



## Systematic Review on Factors affecting consumer buying behaviour in Developing Countries

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### Abstract

The systematic Review was collected from 50 related articles, the collected articles was farther analysed by focusing on the articles title, purpose, methodology and finding. The reviewer tries to analyse what factor that affecting the buying behaviour of consumers in developing countries. Generally different factors was identified that affect consumer buying behaviour in developing countries like Economic factors, personal, cultural, social and psychological factors were the main factor that affecting consumer buying behaviour in developing countries.

Key words: Consumer, behaviour, developing countries, culture, Economy

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### 1. Introduction

Consumption is a universal phenomenon; it permeates virtually all ramifications of every society from private to public sector. Irrespective of our status, age, gender, lifestyle, culture personality, religion or nationality, we consume one product or another. This is one of the reasons why Consumer Behaviour, as a field of study, is very intriguing. Essentially, as consumers, we buy to satisfy our various needs and wants. Hence, these consumption decisions are linked to the value we derive from the associated transactions. This explains why it is very imperative for Company to have an understanding of the underlying issues that drive consumer affecting behavior in relation to their market offerings. Meanwhile, the task involved in achieving this is quite challenging for marketers, to identify which factors that affecting consumer buying behaviour pattern. It is considered challenging because consumers are all different in many ways and this could be demographically, emotionally, culturally or in various other contexts, and they can act differently to the same stimulus.

The present systematic review has made an attempt to study the behavior of personal consumers in developing countries particularly in Ethiopia. The personal consumer buys goods and services for his or her own use, or the household or as a gift for a friend.

Understanding the buying behaviour of consumer in developing countries is very much important because with Africa particularly in sub saran countries (Ethiopia) Diversity or Heterogeneity is exist, with in this diversity, consumer behaviour pattern is completely different. There for understanding what factors that affecting consumer buying behaviour in developing countries is important for Producer Company and firms before producing manufacturing product or service analysing their consumer behaviour may minimize the risk of the company.

### 2. Research Question and Objective

#### 1.1 Research Question

- What are the factors that affecting consumer buying behaviour in developing countries?

#### 1.2 Objective of the study

- To identify factors that affecting consumer buying behaviour in developing countries.

### **3. Methodology**

#### **3.1 Review Method**

This study is focusing on systematic literature review methods to investigate and summarize from the selected literature on online consumer buying behaviour. This systematic review approach comprises three steps and discusses as follow (time Interval, database selection, and article selection).

##### **3.1.1 Time Interval for the selection of Article**

For this article Review and investigation the date of publication of materials (journal articles) was the time period it started from 2010 and ending 2023. it goes back to 13 years because extending the time period to back it increase the chance of getting relevant data which to answer research questions. According to (Iaget, J., & Cook, 1954) monitoring of time is essential in causal reasoning. Therefore starting from 2010 to ending 2023 was select as the end point to include the most recent academic journal publication in light of the increase in article that have addressed this highly significant topic.

##### **3.1.2 Selection of data base**

This study used a number of online databases to identify current and pertaining literature on online consumer behaviour. The studies were carried out in the English language and the sources of online databases were JSTOR, SAGE, TAYLOR & FRANCES, GOOGLE SCHOLAR, SPRINGER & SCIENCE DIRECT by searching from this database the researcher try to gather different articles based on their title.

