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CUSTOMER LIFESTYLE AS DETERMINANT OF CUSTOMER SATISFACTION AND  
LOYALTY TOWARDS HOTELS SERVICES IN LAGOS STATE, NIGERIA

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**Abstract**

*Customer lifestyle defines the attitude and behaviour towards the purchase of products and services and can significantly impact on customer satisfaction and loyalty. This is an important consideration to the customer and the firm. This study investigates customer lifestyle as determinant of customer satisfaction and loyalty towards hotels services in Lagos State, Nigeria. A cross-sectional survey of 497 guests of selected 3-Star rated hotels was carried out through convenience sampling in Lagos State. Results of multiple regression analysis showed that the three dimensions of lifestyle were significant in the determination of customer satisfaction but partially effective in determining customer loyalty. The study therefore concludes that hotels managers should give a high consideration in developing services that have features and attributes associated more with customer activities and interests as these tend to have very significant effects on the level of customers' satisfaction and patronage.*

*Keywords: Customer, Hotels, Loyalty, Lifestyle, Satisfaction, Services.*

**Introduction**

Customers' way of life and their unique evaluations of products and services consumption and purchase has been a challenging task for marketers when trying to create compatible offerings to meet customer satisfaction and loyalty. It has been suggested in extant literature that, customer lifestyle defined in terms of activities, interests, and opinions significantly affect the level of consumption and purchase. This is because lifestyle explains the customers' way of life and how they want to be perceived by the society and this helps in the formulation of effective marketing strategies (Moutinho, 2000). There is also a growing interest in the use of psychographic basis of segmentation such as lifestyle in marketing strategy, as it is argued that this approach is more comprehensive than demographic segmentation since it focuses more on why the customers buy rather than who buys, which is often the focus of demographic segmentation (Kardes, Cline, & Cronley, 2011). Similarly, Aziz and Ariffin (2009)

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argued that lifestyle allows travel marketers to create offerings that are more compatible with the motivations, attitudes and opinions of customers such as tourists.

Extant literature proved that hotels have overtime committed resources into formulating and implementing marketing strategies aimed at achieving customer satisfaction and loyalty as a weapon of competitive advantage (O'Neill & Mattila, 2010). This is because customer satisfaction is the outcome of improved service quality and memorable experiences which can lead to the attraction of new customers and the loyalty of existing ones especially in hotel services (Amoah, Radder, & Eyk, 2016; Mohsin, & Lengler, 2015). Customer satisfaction also gives competitive advantage to business performance and is a determining factor for consumer purchase, patronage and word of mouth advertising (Zadkarim & Emari 2011).

Hotel service involves a wide spectrum of property types ranging from larger sizes of over 1000 letting rooms to smaller ones of 10 or less letting rooms. They are considered as "the most visible and pure manifestation of tourism in the city" and do provide facilities for transactions such as meetings and conferences, recreation, and entertainment (Scott, 2008; Gee, 1997). Similarly, Kasavana and Brooks (1998) explained that hotels are establishments whose primary business is in providing such services as lodging facilities, food and beverage service, concierge, room service, laundry and cleaning. Dittmer (2002) on the other hand, regards a hotel as an establishment which provides furnished accommodation for persons who are temporarily away from home or some who consider it as a home.

In Nigeria the hotel industry has also attracted significant investment and the number of hotel rooms in Nigeria is expected to more than double by 2020 with much of the growth taking place in Lagos State (PcW, 2015). In Nigeria, the history of formal hotel business dates back to the establishment of the Nigerian Railway Caterers Limited in the 1920s by the colonial masters which provided sleeping beds, food, and drinks for travelers and the railway staff in the train coaches (Abomeh, 2013).

