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Influence of Family Life Cycle and Buying Behaviour of Lecturers on Family Satisfaction in North-West, Nigeria

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Abstract

This study examined the influence of family life cycle and buying behavior of lecturers on family satisfaction in selected tertiary institutions in Kaduna State, Nigeria. Three objectives guided the study i. to determine the influence of family life cycle on family satisfaction among lecturers ii. to determine the impact of routine buying behavior on family satisfaction among lecturers iii. to find out how extensive decision-making buying behavior influence family satisfaction among lecturers. A descriptive survey research design was adopted, targeting a population of 6,663 lecturers who are also homemakers across selected tertiary institutions in Kaduna State, Nigeria. A sample size of 384 respondents was determined using a 5% margin of error and 95% confidence level, while stratified random sampling ensured proportional representation. Data were collected using a validated structured questionnaire with a reliability coefficient of 0.822. Analytical techniques included descriptive statistics and multiple regression analysis at a 0.05 level of significance. Findings revealed that the expanding family life cycle stage had a significant positive influence on family satisfaction ($p < 0.05$), underscoring the impact of increased family responsibilities and resource allocation patterns during this stage. Routine buying behavior also significantly influenced family satisfaction ($p < 0.05$), suggesting that consistent and habitual purchasing practices contribute to household stability and perceived well-being. However, extensive decision-making buying behavior did not exert a statistically significant influence on family satisfaction ($p > 0.05$), indicating that infrequent, high-involvement purchase decisions may have limited direct effect on overall family well-being. The study concludes that family satisfaction among academic households is more strongly shaped by lifecycle-related demands and routine consumption patterns than by occasional complex purchasing decisions. It is recommended that universities should implement financial literacy and family support programs to assist lecturers in managing lifecycle-related financial pressures, policy interventions should promote flexible work arrangements to improve work–family balance, households should adopt structured budgeting systems to enhance routine consumption efficiency.

Keywords: family life cycle, buying behavior, family satisfaction, households, consumer decision-making

Introduction

Family life cycle describes the sequence of developmental stages through which families progress over time, with each stage characterized by changing roles, responsibilities, resource demands, and developmental tasks that influence family functioning and overall well-being (Moschis, 2021; Shannon et al., 2020). As families transition from one stage to another, their social, emotional, and

financial needs evolve, requiring continuous adjustments in household resource allocation, decision-making, and consumption behavior. These transitions influence not only how families manage available resources but also how effectively they maintain stability, cohesion, and satisfaction despite changing economic and social circumstances (Minton & Cabano, 2024). The life course paradigm further suggests that household consumption decisions are shaped by life transitions and family events, making the family life cycle an important framework for understanding variations in consumer behavior across households (Moschis, 2021).

Among the various family life cycle stages, the expanding family stage is particularly critical because it is characterized by marriage, childbirth, and child-rearing, which substantially increase household responsibilities and financial obligations. During this stage, families experience greater expenditures on food, education, healthcare, housing, transportation, and other essential household needs, thereby increasing the complexity of financial planning and consumption decisions (Shannon et al., 2020; Modi, 2020). As household size increases, available resources must be distributed across competing needs, making effective budgeting and financial management increasingly important for maintaining family stability and satisfaction. Recent evidence further demonstrates that household composition, family size, income, and lifestyle significantly influence consumption patterns and household expenditure decisions across different stages of family development (Prilmayanti & Kausar, 2025). Consequently, understanding the expanding family life cycle provides valuable insight into how changing household demands shape family well-being.

Closely associated with family life cycle dynamics is consumer buying behavior, which explains the processes through which households identify needs, evaluate alternatives, purchase, and utilize goods and services to satisfy personal and family needs (Schiffman & Wisenblit, 2019; Solomon, 2020). Consumer behavior literature distinguishes different purchasing patterns depending on the degree of involvement, perceived risk, and purchase frequency. Routine buying behavior involves frequent, habitual, and low-risk purchases made with minimal cognitive effort, allowing households to efficiently meet recurring needs while promoting financial control and reducing decision fatigue (Peter & Olson, 2020). Conversely, extensive decision-making buying behavior involves complex and high-value purchases requiring substantial information search, evaluation of alternatives, and family consultation because of their long-term financial implications (Bhatia et al., 2021; Yang et al., 2024). Studies have shown that family life cycle significantly shapes these purchasing patterns because changes in household size, income, and responsibilities alter spending priorities, product preferences, and decision-making processes (Amirtha & Sivakumar, 2021; Moschis, 2021). Consequently, buying behavior becomes an important mechanism through which families respond to changing needs while striving to maintain household welfare and satisfaction.

