

Full Length Research Paper

The Influence of Personal Factors on Consumer Purchasing Decisions of Selected Durable Goods in Mwanza city

Victor, Sarah M.* and Viswanadham, N.

Faculty of Business Administration, St. Augustine University of Tanzania.

*Corresponding Author E-mail: sarahvictor357@gmail.com

Received 7 April 2022; Accepted 3 May 2022; Published 11 May 2022

ABSTRACT: Manufacturers of consumer durable products operate in a highly competitive, complicated, and dynamic commercial environment. Consumer durable white goods executives recognize the need of having timely, accurate, and consistent information and data for the purposes of creating, sustaining, and managing customer relationships across divisions. This study attempted to investigate the factors impacting client purchasing decisions for durables such as smartphones, televisions, automobiles, and computers. The research was conducted among Mwanza city families. The importance of this study is beneficial to suppliers of durable goods, buyers, and policymakers. The study used a quantitative method, with data collected from 406 families using a standardized questionnaire. The connection between autonomous personal variables and the dependent variable consumer purchasing decision was established using linear regression analysis. According to the data, personal variables have a major influence on customer purchasing decisions for durables. The findings of the regression revealed that personal aspects statistically and significantly influence consumers' decision to purchase durables. The current study looked into the impact of personal aspects on customer purchasing decisions for durable goods.

Keywords: Consumer durable goods, purchase decision, consumer buying behaviour, personal factors

INTRODUCTION

Consumer purchases are considered as a multi-stage process that individuals or households go through in order to achieve their purchasing goal (Pooler, 2016). When the customer wants to buy durables, which are frequently expensive, the process gets more complicated (Zeithaml et al, 2018). This is a deliberate action that results in the acquisition of the desired commodities or services. The purchase of long-lasting products is designed to bring both physical and psychological satisfaction. As a result, it is argued that if merchants wish to preserve a long-term competitive advantage over their competitors, they must change their offering to reflect the fact that customers expect their needs to be met or they will shop elsewhere.

The decision of a purchaser to acquire a specific product is a sort of self-articulation or expression that characterizes the purchaser (Wambui, 2018).

Furthermore, what a person buys, how he or she buys, and where he or she buys provides him or her an identity. Obtaining a long-lasting item, such as a car, smartphone, or house, also delivers a sense of satisfaction (Kotler and Keller, 2016). Shopping gives certain people a sense of purpose, a logic, self-esteem, and capability. All of this emphasizes the importance of purchasing decisions, especially when selecting a long-lasting item. Procurement behavior research gives information about the customer, his or her usage patterns, and the factors that affect their decision to buy one product over another (Pooler, 2016).

Numerous research has demonstrated that customers may occasionally be unaware of the product brand they need to purchase. These clients frequently rely on the advertising's effect. Thus, as Kotler (2010) emphasized, advertising must consider the demands of their

customers, even more so when the items are lasting and pricey. Consumer behaviour expertise is therefore deemed vital for groups seeking commercial success.

Client purchasing decisions for basic necessities are simple and quick because they are less expensive and commonly available (Verhallen, 2015). However, because durable commodities such as land, televisions, computers, telephones, and automobiles are costly, more time and careful consideration are required before making a purchasing decision.

As a result, the current study will investigate the factors that influence a consumer's purchase decision while purchasing a long-term asset (automobile, house, and land), household appliances (refrigerators, cookers, microwave, and couch), or gadgets (computers, smart phones and television).

As a result, the current study will assess the factors influencing the procurement of such durable products by Mwanza city residents.

Tanzania has experienced remarkable economic growth in recent years, establishing itself as a middle-income country (World Bank, 2021).

This has resulted in an increase in the market's supply of durable products, particularly in three categories: long-term assets (automobiles, houses, and land), household appliances (refrigerators, stoves, microwaves, and couches), and gadgets (computers, smart phones and television).

