THE IMPACT OF ACCULTURATION

ON

CONSUMER BEHAVIOUR

A STUDY OF AFRICAN MIGRANTS IN IRELAND

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Abstract

The Impact of Acculturation on Consumer Behaviour
(A study of African Migrants in Ireland)
By
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This study attempts to understand acculturation of migrants in Ireland and the impact of it on their behaviour to consume products and services.

Acculturation is an interchanged culture acquired on emigration into a different culture. It affects behaviour of migrants as they adjust to the host culture and presents difficulty for business researchers as they grapple with the consequence of drifts in consumer behaviours, purchasing intentions, cultural attributes and significant shifts in the desire for certain products and services. As culture dictates the behaviour to consume things, sways the way people think, perceive, process, and construe information, it is natural draw some conclusion that it has significant impact also on businesses bottom line.

This study is exploratory in conduct and by using questionnaire and interviews, the researcher was enable to extract relevant information from a randomly selected 12 African migrants from different countries of origin purposively chosen from listed four categories of migrants.

The results of this study have shown similarities in acculturation of migrants after certain duration of their stay, and the marked influence of it on their consumer behaviour in general when compared to that in the literature review. However, in this specific study, the aim is more tilted to personal loan or credit offerings in the Irish financial sector.

Declaration

I declare that all material included in this study is entirely my own work and that all verbatim extracts contained in the dissertation have been distinguished by quotation marks and the sources of information specifically acknowledged.

Signed: Adekunle Thompson _____

Dated: 29/08/2013

Acknowledgements

To God Be the Glory that I have successfully completed this academic journey of mine.

I dedicate this work to my loving nucleus family of Folasade, Adeyemi, Adeola and Adeoti, for their exceeding patience and selfless support throughout my studies. I deeply thank them for their unending encouragements and inspiration at certain difficult times of my journey.

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Introductory Information

I am a final year MSc in Management student at the National College of Ireland, conducting a thesis on the topic 'The Impact of Acculturation on Consumer Behaviour – A study of African Migrants in Ireland' as partial fulfilment of the postgraduate award.

I would be pleased if you would oblige me with your personal experiences as part of the research materials while giving you the assurance of strict confidentiality in this study.

My objective is to talk with you about your migration to Ireland with specific questions as to:

- What your cultural experience of living in Ireland is like?
- What difference is your culture of origin from the host culture?
- What influence has the host culture had on your behaviour living in Ireland?
- When did you notice of any effect of the host culture on your behaviour?
- Why do you think that has happened to you?
- How has that affected your thinking towards taking loans/credits for personal use?

I would appreciate it if you would consider partaking in an interview for my research. The interview will be conducted in a private and informal manner if you agree as proposed. It will take at most 15 minutes and for you to provide information to a few questions, which will be treated as confidential and your identity will be protected, if you feel comfortable to do so.

Please be informed that data collected will be used for analysis and submitted for my course assessment only. Also, it would be carefully stored for that purpose only and be destroyed within a reasonable time in accordance with data protection regulations.

Finally, I would be happy to meet with you to clarify any issues you may seek before you agree to take part in the research. It is also entirely your decision to take part as you do not have to give any reason if you decide withdraw.

Thank you in advance of your participation.

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Appendix II

Interview Questions

1. What is your nationality and country of origin?
2. What is your gender?
3. What is your age?
4. Which of the following categories best describes your status; worker, student, refugee or asylum seeker?
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7. Did you find your host culture and yours different coming over to Ireland?
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9. Do you still see the differences even after 5 years of living in Ireland?
10. Has your length of stay changed anything about you, your thoughts or acts, e.g. buying, shopping, banking, enterprise venturing, etc.?
11. Is it your culture to borrow from the bank personal loans for any personal use?
12. Do you in your culture mostly do that or save towards buying personal needs?
13. Did you learn this borrowing culture from living in Ireland?
14. How did you get into the culture, is it through influence of media, friends, education, economic or social needs?
15. What is your attitude to personal loans back in your home culture and now in Ireland?
16. Is it the Irish society that made you also go for it, as the saying goes '*when in Rome, do as the Romans*'?

Appendix III

Thank You Note

I will like to thank you for giving me your valuable time and co-operation in assisting to carry out successfully this study.

I also want to place on record my sincere appreciation for your openness to contribute your personal experiences as an African migrant living in Ireland during our interview session.

I am grateful for providing me the opportunity to achieve the set objectives for this research with all your efforts.

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Appendix IV

Interview Notes – Salient Points

Respondent #1: female, 39 yrs., married, college graduate, self-employed, 10 yrs. resident

Our greetings, talking to one another and how we engage with others is different. So to approach a non-African in a bank situation is difficult as you don't know what to expect because of cultural differences in meanings of body languages and postures, you know!

Here a credit rating system is used to assess your credit worthiness and some other measurements, so that took me a very long time to get them even for a small loan to start up this micro business. We don't have the system where I originally came from.

Respondent #2: male, 34 yrs., married, college post graduate, self-employed, 11 yrs. resident

Our cultural values and norms differ from the Irish which is seen in our food, dressing, shopping, etc. But some of them have changed after 5 years here caused by the weather, influence by friends, the culture here, information, and so on which have made me made some adjustments to my lifestyle. I have to, to survive in this different place which part of life.

Respondent #3: female, 46 yrs., married, college post graduate, social worker, 15 yrs. resident

My culture forbids borrowing. We believe it's a bad habit to be borrowing if you can't save towards whatever you want for personal needs. The belief is that the borrower is a slave to the creditor and that can bring shame to the close and extended family if the borrower can't pay off the debt. I have to change that mind-set living here if I need to buy household furnishings, television, etc., or else, I can't live an urban life.

Respondent #4: female, 35 yrs., single, high school graduate, asylum seeker, 5 yrs. resident

You know my thinking and ways of doing things have changed since I came here to live. In my country, I hold my money, go to the market and get what I want. Sometimes, you haggle on the price of the goods to buy until you strike a price deal to buy. But here, I have learned to check the shoppers' guide for where the prices are lower and budget towards that or for when next I will shop.

Respondent #5: male, 45 yrs., married, college post graduate, accountant, 11 yrs. resident

Who will give you loan without any form of collateral in my place? Nobody in the any bank! I'm sure you've heard of 'cash and carry' system. You contribute half or more of the loan amount being sought or forget it. The norm is you save substantial amount towards buying a car for example with the bank and use it as the collateral to seek the additional amount needed for the car. You pay back to bank on the agreed terms from your wages or incomes. The system is different in Ireland. You don't have to have the money but a stable guarantee source of income, good credit ratings and clean records, the car is yours if the application is approved. You pay it by monthly instalments over the agreed terms which are great!

Respondent #6: male, 30 yrs., single, college graduate, refugee, 7 yrs. resident

The law didn't permit to work during the process of my application for a refugee status, so in between the waiting to getting it approved, I didn't have any working records to apply for even credit card. I'll need it to buy little things like concert tickets at the box office and buying on-line which you can't do with physical cash. Using a credit card which is a short term and an unsecured loan is necessary in this culture because of its usage in many aspects of the economy. This is what I've come to be a part of to cater for my personal needs.

Respondent #7: female, 25yrs., single, high school graduate, student, 6 yrs. resident

There is no student loan given by banks in my country of origin unlike here in Ireland. Parents will have to find the means of paying their children's school and college fees. So my attitude is that it is good to borrow for education since it is good an investment in human capital that can pay it back.

Respondent #8: male, 24 yrs., single, college graduate, sales advisor, 12 yrs. resident

The banks and credit unions do encourage their customers including new ones to access loans or credits through information sources made available at their customer service counters, phones and websites which is far different from what I know from my own culture of doing banking business before I arrived here. It's quite different because the information is provided out there for anyone wanting to know and use any or all that have been provided. I was able to go on holidays with friends here by taking person loans for them which isn't available in my home country. It's unheard of and possibly, I would be branded a wasteful person and that can come with serious reprimand from my people.

Respondent #9: male, 32 yrs., married, college graduate, fund accountant, 8 yrs. resident

Easy access to borrowing especially for economic good is very important and also ensures domestic growth is achieved through economic activities. The culture of personal borrowing in advanced economies like Ireland is what has helped to grow their economies compared with many developing economies like my own country. You know the access to loans in general is difficult for the ordinary citizens and that is what I think is hindering the small and medium local businesses to flourish like I see in the advanced economies.

Respondent #10: male, 44 yrs., married, post college graduate, insurance broker, 9 yrs. resident

Personal borrowings are uncommon norm in my place and most will not even consider the idea. The fear of falling into debt traps have been strong part of our culture which I found rather different here because it's very easy to fall into borrowing trap if you aren't careful about how to pay back. They know about the trap so they've institutions to assist with that too which we don't have at all. You can see how these institutions have been working with debtors in recent times because of the on-going economic recession. Such facilities are not in existence in my country which I've found different but very useful at the same time living and working here.

Respondent #11: male, 28 yrs., single, college graduate, software developer, 6 yrs. resident

As a young adult starting to build a future at home can be very hard except you've wealthy parents or relatives to assist. It's also true here but those from less privilege backgrounds like me can still get help from the banks and credit union if you meet their loan criteria. I found this culture different from what I've known growing up in home country, and I wouldn't own certain things today but for this new culture that I've come to know and acquired.