It is estimated that there are about 2247 hotels currently operating in Lagos State and 9567 hotels in Nigeria which are available for business customers, tourists and other people of diverse lifestyles who patronize the hotels for diverse purposes (Hotels.ng, 2017). Analysis of the hospitality industry in Nigeria by Rewane (2014) also indicated that nine of the top ten hotel chains are operating and having a thriving business in Nigeria with Lagos State holding about 60 percent of the total hotel room capacity in Nigeria.

According to the National Bureau of Statistics (NBS, 2017), contribution of the accommodation (hotels) and food services sector to GDP in Nigeria was 0.92 percent in 2016 compared to 0.95 percent recorded in 2015, however in nominal terms, a growth rate of 9.35 percent was recorded year on year in the fourth quarter of 2016, which was 8.34 percent points higher than in the same quarter of 2015, when the growth rate was 1.01 percent. This study therefore attempts to examine empirically the effect of lifestyle in relation to customer satisfaction and loyalty towards hotel services in Lagos State, Nigeria.

**Statement of the Problem**

Understanding customer lifestyle as a dimension of psychographic segmentation provides an opportunity for hotel marketers to effectively identify consumer segments with unique needs and wants and how to satisfy and gain their loyalty than the competitor. Aziz and Ariffin (2009) opined that in the hospitality industry, lifestyle allows travel marketers to create

offerings that are more compatible with the motivations, attitudes and opinions of the tourists. This is very important when customer satisfaction and loyalty is the concern of the hotel management. Moreover, the need to provide an assessment of current methods of measuring and managing customer satisfaction and loyalty in hotel services and by extension the hospitality industry has been suggested by previous studies (Khan, Garg, & Rahman, 2015; Su, 2004; Lam & Zhang; 1999).

Attempts to understand customer purchase behaviour and the implications on satisfaction and loyalty emphasize more on other determinants such as service quality and demographical factors. However, despite the valuable effect of lifestyle on the understanding of consumer behaviour, the use of lifestyle dimensions in the evaluation of hotel services in Nigeria and Lagos State in particular, has been undermined in previous hotel services research. Previous studies in Nigeria on customer satisfaction and loyalty towards hotel services has been largely explained by service quality dimensions rather than customer lifestyle (Kukoyi & Iwuagwu, 2015; Nemani, 2012; Nwokorie, 2016). This study therefore attempts to fill that gap by investigating the effect of customer lifestyle in determining customer satisfaction and loyalty towards hotel services in Lagos State.

### **Objectives of the Study**

The specific objectives of the study are as follows:

- i. To determine the effect of lifestyle on satisfaction towards hotels services in Lagos State.
- ii. To determine the effect of lifestyle on loyalty towards hotels services in Lagos State.

### **Hypotheses of the Study**

- i. Lifestyle will not significantly influence satisfaction towards hotel services in Lagos State.
- ii. Lifestyle will not significantly influence loyalty towards hotel services in Lagos State.

### **Literature Review**

#### **Theoretical Framework**

Consumer psychographic theory explains that the customer lifestyle comprises of activities, interests, and opinions otherwise known as the AIOs. Lifestyle refers to how a person behaves in the society in terms of the choice of how to spend time, money and efforts, and is a very effective way of achieving a target market from the behavioural perspective (Ciribeli & Miquelito, 2015). Similarly, behavioural theory such as the theory of planned behaviour (TPB) by Ajzen (1985) helps to explain customer lifestyle through the linkage of consumer attitude or belief and the actual behaviour. Behaviour can be expressed in terms of actual purchase or preference of a product or service while attitude is regarded as a mental and evaluative predisposition of the customer towards a product or service based on experience.