However, consumers' choices of durable products at the household level fluctuate due to a range of factors influencing consumer behavior (Zeithaml et al., 2018).

Thus, it is critical to investigate the elements that impact consumers' purchasing decisions when it comes to durable products, as they are expensive and customers want to see a return on their investment. Additionally, numerous related studies have been conducted outside Tanzania, including in America (Salomon, 2002; Schiffman and Kanuk, 2007), Europe (Lautiainen 2015; Popovic et al. 2019), India (Thangasamy and Patikar 2014; Rani 2014), China (Dube et al. 2018), Kenya (Mehta 2012, Alago et al. 2017; Wambu, 2018).

There has been minimal research on the topic under consideration in Tanzania. As a result, this research is regarded as crucial for confirming previously obtained findings. When a consumer decides to purchase a long-lasting object, he or she examines a number of factors. These components, according to Zeithaml et al. (2018), include economic, psychological, and personal. However, it is unclear how much personal variables influence customer purchasing decisions.

Thus, the current study aims to alleviate this fear by investigating how each of these characteristics influences the buyer's purchasing decision, particularly when it comes to durables. The study's goal is to evaluate the factors that influence customer purchasing decisions of chosen durables.

Literature review

Concepts of purchasing decision

Customer behavior is defined as a customer's approach to locating, acquiring, utilizing, analyzing, and rejecting products and services that they believe will suit their needs. Customer behavior is concerned with how purchasers select how to allocate their available resources (Time, Money, and Efforts) on use-related things.

This covers what they buy, why they buy it, when they buy it, where they buy it, how regularly they buy it, how frequently they use it, how consistently they evaluate it after they buy it, and the impact of such evaluations on future purchases. Customer lead is an assessment of when, why, how, and where customers buy or do not buy a product (Khosla, 2010). It combines cognitive science, social science, social humanities, and economics (Kotler, 2000).

It attempts to find value in both the buyer dynamic cycle and friendly events. A purchaser is a person or group of people who select, purchase, use, or discard products, organizations, ideas, or experiences in order to fulfill their needs and desires (Schiffman and Kanuk, 2007). After all, the ultimate purpose of any product or service is to attract customers. In order to be profitable, organizations try to please these customers (on the same page).

The terms "final purchaser" and "hierarchical purchaser" refer to two different types of eating units. The final purchaser (a person, a family, or, on the other hand, a family) differs from the authoritative purchaser in terms of direct and influencing factors (a company affiliation, an administration office, or a non-benefit creating association). Anyone who purchases things or services for personal use (e.g., clothing and dental care) or for the use of his or her family is the last client.

His purchases are typically intended to suit his or her own or a relative's necessities. A powerful buyer, for example, may frequently purchase hardware, components, writing materials, furniture, and items. The goal of purchasing is to allow them to use their skills and achieve their permitted goals, such as developing products and providing services to past consumers (Aaker, 1997 and Solomon, 2002).

Households are made up of about one person who lives in a near-survivable situation and also provides a victory or living solace. This assembly of people could include family members or non-family members such as specialists (Haviland, 2003). In this study, a comparative setting was used. Customers' items are products and services that a buyer buys on his or her own or via others in order to use (consuming) them to meet his or her own personal needs and those of his or her family, but not to replace them (Lamb et al., 2001). A similar definition is used in this investigation.

Households purchaser things are items made to be

utilized in families or for a customer's solitary usage, use, or delight in families. These purchases by the family include both durable and non-durable items. Cooking utensils, temperature control systems, and sofas have a lengthy life expectancy, usually exceeding one year. Non-strong products, on the other hand, are those that are bought for immediate use or to be stored for each brief period of life. Non-strong products include food, beverages, clothing, shoes, and gasoline (Schiffman and Kanuk, 2007).

Consumers buyers' behaviour

One of the current critical issues for the client direct is that persons typically purchase products not because of their fundamental cut-off points, but rather out of genuine regard. It does not mean that things' fundamental limits are insignificant, but rather that their current administration transcends their association limitations (Salomon, 2002). Buyer lead is an assessment of when, why, how, and where consumers purchase or attempt not to purchase. It incorporates elements from psychological research, social science, social humanities, and economics.