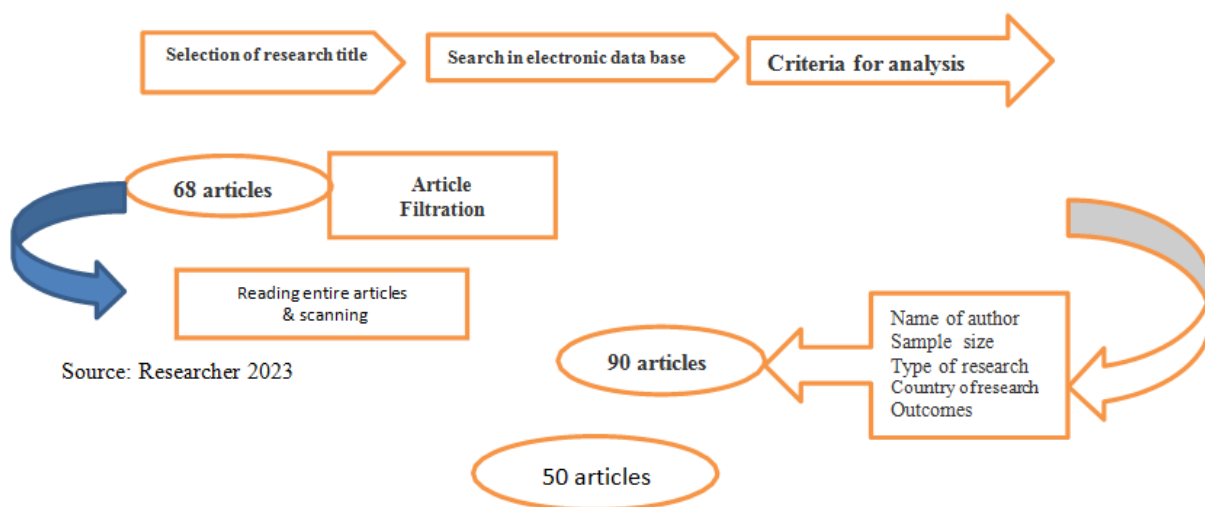
##### **3.1.3 Article Selection**

At the beginning selection of related research Topic ‘on Consumer buying Behaviour’. This research topic related with key words (attitude, perception, religion, culture, price, quality, personality) and others in the title of the above-mentioned online databases and contained in all text. Then after every article in the leading academic journal from 2010 to 2023 was part of this systematic review. 505 articles were selected and the final result only includes 50 articles. This process resulted in 50 articles for review and that were chosen based on their originality, clearly stated aims, and relevance. Table 1 presents a summary of the article selection process used by this study.

### **4. Data Analysis**

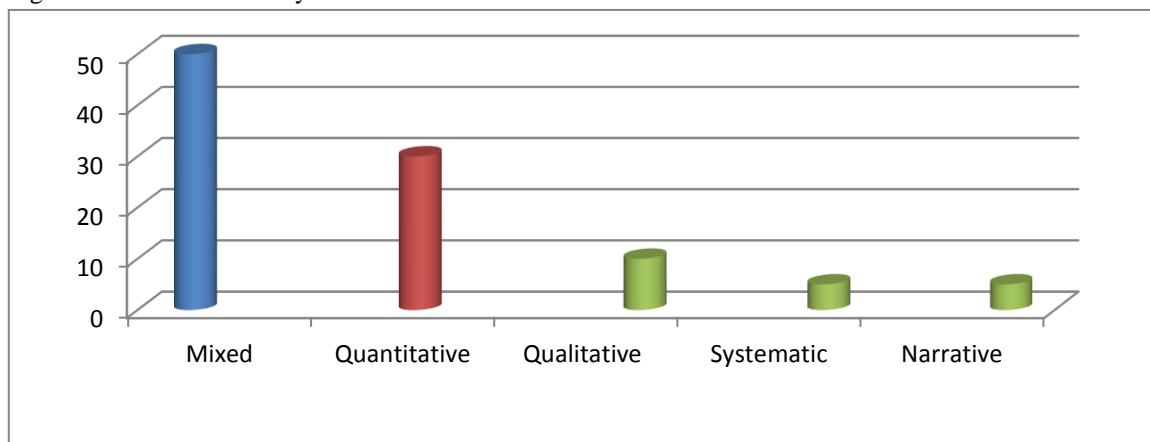
Systematic reviews differ from traditional narrative reviews by adopting a replicable, scientific and transparent process, in other words a detailed technology that aims to minimize bias through exhaustive literature searches of published and unpublished studies and by providing an audit trail of the reviewers’ decisions, procedures and conclusions (Cook et al., 1997). Related with analysis at the beginning consumer buying behaviour data were collected from different data base focusing on article review and other (systematic and narrative studies). The collected important information related with consumer buying behaviour farther processed to answer question which was listed in the introduction part of this study. In this regard, this study employed a content analysis method to analyse the collected data.

Figure 1 Article selection Steps



Generally 50 articles were selected related with factor affecting consumer buying behaviour in developing countries, Concerning the nature of the studies considered under this systematic review, as can be observed in Figure 2 below, all Five type research method was used (Qualitative, Quantitative, Mixed , Systematic and Narrative ) Research methodology were practically implemented. The large majority of the articles included in the studies are mixed in nature, which covers 50 % of the total selected studies, followed by quantitative 30 % and Qualitative has 10 %, systematic (5%), and narrative (5%) studies.

Figure 2 Nature of the study



Source researcher survey 2023

### 5. Genera Result

To addressing the specific objective some general issues are presented and discussing in the following sections which is related with consumer buying behaviour studies by list of publish journal ,nature of research title ,research conducting area (country),method of data analysis, research design, sample size ,and other related issues are the focusing area of this systematic literature review.

Table 1 Number of journal contribution

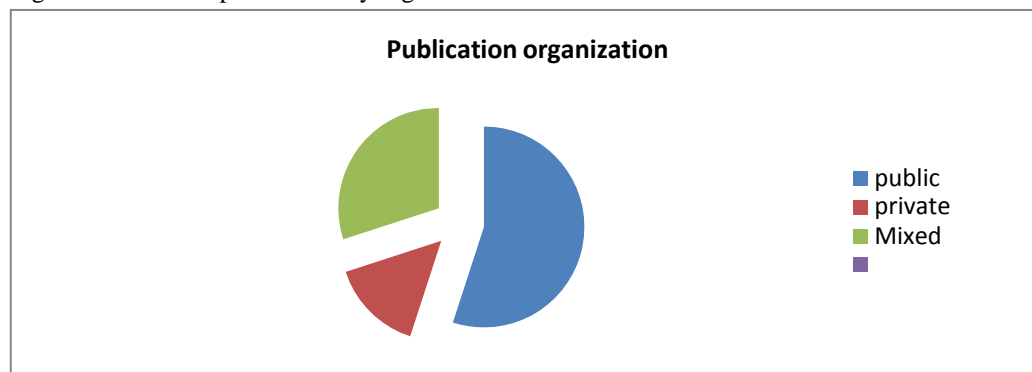
Journal Name	Number	%
Journal of International Consumer Marketing	10	20
Journal of Customer Behaviour	8	16
Academy of Marketing Studies Journal	6	12
European Journal of Business and Management	3	6
International Journal of Marketing Studies	2	4

