A Theory based empirical Analysis of Brand Loyalty to 7up

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Abstract: The void that seems to exist as a result of the lack of application of theories on brand loyalty to study consumers' loyalty to the 7up brand in Nigeria is the focal problem in this study. Utilizing the "brand-choice sequences" theory, as the operational theoretical framework, this study analyzed consumers' loyalty to the 7up brand in Awka, a commercial city and capital of Anambra State in Nigeria. A convenience sample of 250 consumers of 7up was obtained through a survey. Computerized ANOVA, t-test, and multiple regression procedures were used for the data analysis. The analyses uncovered no undivided brand loyalty among the 7up consumers. Significant variations in brand loyalties across the age, income and education segments were detected. Education was found to be a significant driver of the consumers' brand loyalty to 7up. The findings from this study suggest that 7up marketers may need to exploit the opportunities presented by variations in brand loyalties across the socioeconomic and demographic segments. The study also recommends the consideration and implementation of promotional programs aimed at developing and sustaining undivided brand loyalty among the consumers. Such targeted promotional programs are expected to boost sales for the 7up brand in the study area.

Keywords: Brand choice sequences, behavioral brand loyalty, 7up in Nigeria

I. Introduction

In my previous discussions on brand loyalty, what constitutes brand loyalty was characterized as phenomena that may be subjectively and intuitively construed, or could be described in the form of some structured theoretical framework which may be arguable. Amidst the arguments, as early as half a century ago, scholars have attempted to describe brand loyalty in some structured ways. Furthermore, research in the academia and industry suggest that brand loyalty goes beyond intuitive reasoning. Contemporary marketing science and some theoretical/conceptual frameworks have argued that consumers' brand loyalty can and should be given a structured and operationalizable definition. Structured and operationalized definition of brand loyalty in a study will guide the measurement, quantification, analysis, and interpretation of brand loyalty to different consumer products as explored in my works in [1, and 2], and supported by the literature in [12].

As I have previously discussed in [1, and 2], the literature on consumer behavior indicates that research in brand loyalty includes early studies by [3], [6]. Recent works on brand loyalty include [1, 2, 5, 9, 10, 13, 14, 15, 16, 17, 18, and 19]. The studies on brand loyalty in [1, 2] used a theoretical framework, the "brand-choice sequences" theory to measure and analyze brand loyalty to beer and toothpaste, respectively.

In the literature, interest is growing in the application of theoretical frameworks to study brand loyalty to consumer products, as in [1, 2]. This theory based empirical research on consumers' brand loyalty to bottled 7up utilizes the "brand-choice sequences" theory, enunciated by [3], as the theoretical framework to measure and analyze consumers' brand loyalty, if it exists, to a soft drink brand, bottled 7up.

As cited in [6] and presented in [1 and 2], the "brand-choice sequences" theory by Brown [3] posits that if, for instance, A, B, C, D, E, F are different brands (Coca-Cola, Sprite, Fanta, Bitter Lemon, Pepsi, and 7up) in the soft drinks category, then for at least five consecutive purchases of soft drinks by a consumer or household, the consumer or household is classified as exhibiting one of the following loyalty types, thus yielding a four-fold typology of brand loyalty, represented by:

"AAAAAA Undivided Loyalty
ABABAB Divided Loyalty
AAABBB Unstable Loyalty
ABCDEF No Loyalty". [3]

In the geographical area of this study, Awka, the capital city of Anambra State, Nigeria, the 7up soft drink family brand is offered in the canned and bottled (plastic and glass) varieties. Even though the Coca Cola family brand stands tall in the soft drink global competition landscape, the 7up family brand is also a global family brand that competes closely with Coca Cola and Pepsi family brands in the global soft drink market. Only the bottled version of 7up is of interest in this study. In Nigeria, bottled 7up is produced and widely distributed by The Seven Up Bottling Company, Plc. [12]. In this study, hereafter, 7up is used to refer to only the bottled version of 7up, which is the only brand of interest in this study.

Perhaps, the 7up brand of soft drink may have some form of brand loyalty in the Nigerian soft drinks market. However, there is a dearth of evidence in the literature as to whether any brand loyalty theory has been used to study consumers' brand loyalty to 7up in parts of Nigeria. The desire to study consumers' brand loyalty to the 7up brand in different parts of Nigeria, using a theory on brand loyalty, motivated this study on consumers' brand loyalty to the 7up brand in Awka, capital and a commercial city of Anambra State, Nigeria. As explained in my previous studies, Anambra state, one of the thirty six states of Nigeria, has a population of about 4.1 million people, which is about 3% of Nigeria's 140.5 million people, [21].