It works hard to see the value in the purchaser's dynamic cycle, both alone and in groups. It focuses on specific client characteristics such as economics and direct variables in an attempt to understand their demands. This type of structure is crucial for organizations, especially during an opposition night. The elements that influence customer purchase behavior are diverse and non-standardized. Financial constraints frequently constrain consumer purchasing behavior, especially when a purchase appears insignificant in relation to one's daily routine and way of life.

Throughout the vendors' promotion time, customers had less impact on the availability of family products and frequently had to compete with what was on sale (Mbura, 2014). Consumers have been pushed to desire more and set higher requirements as their discretionary cash flow, access to data, and competition have increased, particularly during the purchaser's promotional position (on the same page). Shoppers are often determined by their needs rather than their criteria for an item, which is a prevalent feature of the market for family items.

Empirical literature review

Personal variables are distinct aspects that contribute to an individual's career, financial condition, and motivation. A persuaded person is willing to take action. The individual's control over his or her financial situation influences the job and products acquired. The collaborative buyer choice effort assists you in understanding the process that consumers go through when determining whether or not to purchase something.

A variety of factors may influence the long-term consequences of purchase decisions. As part of the empirical literature review, a careful appraisal of previous related literature was performed. The relevant reviews were summarized, paraphrased, and divided into sub-sections based on the specific aims of the current concentration, as mentioned in the following sections.

Slovenia et al. (2009) conducted a study titled *A Strategic Household Purchase: Consumer House Buying Behavior*. The overview's distinguishing feature was seeing consumer house-purchasing behavior via the clients' eyes. The motivation for this exploration was threefold when considering the flow composing examining buyer dynamics: to propose a determined model of customer dynamics within the packaging of customer leads; to collect data on the factors influencing this cycle from a specific point with an emphasis on pre-collected house purchases; and to offer implications for the profitable acquisition of pre-collected houses.

The findings of their in-depth interviews with present and prospective owners of a specially built pre-assembled house revealed that intellectual and sensible criteria fail to effectively explain consumer behavior when it comes to a high-involvement item like a house. Regardless of the client's unusual traits, personal circumstances, and natural components, the evaluation recommended that the role of feelings, experience, subconscious variables, needs, and objectives be investigated to maximize the possibility of understanding this type of dynamic.

Kassarjian (2011) defines personality as consistency in reaction to a stimulus. An individual's personality can be seen in his or her reaction tendencies that are repeated in a similar or related situation. The way a customer reacts to a product is heavily influenced by his or her personality make-up (Njeru 2017). Each consumer has a distinct personality that influences his or her decision to buy or not buy a particular product. It is therefore critical for manufacturers to understand the variances in customer personalities in order to design products that meet the needs of consumers. Similarly, marketers should advertise what corresponds to the wants of their customers; otherwise, customers will seek satisfaction elsewhere.

Personality determines an individual's decision to acquire an item, according to Engel et al, (2015). However, because it is difficult to meet the needs of every individual, it is suggested that both manufacturers and marketers focus on strong appeal to the majority of their consumers. Character is used to sum up all of the characteristics of an individual that make the individual being referenced to exceptional. No two people have the same personality; nonetheless, several endeavors have produced persons with practically indistinguishable qualities. Perhaps the most remarkable individual types identified by Carl Jung are minor deviations from those proposed by Jung's master, Sigmund Freud.

His personal classes include self-observer and friendly individual. The astute individual is shown as being monitored, internally coordinated, and dealt with by others. The nice person is dynamic, generated by others, and certain. Throughout the years, a few other incredible blueprints have also been created.