Other journals	21	42
Total	50	100

Source researcher 2023

The above Table 1 presents online consumer behaviour studies by a list of publishing journals. From 68 eligible studies found 50 articles journals, the majority of journals had published on journal of international consumer marketing 10 (20%), journal of consumer behaviour 8 (16%), and 6 (12%) is published on Academic of marketing studies journal and 3(6 %) and 2 (4 %) articles were published in this systematic review on both European journal of Business and management and on international journal of marketing Respectively.

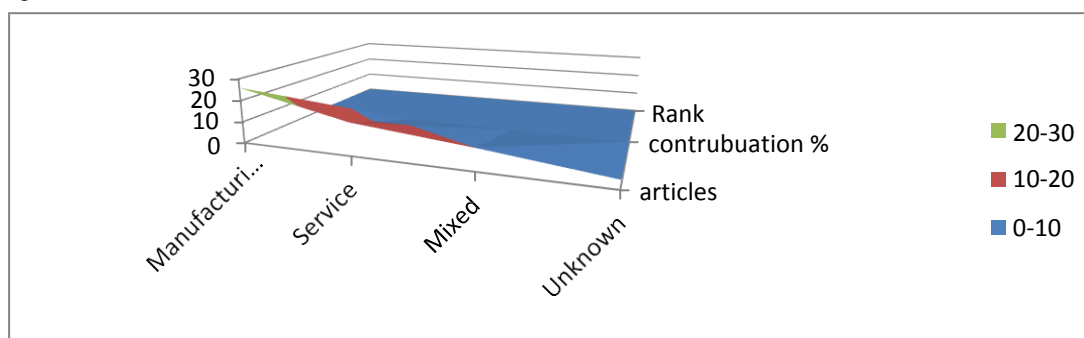
Figure 3 Journal of publication by organization



Source summarized articles (2023)

According to Figure 3, almost equivalent share of consumer behaviour studies conducted in public, private, and mixed (i.e., studies conducted using both natures of organizations such as publicly based organizations and private ones together) natures; accordingly, their share out of the total studies are presented as 55% (19), 45% (16), and 30% (14) for public, private, and mixed, and the remaining 2% (1) is not applicable studies, respectively. This situation may result in positive contribution to identify determining factors affecting consumer behaviour that are equally applicable to all organizations. The next section presents consumer buying behaviour studies by sector.

Figure 4 consumer behaviour studies

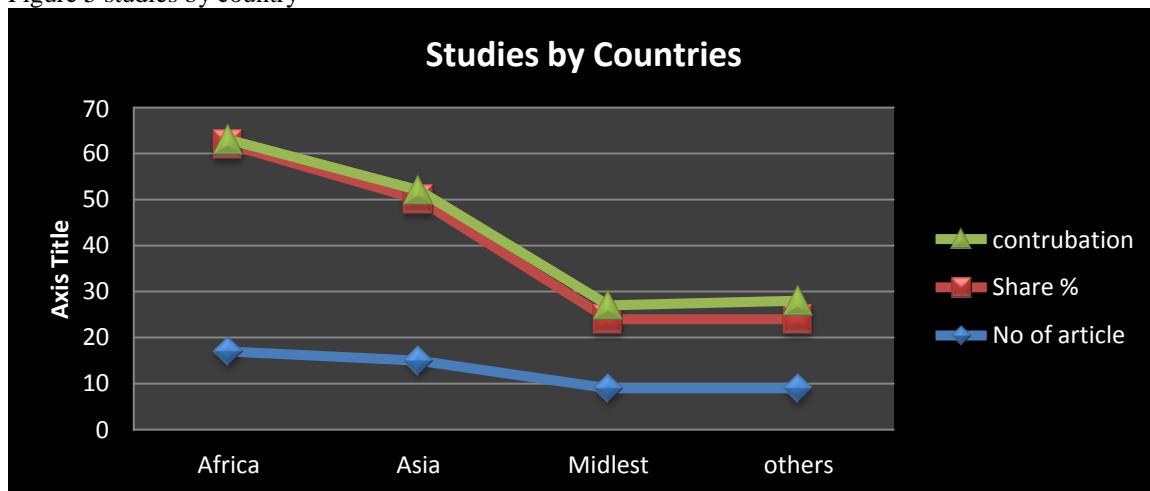


Source systematic Review (2023)

Figure 4 presented above online consumer buying behaviour studies sectors. According to ('Details de s portes', no date 2023) the 3 main sectors of the economy are primary, secondary and Tertiary sectors. According to this review the primary sectors includes manufacturing, secondary sector include service and tertiary sectors is focusing on agricultural sectors. In the collected articles almost 26 articles were conducted in manufacturing sectors next to that 14 were from service sectors take the share of the article and 10 were from both manufacturing and service sectors called mixed sectors. Generally the findings indicate that there is

shortage of online consumer buying behaviour in some sectors like that of agricultural sectors and also the available studies conducted on the sectors are limited.

