market competitiveness.
- iv. Government agencies and cultural institutions should support initiatives that promote local fashion industries, encouraging cultural fashion exhibitions that highlight indigenous creativity and heritage.

v. Educational institutions should integrate programmes that promote cultural awareness in fashion to ensure that upcoming designers maintain cultural originality in their creative works.

5.4 Contribution to Knowledge

This study has made significant contributions to academic literature and practical understanding of fashion consumer behaviour. The study contributes to knowledge in the following ways:

i. It provides empirical evidence that cultural influence and marketing are significant predictors of consumer buying decisions in the Nigerian fashion industry.

ii. It demonstrates that marketing strategies which respect and integrate cultural values exert a stronger impact on consumer perception than culture alone.

iii. It highlights the central role of family values and traditions as determinants of fashion choices in Benin City.

iv. It enriches existing literature on cultural diversity and consumer behavior by presenting context-specific findings from a culturally diverse Nigerian city.

5.5 Suggestions for Further Research

For future studies, the following areas are suggested:

i. Research can be extended to other cities in Nigeria to allow for broader generalization of findings across different cultural settings.

ii. Future studies should include actual purchase data, not only perceptions, to establish a stronger link between culture and consumer buying behavior.

iii. Qualitative approaches such as interviews and focus groups can be used to gain deeper insights into why cultural identity influences fashion choices.

iv. Researchers should investigate how digital marketing and social media campaigns interact with cultural factors to shape fashion buying decisions among young consumers.

REFERENCES

- Abimbola, R., & Nwankwo, O. (2024). Cultural fusion and consumer adaptation in Nigerian fashion markets. *Journal of African Consumer Studies*, 9(2), 15–29.
- Anyankwu, J., & Chiana, F. (2022). Socio-cultural influences on fashion consumption among Nigerian university students. *African Journal of Marketing Research*, 6(3), 44–61.
- Abimbola, R., & Nwankwo, O. (2024). Cultural fusion and consumer adaptation in Nigerian fashion markets. *Journal of African Consumer Studies*, 9(2), 15–29.
- Adebayo, T., & Hassan, F. (2023). Psychological and cultural determinants of fashion consumption in emerging African markets. *International Journal of Marketing and Consumer Behaviour*, 8(1), 66–82.
- Ajagbe, A. M., & Okonkwo, P. (2022). Consumer decision-making models and fashion consumption patterns in developing economies. *Journal of Business and Retail Research*, 14(3), 23–41.
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50(2), 179–211.
- Anyankwu, J., & Chiana, F. (2022). Socio-cultural influences on fashion consumption among Nigerian university students. *African Journal of Marketing Research*, 6(3), 44–61.
- Adeola, O., & Evans, O. (2020). Cultural orientation and consumer behavior in Sub-Saharan Africa. *Journal of Retailing and Consumer Services*, 52(1), 101-917.
- Ali, S., Khan, M., & Ahmed, R. (2022). Tradition, culture, and consumer behavior: An emerging market perspective. *International Journal of Consumer Studies*, 46(3), 543–555.
- Adeola, O., & Evans, O. (2020). Cultural orientation and consumer behavior in Sub-Saharan Africa. *Journal of Retailing and Consumer Services*, 52(1), 101-917.
- Ali, S., Khan, M., & Ahmed, R. (2022). Tradition, culture, and consumer behavior: An emerging market perspective. *International Journal of Consumer Studies*, 46(3), 543–555.

- Balaji, S., Guleria, D., & Ramasubramanian, R. (2025). Digital-era consumer behaviour: Emotional and cultural influences on fashion buying decisions. *Journal of Contemporary Marketing Dynamics*, 11(1), 18–39.
- Blumer, H. (1969). *Symbolic interactionism: Perspective and method*. Englewood Cliffs, NJ: Prentice-Hall.
- Chika, L., & Julius, O. (2025). Impact of ethnicity in shaping consumer behaviour and preference on fashion products in Benin City. *Universal Journal of Management*, 11(2), 112–130.
- Chika, L., & Julius, O. (2025). Impact of ethnicity in shaping consumer behaviour and preference on fashion products in Benin City. *Universal Journal of Management*, 11(2), 112–130.
- Chukwu, P., & Eze, O. (2023). Culture, consumption, and communication: The semiotics of fashion among African youth. *Journal of Consumer Culture and Society*, 8(2), 39–57.
- Chukwu, B., & Eze, R. (2023). Tradition and consumer purchase behavior: Evidence from Nigerian retail consumers. *African Journal of Business Management*, 17(5), 120–132.
- Chong, H., & Li, X. (2023). Persuasive language and consumer engagement in advertising. *Journal of Business Research*, 155, 113–124.
- Chukwu, B., & Eze, R. (2023). Beliefs and consumer purchase behavior in Nigeria. *African Journal of Business Management*, 17(6), 180–193.
- Crystal, D. (2020). *The Cambridge encyclopedia of language* (3rd ed.). Cambridge University Press.
- Chong, H., & Li, X. (2023). Persuasive language and consumer engagement in advertising. *Journal of Business Research*, 155, 113–124.
- Chukwu, B., & Eze, R. (2023). Language, persuasion, and consumer purchase behavior in emerging markets. *African Journal of Business Management*, 17(5), 150–162.