Genuineness, assurance, sympathy, independence, adaptability, and antagonism are examples of character attributes that can be combined with credits relating to how people see themselves and their role in the world. Individuals of diverse types appear to react differently to distinct market duties. For example, a friendly person may participate in the buying experience and rely on very close acumen to obtain information. For the time being, in-store movement is transformed into a basic particular contraption.

Understanding the primary person credits of potential customers might be useful information for the supervisor in arranging the driving blend. Marketing experts have believed people to be tough to apply for what they are worth, mostly because it is not difficult to verify character attributes. Character tests are typically lengthy and complex; several were developed to identify individuals with difficulties that are major clinical concepts. Making an interpretation of these mechanical gatherings into obliged developing data is no little feat, and marketing specialists have gone to way of life evaluation taking everything into account.

Character becomes an even more clear necessity in the possibilities of brand character. Brand managers strive to foster strong, self-evident, and visible personalities for the brands they promote. The individual adds meaning to the brand, allowing purchasers to actually interact with the brand and view its individual as obvious with their own attributes and self-character. For the time being, there is a blurred boundary between using lifestyle and character to understand and connect with target clients. It's not difficult to observe the force of brand character at work if you go down a brief summary of super-brands.

There are also individual features and characteristics that can influence purchasing decisions. These include things like section, life stage, and lifestyle.

Demographics are an important collection of factors that advertising must consider when attempting to understand and respond to customers. Sectional characteristics include age, sexual orientation, financial level, preparation status, and intimate status. Each of these elements could influence the buyer's decision.

For some clients, sexual orientation is a brand name, similar to the advertising that targets them. You only need to look at television advancements during an NFL game and television advancements during the women's structured television program *The View* to see how different people's requirements and necessities are turned into displaying messages and symbols Kotler and Keller (2017).

Thangasamy and Pakitar (2014) indicate that publicists must first understand the consumer in order to comprehend how purchasers make purchasing decisions. Similarly, publicists should take extreme prudence when making purchases. The client's decision to buy a chemical, a television, a new car, or a cricket bat will be vastly different.

The creators performed a poll in 2014 to determine the factors that influence customer purchasing behavior. The poll, on the other hand, was not limited to a single industry or geography. Residents from only three of Nagaland's eight districts participated in the research, and the model structure was self-adhering to ensure that each individual had an opportunity to participate in the audit.

Following a thorough review of the overview, it became clear that mental variables such as apparent quality, perceived value, and promotional mix were by far the most important influencers of purchasers' purchase decisions. These were modeled on long-lasting things like televisions, refrigerators, and car engines. Kotler and Armstrong (2007) conducted an investigation to assess factors influencing client purchase behavior.

Individual components were found as the key predictors of client purchasing behavior among all of the components, including actual components, social components, and social variables.

Individual factors such as work, financial position, and motivation become increasingly prominent as purchasers are reluctant to spend more than they have. Another important component in client decision-making is financial situation. People with varied degrees of income, as one might expect, will frequently purchase a range of products, shop in a variety of methods, and look for a variety of traits. Several prominent apparel stores, for example, target larger-sized customers with their displays. Meanwhile, Wal-Mart clings to its "most irrelevant expenses" strategy in order to preserve its attraction for concentrated and lower-paying customers.

The possibility of life stage is associated with economics: customer directs refers to the remarkable life events and circumstances that individuals experience out of nowhere.

Departing your family's home, going to school, marrying, buying a house, raising a family, sending children to school, and leaving are all life events that influence client mindsets, practices, and decisions. Many marketing businesses cultivate restrictive division structure to assist them better understand this aspect of the customer experience and personalize products and services to specific demands.

Experian's buyer data association built a specialized model, which is a game plan of lifestyle components. Experian's life stage segments include Independent Youth, Young Families, Mature Couples and Families, and Elderly Singles, as well as six distinct segments that encompass the whole adult population in the United

States Wambui (2018).