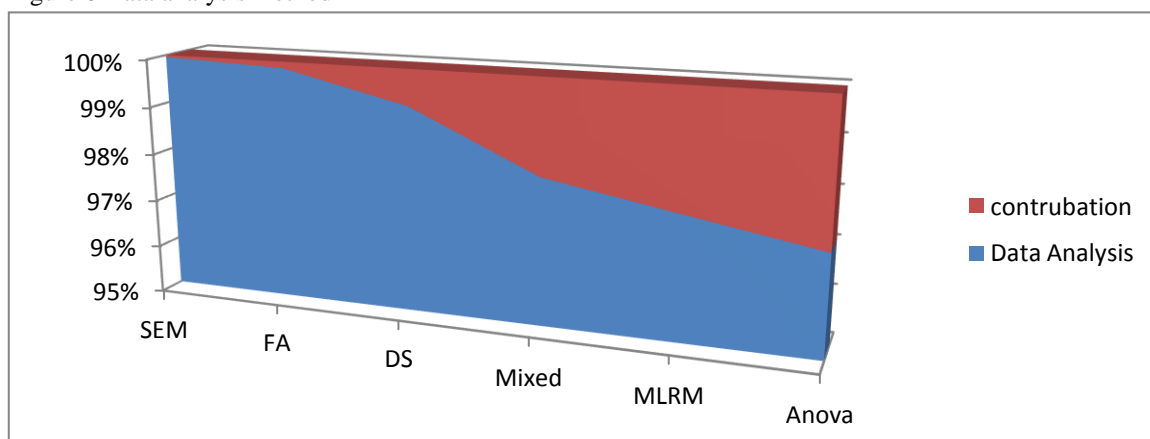
Figure 5 studies by country



Source from summarized articles (2023)

Figure 5 indicate about online consumer buying behaviour studies by their countries of origin, therefore, the finding revealed that online consumer buying behaviour is a concept with focusing on developing countries specially sub saran countries. However, there is a concentration of online consumer behaviour studies in specific countries, for instance Ethiopia, which have the biggest share in this literature from Africa. Based on region, Africa, Asia, and the Middle East are taking the leading positions in the number of online consumer buying behaviour studies in the selected articles. There for this research were focusing on factor affecting consumer buying behaviour in developing countries most articles were collected from Africa, Asia and mildest countries.

Figure 6 Data analysis method

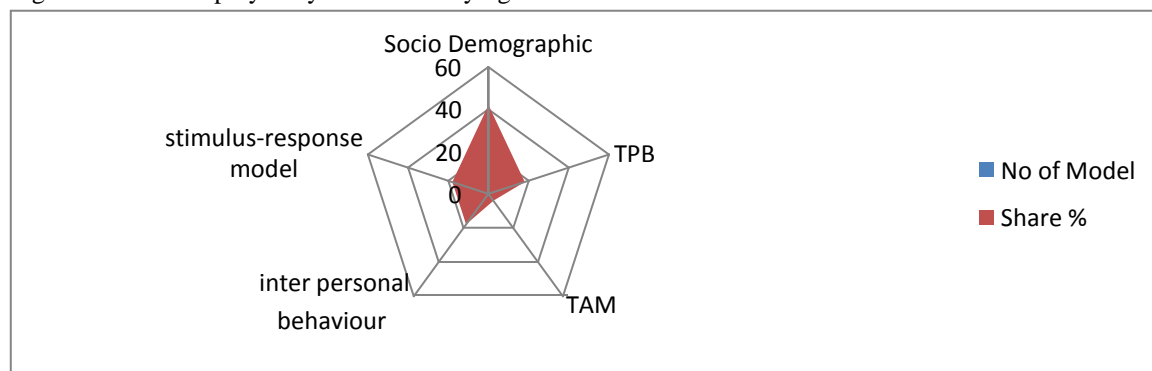


Source Review (2023)

As can be understood from Figure 6, regarding data analysis methods used, 50% (25) of the online consumer behavior-focused studies were analysed using structural equation modelling ,30% (15) factor analysis, 8% (4)

descriptive statistics, 4% (2) mixed (data analysis methods used particularly to qualitative and quantitative data analysis methods, e.g., FGD, interview, SEM, MLRM, and correlation test together), 4% (2) of the studies were analysed using multiple linear regression model (MLRM), and very limited number of the studies were used in correlation (Pearson's correlation test) and ANOVA tests, which cover 2% (1) and 2% (1), respectively, of the selected studies. Therefore, this shows that almost more than half of the studies focused on online consumer behavior employed inferential statistics. Similarly, 92% of online consumer behavior studies used a cross-sectional research design and were self-reported.