Empirical evidence consistently indicates that family life cycle stages influence household consumption behavior and overall family satisfaction (Shannon et al., 2020; Moschis, 2021; Minton & Cabano, 2024). Similarly, studies have reported that buying behavior significantly affects household financial outcomes, resource utilization, and quality of life, particularly where purchasing decisions involve limited financial resources (Wang et al., 2022; Ata & Sezer, 2021). Within higher education environments, work-related demands further complicate household decision-making. Research has shown that university lecturers frequently experience work–family conflict, occupational stress, and increasing family responsibilities, all of which may reduce their ability to effectively manage household consumption and maintain family satisfaction (Dorenkamp & Ruhle, 2018; Harini et al., 2019; Mudrak et al., 2018; Zábrodská et al., 2018; Polo & Abid, 2025). More recent studies also indicate that working conditions, occupational stress, and family support significantly influence well-being and satisfaction among academic staff (Chen, 2023; Mather & Bam, 2025; Alarcón et al., 2024). In addition, the relationship between household financial resources and purchasing behavior is particularly important in understanding family satisfaction during the expanding family stage.

As household needs increase, families may adopt different consumption strategies, including prioritizing essential expenditures, comparing alternatives, delaying major purchases, and relying on routine purchasing patterns to control expenditure. Such strategies can influence the extent to which available income is converted into household welfare and satisfaction. The presence of children may also increase the complexity of family purchasing decisions because parents must consider both immediate household needs and longer-term investments in education, healthcare, housing, and other aspects of children's development. Evidence from household and consumer research suggests that family size, life-cycle position, and financial circumstances are important determinants of consumption and purchasing decisions, indicating that buying behavior cannot be adequately understood without considering the broader family context. Therefore, examining buying behavior within the expanding family life cycle provides a more comprehensive understanding of how lecturers allocate household resources and how these decisions may ultimately contribute to or constrain family satisfaction.

As families progress into the expanding family life cycle, increasing household responsibilities often require more deliberate buying decisions to balance limited financial resources with rising consumption needs. Routine buying behavior may enhance financial stability through consistent budgeting and efficient spending, whereas extensive decision-making buying behavior may either improve or delay household welfare depending on the complexity and timing of purchasing decisions (Bhatia et al., 2021; Yang et al., 2024). Although previous studies have separately examined family life cycle (Moschis, 2021; Shannon et al., 2020), consumer buying behavior (Amirtha & Sivakumar, 2021; Wang et al., 2022), and family or life satisfaction (Ata & Sezer, 2021; Cerci & Dumludag, 2019), relatively few studies have simultaneously investigated how the expanding family life cycle influences buying behavior and, consequently, family satisfaction among university lecturers in North-West Nigeria. Addressing this gap is particularly important given the increasing economic pressures, rising inflation, and competing work and family demands experienced by academic households, which may substantially shape household purchasing decisions and overall family well-being. This study therefore explores the influence of family life cycle and satisfaction on buying behavior of lecturers in selected tertiary Institutions in Kaduna State, Nigeria.

Objectives of the Study

The following objectives were formulated to:

1. determine the influence family life cycle on family satisfaction among lecturers in Kaduna State.
2. determine the impact of routine buying behavior on family satisfaction among lecturers in Kaduna State.
3. find out how extensive decision-making buying behavior influence family satisfaction among lecturers in Kaduna State.

Methodology

Research Design

The study adopted a descriptive survey research design to examine the influence of family life cycle and buying behavior on family satisfaction among lecturers in Kaduna State, Nigeria. The design was considered appropriate as it enables the collection of quantitative data from a large population and allows for the analysis among variables without manipulation.

Population of the Study

The population of the study comprised 6,663 lecturers (male and female; junior and senior cadre) who are also homemakers in the selected tertiary institutions in Kaduna State, Nigeria. The selected universities were Ahmadu Bello University, Zaria, and Kaduna State University, Kaduna.

Sample Size and Sampling Technique

A sample size of 384 respondents was determined using Cochran's sample size formula at a 95% confidence level and a 5% margin of error. A proportionate stratified random sampling technique was adopted to ensure adequate representation of respondents across the selected universities in proportion to their respective population sizes.