Personality: Way of life is one of the more forward-thinking and constantly important courses of action for comprehending buyer direct. The word "style of life" relates to how a potential client's paradigm of being or existing on the planet suits their psychographics in this exceptional circumstance (a great deal of perspectives, feelings, targets, and interests). There are various components that make up a way of life:

Hobbies and exercises (e.g., tracker; prosperity fan; fusionist; foodie; attorney; skilled worker; pet darling; rancher; voyager; investigate; shut-in; crafter, and so forth) Attitudes toward oneself and the world (e.g., politically moderate; feminist; revolutionary; business visionary; independent analyst; do-gooder; early adopter; technophobe; freedom champion; pioneer, and so on). Customers' lifestyle elements represent their goals, how they invest their energy, what they are likely to spend money on, and how they perceive themselves. These isolated features, without a doubt, have a direct impact on customer decisions and brand preference. Lifestyle standards are typically something that customers are passionate about. When a client believes your image is congruent with his tastes, points of view, and self-character, you've laid the framework for a long and lasting customer relationship. Keller and Kotler define lifestyle research as the mind-boggling component that resolves challenges with the final goal of increasing customer assessment (2017).

The factors influencing Tanzanin families' purchasing decisions for durable items have gotten little attention (Kakiza, 2015). As a result, further work in this sector remains to be done in Tanzania. As a result, the current study is expected to fill this void by adding to the existing body of information. Furthermore, previous research conducted outside of Tanzania (Musyoki 2012; Ezeand Bello 2016; Hussen 2019) revealed that previous studies only focused on a single individual component impacting buying decisions. The current study looks at all three dimensions, psychological, economic, and personal.

Mkanda (2009) conducted a survey of a few factors that influence customer brand choice, including price, quality, package, and name, with a focus on fizzy drink brands in the Tanzanian market. The goal of this study was to learn about the purchasing behaviors of carbonated soda pop flies in the Tanzanian market. It investigated the essential factor credits that influence consumer preference for a specific brand of carbonated beverage. It investigated shopper purchase behavior and investigated a number of product, price, quality, bundling, and brand-related factors that influence customers' brand choices. The goal of the review was to enrich hypothetical data while also supporting market specialists in selecting which of the best market systems to accept. The evaluation theory used a standard study to audit 167 carbonated soda customers from five different places. To evaluate the points, the chi-square genuine approach and

methods were applied, while additional apostatize strategies were used to investigate the ideas. Five hypotheses were investigated, and the results revealed a significant negative relationship between the price of the pack and the brand of carbonated soda pop pops. In terms of disclosures, it was discovered that the perceived concept of the thing had an uncomfortable effect on the decision to acquire a brand of fizzy drinks. The negative link may arise as a result of the way consumers continually assess the likelihood of items being subject to a variety of data prompts that they pair up with other items.

The investigation found that the aforementioned factors had a substantial impact on consumers' decisions to purchase carbonated soda pop brands in Tanzania. According to the study, carbonated soda pop associations should redirect their resources toward financing programs that target pushing issues relevant to consumers in order to help responsibility. Furthermore, the concentrate urged the government to develop a sustainable business environment by improving its cost assortment, import, and product policies in order to save the local soft drink pops sector. This poll excluded characteristics that affect buyer direct, instead focusing on credit-related items.

Hierarchy theory of needs and purchasing decision

The stage of need insistence or inspiration in the buyer purchase process occurs when consumers realize the presence of a need for something. Maslow proposed that people must satisfy their basic needs, such as food, water, shelter, and clothing, which resulted in the Progressive Course of Needs model in the 1940s and 1950s in the United States, and the Hierarchy of Needs hypothesis is still relevant today for understanding human motivation, board preparation, and individual development.

To be honest, Maslow's ideas about the Hierarchy of Needs and the need of managers to establish a work environment that attracts and enables specialists to attain their maximum potential (self-affirmation) are more relevant today than ever. Abraham Maslow introduced the Hierarchy of Needs in his 1954 book *Motivation and Personality* (second edition 1970), and Maslow expanded on his thoughts in subsequent work, most notably his later book toward a frontal cortex assessment of being, an essential and critical examination that has recently been reconsidered by Richard Lowry, who is an essential scholastic in the field of inspiring psyche science by his own doing.