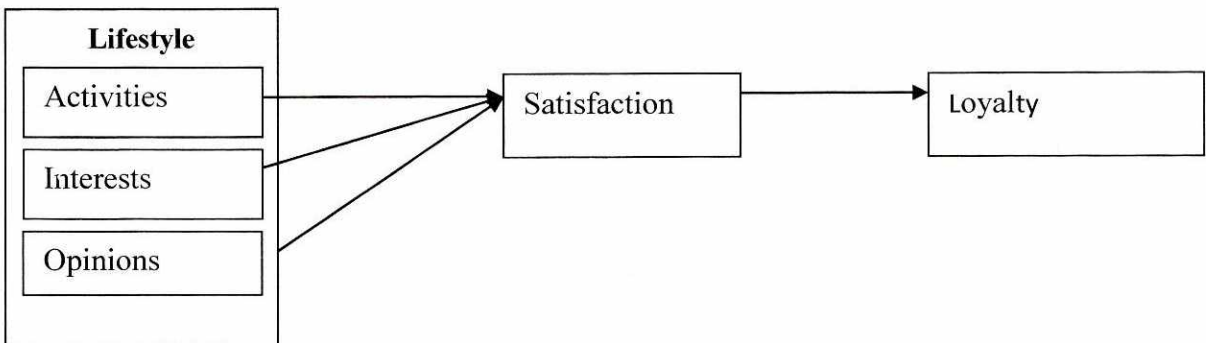
#### **Conceptual Framework**

According to Plummer (1974) an individual's lifestyle is reflected in activities which implies observable behaviours or actions that are concrete and based on interactions, interests (excitement or feelings of an individual about an object, event, or phenomenon), while opinions involves consumer's attitude or evaluation about a situation. Sathish and Rajamohan (2012) indicated that are many approaches used in psychographic studies but the lifestyle or AIO approach is one common approach that effectively helps in segmentation and positioning strategies by firms. They enumerated the elements of each of the dimensions as follows:

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activities indicate how a consumer spends his/her time; interests refer to consumer's preferences or priorities, while opinions are how a consumer feels about a wide variety of events and things such as products, places, and services. Krishnan (2011) stated that customer lifestyle variables which include activities, interests and opinions enable the marketer to have a better three dimensional view of the target market and support the overall marketing strategy. Goswami (2007) enumerated the components of the AIOs and indicated that Activities" are measurable and observable manifest actions such as viewing a medium, shopping at a mall or telling a neighbor about a service. "Interest" represents interest in event, object or topic of interest, and Opinions are written answers or responses to a stimulus that describe expectations and evaluations of beliefs about other customers' intentions and the consequences of purchase actions.

**Model of Lifestyle, Satisfaction and Loyalty**



**Source: Developed by Authors**

The model illustrates the relationship between lifestyle, satisfaction and loyalty. It shows that customer lifestyle influences customer satisfaction and satisfaction determines customer loyalty.

**Effect of Customer Lifestyle on Satisfaction and Loyalty**

The concept of lifestyle has informed hoteliers on the need to establish different types of hotels in response to various lifestyles in order to meet customer satisfaction and earn customer loyalty. Thus there are hotels types like budget hotels, lifestyle hotels, funky hotels, classy hotels, design hotels, classy hotels and boutique hotels etc (Kosar, 2014).

Customer satisfaction generally measures how a firm's product or service meet or surpass the expectation of customer and it is considered as a key performance metric and differentiating factor among competitors (Gitman & Carl, 2005). Customer satisfaction is the outcome of improved service quality and memorable experiences which can lead to the attraction of new customers and the loyalty of existing ones especially in hotel services (Amoah, Radder, & Eyk, 2016; Mohsin, & Lengler, 2015). Customer satisfaction gives competitive advantage to business performance and is a determining factor for consumer purchase, patronage and word of mouth advertising (Zadkarim & Emari, 2011; Lewin, 2009, Lin, 2007; Burns, & Neisner, 2006).