Respondent #12: male, 46 yrs., married, post college graduate, medical officer, 10 yrs. resident

Well, 'doing what the Romans do when in Rome' isn't just a saying because people actually behave like the locals with time in their midst as I've found working in three countries as a medical doctor. As regards borrowing, it isn't just a culture in Ireland but in many western countries because they've systems to facilitate and monitor it. Even in this global economic meltdown governments are encouraging credits for economic activities to function by asking financial institutions to lend to people and grant credits to businesses.

What is the culture, if I may ask? Is it not the attitudes of government and citizens, and their willingness to engage with each other's needs for a common good? This is the difference in my culture because the attitudes and willingness are miles apart! Anyway, I've acquired and used them to my good while living and working abroad from home, and my thinking in these aspects have greatly helped me funded my children's education in particular, and given me different life perspectives in general.

Chapter 1: Introduction

1.1 Background: *"When in Rome, do as the Romans do"*

The above-quoted adage is a classic platform upon which to introduce this thesis topic. It is drawn on the hypothesis that the phenomenon of acculturation can impact on the behaviour of migrants to consume products and services offered in a host culture that is different from their heritage culture. The adage thus underscores the perceived belief that acculturation has huge influence on the behaviour of migrants; an ancient notion that is well associated with the movement of people from one place to another.

There is this general expectation that migrants would acquire or be accustomed to certain characteristics or traits of their host cultures in their behaviour either consciously or unconsciously over the periods of their stay or residence. That with time, the process of acculturation experienced would have strong influence on the behaviour of migrants including the purchasing of products and services offered for consumption in the adopted cultures.

It is therefore the opinion of this author that acculturation is a by-product of global migration, which there is a suggestion from a UK data (ONS 2004a, cited in Gbadamosi 2012) to back this view that most developed economies have been attracted by people from diverse ethnic backgrounds and cultures because of the increasing level of global migration.

Ireland is one of these developed economies; and so, it is this author's choice as the place of focus for this study.

1.2 Context: *Socio-Economic and Demographic*

Ireland experienced unprecedented decade of economic growth from mid-1990s to 2008 before it slowed down and eventually into recession. 2002 to 2007 were notably Ireland's best years with annual averages of 5.5% Gross Domestic Product (GDP) and 5.3% Gross National Product (GNP). Unemployment rate dropped to 4.4% in 2002 from the 1990s higher rates, remained stable until it rose to 12% in 2009, but contained at 14.7% in 2012 according to the Central Statistics Office (CSO) records at (www.cso.ie) published in its *National Income and Expenditure Annual Results for 2007; 30 June 2008, p.1 & 36.*

This growth period would have no doubt elevated Ireland to a global destination thus attracting high inflow of migrants, i.e. asylum seekers, refugees, workers and students into Ireland. By the year 2002, the population census reported 7% of the population as migrants, and this increased by 3% respectively in the subsequent censuses conducted in 2006 and 2011 (www.cso.ie). These results are indicative of reversed decades of emigration trends in Ireland. By international standards as per Bell 1997, the 1% net outflow of the 3.5million population in the early 1990s meant the outflow rate prior to the economic growth period was high.

The issue of Ireland's unique immigration was mentioned as its high education levels of the migrant population (Barrett, Bergin & Duffy 2006; Barrett, Fitzgerald & Nolan 2002), and this position was also echoed few years later in the CSO Report: *Press Release on Measuring Ireland's Progress 2011* issued 10 October 2012 (www.cso.ie).

A similar report also mentioned that Ireland has had the highest population increase percentage in the EU in a decade from 2001 to 2011 year. 46.3% of Ireland's population of the 25 to 34 years age group have completed college or third level education by year 2011, which is also the third highest rate across the EU (www.cso.ie).

In the context of this information, it could be taken that Ireland's growth experience is not only ascribed to the indigenes alone but also, with the contribution of migrants' participation in third level education and workforce. The phenomenon is no different from the trends in other developed countries of the world where the population is characterised with diversity of people due to increasing level of migration.

Gbadamosi (2012) supports this view (in citing Nwankwo & Gbadamosi 2009 position) that invariably increasing number of these migrants has several significant business implications e.g. increased entrepreneurship engagement of the migrants and their consumption of goods and services.

1.3 Concept: *Acculturation and Assimilation*

Moore, Weinberg and Berger (2012), (in citing Moore, Weinberg and Berger 2010), explained that acculturation is one of two variables that most often correlate with minority consumers' behaviour and the assimilation into the mainstream culture along with ethnic identification. The studies found that individuals with different assimilation levels and different ethnic identification tend to exhibit different behaviour in consumption areas like search behaviour, shopping orientation, and food consumption habits. That acculturation and assimilation are similar in context but the latter is much narrower in scope than the former. In *assimilation*, the traits of the host culture are adopted but there is some loss of the tenets of the heritage culture in the process. On the other hand, *acculturation* does not necessarily involve a loss of original culture rather it is a continuum from the acceptance of traditional beliefs to acculturated beliefs.

It is this author's view that acculturation and assimilation features would be noticed in migrants as they evolve with time as there is a growing migrant population in Ireland. This continuing trend appears not to abate given the last CSO's census figures that showed 0.5m of the 4.6m population was Non-Irish nationals, and of which 0.04m formed African nationals (www.cso.ie). So, this would no doubt present opportunities and cultural implications for Irish businesses to market their products and services into the future. Since the primary aim of any business is to maximise profits by increasing its sales and decreasing its costs, Irish businesses would want to research into the different consumer behaviours of migrants and indigenes to know what, when, where and how they buy the products and services in their desire to strategically target these new and existing markets.

1.4 Rationale

The purpose for this study is the interest to explore the question of 'what' the impact of acculturation has on the consumer behaviour of migrants. Historically, the society in Ireland has never been as diverse or multicultural as it has experienced in the recent times, and that comes with the quest to meet and fulfil the varying needs of these new communities. This phenomenon is what has aroused this researcher's interest to undertake this study, and as an African migrant too, it is only natural to start this study from a 'home' front just like the aged-long saying that '*charity begins at home*'. It is from this viewpoint that this study focuses on the African migrants and their consumer behaviour for products and services in Ireland. The aim is to draw from available information and studies in similar topic areas and make them relevant to this study, as it appears nothing of such specific interest has been carried out on migrants in Ireland.

This has necessitated a need to embark on an exploratory study on this research topic so as to add to the discourse on acculturation and encourage future studies being carried out in Ireland given the evidence of a growing migrant population.

The foregoing reasons are indication that marketing practitioners and business owners can benefit immensely from the use of additional available information on the adaptation and consumer behaviour of migrants. It is in this context that this writer absolutely agrees with the two arguments put forth by Njomo (2012) that an organisation's marketing campaign will be futile without a knowledge and understanding of the consumption behaviour of its target consumers (cited in Felipe and Betty 2005) and, that consumer behaviour consists of two parts; factors that influence the consumer's choice of products and the consumer's decision making process (cited in Macinnis and Hoyer 2008).

Nonetheless, this research is not to proffer solutions in its entirety but to specifically seek some answers to why and when African migrants acculturated and what impact, if any, it is having or has had on their consumption behaviour.

The subject matter of consumer acculturation generally raises issues of a multiplicity of cultures, but the focus here is on the African migrants whose multiple cultures can be easily ascertained even as they come from same country or region.

The qualitative method is considered appropriate for use in this study since it has been applied to quality outcomes in other studies, e.g. The Mitigating Effects of Acculturation on Consumer Behaviour by Moore, Weinberg, and Berger 2010, and Triple Acculturation: The Role of African Americans in the consumer acculturation of Kenyan immigrants by Wamwara-Mbugua, Cornwell and Boller 2007, just to mention a few.

It is also well applicable to fulfilling the objective of the research question given that the research question derives its theme from the issues of acculturation, consumer behaviour, impact and migrants rather than the distinct issues of social and economic integration. Nonetheless, the ultimate objective is to investigate and seek some answers to the research question and information for analysis that would inform and benefit the discourse on the adaptation of African migrants to the challenges of consumer acculturation in Ireland.

Chapter 2: Literature Review

2.1 Analyses

Moore et al. (2012) explain that the recognised works on acculturation date back to the study carried out by Redfield, Linton and Herskovits (1936 p.149) which developed the often quoted definition that *"Acculturation comprehends those phenomena which result when groups of individuals having different cultures come into continuous first-hand contact with subsequent changes in the original culture patterns of either or both groups"*.

They also explain that acculturation studies have greatly developed since the early studies but have mainly been carried out by anthropologists, sociologists and psychologists. But, that the studies on acculturation in relation to consumer research started in the early 1970s (Pruden & Longman 1972 and Hair & Andersen 1973 cited in Moore et al. 2012). And in addition, the term 'acculturation' has been defined differently in different fields although the Social Science Research Council definition (1954 p.974) is the single-widely cited one which states that *"acculturation may be defined as culture change that is initiated by the conjunction of two or more autonomous cultural systems"*.

Moore et al. (2012) pointed also that acculturation can be viewed as the process of cultural change and adaptation that occurs in any type of "change" or "new environment" situation. The process also represents a new way of considering acculturation as it is argued that acculturation is a multi-dimensional construct. One dimension is the acceptance of the host culture or the mainstream culture and another is the migrant's maintenance of own original or ethnic culture, which is closely related to the concept of ethnic identification. So, moving to a new geographic location may automatically dictate new shopping behaviours, e.g. there may be different foods, different housing infrastructure, different architecture, different shopping areas and stores, etc. However, as more new members come into city, area or region, old values and buying behaviours can be mitigated along a continuum from *what once was* to what *currently* is the normal behaviour.