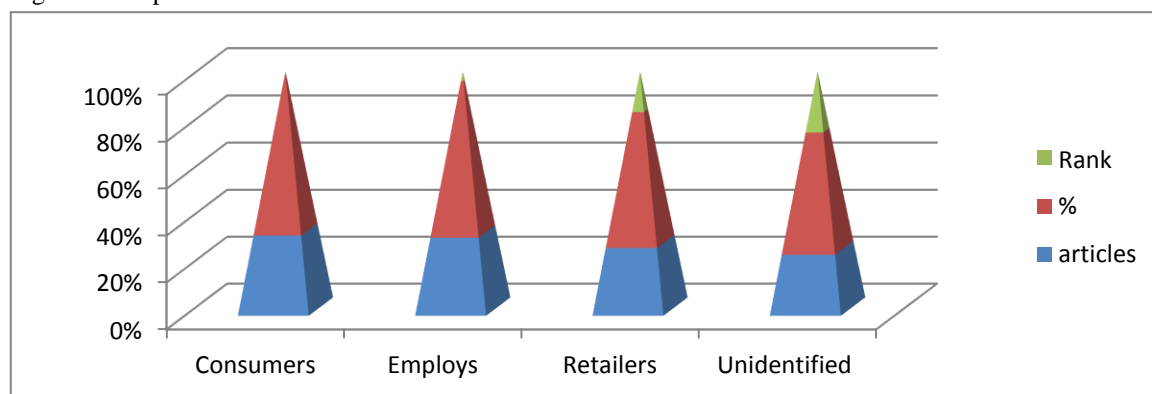
Figure 7 Model employed by consumer buying behaviour



Source review articles (2023)

Figure 7 has presented model employed by online consumer buying behavior studies; accordingly, out of 50 articles 41 articles were conducted by model such as socio demographic model, Theory of planned behaviour (TPB), Technology accepted model (TAM) and interpersonal behaviour. Socio demographic model has 21 (42%) of article from this systematic review next to that, Theory of planned behaviour (TPB) 9 (18%), Technology acceptance model (TAM) 2 (4%) and interpersonal behaviour and other stimulus-response model has 9 (18%), 9 (18%) respectively share has in this selected article to implement this systematic review.

Figure 8 Sample source



Source summary (2023)

As can be clearly seen above in Figure 8, regarding sample sources on online consumer buying behaviour studies, there are, three basic categories of sample sources are used by the studies such as consumers 50% (25), employees consumers 32% (16), and Retailers 10% (5), and the rest studies, 8% (4) are categorized as unidentified which conducted in systematic and narrative approaches or while these are review studies

No	Article	Sample Size	Type	Country	Outcome variable	predication
1	Sunday C.Eze and Bello Adenike O.	16	purposive	Nigeria	age & income	age, quality, income and fund shapes Consumers purchasing behaviour
2	Ramya N. & Dr. S.A.Mohamed Ali			India	age & income	Culture, sub cultures, social class, Membership group, family, personality
3	G.Nazan Gunay Michae J. Bake	431	convenience	Turkey	culture & attitude	cultural, demographic, consumer, Attitudes, consumption habits
4	Anupam Singh* Priyanka Verma	611	convenience	India	Price & Health	health consciousness, knowledge, Subjective norms and price,
5	Sayed Elhoushy and Pietro Lanzini	71	convenience	MENA	attitude & Norms	altitudes, subjective norms, and Personal norms
6	Taylan Dörtyol, Aysen Coskun and Olgun Kitapci	64	Random	Nigeria	cultural & personal	cultural, social, psychological and personal
7	Sujith T S	100	convenience	India	attitude	perception , attitude, motivation
8	Y-J. Chiu, H-C. Chen. G-H. Tzeng and J.Z. Shyu	385	convenience	Taiwan	Price & Quality	price, quality, resolution of kinescope, low radiation
9	Adam Vrechopoulos*, Ioanna Constantiou, Ioannis Sideris and Georgios Doukidis	4105	Convenience	Europe	attitude & Quality	Lower prices, improved security, improved devices, and effective customer support
10	Fareena Sultan □, Andrew J. Rohm & Tao(Tony) Gao	384	judgmental n	US & Pakistan	Economic & Ciltural	Consumer acceptance of new technology; Global marketing and branding; Mobile privacy
11	Matee Sritanakorn1 , Chompu Nuangjamnong2	400	purposive	Thailand	Personal & social	self-congruence, fashion consciousness, positive emotion, materialism, product attributes, online platform quality, and online sales promotion
12	Hooria Adnan	100	convenience sampling	Pakistani	Psychological & Religion	perceived advantages, perceived risks, hedonic motivations, website design and lastly, psychological factors that included trust and security factors
13	Huang Jia Hua1* and Chompu Nuangjamnong2	410			Social interaction ties and Shared language	influencing factors of consumer behavior thru online streaming shopping in entertaining marketing.
14	Mudassir Husnain, Bushra Rehman	422	purposively	Pakistani	income	time availability, family influence, money availability
15	S. Ramesh Kumar and Jai Yashwant Advani	444	random	India	brand trust, price	brand benefits, brand symbolism, brand trust, genetic influence and price
16	Kambiz Heidarzadeh Hanzaee* and Ronak Mirzai Yazd	268	quota sampling	Iran's	brand awareness and price	traditional customer value, brand awareness and price fairness
17	. Mercedes Galan Ladero1 *, Clementina Galera Casquet1 and Jaywant Singh2 1	456	convenience	Spain	attitudes	interpersonal influence, personal values, attitudes toward CRM, and aspects of consumers' socio demographic