Customer loyalty has been linked to repetitive purchase of products and services (Moisescu & Bertonecelj, 2010). The measurement of customer loyalty is considered to be multidimensional and complex with cognitive, emotional, behavioral, and attitudinal

components and not mere repetitive purchases (Black & Park, 2003). Customer loyalty has been considered of strategic importance to business firms due its seeming grand benefits such as increased purchases, coping with intense competition, profits, market share, long-term relationship, customer retention and price premium (Donnelly, 2009; Peppers & Rogers, 2004; Wahab & Cooper, 2001). Moreover, customer loyalty has also been of a strategic concern to industries as most businesses have attempted to gain customer loyalty through enormous investment in experience offerings (Pine & Gilmore, 2011, Cetin & Dincer, 2014; Ali & Omar, 2014).

### **Empirical Review**

The lifestyle construct has been used in previous studies in relation to hotel services, hospitality, and lifestyle products consumption. This has proved to significantly determine customer attitude towards products and services as well as to identify customer segments. This is empirically evident in extant literature on the significant effect of lifestyle on customer satisfaction and loyalty. For example, Chen, Chen, and Hsieh (2007) conducted research using a sample of 388 respondents in Hot Spring tourist hotels in Taiwan. Sample elements were selected using convenience sampling technique. Travel cost method (TCM) and compensating variation and K-means algorithm methods were used to determine customer satisfaction and loyalty segments. The principal component analysis which extracted the variables used to identify the segments indicated that the variable explained 72.3 percent variation in the determining satisfaction and loyalty towards hotel services.

Tidtichumrernporn (2012) examined life lifestyle segmentation and its influences on customer satisfaction and loyalty towards boutique hotels in Thailand. A sample of 50 hotels using qualitative and quantitative data collection methods and survey of hotel managers and staff to investigate how they perceive the characteristics and differentiations of their customers was adopted. On the other hand, a sample of 400 customers was also surveyed. Analysis using Anova, showed significant differences in customer lifestyle and the level of satisfaction and loyalty.

Bruwer and Li (2007) argued that lifestyle segmentation has been used successfully to predict and profile consumer segments in a variety of products and services markets. Udo-Imeh (2015) investigated the influence of lifestyle on buying behaviour of undergraduate students in Cross River State, Nigeria. A cross-sectional survey design was adopted with a sample of 228 students through multi-stage sampling technique. Multiple regression analysis showed that undergraduate lifestyle measured in terms of activities, interests and opinions significantly influenced buying behaviour. On the relative contribution of the effect of each dimension, the standardized beta coefficient weights showed that interests has the highest coefficient, followed by opinion and lastly activities.

Pagalea and Steluta (2012) conducted an online survey among university students and academics in Romania about the influence of their lifestyle towards the consumption of bio-products. The result of the study through descriptive statistics using mean scores showed that, Interest (family-9.5), Opinion (about themselves-9.3) Activities (work-8.6) significantly influence consumer purchase of bio-products and satisfaction of a healthy lifestyle.

### **Hotels Classifications**

Kasavana and Brooks (1998) explained that hotels are establishments whose primary business is in providing such services as lodging facilities, food and beverage service, concierge, room service, laundry and cleaning. Dittmer (2002) on the other hand, regards a hotel as an

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establishment which provides furnished accommodation for persons who are temporarily away from home or some who consider it as a home.

One of the commonest ratings of hotels and accommodation is the stars rating system. Brody (2009) explained that hotel guests depend on information about the star rating of hotels in order to make their choices and in addition the rating also helps hotel management to offer quality service. In Nigeria, hotels are also classified and operated based on the star rating system (Amue, Adiele, & Nkoro, 2013) ranging from one star to five star hotels.

There are also various classifications and categories of hotels basically hinged on quality of services and affordability. Budget hotels is one of these categories of hotels and according to Imrie and Fyall (2001), budget hotels are entities providing lodging service for customers with a good value for their money by charging low room rates and fixed room rates. Lee (1984) also suggested that budget hotels are very simple model of accommodation that relies on the low cost of land, construction and operation. There is a clear distinction between the hotels in the luxury category and budget hotels. Lloyd, Warhurst, and Dutton (2013) stated that a five star hotel within the UK offers higher quality services and amenities, as well as personalised and customised services which are in turn quite labour intensive, than budget hotels with a focus on simplicity and a minimum amount of service.