Findings from [1 and 2], showed that consumer characteristics, such as socioeconomic and demographic variables (income, education, and age) produced differentiations in consumers' loyalty to different brands of consumer products. Also in [6], other researchers on brand loyalty used panel data from the Advertising Research Foundation, USA, and focused on beer, coffee, and tea purchasing behavior of the consumers. They found a mild correlation between brand loyalty and socio-economic, demographic, and personality variables

1.1 Statement of the problem

In this study, the research problem focused on the lacuna that possibly exists as a result of the non-application of brand loyalty theories to study consumers' loyalty to the 7up soft drink brand in parts of Nigeria, using Awka as a study slice.

1.2 Objectives

Using the "brand-choice sequences" theory as a theoretical framework, and given the problem definition in this study, primary data from 7up consumers in Awka, Anambra State, Nigeria, were used for this research, with the objectives being to:

- 1. know whether the 7up consumers are brand loyal to the 7up brand, and to what extent they are brand loyal
- 2. compare across levels of socioeconomic and demographic groups (age, income, and education), consumers' brand loyalties to the 7up brand
- 3. determine if the socioeconomic and demographic variables (age, income, and education) are significant drivers of consumers' brand loyalty to the 7up brand

1.3 Research questions

In order to accomplish the objectives of the study, the following research questions (RQs) were evaluated, based on the "brand-choice sequences" theory.

- RO1. Are the 7up consumers undividedly brand loyal to the 7up brand?
- RQ2. Is there any significant variation in brand loyalties across the age, income and education segments, respectively?
- RQ3. Are the socioeconomic and demographic variables (age, income, and education) significant drivers of the consumers' brand loyalty to the 7up brand?

The following hypotheses, in the null forms, were formulated to answer the research questions considered.

1.4 Research hypotheses

The following hypotheses in the null forms were formulated to answer the research questions posed above:

- Ho1: The 7up consumers are undividedly brand loyal to the 7up brand.
- Ho2: There is no significant variation in brand loyalties across the age, income and education segments, respectively.
- Ho3: The socioeconomic and demographic variables (age, income, and education) are not significant drivers of the consumers' brand loyalty to the 7up brand.

1.5 Scope of the study

The description of the scope of this study is closely in line with the scope of my other studies on brand loyalty in [1, and 2]. Consequently, the subject scope is delimited to consumer brand loyalty, a subject in the arena of consumer behavior, which is a subject in the field of marketing. Consumer brand loyalty is not only a subject, but also a variable in the study. Brand loyalty is one of the variables considered in the study, and has a range of 'no loyalty' to 'undivided loyalty', as per the theory of behavioral brand loyalty, "brand-choice sequences" theory, operationalized in this study. The continuum of 'no loyalty' to 'undivided loyalty' presumably makes brand loyalty both an interval and ordinal variable. Education, income, and age, are categorical variables in the study. The geographical scope of the study is Awka, Anambra State, Nigeria. Awka is the capital and a major commercial city of Anambra State, Nigeria. Anambra state, one of the thirty six states of Nigeria, has a population of about 4.1 million people, which is about 3% of Nigeria's 140.5 million people

[8]. Anambra State of Nigeria consists of a constellation of closely related cultural groups, in terms of language, customs and traditions, with nuances that may or may not be distinguishable. Nigeria is one of Africa's most populous countries, thus suggesting a sizeable market that should attract attention of consumer goods producers and marketers [1, and 2]. The study unit scope was only the 7up consumers resident in Awka who indicated that their brand of soft drink was 7up, bought and consumed the 7up they purchased, and had bought and consumed soft drinks for at least six times in Awka. The study units resided in the geographical area described above. In [1 and 2], I also discussed limitations that can arise in a study like this which also encountered several limitations and exigencies, both anticipated and unanticipated, in various forms and degrees. It is not possible to comprehensively describe the limitations. The concept of consumer based marketing research is perhaps still in its infancy in many parts of the world, including the part of Nigeria in this study. In view of this, cooperation of the respondents was not as readily available as expected. The literacy levels of some respondents also came into question at some points, in terms of their requiring additional explanation to fully comprehend the questions posed in the data collection instrument. However, these limitations were adequately managed so as not to compromise the findings from this study.