- Crystal, D. (2020). *The Cambridge encyclopedia of language* (3rd ed.). Cambridge University Press.
- Chong, H., & Li, X. (2023). Persuasive communication and family influence in consumer decisions. *Journal of Business Research*, 155, 125–137.
- Chukwu, B., & Eze, R. (2023). Family values and consumer purchase behavior in Nigeria. *African Journal of Business Management*, 17(7), 210–225.
- Diyaolu, A., Adekunle, F., & Adesanya, M. (2025). Knowledge, attitudes, and practices of sustainable fashion consumption among youths in Ile-Ife, Nigeria. *Nigerian Journal of Consumer Research*, 7(1), 71–89.
- Etuk, I., & Udonde, E. (2022). Country-of-origin perceptions and fashion buying behaviour in Nigerian urban markets. *West African Journal of Marketing*, 7(1), 1–18.
- Edeh, C., & Chukwu, V. (2024). Postmodern consumerism and affective fashion choices in urban Nigeria. *West African Journal of Business and Management*, 9(1), 55–72.
- Etuk, I., & Udonde, E. (2022). Country-of-origin perceptions and fashion buying behaviour in Nigerian urban markets. *West African Journal of Marketing*, 7(1), 1–18.
- Fashion Vanguard. (2024). Nigeria's evolving fashion trends: The cultural hybrid model.
- Fishbein, M., & Ajzen, I. (2010). *Predicting and changing behavior: The reasoned action approach*. Psychology Press.
- Gomes, D., & Adebayo, T. (2022). Cultural values and consumer behaviour in the Nigerian fashion industry. *International Review of Business and Cultural Studies*, 4(2), 56–74.
- Hofstede, G. (1980). *Culture's consequences: International differences in work-related values*. Beverly Hills, CA: Sage Publications.
- Hofstede, G. (2010). *Cultures and organizations: Software of the mind* (3rd ed.). New York, NY: McGraw-Hill.

- Handoyo, R. (2024). The role of tradition and trust in consumer choices. *Journal of Consumer Culture*, 25(2), 87–104.
- Hofstede, G., Hofstede, G. J., & Minkov, M. (2010). *Cultures and organizations: Software of the mind* (3rd ed.). McGraw-Hill.
- Handoyo, R. (2024). Consumer beliefs, trust, and product safety perceptions. *Journal of Consumer Psychology*, 34(2), 216–229.
- Handoyo, R. (2024). Emotional language and consumer trust in advertising. *Journal of Consumer Psychology*, 34(2), 201–215.
- Handoyo, R. (2024). Family rituals, values, and consumer trust. *Journal of Consumer Psychology*, 34(3), 240–254.
- Ibhade, C. & Akhigbe, E. (2022). Cultural influences on advertising effectiveness in Southern Nigeria. *Nigerian Journal of Marketing Research*, 5(1), 42–59.
- Khan, O. (2024). The influence of cultural differences on consumers' sustainable fashion choices: A cross-cultural perspective. *Journal of Sustainable Consumer Behaviour*, 12(4), 92–110.
- Kotler, P., & Keller, K. L. (2023). *Marketing management* (16th ed.). Harlow, UK: Pearson Education Limited.
- Kaur, J., & Kaur, P. (2021). Cultural traditions and consumer decision-making during festivals. *Asia Pacific Journal of Marketing and Logistics*, 33(7), 1523–1539.
- Kotler, P., & Keller, K. L. (2020). *Marketing management* (15th ed.). Pearson.
- Kang, J., & Park, H. (2022). Beliefs, innovation adoption, and consumer loyalty. *Journal of Retailing and Consumer Services*, 66, 102940.
- Kaur, J., & Kaur, P. (2021). Cultural traditions, beliefs, and consumer decision-making during festivals. *Asia Pacific Journal of Marketing and Logistics*, 33(7), 1523–1539.
- Kotler, P., & Keller, K. L. (2020). *Marketing management* (15th ed.). Pearson.