## **Methodology**

### **Research Design**

This study adopted the descriptive research design using cross-sectional survey strategy. According to Malhotra (2007), descriptive research is a part of conclusive research that is typically more formal and structured, is based on large representative sample, and the data collected are usually subjected to quantitative analysis such that the findings of the results of data analysis are considered as valuable input into managerial decision making.

### **Study Area and Population**

The population of the study comprise of individual customers of four to five star hotels in Lagos State, Nigeria. There is an estimated 2247 hotels in Lagos State (Hotels.ng, 2017) which offer services to various customers for the purpose of business and leisure. Lagos State is chosen as the most suitable study area in Nigeria for the following obvious reasons. Lagos State is recognized as the commercial nerve centre of Nigeria and the hub for business transactions in the West and Central Africa region. Lagos State is the most populous state in Nigeria with a population estimated around 18 million people with the potential of a burgeoning market for consumer products and services. It occupies four of the eight seaports in Nigeria, the busiest international airport in Nigeria, 7<sup>th</sup> fastest growing city in the world, contributes over 30 percent to GDP, and over 50 percent of Nigeria's industrial capacity is domiciled in Lagos State (Lagos State Investor Handbook, 2012).

### **Data Collection Procedure**

For the purpose of data collection, the study made use of questionnaire. Data were collected through the use of a structured questionnaire used to gather data from 3-4 star hotels in Lagos State, Nigeria. The questionnaire was designed to contain questions useful for hypothesis testing. Questions items were closed-ended and mapped on a five-point Likert scale. This is meant to enable respondents make judgment in terms of ordered categories (Saunders,

Lewis, & Thornhill, 2009; Nachmias & Nachmias, 1996). The rating of the ordered categories by respondents' was on the level of agreement or disagreement with the statements contained in the questionnaire ranging from Strongly disagree (1) to Strongly agree (5).

This study adapted the lifestyle scale by Hassan, Thurasamy, and Loi (2017) based on the originally lifestyle scale developed by Wells and Tigert (1971), Mitchell (1983) adapted by Yu (2011). Customer satisfaction scale was adapted from selected guest comment cards (GCCs). Gilbert and Horsnell (1998), and Su (2004), suggested that guest comment cards (GCCs) are most commonly used for determining hotel guest satisfaction and are usually distributed in hotel rooms, at the reception desk or in other visible places. In addition, the study adapted a better and empirically tested satisfaction scale developed by Oliver (1981) and Dagger, Sweeney, and Johnson (2007) to give more validation and reliability.

The study further adapted the customer loyalty scale developed by Nysveen, Pedersen, and Skard, (2013) used in measuring brand loyalty and Word-of-mouth construct measurement developed by Brown, Barry, Dacin, Gunst (2005).

### **Validity of the Research Instrument**

The validity tests include face validity, content validity, and construct validity. The face and content validity was conducted by consulting hotel managers and marketing academics who reviewed each statement contained in the questionnaire to assess the instrument appearance, and the extent to which the instrument adequately cover the relevant questions meant to represent the topic of the study (Nachmias & Nachmias, 1996). The construct validity was verified by the same experts to ascertain the extent to which the measures actually measure the constructs contained in the questionnaire and establishes the relationship of the study constructs to the theoretical framework (Saunders, Lewis, & Thornhill, 2009; Nachmias & Nachmias, 1996).

### **Reliability of the Research Instrument**

Reliability test was also conducted to test for the ability of the instrument to enhance consistency in findings or results, ensure internal validity, give clarity to respondents to enable them answer the right questions and to ascertain the questionnaire overall robustness (Saunders, Lewis, & Thornhill, 2009). In addressing the problem of internal consistency therefore, this study made use of the coefficient alpha or Cronbach's alpha approach of testing internal consistency using the Statistical Package for Social Sciences (SPSS) statistical software. The result of Cronbach alpha overall coefficient or  $\alpha$  value of 0.85, 0.86 and 0.89 for lifestyle, customer satisfaction and loyalty respectively is considered a sufficient proof of the instrument's reliability (Nunnally, 1978; Kline, 2000; George & Mallery, ).