II. Materials and methods

The materials and methods used in this study were largely adopted from my previous works in [1 and 2]. As indicated in those works, quantitative and qualitative research methodologies exist in the literature on research methodology [7]. Quantitative methodology also was used in this study. Unlike qualitative methodology, the quantitative methodology used quantifiable and structured data, as were collected for this study, and statistically analyzed the data to make inferences and recommendations. The survey method was used as the research design for this study. The survey involved a descriptive, single cross-sectional design in which the convenience sampling method was used to obtain a one-time (single cross-sectional) sample from a specified population of 7up consumers in Awka, Anambra State, Nigeria. In this study, as in my other studies on brand loyalty, brand loyalty was quantitative scaled as defined by the theoretical framework. The quantification of brand loyalty allowed the use of analysis of variance to analyze the brand loyalty data collected from the study. The quantitative scaling of brand loyalty was used on the assumption that behavioral brand loyalty can be measured on a continuum, see data collection instrument. The continuum property of brand loyalty thus permitted brand loyalty to be treated as an interval variable that possesses means and variances amenable to statistical analysis.

The geographical study area is Awka, Anambra State, Nigeria. The population for the study consisted of only adult soft drink consumers in Awka who indicated that 7up was their soft drink brand, and had purchased and consumed soft drinks for at least five times in Awka, Anambra State, Nigeria, at the time of the study. Anambra state, one of the thirty six states of Nigeria, has a population of about 4.1 million people, which is about 3% of Nigeria's 140.5 million people [8]. At the time of this study, there was no data base of adult soft drink consumers in Awka who indicated that 7up was their soft drink brand, and had purchased and consumed soft drinks for at least five times in Awka. Consequently, there was no sampling frame, i.e., a listing of adult soft drink consumers in Awka who indicated that 7up was their soft drink brand, and had purchased and consumed soft drinks for at least five times in Awka. Where no sampling frame exists, probability sampling techniques cannot be used, and [7] suggests the use of non-probability sampling techniques, such as convenience or/and judgmental sampling methods, to reach subjects in such a situation. The literature in [7] further suggests a minimum sample size of 200 in non-probability sampling techniques aimed at problem solving, such as the problem in this study. Consequently, a non-probability sample of size 250 was obtained from the defined population of soft drink consumers in Awka. Applying the convenience sampling method, the sample was obtained using the equivalent of a 'mall intercept' in which the qualified respondents were conveniently and judgmentally located at shops, supermarkets, restaurants, hotels, and university campus areas in the commercial city of Awka, capital of Anambra State, Nigeria. Primary data about the consumers' soft drink purchases and consumption were obtained using a questionnaire (see appendices).

The construct of brand loyalty, as described by the theoretical framework in this study, presents brand loyalty as a variable that can be scaled on a continuum [1 and 2]. Leaning on the continuum property of brand loyalty, a structured questionnaire containing interval and nominal variables was used for data collection in the study. The interval variables on the questionnaire were used to measure consumers' behavioral brand loyalty and attitudinal propensity for the brands of soft drinks. Behavioral loyalty was scaled on a continuum represented by an interval variable with a range of 'no loyalty' to 'undivided loyalty'. Nominal variables in the questionnaire were used to facilitate the description of consumer segments considered in the study. The Cronbach's alpha internal consistency reliability test was used to test the internal consistency reliability of the interval scales. A relatively high Cronbach's alpha of .89 was obtained, pointing to a very high internal reliability of the scales. A convenience sample of thirty 7up consumers in Awka was used to pretest the questionnaire, and Cronbach's alpha was computed from the pretest data, using the SPSS computer software.

The content validity of the interval scales in the study instrument was evaluated by interviewing six marketing professionals in Awka who indicated that the scaled questions on the study instrument were valid for studying the domain of brand loyalty to 7up in the study area [7]. Although the content validity option of evaluating the validity of the scales may not have provided a sufficient measure of validity, at least, it provided evidence of the validity of the scales [7].