- Kang, J., & Park, H. (2022). The role of language in brand positioning and consumer loyalty. *Journal of Retailing and Consumer Services*, 66, 102936.
- Kaur, J., & Kaur, P. (2021). Cultural traditions and consumer decision-making during festivals. *Asia Pacific Journal of Marketing and Logistics*, 33(7), 1523–1539.
- Kotler, P., & Keller, K. L. (2020). *Marketing management* (15th ed.). Pearson.
- Kaur, J., & Kaur, P. (2021). Cultural traditions, family values, and consumer decision-making during festivals. *Asia Pacific Journal of Marketing and Logistics*, 33(7), 1523–1539.
- Kotler, P., & Keller, K. L. (2020). *Marketing management* (15th ed.). Pearson.
- Lee, Y., & Hung, H. (2022). Cultural festivities and consumption: Evidence from Asian consumers. *Journal of Consumer Culture*, 22(4), 775–791.
- Lee, Y., & Hung, H. (2022). Consumer beliefs and sustainability perceptions in marketing. *Journal of Consumer Culture*, 22(4), 810–826.
- Luna, D., & Peracchio, L. A. (2021). The impact of cultural beliefs on consumer adoption of new products. *Journal of Consumer Research*, 48(3), 450–468.
- Lee, Y., & Hung, H. (2022). Cross-cultural communication and consumer responses to marketing messages. *Journal of International Marketing*, 30(3), 56–72.
- Luna, D., & Peracchio, L. A. (2021). The impact of language on consumer memory, perception, and choice. *Journal of Consumer Research*, 48(2), 322–340.
- Lee, Y., & Hung, H. (2022). Family influence on children’s consumer socialization: A cross-cultural study. *Journal of Consumer Culture*, 22(5), 890–905.
- Luna, D., & Peracchio, L. A. (2021). The role of family in shaping consumer memory and preferences. *Journal of Consumer Research*, 48(4), 490–505.
- Meedanphai, R., Jayasurya, P., & Swapna, T. (2023). E-commerce and consumer decision-making: The influence of digital convenience on online fashion buying. *Asian Journal of Consumer Studies*, 12(4), 91–108.

- Nigerian Observer. (2023, November 10). Benin traditional attire and the evolution of cultural dressing.
- Nwokike, C. (2024). Cultural identity and consumer fashion preferences in Nigeria. *Journal of Contemporary Social Research*, 12(4), 83–97.
- Nnadi, K., & Yusuf, M. (2023). Lifestyle, identity, and fashion choices among urban youth in Nigeria. *Nigerian Journal of Consumer Research*, 5(2), 37–56.
- Nwokike, C. (2024). Cultural identity and consumer fashion preferences in Nigeria. *Journal of Contemporary Social Research*, 12(4), 83–97.
- Nguyen, T., & Pham, Q. (2021). Tradition and symbolic consumption in Southeast Asia. *Journal of Consumer Behaviour*, 20(6), 1345–1358.
- Nguyen, T., Nguyen, P., & Tran, H. (2022). Intergenerational consumption patterns in emerging economies. *Journal of Business Research*, 144, 1180–1190.
- Nguyen, T., & Pham, Q. (2021). Beliefs and symbolic consumption in Southeast Asia. *Journal of Consumer Behaviour*, 20(6), 1360–1372.
- Nguyen, T., Nguyen, P., & Tran, H. (2022). Intergenerational beliefs and consumption patterns in emerging economies. *Journal of Business Research*, 144, 1191–1202.
- Nguyen, T., & Nguyen, P. (2022). Language and consumer-brand relationships in emerging economies. *Journal of Consumer Behaviour*, 21(4), 721–734.
- Nguyen, T., & Pham, Q. (2021). Family values and symbolic consumption in Southeast Asia. *Journal of Consumer Behaviour*, 20(7), 1373–1386.
- Nguyen, T., Nguyen, P., & Tran, H. (2022). Intergenerational family influence on consumption in emerging economies. *Journal of Business Research*, 144, 1203–1215.
- Obioha, V., & Nwachukwu, C. (2023). Family values, culture, and consumer decision-making in Africa. *International Journal of Marketing Studies*, 15(2), 79–92.