### **Sample Size and Technique**

The multi-stage sampling technique was used for the selection of respondents for this study. This technique is suitable and economical for this study since it helps to overcome the problems of geographically dispersed and large population (Saunders et al., 2009).

The procedure entails firstly by dividing Lagos State into three discreet groups or clusters and the three groups were selected by natural occurring groupings based on the three senatorial districts in Lagos State namely; Lagos Central, Lagos West, and Lagos East.

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Hence, in the three senatorial districts, 11 LGAs were randomly selected from the total of 20 LGAs in Lagos State using by simple random sampling without replacement using the lottery method. Quota sampling technique was used to select the proportion of the number of local government areas (LGAs) represented in the sample and the calculation was done based on the existing data (Saunders et al., 2009) of the total number of LGAs in Lagos State.

Lastly, 3-Star hotels were purposively selected from each selected local government for inclusion in the sample and convenience sampling was used to administer questionnaire to guests in the selected hotels.

The sample size adopted for the study was determined based on sample size determination formulas available in extant literature.

For example, Saunders, Lewis, and Thornhill (2009) defined the calculation of the minimum or mean sample size as follows:

$$n = \frac{p\% \times q\% \times [z]^2}{e\%}$$

where n is minimum sample size required

p% is the proportion belonging to the specified category

q% is the proportion not belonging to the specified category

z is the z value corresponding to the level of confidence required

e% is the margin of error required

In this study, the categories represent guests who patronize the hotel for leisure and business purposes. The categories based on result of pilot study are 56 percent leisure and 44 percent business. Therefore, substituting for the equation above the minimum sample size is:

$$\begin{aligned} n &= \frac{56 \times 44 \times (1.96)^2}{5} \\ &= 2520 \times (0.392)^2 \\ &= 2520 \times 0.154 \\ &= 388 \end{aligned}$$

This study therefore adopted the formula by Saunders, Lewis, and Thornhill (2009) above and equally accounted for response rate of 60 percent based on result of pilot study. This led to the adoption of the sample size of 651 respondents selected for the study in purposely selected 3-Star hotels in Lagos State.

**Results**

**Table 1: Demographic Distribution of Respondents**

Variables	Frequency	Percentage (%)
<b>Sex</b>		
Male	289	58.1
Female	208	41.9
<b>Age</b>		
18-27	114	22.9
28-37	183	36.8

38-47	155	31.2
48-57	28	5.6
58 and above	17	3.4
<b>Type of Occupation</b>		
Student	75	15.1
Teacher	48	9.7
Corporate Worker	188	37.8
Entrepreneur	73	14.7
Civil Servant	59	11.9
Trader	30	6.0
Others	24	4.8
<b>Category of Hotel Customers</b>		
Leisure	271	54.5
Business	226	45.5
<b>Educational Qualification</b>		
School Certificate	57	11.5
Diploma	81	16.3
HND/B.Sc	306	61.6
Post-graduate degree	32	6.4
Others	21	4.2
<b>Monthly Income</b>		
Below 100, 000	326	65.6
100, 001 – 300, 000	113	22.7
300, 001, 000 – 500, 000	48	9.7
700, 001, 000 – 900, 000	6	1.2