18	Hossein Abdolmaleki,Zahra sadat Mirzazadeh,Ebrahim Alidoust Ghahfarokhh	26	purposive	Iran	marketing mix	Marketing Mix, Brand Quality, Personality, psychological, individual factors, Social factors
19	Seema Mehta , Tanjul Saxena and Neetu Purohit	11,000		India	Economic & cultural	learning from crisis, changing needs, personality, nationality, culture, new market segment
20	Aradhana Vikas Gandhi	20	Purposive	India	Price and income	Environmentally friendly, health-conscious, price, government initiatives, youngsters' inclination, general awareness, family influence/traditions, quality, advertisement and social concern.
21	Théophile Bindeouè Nasse , Alidou Ouédraogo,and Fatou Diop Sall	235	random	Burkina Faso	Economic & Religion	Muslims religiosity affects consumer behaviour in the context of Burkina Faso
22	Farhana Khana , Waqar Ahmeda,□ , ArsalanNajmia,	243	purposive	Malaysia	Personal & cultural	subjective norms, awareness consequences and convenience
23	Tanja Lautiainen	86	convenience	Finland	social, personal and psychological	Occupation, income, relationship status, and personality and self-concept.
24	Tahmid Nayeem	211	purposive	Asia	collectivist	cultural values, consumer decision-making process, automobile purchases
26	Hsin Hsin Chang	221	randomly	Taiwan	values and attitudes	Value, attitude, perception
27		176	convenience	Iraq	social factors, physical factors	cultural, social, personal, psychological and marketing mix factors,
28	Chien-Wen Tsai Chien-Pei Tsai	1007	purposive	Ethiopia	attitude	Attitude, motivation, perception
29	Ch Lakshmi Hymavathi, Vashi, Navi Mumbai	316	Simple random	India	motivation & attitude	ease of use & convenience, security, utility, time effectiveness, outbound logistics and feedback
30	Bayad Jamal Ali , Govand Anwar	162	random sampling	Iraq	Penetration Pricing	price penetration, price skimming, marketing share
31	Dr. Hamza Salim Khraim	382	random sample	Jordan	product quality, price,	brand name, product quality, price, design, promotion, service quality and store environment
32	Yakup Durmaz	1400	random	Turkey	psychological	psychological , motivation, attitude, perceptions
33	Oliver M. Freestone and Pe er J. McGoldrick	988	stratified	Uganda	motivation	Motivation, value, ethics ,income
34	Getie Andualem Imiru	362	Purposive	Ethiopia	Price	Innovation, information, image, font size



35	Meseret Wube Temechewu	426	purposive	Ethiopia	price	price, country of origin, family and friend recommendation
36	Ayana Gemechu Bultum	160	random	Ethiopia	Economic & income	Security risk, lack of trust, lack of legal and regulatory frame work, Lack of ICT infrastructure and absence of competition.

37	Firaol Bayisa	92	purposive	Ethiopia	price	Price, Privacy and security
38	Nardos Mesfin	130	random	Ethiopia	Price	Price, attitude, advertising effects of labels
39	Saron dessu	171	purposive	Ethiopia	Advertising	Competition, advertising, price, income
40	Hewan berhanu	91	purposive	Ethiopia	personal	Personal, train, income, personality
41	Philipos Lamore Bambore*, Vikas Singla	370	random	Ethiopia	intention	intentions of electronic banking users, intentions of Electronic Banking
42	Haroni Tadesse	384	convenient	Ethiopia	Price	trust, life style, product variety, convenience, and product image and consumer behaviour
43	Genet Gebre Tirfe	381	purposive	Ethiopia	Income, age	Income, age, occupation, education
44	Debebe Alemu	370	systematic	Ethiopia	attitude	Attitude, subjective, awareness
45	Seid hussen	384	convenience	Ethiopia	Lifestyle/culture/	Lifestyle, cultural, psychological, motivation, attitude
46	Nora Amberg and Csaba Fogarassy	197			Cultural & psychological	health and environmental awareness
47	Dr. P. K. Agarwal Dr. G. Sudhakar	450	purposively	Ethiopia	Price & Quality	Price, Reputation, Service Quality, Location, Promotion, Customer satisfaction and Switching cost
48	Temam Lale Saliya	365	random	Ethiopia	Price & Quality	price, product quality, product design, product variety and social influence
49	Yared Feliche	357	purposive	Ethiopia	Price & Quality	(people (service users) mix hospital, brand , Physical Evidence of the Hospital, Patient Experience and Price and location)
50	Dr Getie Andualem Imiru	204	Convince	Ethiopia	promotion	awareness, Environment

Table 2 Sample Studies – Key Figures

Table3. Prominent Consumer Buying Behaviour predictors (Summarized)

Main predictors	No of studies	Relevant Theories
Economic Factors	12	socio demographic
Personal factors	9	Theory of inter personal behaviour
Cultural factors	6	socio demographic
Social factors	4	socio demographic
Psychological factors	3	TBP
Religion	2	TPB
Product Quality	2	TPB
Demographic	2	socio demographic
Brand Trust	2	NAM
Country of Origin	2	socio demographic
Product Image	1	TPB
location	1	socio demographic
Information	1	TPB
Other Factors	3	other

Source summarized articles (2023)

## 6. Summarization

### 6.1 Way for conducting articles

From 68 eligible studies found 50 articles journals, the majority of journals had published on journal of international consumer marketing 10 ( 20%), journal of consumer behaviour 8 (16%), and 6 (12%) is published on Academic of marketing studies journal. The above journals are high standard journal also important for cross checking the reviewed article reality.