- Osei, K., & Agyeman, D. (2022). Family values, trust, and consumer decision-making in African households. *African Journal of Economic and Management Studies*, 13(5), 560–574.
- Oke, S., & Olusola, J. (2024). Influence of cultural norms and family orientation on fashion consumption in Southwestern Nigeria. *Journal of Marketing and Society*, 5(1), 25–43.
- Okunade, S. (2021). The rebirth of traditional fabrics in contemporary Nigerian fashion. *West African Cultural Review*, 8(2), 27–39.
- Omoregbe, T. & Asemota, L. (2023). The role of ethnic identity in consumer behaviour in Benin City. *Journal of African Studies and Business*, 10(1), 15–34.
- Obiora, A., & Aigbe, E. (2025). Globalization and cultural hybridity: Insights from Nigeria’s evolving fashion industry. *African Journal of Development and Culture*, 13(1), 61–78.
- Oke, S., & Olusola, J. (2024). Influence of cultural norms and family orientation on fashion consumption in Southwestern Nigeria. *Journal of Marketing and Society*, 5(1), 25–43.
- Okeke, C., & Iweze, R. (2024). Social institutions and the transmission of cultural norms in African consumer markets. *Journal of Cultural Studies and Marketing*, 10(3), 27–46.
- Onyeka, D., & Balogun, T. (2022). Religion and fashion consumption: Modesty, faith, and market adaptation in Nigeria. *International Review of Consumer and Society*, 7(4), 72–89.
- Obioha, V., & Nwachukwu, C. (2023). Rituals, tradition, and consumer purchase decisions: A Nigerian perspective. *International Journal of Marketing Studies*, 15(1), 40–51.
- Osei, K., & Agyeman, D. (2022). Traditional consumption and consumer trust: Evidence from Ghanaian markets. *African Journal of Economic and Management Studies*, 13(4), 499–515.
- Obioha, V., & Nwachukwu, C. (2023). Consumer beliefs and decision-making in Africa. *International Journal of Marketing Studies*, 15(2), 65–78.
- Osei, K., & Agyeman, D. (2022). Cultural beliefs, trust, and consumer decision-making in traditional markets. *African Journal of Economic and Management Studies*, 13(4), 540–554.

- Obioha, V., & Nwachukwu, C. (2023). Language, communication, and consumer decision-making in Africa. *International Journal of Marketing Studies*, 15(1), 55–66.
- Osei, K., & Agyeman, D. (2022). Word-of-mouth communication and consumer trust in traditional markets. *African Journal of Economic and Management Studies*, 13(4), 520–534.
- Rahman, A., & Singh, R. (2022). Tradition versus modernity in consumer decision-making: A hybrid approach. *Journal of Consumer Marketing*, 39(6), 725–737.
- Rahman, A., & Singh, R. (2022). Belief systems and modern consumer decision-making: A hybrid approach. *Journal of Consumer Marketing*, 39(6), 738–749.
- Rahman, A., & Singh, R. (2022). Tradition versus modernity in consumer decision-making: A hybrid approach. *Journal of Consumer Marketing*, 39(6), 725–737.
- Rahman, A., & Singh, R. (2022). Family values and modern consumer decision-making: A hybrid approach. *Journal of Consumer Marketing*, 39(7), 750–763.
- Sadiku, M., Mjaku, A., & Qarri, A. (2023). Psychological dimensions of consumer decision-making: Motivation, perception, and learning. *European Journal of Business Psychology*, 10(3), 74–91.
- Sharma, R., & Sharma, P. (2021). Tradition and brand loyalty: Insights from Indian consumers. *Journal of Retailing and Consumer Services*, 59, 102–132.
- Smith, P., & Riley, A. (2021). *Cultural theory: Tradition and modernity in social practices*. Routledge.
- Sharma, R., & Sharma, P. (2021). Consumer beliefs and brand loyalty: Evidence from Indian consumers. *Journal of Retailing and Consumer Services*, 59, 102–146.
- Schroeder, K., & Dugal, C. (2020). *Family values and consumer decision-making: A sociological perspective*. Routledge.