That, for the most part, the writers think of acculturation and its impact on migrants as from one country to another country; and those new to geographic area, acculturate to that new environment. But, the argument is that individuals also acculturate when they relocate to different regions and parts of the country. Furthermore, with the extensive mobility, it can be seen that the adolescent culture of today's college graduates has added additional meaning to the term 'acculturation' and its implications (Moore et al. 2012).

The following examples lead support to the above statements that workers of the 1960s down to the early 1980s were accustomed to working for the same company and subsequently, living in the same community, moving only two to four times in a lifetime. Not only did they not change jobs as frequently as is the case today, but more likely a promotion kept them in the same location. It is more commonplace in today's world to not only secure a new position in a new city, region or country but moving to a new territory is expected in order to continue to move on the corporate ladder and increase in pay (Moore et al. 2012).

In this way, an individual will be forced to get familiar with many areas of the country, the region and the world, and subsequently, other cultures. This of course, adds value to culture experience including both ethnic cultures and the popular culture of the region or area (Moore et al. 2012). Obviously, this requires that not only does a person accept the values of a new culture; be it, business culture, city culture, ethnic culture or make-up, and popular culture, but also realises that there will be some mitigation on their part as they adjust the anchors to which they are accustomed toward new dimensions. Those mitigating factors involve two key elements: (1) a blending of old and new ideas, and (2) exposure to expectations that will impact the development of future ideas (Moore et al. 2012).

2.1.1 Acculturation

Acculturation is a feature of global migration and cultural diversity in which immigrants bring in cultural characteristics from their native countries while adapting to their new cultures, attitudes and consumption behaviours (Berry 1980).

(Njomo 2012) also alludes that adaptation is one of the most important elements in migration studies. So, to this writer, the element of adaptation as a migrant's response to acculturation is also relevant to this study.

It is also mentioned that acculturation studies typically examine the acculturation of immigrants to the dominant group. And that in general, one finds little mention of sub-cultural group roles in the acculturation process while most work examines the degree to which immigrants maintain their original culture and the degree to which they adjust to the dominant culture (Wamwara-Mbugua, Cornwell and Boller 2007).

This explains the difficulties researchers face in researching acculturation which this writer has also come to experience. Even a recent paper still continued the sparse literature which further explains that it is not sufficient to lump all consumers within a minority group as homogeneous. It also showed clearly that the degree of acculturation of an individual consumer within a minority group acted differently in several aspects of consumer behaviour and concluded on the need to continue this stream of literature since that research only looked at acculturation and ethnic identity (Moore, Weinberg & Berger 2010 cited in Moore et al. 2012).

The concept of acculturation is the exchange of cultural features that results when groups of individuals having different cultures come into continuous first-hand contact; the original cultural patterns of either or both groups may be altered, but the groups remain distinct (Kottak 2007 cited in Moore et al. 2012). Acculturation entails a two-way process of change but most research and theory have focused on the adjustments and changes experienced by minorities in response to their contact with the dominant majority, which is essentially a one-way process (e.g. in Moore et al. 2010 cited in Moore et al. 2012).

When people of any culture move or interact with a culture other than the dominant culture of their lives, acculturation takes place in an on-going form and does impact in the every aspects of their consumer behaviour. Johnston (1963) distinguished between the two aspects of acculturation – behavioural and attitudinal. And under this structure, the migrant might take on the behaviours expected by the host culture, including speaking the language of the culture, dressing like most people in the culture and eating what they eat (Moore et al. 2012).

Obviously, this process has direct application to acculturation of many people today, regardless of their ethnic or racial affiliation. For example, one might look at a migrant who acculturates after moving from Africa to Europe, i.e. Ireland or from a warmer climate to a colder climate. The argument that studies on acculturation are limited to looking at those who come from another country is emerging in the twenty-first century acculturation, and perhaps it has given rise to interest in how more valuable or more impactful is the acculturation of migrants. However, a new dialogue in the Moore study posited that acculturation is necessary when one considers that *everyone* acculturates e.g., from high school to college, from college to work, from one job to another, from single to married life, from rural to city dwelling, etc. (Moore et al. 2012).

Acculturation definitions are apprehensive of the changes an individual experience when in direct contact with a new culture and the word is "psychological acculturation". It is used in dissimilarity with group-level acculturation which refers to an entire group's structural, economic and other changes following the contact with a new culture. Even though an individual's acculturation can add to or be influenced by group acculturation, the two do not always evolve in the same trend or approach. A person may be exceptionally acculturated whereas the group one belongs may not. The opposite could also be true as the attention here is on each individual consumer in a particular group as it discusses the acculturation of the individual and not to restrict the research to only psychological factors and that socio-cultural and psychological changes do occur in the acculturation process (Ward & Rana-Deuba 1999).

Acculturation was originally conceptualised as a uni-dimensional process in which retention of the heritage culture and acquisition of the receiving culture were cast as opposing ends of a single continuum (Gordon 1964 cited in Schwartz, Unger, Zamboanga & Szapocznik 2010). But since the early 1980s, however, cultural psychologists have recognised that acquiring the beliefs, values, and practices of the receiving culture do not automatically imply that a migrant will discard the beliefs, values, and practices of the cultural origin.

Berry (1980) developed an acculturation model in which receiving-culture acquisition and heritage-culture retention are cast as independent dimensions; and within this model these two dimensions intersect to create the following four acculturation categories:

1. *Assimilation* – adopts the receiving culture and discards the heritage culture,
2. *Separation* – rejects the receiving culture and retains the heritage culture,
3. *Integration* – adopts the receiving culture and retains the heritage culture, and
4. *Marginalisation* – rejects both the heritage and receiving cultures.

However, some recent research has suggested that Berry's integration category (also referred to as *biculturalism*; Benet-Martinez & Haritatos 2005 cited in Schwartz et al, 2010) is often associated with the most favourable psychological outcomes, especially among young immigrants (e.g. Coatsworth, Maldonado-Molina, Pantin & Szapocznik 2005; David, Okazaki & Saw 2009 cited in Schwartz et al 2010).

There have also been criticisms of the uni-dimensional approach by having a bi-dimensional approach to acculturation which subsumes similar constructs such as assimilation and enculturation. By this approach, *Assimilation* – refers to one of Barry's (1980) categories which is adopting receiving-culture practices, values, and identifications and discarding those from the culture of origin; and *Enculturation* – has been used to refer to the process of selectively acquiring or retaining elements of one's heritage culture while also selectively acquiring some elements from the receiving cultural context (Weinreich 2009 cited in Schwartz et al. 2010). The acculturation categories model has however been criticised on at least two fronts (Rudman 2003, 2009).

The suggestion is that not all of Berry's categories may exist in a given sample or population, and that some categories may have multiple subtypes. Again, the validity of marginalisation as an approach to acculturation has been questioned (Del Pilar and Udasco 2004 cited in Schwartz et al. 2010).

The likelihood that a person will develop a cultural sense of self without drawing on either the heritage or receiving cultural contexts in likely low. And there is the argument that the marginalisation approach may be viable only for the small segment of migrants who reject (or feel rejected by) both their heritage and receiving cultures (Berry 2006b).

So, the criticisms are being addressed in research and some degree of validity for the acculturation categories models has been reported (e.g. in Schwartz & Zamboanga 2008).

Another strong criticism of the acculturation literature is that it adopts a 'one size fits all' approach (Rudmin 2003 cited in Schwartz et al. 2010). By looking at Berry's 1980 model and other similar approaches, same two acculturation processes and four acculturation categories, still characterise all migrants equally regardless of type, origin and settlement, and the ethnic group in question (Berry et al. 2006).

Another important nuance that must be considered in acculturation is the types of migrants under study, since the options available to a migrant may vary according to the circumstances surrounding the migration (Steiner 2009 cited in Schwartz et al. 2010).

2.1.2 Consumer Behaviour

Consumer acculturation is the inter-cultural contact and the resulting change for consumers in contact with a new culture. This may include learning a language and adjusting to different lifestyles and mannerisms e.g., as in shopping behaviour for goods and services.

It is a progressive learning process where values may change as contact with a new or dominant culture increases; there more acculturated a person or group is the greater is the progression toward the norms of the host or dominant culture (Moore et al. 2010 cited in Moore et al. 2012).

Consumer behaviour is defined by Macinnis and Hoyer (2008) as *"the totality of consumers' decisions with respect to the acquisition, consumption, and disposition of goods, services, time, and ideas by human decision making units over time"* in the African Journal of Business Management Vol. 6 (25) pp.7559-60. According to Macinnis et al. (2008) consumer behaviour involves more than just the way that a person buys tangible products such as a book or a car. It also includes consumers' use of services, activities, experiences and ideas such as going to see the doctor.

Therefore, by looking at the combination and interactions of two consumer cultures; that is, sharing consumption values and meanings, and teaming processes and their effects within one consumption context, the study of consumer acculturation thus advances further than just a critical view of the process of acquisition of consumer values, knowledge and behaviours. The 'utility theory' of consumer behaviour proposes that consumers make choices based on the outcomes of their decisions. The theory is derived from an economic perspective and solely based on the act of purchase (Loudon & Della Bitta 1993). Others however view consumers as rational decision makers who are only concerned with self-interest (Zinkhan 1992, Schiffman & Kanuk 2007). To contrast both views, the utility theory looks at the consumer as a 'rational economic man' (Zinkhan 1992), while contemporary research considers consumer behaviour as a wide range of factors influencing the consumer, and acknowledges a broad range of consumption activities beyond purchasing. These include need recognition, information search, evaluation of alternatives, the building of purchase intention, and the act of purchasing, consumption and disposal. This thorough view of consumer behaviour has evolved through the years and is evident in these two contemporary definitions of consumer behaviour as *"consumer behaviour……is the study of the processes involved when individuals or group select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires"* (Solomon, Bamossy et al. 2006 p.6)

and *"the behaviour that consumers display in searching for, purchasing, using, evaluating and disposing of products, and services that they expect will satisfy their needs"* (Schiffman & Kanuk 2007 p.3).