2.1 Analytical procedures

The analytical procedures used in this research are akin to those applied in my other studies in [1 and 2]. One of the objectives of this study is to know whether 7up consumers are brand loyal to the 7up brand, and to what extent they are brand loyal based on the "brand-choice sequences" theory. To accomplish this objective, one sample t-test was used to compare the consumers' mean behavioral brand loyalty to the measurement scale value of 4.00 which represents 'undivided brand loyalty'. The second objective of the study is to compare across levels of socioeconomic and demographic groups (age, income, and education), consumers' brand loyalties to the 7up brand, based on the "brand-choice sequences" theory. To accomplish this objective, computerized analysis of variance (ANOVA), with post-hoc multiple means comparisons and overlap analysis, were used to compare the mean brand loyalties attracted by the 7up brand in the study. Based on the "brand-choice sequences" theory, the third objective of the study is to determine if the socioeconomic and demographic variables (age, income, and education) are significant drivers of 7up consumers' brand loyalty to the 7up brand. To accomplish this objective, computerized multiple regression analysis was used to examine the influences of the socioeconomic and demographic variables on the 7up consumers' brand loyalty to the 7up brand.

2.2 Assumptions

In line with my previous discussions in [1 and 2], the assumptions made in this study are very much analogous to the assumptions made in my other studies on brand loyalty. The assumption that statistical inferences can be made on the basis of non-probability sample information, such as information obtained through convenience and judgmental sampling methods, may be overbearing. The results from a nonprobability sample may not be generalized to the population, simply because the convenience and judgmental sampling methods do not produce representative samples. However, the literature in [7] notes that even though convenience sampling has its limitations, yet it is used in huge market research surveys, and the author recommends sample sizes that are experientially suitable for market research surveys involving non-probability The assumption that typologies of brand loyalty can be measured on continuums bearing the semblance of interval scale may be arguable too. Using interval scales to collect data in the study presents some theoretical and pragmatic issues. Using an interval scale to measure consumers' behavioral brand loyalty suggests that brand loyalty, in the context of this study, is a continuous variable. Possibly, the calibration on the scale does not represent equal distances, but the scale suggests that it does. The literature in [4] suggests that there is some controversy surrounding the use of itemized rating scales that are used to measure variables that may be non-continuous. To worsen the 'pain' in the assumption of continuity in the scale of measurement, theoretical statistics requires that such variables assumed to be continuous should be normally distributed; and the error terms in the analysis of variance models should be uncorrelated, normally distributed, with means equal to zero, and variances that are constant [7]. However, [7] opined that, often, the statistical theory requirements are satisfied in pragmatic data analyses involving analysis of variance, and regression analysis, thus making them commonly used analytical techniques. Large samples of size n > 30, as in this study, impart normality to the distribution of the sample means. Furthermore, the assumption that the variables involved in the study need not be transformed into other forms, such as log-linear, quadratic, and other forms, may be erroneous. As I also noted in [1 and 2], the assumptions made in this study are by no means comprehensive.

III. Theory/Calculation

The "brand-choice sequences" theory used in this study, as well as in my other studies on brand loyalty, provided the theoretical basis upon which empirical data were obtained. Consistent with the methodology in the literature, the data obtained were computer-analyzed to test the hypotheses in the study, as shown in Tables I, IIA, IIB, IIC, and IID below. In QI on the data collection instrument, a score of 4 represents the sequence AAAAAA = Undivided Loyalty, a score of 3 represents the sequence ABABAB = Divided Loyalty, a score of 2 represents the sequence AAABBB = Unstable Loyalty, and a score of 1 represents the sequence ABCDEF = No Loyalty.

Table I

Ho1: Based on the "brand-choice sequences" theory, 7up consumers in Awka are undividedly brand loyal to the 7up brand.

Brand	n	Observed Mean Brand Loyalty	Test Value (Undivided Lovalty)	P-value	Significance Level (alpha)
Coca-Cola	250	3.42	4.00	.000	.01

From the results of the computerized data analysis in Table I, generally, 7up consumers in Awka are significantly not undividedly loyal to the 7up brand. This is because 3.42 which is the observed value of the consumers' mean brand loyalty to 7up is significantly less than the test value of 4.00 which indicates undivided brand loyalty on the measuring instrument.

Table IIA

Ho3: There is no significant variation in brand loyalties across the education segments.

Mean Brand Loyalty Groupings

Education Groups	n	A	В	C
University	55	3.86		
Secondary	87		3.48	
Less than Secondary	108			3.19
		P=1.000	P=1.000	P=1.000

The analysis of variance which produced the results in Table IIA is significant at .01 significance level (p=.000), which indicates that there are significant variations in mean brand loyalties across the education segments of 7up consumers considered in the study. The 7up consumers with university education significantly have the highest mean brand loyalty, while the consumers with less than secondary school education show the lowest mean brand loyalty. The 7up consumers with university education show a mean brand loyalty that is close to undivided loyalty.