The five-stage Maslow's Hierarchy of Needs model below (planning and expressing - in addition to the specific pyramid design) is unquestionably and unequivocally ascribed to Maslow; later modifications of the hypothesis with extra amazing stages are not entirely

attributed to Maslow. Others drew inspiration for these extensive models from Maslow's work.

Maslow specifically refers to the essentials Cognitive, Esthetic, and Greatness (which must be portrayed as explicit necessities levels in explicit understandings of his theory) as additional sources of inspiration, but not as indisputable requirements levels in the Hierarchy of requirements. Where Maslow's Hierarchy of Needs is shown with more than five levels, these models have been developed in response to others' appreciation of Maslow's work. The buyer's need for individuality is delegated since it influences how the buyer bestows his or her own self. Accomplishment, status, connection, and, similarly, having a place are crucial, since they represent the consumer's social position or work.

MATERIALS AND METHODS

The present assessment is focused on the Tanzanian city of Mwanza located on the lake's southern shore. It is made up of people from a variety of economic backgrounds, including the middle-income earners who are the subject of this research. Middle-income people may afford durable products and hence qualify for this research. The current study used a quantitative design since it aims to determine the factors that influence purchasing decisions and involves a large sample size (384 homes) who will all be answered the identical questions. Additionally, data analysis will use statistical techniques such as regression analysis. The analysis unit is the household that has at least one of the following: a smartphone, a car, a house, land, a television, a computer, or a refrigerator.

The study data will be collected using survey questionnaire. A questionnaire was chosen for this study for it is considered ideal instrument since it is objective, less costly and fast to gather data from a large sample (600). Thus, questionnaire was found more appropriate as compared to other tools like interview which would consume more time and money to study the entire sample of 384 households. The primary information gathered utilizing the poll was broken down utilizing both distinct and inferential measurements. The information passage and examination was analyzed with the aid of Statistical Package for Social Science (SPSS) and smart partial least square (smart PLS).

RESULTS

For data analysis, regression analysis was run and the results were as presented below. Correlation Analysis After running the regression, the results show that PEF also statistically (6.700) and significantly (p value = 0.000) influence consumer's decision to purchase durables. From (Table 1) it is shown that utilizing Pearson relationship at one tailed, personal factors are positively

and significantly correlated with purchase decisions

Model summary

Table 2 presents the model summary which indicates that model one, model two, and model three are all significant (0.000). Further, it is shown that the R-square for model one is 49.5 percent, while the R-square for model two is 54.5 percent, and the R-square for model three is 58.7 percent. These R-squares imply that the variance of the dependent variable (Purchase decision) is explained by the independent variables Personal factors by 58.7 percent respectively. According to Cohen (1988), the R-square = 26 percent is considered substantial. Hence the R-square was (58.7%) show that the explanatory power of the variables has a strong explanatory power on the model.

Analysis of variance (ANOVA)

The investigation of change (ANOVA) as demonstrated in (Table 3) shows that the F-statistic for model one is 396.7, for model two is 241.2 and for model three F-statistic is 193.3 and they are all significant (0.000). This implies that all predictors influence the dependent variable significantly

DISCUSSION

The study sought to ascertain whether personal factors influence customer sentiments toward durable goods. According to the results of the regression analysis, PEF has a statistically significant (6.700) and positive (p -value = 0.000) effect on consumers' decision to purchase durables. As a result, personal characteristics have a significant impact on customers' purchasing decisions in the following ways.

Personal attributes such as the buyer's age, employment, economic situation, life style, personality, and self-concept, according to Bondia et al. (2019), strongly influence an individual's decision to purchase durables. These factors influence purchasing decisions for durables. Age-related elements like as smart phone and automotive preferences, for example, alter as a consumer's age increases. Preferences seldom remain constant throughout a person's life; rather, they evolve.