While most contemporary definitions of consumer behaviour are similar in scope as depicted in the above two definitions, there are differing psychology toward the manner of consumer behaviour and decision making for purchasing products and services. Consequently, the psychology of a migrant's approach to the purchase of a particular product or service could be different from an indigene's approach to the same product or service despite the impact of acculturation on the former. This claim is backed by Blythe (2009 p.155) that *"culture establishes the values, attitudes, customary behaviour, language, religion and art of a given group of people"* which is consistent with the premise that culture is a key factor to defining the kind of person one is and could be (Materson and Pickton 2010) and that, it also "[…] affects people's tastes, preference for colours, and attitudes towards product classes" (Muhlbacher et al. 2006 p.182).

Njomo (2012) examined some of the many factors that impact on migrants in specific aspects and supported them with the citations from other studies. The study's view is that consumer behaviour consists of two parts, i.e. (1) the factors influencing the choice and (2) the decision-making process. It is posited that individual and social factors influence the choice of products and services the consumer makes but then, the consumer decision making-process is also hinged on other considerations within these five stages; (1) need or problem recognition, (2) information search, (3) evaluation of alternatives, (4) purchase decision and (5) post-purchase evaluation.

The two individual and social factors and the five consumer decision-making process stages are here highlighted on what constitute them and how these influence consumer behaviour. The *individual* factors constitute of attributes of age, income, gender, personality, mood, memory, self-concept, lifestyle, motivation, attitude, learning, perception, etc. of the consumer to determine how he or she behaves toward the purchase of products and services offered. Such attributes do have significant effect on a migrant's acculturation process and also, on the behavioural transformation of the migrant to consume a kind of product or service offered or delivered in the receiving culture. A consumer's preferences for products and services tend to undergo considerable changes with age (Majumdar 2010).

Income is also of a significant influence on a consumer's lifestyle depending on the change that the consumer experiences, whether it is an increase or a decrease; and this determines why, what, and when to purchase products and services (Quester & McGuiggan 2004).

Gender plays huge role in how individual's behave as consumers since the physiological differences between male and female pose the question of different needs for the genders (Quester et al 2004).

The personality of individuals influences the feelings, thoughts, intentions, and behaviours, and how such individuals view themselves as to consuming particular products and services (Mowen 2000, Majumdar 2010). The individual's memory has an important role to play in a consumer's choice of products and services, in (Brenner 1990, Mullen & Johnson 1990, Majumdar 2010). It is the process of information retention about past events and ideas, and also entails the capacity to learn, to be influenced by prior experience(s) and to behave differently in the future as a consequence of an experience.

The self-concept, as an individual behaviour determinant, reveals that the consumer's use of products or services is to preserve and enhance self-image and avoid those that do not (Schiffman and Kanuk 2010). That is, the individual consumes products and services based on the conviction that the intrinsic value of these products and services is congruent with the individual's image.

Lifestyle, also a determinants of consumer behaviour, represents the external characteristics that pertain to how a consumer lives, engages in activities, the habits, the possessions, the interests and the value of life, all of which are reflected in the way the individual spends his or her time and money (Quester et al. 2004). It is pertinent at this point to allude to the reasoning that lifestyle behavioural attribute is also largely influenced by some of the earlier listed attributes, if not all.

Consumer motivation represents the drive to satisfy both physiological and psychological needs through product and service purchase and consumption, as cited in (Stanton, Walker & Etzel 2001; Pettit & Brassington 2003; Schiffman & Kanuk 2010). In effect, a motivation is the need that sufficiently stimulates the driving force in an individual to seek his or her satisfaction in a product or service.

The factor of consumer learning is a process by which individuals acquire purchase and consumption knowledge as well as the experience that they apply to future related behaviour (Ranju & Mukesh 2009; Schiffman et al. 2010). However, a consumer who learns about a product or service behaves rationally when making a decision than one without any knowledge about the product or service (Law & Miles 2005). Both citations refer to consumer learning process from different perspectives but are still relevant to the concept of acculturation and the impact the learning process can have on a migrant's decision making to purchase a product or a service in an adapted cultural environment.

Perception is another attribute that solely lies with the individual making the choices to purchase a product or a service. It is a difficult proposition of pinning it down to tangibility given the definition of perception as *"the process by which an individual selects, organises, and interprets stimuli into a meaningful and coherent manner based on his/her needs, values and expectations"* (Stanton et al 2001; Schiffman & Kanuk 2006).

The *social* factors that influence consumer behaviour include, reference group, social class, family and culture. The study of consumer behaviour defines a reference group *"as a group that serves as a point of reference for an individual in forming certain values"*, meaning that reference groups do have distinct norms of behaviour. Hence, one is expected to adhere to these norms as a member, and if not, sanctions may be applied or imposed on the erring member (Cant, Brink & Brijball 2006).

People as migrants also belong to reference groups of diverse culture who too are expected to conform and adhere to the norms, rules and values of the groups. The probable sanction for migrants would be rejection and alienation if they fail or refuse to identify with to their reference groups. Social class is defined as *"the division of members of a society into a hierarchy of distinct status or classes, so that members of each class have relatively the same status and members of all other classes have either more or less status"*. This social class factor also greatly influences consumers on their choices of products and services (Cant et al 2006; Schiffman & Kanuk 2010).

The family, in a more dynamic norm, is the individuals who make up what can be described as members of the most basic social group who live together and interact to satisfy their personal and mutual needs. In this sense, the family plays a key role in shaping the consumption behaviour of not only the individuals within the family but also the family at large (Cant et al 2006; Schiffman & Kanuk 2010).

Culture is the adaptation of a collection of people to the conditions of life, and it distinguishes one group of people from another. Thus, the learned beliefs, values and customs of a group of people's culture serve to direct their consumption of products and services (Mullins, Walker, Boyd & Larreche 2005; Blackwell, Miniard & Engel, 2006).

It is noticeable from the foresaid that the social factors are closely inter-related with people; their likely behaviour as individuals in themselves and as individuals within particular groups. That each type of factor does impact on how the consumer behaviour is formed and as well as being motivated into buying a product or a service.

In the case of the consumer making a decision, he or she would generally go through the earlier listed five stages of the process. A need or problem recognition occurs when a consumer is faced with a problem of choice when a consumer realises a difference between what he or she perceives to be the ideal or desired state, i.e. the situation the consumer wants to be in. Therefore, the need recognition is triggered when a consumer is exposed to either an internal or external stimulus. Internal stimuli are occurrences one experiences such as hunger, thirst, etc. External stimuli, on the other hand, are influences from outside sources such as someone's recommendation of a new restaurant or retail shop, a brand name mentioned by a friend or an advertisement on television or radio (Blackwell et al 2006).

Also, information search occurs in many buying situations, once the consumer has recognised the problem and starts looking for information. So, consumer information search entails the mental and physical activities undertaken by consumers to obtain information on identified problems. This is a learning process by which consumers become aware of alternative products or brands, specific stores, specific trading centres, prices of products, terms of sale and consumer services (Cant et al 2006). In evaluating alternatives, consumers are exposed to a broad range of products and services to select from on a daily basis. The product options are not only varied but also complex and sophisticated, so there is the need for the consumer to evaluate the available options (Czinkota & Ronkainen 2000; Hoffman 2005). Equally, it is important to highlight that different consumers employ different evaluative criteria – the standards and the specifications used to compare different products and brands (Stephen & Beaton-Wells 2003; Cant et al 2006; McDaniel, Hair & Lamb 2008). The consumer also makes a purchase decision when he or she believes that the product's or service's benefits will satisfy his or her desired needs. So, the decision is based on the assumption that the alternatives generated have all been evaluated accurately and that the one chosen will best solve the consumer's problem (Strydom & Cant 2000; Stanton et al 2001; Danziger 2004). Under the post-purchase behaviour and decision factor, all purchase behaviour as a continue process must entail consequences for the buyer. So, in the post-purchase evaluation process, the consumer examines the level of satisfaction derived from the product. In other words, the consumer finds out whether the product solved his/her problem or satisfied the need (Czinkota et al 2000). As people move around the globe these days at an unprecedented pace and for various reasons, they get exposed to and accept new ideas and cultures. Any movement to a place of culture difference from culture of birth puts the mover into one of the categories of migrants, and that puts into motion the change processes associated with acculturation and behaviour.

2.1.3 Migrants

Berry, Poortinga, Segall and Dasen (1992) in their work interpreted acculturation as the cultural transmission experienced by an individual due to his or her direct contact with another culture. On the other hand, Laroche, Chankon, Hui and Tomiuk (1997 p.34) succinctly defined it as the *"acquisition of traits of the host culture"* and the *"maintenance of traits of the culture of origin"*. This definition, in this writer's opinion, put together two cultural trait processes into a single behavioural change phenomenon called acculturation. Even with this effort, there is still a challenge out there for researchers and writers to overcome. There is no doubt of the huge task ahead given that at least three edited books on acculturation have been published since 2003 (e.g. Chun, Organista & Marin 2003; Berry, Phinney, Sam & Vedder 2006; Sam & Berry 2006) and there still remains a number of important challenges regarding operational definitions, contextual forces, and relationships to psychological and health outcomes that must be addressed (Rudmin 2003, 2009 cited in Schwartz, Unger, Zamboanga & Szapocznik 2010).