Table IIB

Ho3: There is no significant variation in brand loyalties across the income segments.

Mean Brand Loyalty Groupings

Income Groups	n	A	В	C
Above N200,000 per month	65	3.77		
Between N50,000 & N200,000 per month	82		3.50	
Less than N50,000 per month	103			3.13
		P=1.000	P=1.000	P=1.000

The ANOVA in Table IIB is significant at .01 significance level (p=.000), indicating significant variations in mean brand loyalties across the income segments. Table IIB shows that the income segment of above two hundred thousand naira per year has the highest mean brand loyalty of 3.77.

Table IIC

Ho3: There is no significant variation in brand loyalties across the age segments.

Mean Brand Loyalty Groupings

Age Groups	n	A	В
Above 50yrs	77	3.66	
36 to 50 yrs	65	3.48	
25 to 35 yrs	108		3.20
		P=.591	P=1.000

The ANOVA in Table IIC is significant at .01 significance level (p = .011), showing that there are significant variations in mean brand loyalties across the age segments of 7up consumers considered in the study. Generally, from Table IIC, no undivided brand loyalty exists among the age segments of 7up consumers in the study area.

Table IID

Ho3: The socioeconomic and demographic variables (age, income, and education) are not significant drivers of the consumers' loyalty to the 7up brand.

Socioeco-Demo Variables	Beta coefficient	Std. Error	t	P-value	Sig. level
Education	.260	.051	5.064	.000	.01
Age	030	.047	757	.450	NS
Income	022	.016	135	.893	NS

Note: $R^2 = .097$

IV. Conclusion

The following conclusions emanate from the analyses in Tables I, IIA, IIB, IIC and IID.

- 1. The consumers of 7up in the study area, on the average, do not have undivided brand loyalty to the 7up brand of soft drink.
- 2. On the average, no undivided brand loyalty to 7up was detected among the socioeconomic and demographic segments in the study. However, significant variations in brand loyalties to 7up were detected across the socioeconomic and demographic segments.
- 3. Among the three socioeconomic and demographic variables (age, income and education) considered in the regression analysis, only education has some significant influence on the consumers' brand loyalty to 7up in the study area. A rather low R-squared of about 10% (.097) resulting from the multiple regression analysis suggests that, perhaps, education accounts largely for this seemingly low variation in brand loyalties among the 7up consumers in the study area.

4.1 Discussion

The discussions here will relate also to the discussions in my previous studies in [1 and 2], in relation to the significance of adopting theoretical frameworks to measure and analyze brand loyalties. With this in view, using data from 7up consumers in Awka, Anambra State, Nigeria, to further the testing and application of the theory of "brand-choice sequences" extends the universality of the theory. Additionally, this study also provides useful input in the literature and pedagogy on brand loyalty to the 7up brand in the Nigerian soft drinks market. In line with my previous discussions in my other studies on brand loyalty, knowing the extent of consumers' brand loyalty to the 7up brand in this part of the world, and the distribution of brand loyalties across the socioeconomic and demographic segments in the study, provides the 7up manufacturer, marketers and 7up brand managers with marketing intelligence on consumers' brand loyalty to the 7up brand in this part of the The detected significant socioeconomic variable, education, should be of significant marketing intelligence to 7up Coca-Cola brand mangers. Such marketing intelligence should contribute to formulation of appropriate promotional strategies targeted at different educational segments in the study area. profitability, and brand equity of the 7up brand may be enhanced in this part of the world, with sustained studies on consumers' loyalty to 7up. Consumers whoa are brand loyal to 7up may constitute a market niche for 7up. A 7up market niche ultimately may give the 7up brand a stronger competitive position, based on the brand's attributes that have emotional appeals to its brand loyal consumers.

Considering the significance of this study, as presented above, and along with the conclusions reached, the following recommendations are made, which also reflect and are fairly congruous with my previous discussions on the relevance of research on brand loyalty to other consumer products [1 and 2].