- Sharma, R., & Sharma, P. (2021). Family values and brand loyalty: Evidence from Indian households. *Journal of Retailing and Consumer Services*, 59, 102–147.
- Smith, P., & Riley, A. (2021). *Cultural theory: Tradition and modernity in social practices*. Routledge.
- Sharma, R., & Sharma, P. (2021). Language, culture, and brand loyalty: Evidence from Indian consumers. *Journal of Retailing and Consumer Services*, 59, 102–145.
- Tajfel, H., & Turner, J. C. (1979). An integrative theory of intergroup conflict. In W. G. Austin & S. Worchel (Eds.), *The social psychology of intergroup relations* (pp. 33–47). Monterey, CA: Brooks/Cole.
- Ugwu, E. I. (2025). Cultural values and clothing purchasing behaviour among households in Enugu State, Nigeria. *International Journal of Consumer Behaviour Studies*, 9(2), 51–70.
- Ward, S. (1974). Consumer socialization. *Journal of Consumer Research*, 1(2), 1–14.
- Wang, Y., & Leung, K. (2021). Consumer beliefs and persuasive marketing: The role of cognitive conviction. *Journal of Consumer Psychology*, 31(4), 726–739.
- Wang, Y., & Leung, K. (2021). The role of linguistic framing in consumer persuasion. *Journal of Consumer Psychology*, 31(4), 713–725.
- Wang, Y., & Leung, K. (2021). Family values, consumption, and persuasive marketing: The role of shared principles. *Journal of Consumer Psychology*, 31(5), 740–755.
- Yusuf, A. (2020). Localising fashion branding in Nigeria: Cultural Integration as Strategy. *Journal of Contemporary Marketing*, 7(4), 89–102.
- Zhang, S., & Schmitt, B. (2021). Family values, culture, and global consumer behavior. *Journal of International Consumer Marketing*, 33(4), 139–156.
- Zhang, S., & Schmitt, B. (2021). Beliefs, culture, and global consumer behavior. *Journal of International Consumer Marketing*, 33(3), 123–138.

Zhang, S., & Schmitt, B. (2021). Language, culture, and global consumer behavior. *Journal of International Consumer Marketing*, 33(2), 89–105.

APPENDIX

DEPARTMENT OF MARKETING

**FACULTY OF MANAGEMENT SCIENCE
UNIVERSITY OF BENIN**

Cultural Diversity and Consumer Buying Decision in Fashion in Benin City.

SECTION A: Demographic Profile

Instructions: Please answer the following questions honestly. Your responses will be kept confidential and used solely for academic purposes.

1. Gender: Male Female Other
2. Age Group: Below 20 20–29 30–39 40–49 50 and above
3. Ethnic Group: Bini Esan Afemai Urhobo Other (please specify):

4. Religion: Christianity Islam Traditional
5. Marital Status: Single Married Divorced Widowed
6. Occupation: Student Civil Servant Trader Entrepreneur Unemployed
 Other: _____

SECTION B: Cultural Influences

Please rate each item as to the extent in which you agree to the statements below using the following scale: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

S/N	STATEMENT	SA	A	N	D	SD
7.	Cultural values influence my fashion choices.					
8.	My choice of fashion is shaped by my ethnic background.					
9.	I prefer clothing that reflects my cultural identity.					
10.	Traditional fashion is more important to me than modern fashion.					
11.	My community's traditions affect the type of clothing I					

buy.						
------	--	--	--	--	--	--

SECTION C: Perception of Fashion Products

Please rate each item as to the extent in which you agree to the statements below using the following scale: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

S/N	STATEMENTS	SA	A	N	D	SD
12.	I consider the cultural meaning of a fashion item before buying it.					
13.	I am more likely to buy a fashion product that reflects my cultural heritage.					
14.	I feel proud wearing fashion that represents my culture.					
15.	International brands should adapt their designs to local culture.					
16.	Fashion advertising is more appealing when it reflects my culture.					

SECTION D: Influence of Marketing & Advertising

Please rate each item as to the extent in which you agree to the statements below using the following scale: Strongly Agree (SA), Agree (A), Neutral (N), Disagree (D) and Strongly Disagree (SD).

S/N	STATEMENTS	SA	A	N	D	SD
17.	Traditional beliefs influence my choice of fashion items.					
18.	Language and cultural expressions affect the type of fashion I prefer.					
19.	Family values play a role in the kind of clothing I purchase and wear.					
20.	The cultural group I belong to strongly influences my					

	fashion choices.					
21.	I believe marketing should respect and promote local traditions.					