**Source: Field Survey, 2017**

Table 1 shows the results of demographic distribution of the respondents. In terms of sex, there were more males (58.1 percent) than females (49.1 percent). Majority of the guests were between the age of 28 – 47 (68 percent), and the least number of customers were within the age 58 and above and constitute just 3.4 percent of the total number of respondents. Corporate workers and entrepreneurs dominate the number of guests with about 38 and 15 percent respectively. The actual ratio of leisure to business customers indicate that there were more leisure customers than business customers who patronize the hotels with 54.5 percent and 45.5 percent respectively. Customers who are degree holders dominate the consumption of hotel services with almost 62 percent and the least percentage belongs to other categories of occupation not included in this study. Most of the respondents earn below N100, 0000 per month (65.6 percent), followed by guests who earn between 100, 001 – 300, 000 per month (22.7 percent). The “other” category under occupation and educational qualification was analysed through analysis. The result of content analysis revealed that those who indicated the option of “others” for the occupation category were professionals such as drivers, engineers and technologists while those for educational also do not have a formal education but are mostly successful business men and women.

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**Hypothesis 1:** Lifestyle will not significantly influence satisfaction towards hotel services in Lagos State.

**Table 2.1: Model Summary of Influence of Lifestyle on Customer Satisfaction towards Hotel Services.**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.811 <sup>a</sup>	.658	.656	.34614	.658	316.795	3	493	.000	1.815

a. Predictors: (Constant), ACTIVITIES, OPINIONS, INTEREST

b. Dependent Variable: CUSTOMER SATISFACTION

**Source: Field Survey, 2017.**

**Table 2.2: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	113.869	3	37.956	316.795	.000 <sup>b</sup>
	Residual	59.068	493	.120		
	Total	172.937	496			

a. Dependent Variable: CUSTOMER SATISFACTION

b. Predictors: (Constant), ACTIVITIES, OPINIONS, INTEREST

**Source: Field Survey, 2017.**

Table 2.1 and Table 2.2 above show the model summary and Anova value for Hypothesis 1. The R<sup>2</sup> value of 0.66 and the large F-value of 316.795, Sig. p<0.01 indicate that, the model is fit and adequate to predicate the effect of lifestyle on customer satisfaction. The coefficient of determination R<sup>2</sup> as indicated in the model summary indicates that the independent variable explains 66 percent of the variation in the dependent variable.

On the other hand, Table 2.3 shows the result of coefficients of lifestyle on customer satisfaction. The unstandardized B coefficient and standardized Beta coefficient indicate positive values in the determination of the dependent variable. Consequently, Opinions (B= 0.33, Beta = 0.36, p< 0.01), Interests (B=0.38, Beta=0.45, p<0.01), and Activities (B=0.06, Beta=0.08, p<0.05). The B coefficients indicate the estimation or the prediction of the coefficients while the Beta shows the individual contribution of the variables to the prediction of the dependent variable. The result shows that the variables are all significant and hypothesis 1 is therefore rejected.

**Hypothesis 2:** Lifestyle will not significantly influence loyalty towards hotel services in Lagos State.

**Table 2.3: Coefficients of Influence of Lifestyle on Customer Satisfaction towards Hotel Services.**

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
	B	Std. Error	Beta			Tolerance	VIF
1 (Constant)	1.223	.110		11.165	.000		
OPINIONS	.334	.038	.365	8.869	.000	.410	2.440
INTEREST	.380	.036	.449	10.604	.000	.387	2.587
ACTIVITIES	.059	.021	.084	2.740	.006	.730	1.371

a. Dependent Variable: CUSTOMER SATISFACTION

**Table 3.1: Model Summary Effect of Lifestyle on Loyalty towards Hotel Services**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				Durbin-Watson	
					R Square Change	F Change	df1	df2		Sig. F Change
1	.555 <sup>a</sup>	.308	.304	.55313	.308	73.163	3	493	.000	1.385

a. Predictors: (Constant), ACTIVITIES, OPINIONS, INTEREST

b. Dependent Variable: CUSTOMER LOYALTY

**Source: Field Survey, 2017.**

**Table 3.2: ANOVA<sup>a</sup>**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	67.154	3	22.385	73.163	.000 <sup>b</sup>
	Residual	150.837	493	.306		
	Total	217.991	496			