Again, acculturation is referred to as the changes that take place as a result of contact with culturally dissimilar people, groups, and social influences (Gibson 2001 cited in Schwartz et al 2010). That although these changes can take place as a result of almost any intercultural contact (e.g. globalisation, Arnett 2002), it is most often studied in individuals living in countries or regions other than where they were born, i.e. immigrants, refugees, asylum seekers, and sojourners e.g. international students, seasonal farm workers (Berry 2006b). Their study also show how acculturation has become a recognised and important area of study (Berry 1980, 2006b, Tadmor, Tetlock & Peng 2009), but generally focuses on immigrants, refugees and asylum seekers, who are assumed to be permanently settled in their new homeland although these three groups may be quite different from one another. So, they took a rethinking position on the use of the term '*migrants*' as preferred collective reference to the above-mentioned immigrant groups in their research. Thus this author agrees with use of the term '*migrants*' as appropriate since it encapsulates all the different listed categories into one nomenclature, and therefore preferred as a collective terminology for the purpose of this study. So, it is vital to provide some information on Berry (2006b) listed four migrant categories and show the inherent common features despite that each is called differently.

1. *Voluntary Immigrants* – these are people who leave their homelands by choice in search of employment, economic opportunities, marriage, or to join family members who have previously immigrated, e.g. doctors, engineers, IT professionals, etc.

2. *Refugees* – those who are involuntarily displaced by war, persecution, or natural disasters and are settled in a new country, usually by virtue of agreements between international aid agencies and the governments of those accepting countries;

3. *Asylum Seekers* – those who by their own choice, seek sanctuary in a new country for fear of persecution or violence;

4. *Sojourners* – those who relocate to a new country on a time-limited basis and for a specific purpose, with full intentions to return home after the period is over, e.g. international students, seasonal workers and corporate executives of multinational companies" as the term that puts them under a single description or name.

While the circumstance of each category differs in terms of the reasons for emigrating to another country or region, the reality is that all of them are dwellers in foreign lands and would encounter culture changes. The change process would with time alter their behaviour having embedded into the host culture as a consequence of a dominant influence over their heritage culture. So, the longer they stay, the more acculturated they become and the more their behaviour is nearly, if not fully, aligned with the host culture.

2.1.4 Impact

The word 'impact' is usable in both the noun and verb tenses depending on the context of the usage. The oxford dictionary defines it as *"a marked effect or influence"* as noun and *"have a strong effect on someone or something"* as verb tenses respectively, (http://oxforddictionaries.com/definition/english/impact).

The two definitions are well suited to the context of this research topic, whether used as a noun or a verb, as both words 'effect' and 'impact' are same in meaning and inter-used. The intensity of the word 'impact' in its daily usage is indicated by the adjectives of "*marked*" and "*strong"* applied to qualify it in giving its meaning, so as to demonstrate the depth of its measure on either side of the scale.

The word 'impact' in this context, is of a significant link to the centre-piece of this study's theme 'acculturation' since the objective is to conclude on the correlation between the 'migrants' and the cultural change to the 'consumer behaviour' for goods and services. And in so doing, this study would have to be able to show that acculturation has any causal link to migrants' change of consumption behaviour.

This study can therefore offer a great deal of insight into the migrants' consumption behaviour with regards to the access of personal loans to purchase products in Ireland. The concept of credit purchases for consumption is not in the heritage culture of many African migrants. For example, the purchase of a personal car in majority of cases would be self-financed in numerous African culture compared with the wholly or joint access to personal loans and credits financing culture through the Irish financial institutions e.g. banks and credit unions. It is intended to examine the impact relationship between acculturation and consumer behaviour of the African migrants within the categories of Berry (2006b), and conclude on the findings in relation to their newly acquired behaviour to consume finance products by accessing these financial service offerings.

2.2 Research Questions

The main research question – *What impact has acculturation on consumer behaviour of African migrants in Ireland?* – is basically a question of acculturation as the influence of individuals with a specific set of cultural attitudes on individuals with other attitudes.

Consumer behaviour is an aspect of migration and acculturation studies. It has some socio-economic implications associated with it. One of such is the marketing of goods and services for consumption in different markets. The implication is that as migrants come into contact with other cultural values in their new places of residence, they begin to accept or reject, and or, try to retain their cultural values. This change process poses challenges to migrants and marketers alike in relation to the consumption and marketing of goods and services. All these take their courses at the same time within the change continuum but it is the migrants' behaviour that is more challenged. Because a whole lot is taken from the migrants compared with the challenge for marketers to adjust to the dictates of new markets.

If everyone acculturates as Moore et al., 2012 maintain, then it is the complexity of it that makes it challenging and not for the variability and versatility. So, the context in which it is used to address this research and other research questions matters a great deal.

The complexity feature of acculturation is consistent with the view in Luna and Gupta (2001, p.62) that *'[...] the increasing migration of people around the world creates complexity in most markets. As these people are exposed to their host culture they begin to acculturate and may adopt its norms or behaviour'* as cited in (Gbadamosi, 2012). So, the understanding of consumer behaviour in relation to acculturation would be further enhanced. And by drilling into sufficient depth for answers would the implications for marketing activities be revealed.

There is need therefore to address the aspects of the relationship between acculturation and consumer behaviour, the impact of acculturation on the migrants' consumer behaviour and the change factors influencing the migrants' consumer behaviour. To do that is to explore for answers to whether acculturation has played a significant part in the migrants' behaviour to purchase personal loan or credit facility from a bank or credit union as it is a practice of a third of the host culture. Since adaptation is showed as one of the most elements in migration studies, (Berry et al. 2006; Hosffman et al. 2006; Mangar 2009) too have mainly looked at acculturation as the most important mode of migrant adaptation in host cultures, it is relevant to examine the consumption behaviour of migrants in the host country, Ireland in the context of the relationship between personal loan or credit facility and culture.

And so, these sub questions should assist in drawing out the relevant answers from the cohort of migrants selected for this study such that they would bring it to a satisfactory conclusion.

1. How did migrants respond to the host culture? To establish whether social and economic needs, media, education and/or other societal factors caused changes to their behaviour regarding beliefs, values, perceptions, consumption, etc.
2. When did migrants adapt their culture to the host culture? To ascertain how the host culture impacted on them and challenged their adaptation process as persons or group.
3. What influenced consumer behaviour of the migrants? – To know whether the host culture is the main reason their behaviour to seek bank or credit union loans changed.

Thus, the primary motive of this particular study is to find out the extent to which the African migrants have acculturated into the Irish cultural environment and how that has impacted on their respective consumer behaviour.

In particular, to investigate how their cultural adaptation has had an influence on their individual and social behaviour to access and consume personal loans or credit facilities offered as financial services and products by the financial institutions in Ireland, for their personal benefits without having to take to their culturally acceptable route of self-financing.

In most research studies carried out on consumer acculturation, the focus has been based on the behavioural orientation in the areas of food and shopping, education, health, media, religion, fashion and clothing, sports and entertainment; including, night clubs, movies, music, concerts, opera, etc. But there is no known study to the best knowledge of this researcher that specifically refers to the consumption orientation of a group of people of a culturally divergent orientation from the host culture toward personal loan or credit facility.

It is intended that the outcome of this study should add to the already benefits of the existing studies. Also, to specifically benefit the financial institutions, by providing them with valuable information that would assist in their products design and new knowledge on how to tailor their products and services to suit a different set of growing clientele in the Irish financial sector in particular and in other jurisdictions in general.

Chapter 3: Research Methodology

3.1 Objectives

The foremost objective is to source the appropriate information and data for use in this thesis. These must be from relevant studies carried out on immigrants on issues of acculturation and consumer behaviour. Also, search for gaps to fill from such studies or to explore new ideas. The next objective is to determine the precise methodology to adopt for this study based on the gains from reviews of other studies.

There are different methodological approaches often used as appropriate for different types of research questions. But quantitative and qualitative approaches are used in many of the cases to address most research questions. Surveys conducted in quantitative research tend to be suitable for tackling specific and precise research questions, also known as hypotheses. Often times, hypotheses aim to uncover the relationships between what is called 'variables', which represent the underlying concepts of interest for the research. Also, the aim is to collect data from as many participants as possible so that statistical inferences can be drawn from in relation to the population of a sample of participants. In this way, quantitative surveys ensure a process is facilitated for gathering data from large numbers of participants. In addition, there is often little room for flexibility in the manner of which questions are phrased once the data collection phase has begun when using quantitative structured surveys, so it is vital to develop precise and thorough measures of the concepts of interest at the outset.

Qualitative approaches, on the other hand, often provide more flexibility and openness to the research questions or hypotheses as the fieldwork progresses, such that the initial research questions may be re-looked at over the course of study in the light of the emerging data and themes. This is an indication that there is a more fluid relationship between the researcher and object of research in that when it comes to the process of analysing qualitative data, the qualitative researcher plays a pivotal and more central role in making key decisions about how the study will be focused and directed. This element of contrast rather makes devising of a research question in qualitative research a longer process; also, carrying out qualitative research and analysing qualitative data a less precise process than in the case of quantitative research.

By this researcher's reckoning, qualitative research is often used for research when an issue under study needs to be thought through and understood as much as one can be in detail.