Furthermore, the current findings support those of Zeithaml et al. (2018), who claim that the consumer's job and purchasing ability influence purchase decision. This implies that the consumer's income level determines what they can buy. People with comparable occupations have similar likes in music, clothing, automobiles, and cell phones, among other things. These people frequently interact with one another. As a result, a buyer's occupation type determines what he or she can and

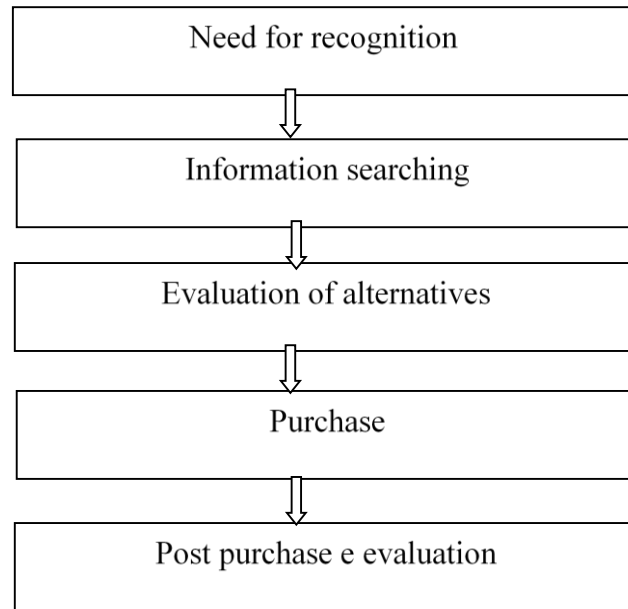


Figure 1: Concept of purchasing decision, Source: Purchasing decision process (Kotler, 2012).

Table 1: Correlation analysis.

		CPD	EF	PSF	PEF
Pearson Correlation	CPD	1.000	.704	.697	.673
	EF	0.704	1.000	.802	.674
	PSF	0.697	.802	1.000	.670
	PEF	0.673	.674	.670	1.000
Sig. (1-tailed)	CPD	0.000	0.000	0.000	0.000
	EF	0.000	0.000	0.000	0.000
	PSF	0.000	0.000	0.000	0.000
	PEF	0.000	0.000	0.000	0.000
N	CPD	406	406	406	406
	EF	406	406	406	406
	PSF	406	406	406	406
	PEF	406	406	406	406

Table 2: Model summary.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change
1	0.704 ^a	0.495	0.494	3.04453	0.495	396.731	1	404	0.000
2	0.738 ^b	0.545	0.543	2.89534	0.049	43.709	1	403	0.000
3	0.768 ^c	0.591	0.587	2.74950	0.046	44.886	1	402	0.000

Predictors: (Constant), Personal Factors

cannot buy.

As a result, it is believed that persons with low financial resources are more concerned with obtaining needs for survival rather than luxurious goods. The purchaser's way of life reflects how he or she lives and spends money (Jain, 2021). Prior experiences, current situations, and natural attributes all influence it. The products that clients choose are influenced by their lifestyle.

Personality is what differentiates one individual from another depending on their characteristics. These distinguishing features may include boldness, flexibility, a sense of humour, and transcendence (Mohd Thas and Chandra 2016). Our impressions of ourselves and the world around us are shaped by our personalities. Personality determines how we buy durable products on this level. Personality evolves over a person's life, and

Table 3: ANOVA^a

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3677.372	1	3677.372	396.731	0.000 ^b
	Residual	3744.749	404	9.269		
	Total	7422.121	405			
2	Regression	4043.782	2	2021.891	241.190	0.000 ^c
	Residual	3378.338	403	8.383		
	Total	7422.121	405			
3	Regression	4383.108	3	1461.036	193.266	0.000 ^d
	Residual	3039.013	402	7.560		
	Total	7422.121	405			

a. Dependent Variable: purchase decisions

b. Predictors: (Constant), personal factors

so the way a person acquires durables changes with time. Because of the shift in usage, a person who favored a fancy smartphone in his or her youth is likely to choose a basic phone in later life. Marketers must comprehend this concept in order to determine who to target and what product to market. Similarly, producers must differentiate their products in order to meet the varying needs of their clients.