a. Dependent Variable: CUSTOMER LOYALTY

b. Predictors: (Constant), ACTIVITIES, OPINIONS, INTEREST

**Source: Field Survey, 2017.**

**Table 3.3: Coefficients of Influence of Lifestyle on Customer Loyalty towards Hotel Services**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.552	.175		8.863	.000		
	OPINIONS	.529	.060	.514	8.783	.000	.410	2.440
	INTEREST	-.019	.057	-.020	-3.36	.737	.387	2.587
	ACTIVITIES	.083	.034	.106	2.417	.016	.730	1.371

a. Dependent Variable: CUSTOMER LOYALTY

**Source: Field Survey, 2017.**

Table 3.1 and Table 3.2 above show the model summary and Anova value for Hypothesis 2. The  $R^2$  value of 0.31 and the F-value of 73.163, Sig.  $p < 0.01$  indicate that, the model is fit and adequate to predicate the effect of lifestyle on customer loyalty. The coefficient of determination  $R^2$  as indicated in the model summary indicates that the independent variable explains 31 percent of the variation in the dependent variable.

On the other hand, Table 3.3 shows the result of coefficients of lifestyle on customer loyalty. The unstandardized B coefficient and standardized Beta coefficient indicate positive values in the determination of the dependent variable. Consequently, Opinions ( $B = 0.53$ ,  $Beta = 0.51$ ,  $p < 0.01$ ), Interests ( $B = -.019$ ,  $Beta = -.02$ ,  $p > 0.05$ ), and Activities ( $B = 0.08$ ,  $Beta = 0.11$ ,

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$p < 0.05$ ). The B coefficient indicates the estimation or the prediction of the coefficients while the Beta shows the individual contribution of the variables to the prediction of the dependent variable. The result shows that the Opinions and Activities are significant, while Interests is not significant. Hypothesis 2 is therefore partially supported.

In each of the hypotheses, the underlying tests of assumptions for multiple regression analysis were adequately met. For example, the Durbin-Watson test, tolerance, and variable inflation factor (VIF) values did not violate the assumptions of multicollinearity.

**Discussions**

The study investigated lifestyle as the determinant of customer satisfaction and loyalty towards hotel services. This study was carried out in Lagos State among selected customers in 3-Star hotels. The first objective examines the influence of lifestyle on customer satisfaction. The results of the related hypothesis tested indicated that all the three dimensions of lifestyle significantly related to satisfaction and thus determine satisfaction positively. This is in directly in tandem with findings of Chen, Chen, and Hsieh (2007) where lifestyle was found to explain a variation in customer satisfaction.

However, in terms of the individual contribution of lifestyle variables, interest and opinions were the highest determinants of lifestyle respectively. This is consistent with the findings of Udo-Imeh, 2015; Pagalea & Steluta, 2012) where interests has the highest coefficient, followed by opinions and lastly activities in consumer purchase behaviour of products and services.

The second objective examines the influence of lifestyle on customer loyalty. The results of indicated a partial support for the null hypothesis. This was indicated in the impact of interest on customer loyalty where the effect of interests was found to be insignificant in relation to customer loyalty. The difference observed here between the results of the effects of lifestyle on customer satisfaction and that of loyalty is consistent with Tidichumrernporn (2012) findings which indicated that there is a significant difference between customer lifestyle and satisfaction and loyalty towards hotel services.

**Conclusion and Recommendations**

From the results of the study, it is evident that lifestyle has a significant impact in the determination of customer satisfaction in the purchase behaviour of goods and services particularly in hotel services. The results consistently indicated the high significance of opinions in the determination of customer satisfaction and loyalty even though it contributes less than interests in determining customer satisfaction. Activities was also significant in the test of both hypotheses but lesser than opinions in each case. The study therefore recommends that hotels should give a high consideration in developing services that have features and attributes associated more with customer activities and interests as these tend to have very significant effects on their level of patronage.

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