Instrument for Data Collection

Data were collected using a structured questionnaire based on a 5-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree). Items measuring family life cycle and buying behavior were adapted from established consumer behavior literature (Amirtha & Sivakumar, 2018, 2021; Ata & Sezer, 2021), while family satisfaction items were adapted from family well-being scales of Olson & Wilson, 1982), as modified by Amirtha and Sivakumar (2021). The reliability of the instrument was established using Cronbach's alpha method, which yielded a coefficient of 0.822, indicating a high level of internal consistency.

Method of Data Analysis

The data collected were analyzed using descriptive statistics. Specifically, frequency counts, percentages, and mean scores were used to summarize and describe respondents' responses

Results and Discussions

The results are presented based on the influence of expanding family life cycle, routine buying behavior, and extensive decision buying behavior on family satisfaction among lecturers in Kaduna State, Nigeria.

The results on table one show relatively high agreement that expanding family responsibilities affect household functioning, particularly in terms of work–life balance (M = 3.7) and reduced time for partners (M = 3.4). Financial planning due to increased needs (M = 3.3) and increased household demands (M = 3.1) also recorded moderate agreement. The cumulative mean score for expanding family life cycle is 3.2 (SD = 0.49), indicating a generally positive perception of its influence on family satisfaction.

Table 1: Responses on Expanding Family Life Cycle and Family Satisfaction among Lecturers in Kaduna State, Nigeria

S/N	Statement	Mean	SD
1	Financial planning and budgeting due to increased family needs	3.3	0.24
2	Increased family demands strain	3.1	0.73
3	Difficulty maintaining work-life balance	3.7	0.57
4	Reduced time for partner due to responsibilities	3.4	0.73
5	Supportive environment for children development	3.0	0.47
6	Increased demand for household goods and services	3.1	0.34

S/N	Statement	Mean	SD
	Cumulative Mean (Expanding Family Life Cycle)	**3.2**	

Findings on table 2 indicate that respondents agree that routine buying improves purchasing efficiency (M = 3.7), reduces unnecessary purchases (M = 3.4), and saves time in shopping activities (M = 3.3). It also contributes to controlling household spending (M = 3.1) and minimizing conflict over purchases (M = 3.0). The cumulative mean of 3.2 (SD = 0.49) suggests a generally positive perception of routine buying behavior in regard to family satisfaction.

Table 2: Routine Buying Behavior and Family Satisfaction among Lecturers in Kaduna State, Nigeria

S/N	Statement	Mean	SD
1	Saves time in shopping activities	3.3	0.24
2	Controls household spending	3.1	0.73
3	Improves purchasing efficiency	3.7	0.57
4	Reduces unnecessary purchases	3.4	0.73
5	Minimizes conflict over purchases	3.0	0.47
6	Allows flexibility in meeting family needs	3.1	0.34
	Cumulative Mean (Routine Buying Behavior)	**3.2**	

Results on table 3 show relatively low mean scores across most items, including difficulty reaching final purchase decisions (M = 2.0), missed opportunities due to prolonged decisions (M = 2.0), and decision delays creating family frustration (M = 2.1). The cumulative mean of 2.2 (SD = 0.52) indicates a generally low level of agreement regarding its influence on family satisfaction.

Table 3: Responses on Extensive Decision Buying Behavior and Family Satisfaction among Lecturers in Kaduna State, Nigeria

S/N	Statement	Mean	SD
1	Difficulty reaching final purchase decisions	2.0	0.44
2	Decision delays create family frustration	2.1	0.63
3	Missed opportunities due to prolonged decisions	2.0	0.51
4	Financial consequences of major decisions	2.3	0.47
5	Difficulty responding to new situations quickly	2.4	0.65
6	Balancing thoroughness and timely action	2.2	0.45
	Cumulative Mean (Extensive Decision Buying Behavior)	**2.2**	

Discussion

The study found that the expanding family life cycle had a significant positive influence on family satisfaction among lecturers in Kaduna State. This finding indicates that the increasing responsibilities associated with family expansion, including childcare, food provision, healthcare, education, and household maintenance, substantially shape family well-being. Responses suggest that as families progress through this stage, effective management of household resources becomes increasingly important in sustaining family satisfaction despite rising financial and domestic demands. This finding supports the Family Life Cycle Theory, which posits that families experience changing developmental tasks and resource requirements as they move through different stages of family development (Moschis, 2021; Shannon et al., 2020). The finding agrees with Shannon et al. (2020) and Prilmayanti and Kausar (2025), who reported that household composition and family size significantly influence expenditure patterns and resource allocation across different family life cycle stages. It also corroborates Minton and Cabano (2024), who observed that life-course transitions shape household consumption decisions and family well-being. From an agricultural and family resource management perspective, expanding families may improve satisfaction by strengthening household food production through home gardening, poultry keeping, and other income-generating agricultural activities that complement household income and enhance food security.