- 1. For academics and pedagogy on brand loyalty, since a behavioral construct, the "brand-choice sequences" theory, was used in this study, another study based on both behavioral and attitudinal constructs of brand loyalty is worthwhile to examine the extent to which the attitudinal antecedents of brand loyalty to 7up agree with the behavioral manifestations of brand loyalty to 7up in the study area. Furthermore, joint consideration of the two constructs in another study will provide further research evidence of the extent to which the two constructs can be used interchangeably as valid paradigms and theories for measuring brand loyalty to consumer products. Additionally, as I discussed previously in [1 and 2], the convergent construct validity of the two theories will be further substantiated when the correlation between the behavioral and attitudinal constructs is computed.
- 2. 7up brand marketers should cease the opportunities provided due to the lack of undivided brand loyalty among the 7up consumers, in the study area, by introducing innovative marketing strategies that may generate undivided brand loyalty for the 7up brand in the study area. As I indicated previously in [1 and 2], this may be a far-fetched recommendation, but the payoff in terms of sales and subsequent effect on brand equity may be rewarding for the 7up brand in the study area.
- 3. The significant variations observed in brand loyalties across the socio economic and demographic segments considered in the study suggest that 7up brand managers should use different promotional tools and programs for targeting the different socioeconomic and demographic segments.
- 4. In line with my previous discussions in [1 and 2], while caution should be exercised in adopting and generalizing the results from this study, because non-probability sampling methods were used in data collection, a larger probability sample, if possible, should be used in future studies to make the results of the study more generalizable.

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APPENDICES (Adopted from [1, 2])

A. Data Collection Instrument

Data Collection Instrument for 7up Consumption Study (Adopted from [1, 2]

I am called Okey Akabogu, a doctoral student at Anambra State University, Nigeria, and am conducting a research on how adult consumers who reside in Awka, Anambra State, Nigeria, purchase 7up for their own consumption. The information obtained from this study will be used strictly and only for the purposes of understanding the consumption patterns in the soft drinks market, and also for the teaching of marketing in educational institutions. Your name is not required for this study, and all information that you volunteer will be used only for the purposes stated above. Please, would you be kind enough to freely partake in this study by completing this short questionnaire? Your cooperation will be highly appreciated.

(QI is asked only after the respondents indicate that their brand of soft drink is 7up; they currently reside in Awka, Anambra State, Nigeria; buy and consume the 7up they purchase; have bought and consumed soft drinks for at least six times in Awka; and are aware of the existence of the other soft drinks available in Awka, such as Coca-Cola, Sprite, Fanta, Bitter Lemon, Pepsi, and 7up).

- QI. In relation to the other soft drinks listed above, which one of the following statements best describes how you buy 7up? (Choose one only.)
 - 4. Buy 7up brand always.
 - 3. Buy 7up brand now, buy another brand next time, buy 7up brand next time, and buy another brand next time....and so on in this manner.
 - 2. Buy 7up brand half of the times, and buy any of the other five brands half of the times.
 - 1. Buy 7up brand now, buy another brand next time, buy another different brand next time, and buy another different brand next time....and so on in this manner.
- QII. In thinking about how you buy 7up brand of soft drink as you indicated above in QI, how much do you think that your <u>education</u> influences how you buy 7up brand of soft drink as you indicated above in QI? Select one number only.
 - 5 = Very much influences
 - 4 = Somehow influences
 - 3 =Neutral or No opinion
 - 2 = Somehow does not influence
 - 1 = Very much does not influence

- QIV. In thinking about how you buy 7up brand of soft drink as you indicated above in QI, how much do you think that your **income** influences how you buy 7up brand of soft drink as you indicated above in QI? Select one number only.
 - 5 = Very much influences
 - 4 = Somehow influences
 - 3 = Neutral or No opinion
 - 2 = Somehow does not influence
 - 1 = Very much does not influence
- QV. In thinking about how you buy 7up brand of soft drink as you indicated above in QI, how much do you think that your <u>age</u> influences how you buy 7up brand of soft drink as you indicated above in QI? Select one number only.
 - 5 =Very much influences
 - 4 = Somehow influences
 - 3 = Neutral or No opinion
 - 2 = Somehow does not influence
 - 1 = Very much does not influence
- QVI. Please, what level of education do you have? Select one number only.
 - 1. Less than secondary school education
 - 2. Secondary school education only
 - 3. University education
- QVII. Please, which of the following income levels best describes your income? Select one number only.
 - 1) Less than N50, 000 naira per month
 - 2) Between N50, 000 and N200, 000 per month
 - 3) Above N200, 000 per month
- QVIII. Please, which of the following age groups best describes your age? Select one number only.
 - 1. Between 25 years to 35 yrs.
 - 2. Between 36 yrs. to 50 yrs.
 - 3. Above 50 yrs