Conclusion

The study sought to determine how personal variables affect customers' decision to purchase durable goods. The study shows that when consumers purchase durable items, personal characteristics such as their age, employment, economic position, lifestyle, and personality have a substantial impact on their purchasing decisions. Marketers must take these personal qualities into account when determining who to advertise to and what product to promote. Similarly, producers should distinguish their products in order to cater to the diverse wants of their customers. The current study examined the effect of personal aspects on customers' durable goods purchase decisions. Thus, the study suggests that future research should concentrate on the effect of similar factors on the purchase of perishable commodities. This study concentrated on the use of structured questionnaires to collect data from homes in Mwanza city. Because obtaining data on people's feelings via a questionnaire may introduce some inaccuracies, it is advised that future research employ interviews and focus group discussions.

REFERENCES

- Aaker, L. (1997). "Dimensions of brand personality," *Journal of Marketing Research*, Vol.34 (3), pp 126-136.
- Kakiza C (2015). *Factors Affecting Purchasing Decisions of The Consumers: A Case Of Kinondoni District (Dar Es Salaam)*, Masters Degree Thesis, Mzumbe University, Morogoro, Tanzania.
- Kotler, P. (2012) *Marketing management*, 5th, North-western publication, USA.
- Kotler, P. and Keller, K. (2016). *Marketing management* (15th edition). NY: Prentice-Hall.
- Kotler, P., and Armstrong, G. (2007). *Principles of Marketing*. Upper Saddle River, NJ: Prentice Hall.
- Lamb, C. W. Hair, J. F. and McDaniel, C. (2001). *Marketing*, South-Western Thompson Learning, USA.
- Mbura, O. (2014). *Principles and Practises of Marketing in Tanzania*. 5th ed. University of Dar es Salaam, Tanzania.
- Mehta H (2012). *Factors Affecting Consumer Purchasing Decision In Kenya's Motor Industry: Case Of Toyota Kenya Customers*, Masters Degree Thesis, United States International University Africa, Nairobi.
- Mkanda, S. R. (2009). An assessment of some product, price, quality, package, label and promotional factors that affect consumer choice of brand: A case of carbonated soft drink brands in Tanzania market. Masters Dissertation. University of Dar es Salaam. Tanzania. (Unpublished).
- Pooler, J. (2016). *Why We Shop. Emotional Rewards and Retail Strategies*, Connecticut: Praeger.
- Schiffman, G. and Kanuk, L. (2007), *Consumer Behaviour*, Eight Edition, Prentice Hall Incorp. USA.
- Solomon, R. (2002). *Consumer Behaviour, Buying, Having, Being*, 6th ed, Prentice Hall, New Jersey, USA.
- Thangasamy, E. and Pakitar, G. (2014). Factors Influencing Consumer Behavior: A Case Study. *Global Journal of Management and Business Research*. Vol 14-5
- Verhallen, E. (2015). *Is the Marketing Concept Always Necessary? The Effectiveness of Customer, Competitors and Societal Strategies in Business Environment Types*, *European Journal of Marketing*, 42 (1/2), pp. 222-37.
- Wambui T M (2018). *Factors Affecting Consumer Purchasing Decision In Kenya's Motor Industry: Case Of Isuzu East Africa Customers*. Master's Degree Thesis, United States International University Africa, Nairobi
- World Bank (2021). *United Nations Census*.
- Zeithaml V A, Bitner M J and Gremer D D (2018), *Services Marketing: Integrating customer focus Across the Firm*. 8th edition, McGraw-Hill Irwin Melbourne, Australia.