Regarding data analysis methods, 50% (25) used of the online consumer behaviour-focused studies were analysed using structural equation modelling,30% (15) factor analysis, 8% (4) descriptive statistics, 4% (2) used mixed.

The finding in model selection, most articles were conducted by using the socio demographic model and theory of planned behaviour. Socio economic model refers to the capabilities of the member of society to comprehend economic and social issues which is direct important to identify consumer buying behaviour.

Theory of planned behaviour (TPB) is explained individual behaviour as resulting from intention, which in turns are influenced by attitude, subjective norms and perceived behaviour control. From the definition of both theories we understand that most selected articles were focusing on individual or group consumption behaviour.

Other, with regard to research methods employed, there is a lack of studies conducted using a longitudinal design and qualitative and mixed approaches. And also, the existing studies were not used apparent models/theories to investigate consumer buying behaviour, and there is also a contradiction in each study.

Out of 50 articles approximately 30 thousand respondents were participated from at least 21 countries majority of them are sub-Saharan countries including Ethiopia. Even if, there are shortages of studies conducted considering both public and private organizations related with factor that affecting consumer buying behaviour in developing countries. Even the existing manufacturing studies were-focused only on limited tangible manufacturing products by ignoring agriculture which is the back bone of the developing countries economy.

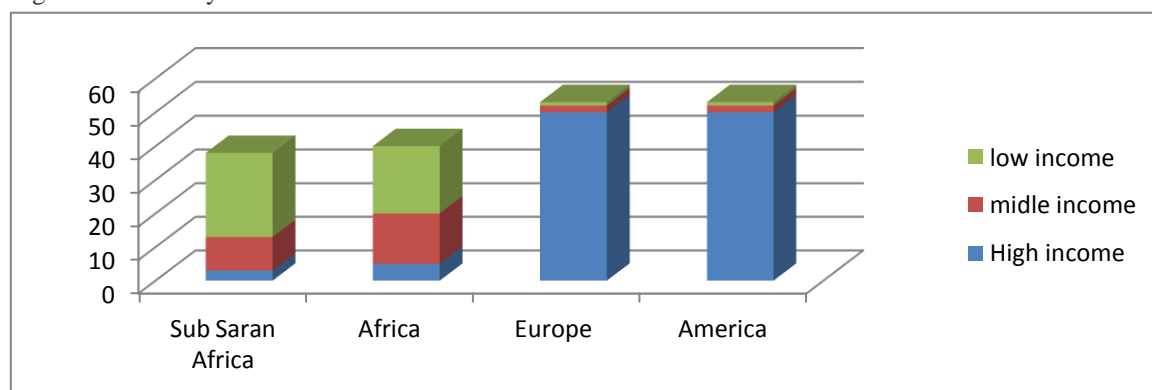
Largest majority of the online consumer studies are “consumers” sample source in general, followed by Employee were summarized in the existing literature. On the contrary, a very insignificant number of studies or only one study considered users and nonusers as a sample source to investigate a company’s online consumer behaviour this may have some influence in the general result of the paper.

## 6.2 Factors on consumer buying behaviour

There were 50 articles selected and systematically identified, from this articles main predictors or finding of each articles was summarized. Under this situation factors that affecting consumer buying behaviour in developing countries were identified by analysing the above articles.

Out of 50 articles 12 articles concluded that Economic factors are the main issues which affecting the buying behaviour of consumer in developing countries. According to SDGs, (2019) argue that many developing countries encounter similar challenges, including low per capital income of citizen, inequality and/or widespread poverty. Yet, the world’s extreme poor will be increasingly concentrated in Africa: 389 million people in Africa particularly in sub saran Africa were still living on less than US\$1.90 a day (Elhoushy & Lanzini, 2021). According to Ramya N. & Mohamed Ali, (2016) agreed that one factor which affecting consumer buying behaviour in developing countries was low income of citizen.

Figure 9 Income by countries



Source World Bank (2019)

Out of 50 articles nine (9) article 18% conclude that personal factors (age, life style, gender, occupation, marital status and dependency rate) are additional factor that affect individuals buying behaviour in developing countries. According to Srihadi et al., (2016) factors such as age, lifecycle stage, gender, occupation and marital status situation affect individuals’ consumption decisions. In developing countries there is high dependency rate. The total demography dependency ratio actually decrease from 0.93 in1991 to 0.81 in 2020 and expected to farther decrees to 0.72 by (Conference et al., 2011) .The lifestyle dimension draws on an individual’s spending pattern, interests, selves, worldviews and demographic factors (Kavak & Gumusluoglu, 2007).