The study also revealed that routine buying behavior significantly influenced family satisfaction. This finding suggests that regular and planned purchasing of essential household items contributes to efficient resource management and enhances family well-being. Routine buying behavior enables households to maintain stable consumption patterns, reduce unnecessary expenditure, and ensure the continuous availability of food and other basic necessities. The finding is consistent with Consumer Behavior Theory, which explains that habitual purchasing reduces decision-making effort and promotes efficient allocation of household resources (Peter & Olson, 2020; Schiffman & Wisenblit, 2019). The result also agrees with Amirtha and Sivakumar (2021), who found that family life cycle stages significantly shape purchasing behavior, and with Wang et al. (2022), who reported that sound purchasing decisions improve household welfare. Within the context of agriculture and home economics, routine buying behavior complements household food production by encouraging planned procurement of agricultural inputs and essential food items, thereby supporting food security, reducing waste, and improving overall family satisfaction.

The findings further showed that extensive decision-making buying behavior did not significantly influence family satisfaction. This implies that complex and infrequent purchasing decisions involving expensive household items do not substantially determine day-to-day family well-being among lecturers in Kaduna State. Such purchases occur less frequently and may be constrained by limited disposable income, inflation, and competing family priorities. Although this finding contrasts with Bhatia et al. (2021), who argued that extensive decision-making influences long-term household welfare through careful evaluation of high-value purchases, it is consistent with Yang et al. (2024), who noted that household decision-making is often constrained by economic realities and competing family responsibilities. From an agricultural perspective, the finding suggests that sustainable family satisfaction depends less on occasional high-cost purchases and more on continuous household resource management, food production, and prudent consumption practices that provide long-term resilience against economic shocks.

Furthermore, the findings highlight the importance of viewing family satisfaction as an outcome of continuous household adaptation rather than as a consequence of individual purchasing decisions alone. During the expanding family stage, lecturers are required to balance competing demands such as children's education, nutrition, healthcare, housing, and other household needs while working

within available income and time constraints. In this context, routine purchasing may provide greater stability because it supports predictable expenditure and enables households to prioritize essential needs, whereas extensive purchasing decisions may have less immediate relevance to everyday family satisfaction. This interpretation is consistent with evidence that household food security and welfare depend not only on income but also on how families plan, allocate, and manage available resources, including the combination of purchased and self-produced food (Lynda, 2021). Similarly, agricultural activities such as home food production, small-scale livestock keeping, gardening, and other complementary livelihood practices can reduce dependence on market purchases and strengthen household resilience during periods of economic pressure. Thus, the findings suggest that family satisfaction among lecturers may be enhanced when household consumption decisions are integrated with effective resource management and complementary livelihood strategies that support both immediate needs and longer-term family welfare.

Overall, the findings demonstrate that family satisfaction among lecturers is influenced more by developmental changes within the family life cycle and everyday household purchasing practices than by complex purchasing decisions. This underscores the importance of strengthening household resource management strategies, promoting financial planning, and encouraging complementary agricultural livelihood activities that enhance household food availability and economic resilience. The findings contribute to agricultural extension, family and consumer sciences, and home economics by showing that family development and consumption behavior are interconnected determinants of household well-being.

Conclusion and Recommendations

The study concludes that family satisfaction among lecturers in Kaduna State is significantly influenced by the expanding family life cycle and routine buying behavior, whereas extensive decision-making buying behavior does not exert a significant influence. As families expand, increasing household responsibilities require effective management of financial, material, and food resources to sustain family well-being. Routine purchasing practices facilitate efficient household resource utilization and contribute to stable family functioning, while occasional high-involvement purchasing decisions appear to have limited influence on overall satisfaction. The findings highlight the importance of integrating sound household resource management, prudent consumption practices, and sustainable agricultural livelihood activities, such as home gardening and small-scale livestock production, to strengthen family resilience, improve food security, and enhance family satisfaction. These results provide useful evidence for agricultural extension practitioners, family and consumer scientists, and policymakers seeking to promote sustainable household welfare through improved family resource management. The following recommendations were made:

1. Families in the expanding family life cycle should adopt effective household resource management and home-based agricultural practices to improve family satisfaction.
2. Households should practice routine buying through proper budgeting and planned purchasing to enhance efficient resource utilization and family well-being.
3. Extension professionals should educate households on making informed and affordable major purchasing decisions to support sustainable family welfare.

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