So from this point of view, it is important to minimise the depth of relationship between the researcher and participants by empowering the latter to share their stories and to have their voices heard by a concerned expert. It is an attempt to understand the participants' actual contexts or settings which directly relate to the phenomenon. Qualitative method is also used in subtle issues which are the matter of study; for example, economic or social status, gender differences, race, sexual orientation, etc. In other instances, it has be used when no adequate theories exist, and in the possibilities that a new theory can be developed. Therefore, it is a qualitative research's primary objective to develop an understanding of how the world is constructed (McLeod 2001). While qualitative research covers a wide range of approaches for the exploration of human experiences, perceptions, motivations and behaviours, it is concerned with the collection and analysis of words whether in the form of speech or writing (Clissett 2008). However, Thomson (2008) maintains that a slight difference is between the two often used quantitative and qualitative research methods; whereas the former often focus on measuring the parts in an issue, the latter prefers to create a picture that covers the whole image in it. Meanwhile, the qualitative research method is used in conditions of (a) when there is rarely any information available about a topic, (b) when the researcher's variables are unclear and unknown, and (c) when a relevant theory base is missing in any sense (Leedy & Ormond 2005). So, this method does not test a research question but that it has deep tendency to describe, analyse and interpret the constructive aspects of the social world. And since it is inductive by nature, its evaluation is based on the total absence of any sort of theory.

It is the plusses from the above and below referenced studies that this researcher decided on the preference to use of qualitative method for this study. Also, on the conviction it is best suited for this study because of its flexibility and being a well acceptable research approach. The expectation to produce a desirable outcome from the use of a qualitative research method is hinged on the knowledge that it has been tested, verified and validated as fit for purpose in many a study. Therefore, the decision to follow some or all of the approaches in similar studies carried out on African immigrants in the USA and UK respectively can be justified given the contexts of the following three narratives:

1. Wamwara-Mbugua, Cornwell and Boller (2007) used a qualitative method of data collection in their research titled: *'Triple acculturation: The role of a subculture in the consumer acculturation of Kenyan immigrants in the USA'* which employed semi-structured interviews of the participants, and who were purposively sampled using the criteria of age, gender and duration of stay, etc.

It also included the method of critical incident technique (CIT) to ensure the interviewing began with general questions and progressed to more specific questions about the immigrants' adjustment processes. This CIT inclusion allowed the participants to self-report their memorable experiences within a social context. It is flexible and adaptable for different situations, and can also be used to ask participants to recall migrants' first meaningful experiences with particular consumption situations.

2. Njomo (2012) also used a qualitative method of data collection that comprised of interviews and questionnaire survey of the participants in his research titled: *'Satisfying the indigenous foods needs of sub-Saharan African immigrants in South Africa: A food consumption behaviour model for South Africa's leading supermarket chains'*. In this research, the interviews were aimed at establishing an understanding of the immigrants' consumption behaviour towards the local and indigenous foods. A questionnaire survey was also used in it to complement the interview process of its data collection since it was designed to achieve similar aims as would the interviews. This was structured in three parts and each targeted a specific aspect of the study:
   - Part One looked at the respondents' demographic characteristics,
   - Part Two explored the immigrants' local food consumption behaviour, and
   - Part Three examined the indigenous food consumption behaviour of sub-Saharan African immigrants in South Africa.

   In addition, a Noticing, Collecting and Think (NCT) method, similar in objectives to the CIT method, was also used to analyse the qualitative data collected.

3. Gbadamosi (2012) in his research titled: *'Acculturation – An exploratory study of clothing consumption among Black African women in London (UK)'*, also used a qualitative method that applied a combined face-to-face and telephone interviews of the participants of a semi-structured format to conduct his data collection. It is noted that the telephone interviews were only used for those respondents who found it more convenient than the originally intended mode. Their recruitments were through the use of snowballing and purposive sampling methods. The research itself also ensured the quality of data collected included their social and demographic characteristics, and periods of residence in London.

It is argued that qualitative approach of an interpretive view better suits the research objective and questions because of the advantages of its flexibility, since it allows for on-going adjustments to data collection process as it easily accommodates varying interpretations to any experiences or circumstances. Collis and Hussey (2003) alluded to the view that the qualitative approach provides for understanding human behaviour from their own frame of reference. It is also maintained that collecting data qualitative could be carried out through several means including in-depth interview as it is also a versatile way of data collection, and of course, suitable of getting valuable insights into the logic, sentiments, and emotional reactions beneath the surface of information taken from the respondents (Hill & Wright 2001 cited in Welman, Kruger & Mitchell 2005). And so, given the three studies' narratives and relying upon the cases made, it is the main objective for this study to use the qualitative method. This approach would primarily use face-to-face and/or telephone interviews, where desirable, with interview questionnaire so as to extract the needed data from the selected African migrant respondents.

To replicate any of the studies for this research would be in line with practice since the same principles would apply. It would be justifiable at the end since all of the studies seem to share some contextual similarities.

The final objective however is to credit this study with a diligent, credible and valid outcome.

3.2 Methodology

Methodology refers to the strategy, plan of action and the process of design that lies behind the choice and use of a particular method, and linking the choice and use of the method to achieve the desired outcome. It is also a description of things being carried out in an orderly and systematic fashion to achieve a set of goals.

So, the thoughts on the next actions to take given the clarity are to find answers to the following three questions regarding the desire to achieve a proper outcome from this study.

- What choice of research methodology to make, is it to be qualitative or quantitative?
- What research methods to use, is it based on group or individual face-to-face and/or telephone with structured or unstructured of open-ended questionnaire interviews?
- Whether the chosen method is appropriate and effective for the study, is it because it is flexible, adaptable and reliable?

It is worth noting that when conducting a research or study, a good understanding of the research philosophy is also very important for the researcher to have since it relates to the development of knowledge and the nature of that knowledge. So, the essence of undertaking research or study is to continually develop knowledge in a particular field.

Research Strategy

Qualitative Method is the chosen approach for use in this study. It is sensitive to context and process, and also aims for in-depth and holistic understanding of the complexity of social life. It is a method by which data is generated and analysed through the process of interviews, observations, including that of participants. Generally, these data samples are small and guided by theoretical considerations. Hence pre-structured design is minimal and less formalised. But it is more multi-dimensional and diverse, has greater flexibility, and less replicable than the Quantitative Method.

Qualitative Method can be used in a wider range of situations and purposes, and easily be modified while the study is still on-going. It is also well suited for studying natural occurrences and real-life situations because of its great flexibility. It also gets the insider's perspective of things and events, etc., so that it can be used effectively to study the lived experience of people, including meanings and purposes. This method makes it well able for users to deal with the complexity of social phenomena, as explained in (Punch 2004 p.243).

It has been argued that researchers cannot find everything they might want to know by using only one method. But it is this writer's opinion that since all research are investigative by nature, so it is in the same token that they cannot provide full-proof results irrespective of the methods used. All past research results including theories, hypotheses, knowledge, etc. have had to continue to be improved and new ones are being continually developed as human needs and situations evolve. Thus, qualitative method of an inherent approach to conducting in-depth interviews on an individual or a group basis for the selected migrants is the research strategy used in this study.

Interview Method

Interview is a commonly used method of generating qualitative data since it helps to explore how individuals and groups understand, define and present their personal lives. It is also a method used to gather information from participants where the individuals rationalise, justify and explain their actions and experiences to the interviewer.

Punch (2004 pp.174 -176) mentioned that several types of data collection might be used but the main ways of collecting qualitative data are the interview, observation, participant observation and documents. Interview is one of the main data collection tools in qualitative research as it is very good way of accessing people's perceptions, meanings, definitions of situations and constructions of reality. It is also one of the most powerful ways of understanding others and while being basically about asking questions and receiving answers, there is much more to it than that, especially in a qualitative research context.

Furthermore, interviews can be structured and standardised whereby interview questions are planned in advance and pre-coded categories used for responses, and no attempt to go to any great depth is made. Whereas, interviews too can be unstructured and open-ended with the interview questions not pre-planned and standardised, instead there are general questions to get the interview going and keep it moving. Specific questions then emerge as it unfolds, and wording of these questions will depend on the directions the interview takes, and there are no pre-established categories of responding.

What is great about interview is that it is data collection tool of great flexibility, which can be adapted to suit a wide variety of research situations. It is these characteristics that put it in pole position for use in this study. The caution is that different types of interview have different strengths and weaknesses, and different purposes in research just like any project.

So, it is important that the type selected should be aligned with the strategy, purposes and research questions. But the drawback for this researcher is not being able to ascertain the veracity of some of the information being given as one is dealing with products of the human behaviour such as emotions, feelings, moods, state of minds, perceptions, etc. As we may all know, human behaviour is capable of going through different phases of change and likewise will the narratives and experiences of the respondents vary depending on the impacting factors. Therefore, it is a challenge to rely wholly on interviews to conclude this study since the human behaviour is unpredictable even though it is still considered one of the established methods for data collection in research.

Interviews of migrants

The interview was conducted mainly on an individual basis since the original plan to organise a focus group of eight migrants was not feasible for some logistic and personal reasons that became apparent with the migrants as time went by. So, this researcher resorted to progress with the interviews sending out emails self-introductory information and objective of the study, highlighting data protection and ethical issues to selected recruits purposively chosen from this researcher's list of email addresses and from a selected few also chosen from the linked email addresses to those chosen by this researcher as the source of recruitment for this study (see Appendix I). The reason for using this recruitment process is because of the quicker access to the intended targets would be easier to gain than to go through a number of non-governmental organisations (NGOs) in Ireland that deal with migrant issues. In addition, their individual consents to participate in the study would be cumbersome to obtain through the respective NGOs.