Cultural factors (sub culture, social class, status and norms) have strong influence on consumer buying behaviour. Cultural factors include the basic value, needs, want, preference, perception, and behaviour that are observed and learned by consumer from their nearly family member and other important people around them. African rich history and culture are so diverse that is varies not only from one country to another country but also with in region and countries. The cultural groups that become distinct from others in their values, norms and behaviours are called subcultures has impact on consumer buying behaviour (Herlina & Darna, 2018). Consumer behaviour is determined by the social class to which they belong. The classification of socioeconomic groups is known as Socio-Economic Classification (SEC). Social class is relatively a permanent and ordered division in a society whose members share similar value, interest and behaviour.

Aristotle the Greek Philosopher had strong stated about the social nature of the man: Man is by nature a social animal; an individual who is unsocial naturally and not accidently is either beneath our notice or more than human. Society is something that precedes the individuals. Hence, our behaviour patterns, likes and dislikes are influenced by the people around us to a great extent. The Social factors affecting consumer behaviour include Group formation and Family. Every individual has some people around who influence him/her in any

way. Reference groups comprise of people that individuals compare themselves with. Every individual knows some people in the society who become their idols in due course of time. (Hammerl et al., 2016).

Social groups, while they may shape various aspects of the individual's consumption patterns, including product evaluation, likelihood of purchase and actual purchase decision, are not necessarily the groups with which the individual comes into personal contact. In an interesting example, (Caperello & Migliaccio, 2011) reveal that women define the 'perfect' relationship and 'ideal' man in the light of their movie experience.

There are two types of families in the buyer's life viz. nuclear family and Joint family. Nuclear family is that where the family size is small and individuals have higher liberty to take decisions whereas in joint families, the family size is large and group decision-making gets more preference than individual. Family members can strongly influence the buyer behaviour, particularly in the developing countries contest. The tastes, likes, dislike, life styles etc. of the members are rooted in the family buying behaviour.

Socialisation is defined as an on-going experiential process in which people develop their potentials and personalities and learn their cultural norms (Fujii et al., 2009) The social environment becomes the main source of an individual's acquisition of knowledge, skills, behaviours and attitudes (L.Pathiranaage, 2019) These dimensions, along with other factors that engender norms and motivations, are known as socialisation agents (Salim Khraim, 2011) Among such agents are the family, school, peer group, mass media channels, the state and the religion, and their continuing impact throughout all the stages of lifecycle – childhood, youth, adulthood and senescence is profound affect consumer behaviour. (The determinants of consumer behavior towards email advertisement, 2013).

Psychological factors (Motivation, perception and attitude) in order to understand or predict purposeful and goal-driven consumption behaviour, a marketer needs to investigate basic motives and drives. As an agency that propels an individual into an action or a conscious/unconscious decision, motivation allows an individual to share their effort on a specific task (Fullerton, 2013). When a biological or psychological need reaches a sufficient intensity, motivation arises and directs the individual to immediate satisfaction(Kotler & Armstorng, 2016). Marketing pursues the answer to the following question: 'Why does a consumer buy or not buy a product?' (Barbopoulos & Johansson, 2017)

In 1950, James Jerome Gibson explained how attempting to understand perception differed from other scientific goals (Kaynak et al., 2000). In other fields of science, the goal is to separate facts from illusions and to explain the objective properties or behaviour of things. The goal of the science of perception, by contrast, is to understand the act of perception itself, to discover how and why things appear the way they do.



Figure 10 Sensations vs. Perception. Source: Plotnik (2009).

Figure 10 depicts the progressive process from sensation to perception. From the initial stimulus, a transformation of physical to electrical energy occurs, in which signals become impulses to the brain, first into its primary areas such as the temporal and parietal lobes, which have assigning and association functions. The impulse is transmitted appropriately, and finally the perception is automatically personalised by the individual's unique set of experiences, emotions and memories.

Learning refers to permanent behavioural change (Solomon & Draine, 1995)grounded in newly acquired knowledge or actual experience which serve as a feedback mechanism that guides the future behaviour (Jahoda et al., 2017). As learning occurs, attitudes are formed (*An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers*, 2014) From this perspective, attitudes are therefore learned predispositions.

The many components of attitude formation evidence its complexity because of that it can affect consumer buying behaviour.

The other factor affecting consumer buying behaviour in developing countries are (religion, product quality, demography, brand trust, country of origin) were identified at least two (2) articles from out of 50 selected articles. According to (Eze & Bello, 2016) the concept of religiosity is defined as the degree to which an individual is attached to a particular religious group and has impact on consumer buying behaviour.

Currently consumers have great power in determining what products or goods they want. According to (Kotler & Armstrong, 2016) product quality is a potential strategic to attract consumers. So far, several studies discuss the influence of customer service and product quality in customer satisfaction (Nwankwo et al., 2014) and see how satisfaction with quality products and services at the same time affect the intention of the owner in the automotive industry (Jahanshahi et al., 2009) In this case (*factors influencing consumers buying behaviour within the clothing industry*, 2016) provide evidence that the quality of customer service and satisfaction directly affects customer satisfaction directly affect positive behaviour intentions.

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