All in all, 25 African migrants of the four categories were issued with the introductory emails but 15 of these eventually responded to participate in the study. As it turned, all of them had originally emigrated from Ghana, Nigeria, Malawi, South Africa and Zimbabwe on sifting through the data provided on their countries of origin. They also made up of a gender ratio of 2 to 1 in the order of male to female of a worker, student, refugee and asylum seeker category. As the interview appointments drew nearer to dates agreed, three participants withdrew their consents leaving this researcher with 12 interviewees to use. The data collection process thus comprised of interviews and questionnaire survey conducted on seven interviewees using the face-to-face method while the remaining five were conducted via the telephones because they felt comfortable with the communication mode.

The incidence of distance, time and other personal constraints were some of the difficulties encountered by the interviewees during the periods and well as became an on-going issue to bear for this researcher. But as was expected, a greater number of nine participants reside in Dublin areas renowned for large settlements of migrant communities i.e. Blanchardstown, Clonee, Clonsilla, Clondalkin, Swords and Tallaght, and the other three participants live in other outskirt towns of Athy, Carlow and Kilcock.

A 16-point interview questions (see Appendix II) was used in collecting qualitative data through the individual and questionnaire interviews conducted. The interview questions were crafted with the aim to relate them to the research questions and also, getting the responses that feed into the research objectives as to (1) why migrants respond to host culture and whether social and economic needs, media, education or other societal factors can cause changes to their behaviour in relation to beliefs, values, perceptions, consumption, etc., (2) when did these migrants adapt their culture to the host culture and ascertain how the latter impacted and challenged them on their personal adaptation process, and (3) what influenced their consumer behaviour and whether the host culture is the main reason for them to change their individual behaviour towards seeking bank loan assistance for personal consumption. Furthermore, the interview questions and their objectives are based on (Berry 1980) made reference to in this study's literature review. However, slightly changes to the questions were made as each experience is narrated and that kept evolving as the interviews went on. Nonetheless, the interviewees refused being recorded on tape and so, the key elements of their sayings and the CIT that took place at the different stages of individual interviews were transcribed into notes to form part of the data collection process (see Appendix IV).

It is noteworthy to mention that this researcher's origin and interest in the study as a migrant himself may factor into his bias for this study. But for the understanding that qualitative methodology also recognises that a researcher's subjectivity is closely linked in research and for that reason, it guides everything from the choice of topic, to formulating hypotheses, to selecting methodologies, and interpreting data, hence an acceptance level of subjectivity in research.

3.3 Participants

Selection and Backgrounds

The objective to use a focus group interviews of eight Africans purposively selected from the four migrant categories was not feasible as the invitees declined the idea. However, seven out of the 12 Africans who accepted to participate in the study agreed to semi-structured personal interviews to conceal their identities as the thought of knowing each other in the group format was a concern. In the end, all the participants were all through the snowballing and purposive sampling methods to ensure the categories of asylum seekers, refugees, students and workers were all included in fulfilling the broad term of a 'migrant'. The selection was purposely targeted at migrants whose backgrounds and residency statuses were either well or partially known by this researcher, and were selected across well-known settlements of migrants in order to get the balance of selection criteria suitable for this specific study. The questionnaire interviews were conducted on meeting the seven individuals on one-on-one basis and the remaining five were by telephone for the reasons already stated. The 16-point structured questionnaire was aimed to reveal information about the participants' culture origin, race, gender, occupation, visa status and residency period, adaptability to culture changes, attitude to loans or credit for purchases, etc. (see Appendix II). In addition, minor changes to the interview questions were made that included experiences, incidents and circumstances of the interviewees as the process with each phase of the interviews progressed providing different insights. The gender make up of interviewees was eight males and four females, and nationals of five African countries from Ghana, Malawi, Nigeria, South Africa and Zimbabwe.

A participant's age was taken into account to ensure the legal adult age of 18 years is set as the minimum age limit up to 50 years upper limit since it is this researcher's view that a good number of migrants would fall within this age bracket. Each participant was required to be at least resident in Ireland for 5 years, has a minimum second-level education and with good English language to ensure the participants understood the aims of the research questions.

Six of the participants have college-education background of graduate and post-graduate certifications, and engaged in paid-employment. Two others run their own businesses and the remaining three participants are made up of a college student, a refugee and asylum seeker. Everyone's salient input was that valuable to this study coming from different perspectives. All the interviews were conducted in English language thus limiting the scope to particular language speakers only. It was not intended though to exclude other African migrants of other language backgrounds but that the African countries from which participants originated are officially English language speakers apart from the many native languages.

Besides, it would be an onerous task for this researcher to obtain the needed data in a language he is equally limited. Also, getting an interpreter's service is costly and time consuming, and any intended meaning of what a participant is conveying could be lost in translation too.

In fact, it is important to extract as much relevant information as can be sought from all the respondents regarding their respective acculturation into the host culture and the impact it has on their consumer behaviour towards seeking loans or credits from a bank or any finance institution in the Irish financial sector for personal use or consumption.

3.4 Ethical Issues

The face-to-face interviews were conducted in quiet and conducive places that suited the participants. That is, in the comfort of their homes as agreed with them so as to ensure the ethics of confidentiality and anonymity were maintained. However, where this interview type was not feasible, telephone interview was used as an alternative arrangement after getting permission of the interviewees who found it more convenient and comfortable. The issue of ethics is so critical to research that all related concerns were noted and observed as expected in a research of this nature.

Gbadamosi (2012) noted that ethics is the fundamental issue when studying other people, especially using qualitative studies (cited Malhotra & Peterson 2001; Bulmer 2003). He further maintained that the basic ethical issues in research have been identified informed consent, confidentiality, right to privacy and protection from harm (cited Fontana & Frey 1998; Ali & Kelly 2004).

So, the participants were all informed of the research objective and explained to regarding the purpose of their participation in the research at each beginning of the interviews. As stated, they were assured of confidentiality and promised anonymity of their identity, the safety of information provided in the course of the interviews, and impressed upon them their rights to withdraw from participation at any stage of the interviews if they feel unsafe, uncomfortable, etc., to proceed with their participation. Their permissions to record the interviews of each person were sought with the agreement to identify each interviewee by code in order to protect them from recognition. Nevertheless, taking of interview notes was the only available option used in most of the cases conducted for this study as many rejected the idea of voice recording on a tape device.

Therefore, being able to fulfil these ethical requirements despite the foresaid shortcomings, this researcher's endeavour was indeed to be in consistent with the view of Easterby-Smith, Thorpe and Jackson (2010 p.166) where it said "the most important thing to keep in mind is that under no circumstances should the researcher bring harm to the people he or she is researching".

3.5 Data Collection

The interview process was the main source for data collection because the migrants are the direct source of information needed and much of that provided were gathered for analysis. The manual taking of notes of critical incidents and experiences, and writing down salient points made by respondents during the two interview types, were the best way available to this researcher because of the inhibitions encountered from the interviewees. In doing that, key points were noted and transcribed according to the themes, incidents and experiences that emerged from the interviews conducted (see Appendix IV). Furthermore, these were sorted and sifted according to relevance as to making sense out of each collection, looking for patterns and relationships with the information provided, and finding things about the phenomena being studied.

Based on the above narrative, it is this researcher's view that the data collection process is therefore consistent with the principle of qualitative data collection and analysis which involves reduction of data, drawing of conclusion and reporting of findings, to list a few. The latter part of this principle is dealt in the next two chapters wherein the data analysis, findings and conclusion aspects of this study are explained in depth.

Chapter 4: Analysis and Findings

4.1 Analysis

This study involved interviews of 12 African migrant respondents in all. Seven of them were married and all twelve were between 24 and 46 years of age, averaging 34 years for the eight males and 36 years for the four females interviewed. They were resident in Ireland between 5 and 15 years, thus averaging 9 years of residency (see Appendix IV). This analysis is in line with the objective to set the residency period to 5 years at minimum and the age profile to 50 years at most. These fitted into the purposive and snowballing selection method proposed for this study as well as the selection criteria feeding well into the four migrant categories. So the variety in the makeup of the migrants as enunciated above provided an avenue to extract different data from a range of backgrounds.

The interviews were carried out with the individuals according to each person's acceptable level of suitability and comfort. Seven of the interviews were done talking with migrants on unstructured face-to-face basis and the five others were done by telephone conversation. These were purposely aimed at getting an understanding of migrants' acculturation process and the impact it has on their behaviour in adapting to the host culture of accessing personal loans for economic or social consumption. So, the only source that heavily tilted to getting information for this study is relying on the narrations and experiences provided by the migrants as the collection mechanism of qualitative data for analysis.

In this context, a deductive approach to qualitative data analysis is most applied for this study. It meant therefore that listening, observing, noting and thinking were the methods followed in the interviews conducted to make meanings from what the respondents said or conveyed. It was only in the five telephone interviews that the observing method was not used. In all, the salient points made during the interviews were keenly taken note of in spite of the difficulties encountered. Nevertheless, further reviews of information received, things observed and notes taken, were done to retrieve any relevant and appropriate data needed. Following this process, a record of things observed and heard was produced that contained the experiences of migrants, critical incidents and themes that helped to sift the facts needed.

The qualitative data analysis also aimed to extract information from the respondents regarding (1) how they adapted to the host culture and whether social, economic or other factors are the agents responsible for their acculturation, (2) when did they adapt their own culture to the host culture and ascertain how that impacted on them, and (3) what changed their consumer behaviour and whether the host culture is the main reason for that, especially to seek bank loan or credit for personal consumption.

The African migrants selected for this study originate from the west, east and south regions of Africa (often referred to as South Saharan Africa) who share close ancestry and culture than the North Africans. In addition, all five countries are of English-speaking territories which made it easier for both parties to effectively communicate and understand each other during the interviews. Most of what the migrants said were analysed through the thinking method to match the meanings of what the researcher understood to be of what they were conveying.

The expressions of "you know" in some instances was an indication of their thinking that one identifies with them or vice versa, mainly because they believe the researcher should have also experienced what they have experienced being an African migrant himself. This view is disadvantaged in that it is fraught with much assumption and therefore, little information was given away even as much probing took place. Another is their expectation that the researcher should be able to grasp and deduce from what they say to him as his understanding of the messages they are conveying to him regarding the incidents and their experiences, and even be able to draw from his own versions as being comparable or close to theirs as a migrant too. Therefore, interpretive view of the main aspects of their responses to the questions was so critical to analysing the collection of minute data that it came from their own frames.

The qualitative approach used suited the research objective and questions, and to listen to the respondents pour out sentiments and emotions, goes to lend credence to a saying that "every good conversation starts with good listening" in effective use of interviewing skills.

4.2 Findings

The basic theme that emerged from this study is the length of stay of migrants. It is linked with economic and social factors, which had significant impact on the migrants' acculturation and consumer behaviour to accessing personal loans or credits as a cultural shift.

The main factors that evolved from the interviews are Economic, Social, Change and Impact; and were responsible for the manner in which the migrants acculturated into the host culture.

Economic and Social

These are the main factors that evolved from this study. The interviews showed that the difference in the lending conditions between the heritage and host cultures of the respondents did have significant impact in their behaviour to access bank loans or credits for varying personal needs.

As the findings show, the different societal beliefs, values and perceptions changed the respondents' mode of thinking to seeking and paying off personal loans. Migrants' education through mainstream college system and the mass and social media, have considerable role in their consumer behaviour to shopping, holidays, beauty therapy, education, etc. Five migrants have lived in Ireland for over a decade and have learned to respond to prevailing economic and societal dictates during the period as they had seen the natives respond in their peculiar ways. This is well echoed by Respondent #4: female, 35 yrs., single (see Appendix IV).

The host culture economy encourages consumer spending through credit creation by the financial institutions to fuel domestic economic activities in order to boost production and delivery of services. This is a seldom experience in many of the migrants' heritage cultures. The practice is mainly on high savings and low credits. Hence such economies have been predominantly cash-dependent compared to the host culture as stated by Respondent #5: male, 45 yrs., married (see Appendix IV).

Integration is a relevant social factor noted from the interviews, in that the respondents have to wear certain types of clothing specifically suited for the weather in all four seasons of the year as well as for certain types of work and occasion. They needed to become accustomed to the mode of dressing and acting with the accompanying lifestyles, to make them confident and comfortable in the host culture just like anyone will have to act like a Roman in Rome.

In five years of migration, many would have fairly acculturated from the dominant influence of the host culture. This process can be seen in the migrants' mannerisms as a consequence of evolving in the integration process. What is evident therefore is that the relationships between different cultures can be diverse, dissimilar or at times, similar in characteristics to the extent that an impact of acculturation on a migrant's consumer behaviour is largely influenced by their lengths of stay. This period too is found to be significant to build a credit rating at the minimum since it is a key credit access requirement which has been a huge challenge to many migrants.

There is the regulatory challenge for many migrants who are accustomed to "cash and carry" business activities for lack of financial systems. So for migrants to adapt to the systemised banking operations takes considerable time and is a challenge for many migrants as they gather the required documentation for opening a personal bank or credit union account. This challenge and others are what the migrants encounter trying to acculturate, and that can be frustrating as was vented by Respondent #6: male, 30 yrs., single (see Appendix IV).

Change and Impact

As observed and noted from all the interviews conducted, it is obvious that all the migrants have gone through some measure of cultural changes in relation to their perceptions, beliefs, values, language, etc., having conformed to the some aspects of the host culture in the years they have lived in Ireland. Also, that these cultural changes have been of strong effects on their individual behaviours revealed in their attitudes, thinking, knowledge and mannerisms. The evidence is that the change and impact factors noted in the respondents are no doubt agents of acculturation. These are the reason behind their developed consumer behaviour to seek personal loans or credits from Irish financial institutions which hitherto would be taboos in their cultures.

The finding is noted in the remarks of three migrant respondents, i.e. Respondent #3: female, 46 yrs., married; Respondent #11: male, 28 yrs., single; and Respondent #12: male, 46 yrs., married, (see Appendix IV), which are in fact testaments to having acculturation, consumer behaviour and impact as the emerged themes of this study.

Chapter 5: Conclusions and Recommendations

5.1 Conclusions

This study explores acculturation and its impact on migrants' consumer behaviour in general but specifically, referring to their getting personal loans or credits in the Irish financial sector. It also suggests that a number of identified factors like economic, social, change and impact, do influence migrants' acculturation and consumer behaviour. They are compelled by the dictates of the factors listed to adopt the borrowing pattern in Ireland, which suggests that new arrivals into different cultural settings could be forced to adopt the new cultural modes (Pires, G., Stanton, J. & Ostenfeld, S., 2006; cited in Gbadamosi, A., 2012).

However, the length of stay it takes the African migrant to accumulate credit rating for personal loan or credit eligibility is a constraint at times despite positive feedback on the accessibility culture which is a marked difference from what they were used to in Africa. On the economic factor, the migrants seized the benefits of the changed culture to fund their small businesses, education, entertainment, shopping, clothing and other personal needs. This would not have been attempted in their heritage cultures, but if attempted and pursued, then a substantial commitment is expected to be made.

The sense of migrants to belong in the host culture is stemmed from the social and change factors in relation to raising loans or credits to purchase clothing, furnishings, holidays, etc. so as not to be overly different from what entails in the host culture. Some social factors too like age, gender, marital status and occupation tend to have considerable bearing on how migrants acculturate. The willingness to seek personal loans or credits and the ability to pay back are also hinged on them which the financial institutions would be looking for at the outset.

The impact of these factors on the migrants is so strong that many have accustomed to taking loans or credits for personal things they would not dare do in their home countries for cultural reprisals and the misgivings associated with borrowing as earlier noted.

But this study shows that social integration as a feature of acculturation can have strong effects on a person's ways of behaving, thinking, acting or making decisions in order to affiliate with the culture of a different society. As Confucius once said "wherever you go, go with all your heart", which appears to underscore a human side of the reason migrants would ultimately acculturate after living in a culturally different society from theirs.

The lesson learned from this study is that as Ireland is becoming a multicultural society, the need to study the different cultures as segments of a product or service market is now opened. The study can facilitate consumer behaviour researchers with new information specific to the marketing and sales of goods and services of any description in Ireland, and offer businesses new avenues for penetration into the new communities and emerging migrant markets. Such data can also provide businesses with a different platform to harness the gains of competitive advantage from this study and put in place a strategy for sustainable business goals.

There is nothing suggestive in this study to contradict the popular notion that the longer a migrant lives in a host culture the lesser they embrace the values, norms and beliefs of their heritage culture. The explanation is that all the respondents are open to taking the loans or credits when the opportunities become available to them.

This study has significant implications for marketing of financial products and services in Ireland both from research and managerial perspective. In theory, it supplements any existing studies on migrant studies and extends the knowledge in the area of consumer behaviour. This study brings forth a yet to be explored area, i.e. personal loans or credits consumption in migrant or ethnic minorities' studies as efforts to locate such studies proved futile. It is hoped that this study would provide a fresh platform for further academic discourse on this topic.

In the light of issues raised and of any shortcomings from this study, this research concludes that a small number of African migrants studied in Ireland have evolved in some form of cultural change. The acculturation process for the migrants revealed some inherent challenges but in the same token, it showed the dominant role it plays in evolving the cultural change as to having significant impact on their consumer behaviour for products and services in Ireland.

5.2 Recommendations

Although this research has drawn on issues around acculturation of African migrants in relation to its impact on their consumer behaviour for buying goods and services, it has also noted its limitation in the directions for future studies on the topic.

The main limitation is fundamentally in the respondent and data size which limits the extent to which the findings can be generalised to the wider African migrant population in Ireland. Nevertheless, as the study is to construct an understanding of this topic and not necessarily test any hypothesis, this issue of small respondent and data size may not be very compelling in this case.

There were difficulties in recruiting a large number of African migrants willing to participate for this study. The reasons of identification, meeting appointments, tight work schedules, distances and payments were encountered which limited the amount of data collected.

Therefore, it is recommended for future research to expand the data size by using both qualitative and quantitative methods of data collection in order to gather a wide variety of information, to extend the migrant recruitment to ten counties of Ireland at the least, so as to give a substantial spread to the data, and to make available financial payments to participants as a form of encouragement.

As for marketing purpose, the essential is about providing goods and services that could easily satisfy the needs of a target market. Hence, it is recommended that the Irish financial sector should embrace the reality of increasing number of migrant consumers by providing some tailor-made products and services targeted at them. In particular, the self-employed who run small ethnic businesses like hair salon, food stall, phone repairs, etc.

At management's perspective, the banks and credit unions could look at studies like this one and take a cue from them in order to design their marketing strategies especially in the segmentation, targeting and positioning areas. This aims at satisfying and delighting their target market which could also be profitable as the market grows substantially as one of the core requirements for effective market segmentation strategy.

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