

**DETERMINANTS OF CONSUMER PURCHASE DECISION: A STUDY OF
PURCHASE CHOICE OF SMARTPHONE BY STUDENTS OF TERTIARY
INSTITUTIONS IN LAGOS STATE, NIGERIA**

BY

DAVID TADE OLOWOGBOYE

(Student Registration Number – 3574913040363)

A Thesis submitted in partial fulfillment of the award of Doctor of Business

Administration (DBA) degree in International Business

Horizons University, Paris, France.

November 2017

CERTIFICATION

This is to Certify that the Thesis:

**DETERMINANTS OF CONSUMER PURCHASE DECISION: A STUDY OF
PURCHASE CHOICE OF SMARTPHONE BY STUDENTS OF TERTIARY
INSTITUTIONS IN LAGOS STATE, NIGERIA**

**Submitted to the
Horizons University, Paris, France.**

**For the Award of the Degree of
DOCTOR OF BUSINESS ADMINISTRATION (DBA), International Business
It is a record of original research conducted by me which has not been submitted for an
award of any degree in Horizons University or other Academic Institutions of learning**

By

DAVID TADE OLOWOGBOYE

David Tade Olowogboye

AUTHOR'S NAME

David Tade Olowogboye. June 22, 2020

SIGNATURE/ DATE

Professor Perry Haan

SUPERVISSOR'S NAME

Perry Haan

SIGNATURE/ DATE

DEDICATION

This work is dedicated to God, the Author of divine knowledge and my loving wife and children.

ACKNOWLEDGEMENTS

I wish to express my profound gratitude to Almighty God who is my source of my life, strength and ability, knowledge, wisdom and understanding by granting unconditional guidance and support needed to carry out this study.

I will also like to express gratitude to my former employer; Maersk Nigeria Limited (Jan Thorhauge; (approving CEO/MD) who made official and partial financial contribution towards this study.

Grossly indebted to Professor Perry Hann my supervisor whose expertise, in-depth knowledge, understanding, generous guidance and support made it possible for me to carry out this study.

By no small measure I will like to express kind appreciation to; Dr. Rahim Ganiyu, Dr. Charles Omoma (University of Lagos), Mrs. Bolajoko Marinho-Talabi (Yaba College of Technology), Mr. Thomas Ighodaro (Federal College of Education, Akoka) for fielding my questionnaire through the students at these respective Institutions.

Special thanks goes to the following management staff of International Tobacco Company, Ilorin, Kwara State, Nigeria, namely: Isaac Lazaro Mowo (CEO/Managing Director), Joseph Omorinoye (Executive Director, Finance), Alhaji Hassan (Group Sales Manager), Engr. Olikoyi (Factory Manager), Mrs. Janet Adenike Sodeinde (Executive Secretary) and Mr. Adebajo Obisanya (Logistics Manager) for granting me the opportunity to conduct a course work research through the company using Appreciative Enquiry Methodology in fulfillment of DBA674 module 3.

To Ms. Helen Osawonamwen Ufumwen, I'm most grateful for providing secretariat and typing services.

Last but not the least, I will like to extend sincerest appreciation to my late parents for their word of encouragements that continue to glow in my mind. Closely, I would like to say thank

you to my wife, children and extended family member for their immeasurable support during this study.

ABSTRACT

Among numerous contemporary communication technological devices, the Smartphone is considered the most significant communication application ever invented. Parallel to its explosive growth, the Smartphone is no longer perceived as a luxury item or a prestige symbol but rather a basic requisite in people's daily life. This is especially the case for Smartphones among youth in general and students. The primary objective of this study is to investigate the determinants of Smartphone buying behavior among students of tertiary institutions in Nigeria. To achieve the research objectives, eight hypotheses were formulated and tested to examine the interrelationships among the variables. The cross-sectional survey research design was used to collect the primary data with the aid of a structured questionnaire from students of tertiary institutions within Yaba Local area of Lagos state, Nigeria.

Multistage sampling consisting of disproportionate, purposive, and convenience sampling was adopted to draw a sample of 400 respondents. The data collected were analyzed using a Pearson correlation, multiple regression analysis, T-test and one-way analysis of variance (ANOVA). The findings of this study revealed that all the determinants (consisting of brand image, product features, country of origin, peer group influence, and price) are significantly related to one another and consumer buying behavior. Similarly, all the determinants significantly influence consumer buying behavior of Smartphones. The study also documented that consumer buying behavior is significantly connected to gender (male/female) and age of consumer. Based on the findings, the study concluded that brand image, product features, country of origin, peer group influence, and price are pivotal and influential factors to the consumer buying behavior. Thus, the manufacturers of Smartphones should leverage these factors to enhance sustainability and competitiveness of their business. The study recommended that manufacturers of smartphones should ensure that all the factors among others are given serious attention to improve the chances of their product forming the

consideration sets that consumers will seek when searching for a Smartphone telephone brand.

Table of Contents

CHAPTER ONE	15
Background to the Study	15
Statement of the Problem	22
Objectives of the study	24
Research Questions	24
Research Hypotheses	25
Scope and Delimitation of the Study	26
Significance of the Study	26
Thesis Outline.....	28
Chapter 1: Introduction.	28
Chapter 2: Theoretical and Literature Review.	28
Chapter 3: Research Methodology.....	28
Chapter 4: Data Presentation and Analysis.	28
Chapter 5: Summary, Conclusion, and Recommendations.	28
Definition of Operational Terms	29
Price:	29
Product:	29
Service:.....	29
Brand image:	29
Product features:.....	29
Consumers:	29
Mobile phone:	29
Country of origin:	29
Peer group influence:.....	29
Smartphone:	29
Consumer behavior:	29
Competitive advantage:.....	30
Demography:	30
CHAPTER TWO	31
Theoretical Review.....	31
Diffusion of Innovation Theory	31
Theory of Reasoned Action	32

The Theory of Planned Behavior (TPB)	33
Technology Acceptance Model Theory (TAM)	33
The Theory of Reference Group	34
Media Dependency Theory	35
Uses and Gratification Theory	35
Conceptual Framework	36
Brand image:	36
Product Features:	37
Country of Origin:	37
Peer Group Influence:	37
Price:	38
Consumer's Buying Behavior:	38
Conceptual Model	39
Review of Empirical Studies	40
Review of Literature	43
Defining Consumer Behavior	43
Origin and Importance of Consumer Behavior	44
Models of Consumer Behavior	44
The Partial Models of Consumer Behavior	45
The Marshallian Economic Model:	46
The Veblenian Socio-psychological Model:	46
The Pavlovian Learning Model:	46
The Freudian Psycho-analytical Model:	46
Advanced Model of Consumer Buying Behavior	47
The Nicosia Model:	47
Howard – Sheth Model:	47
Engel, Blackwell and Miniard Model:	47
The Beuman Information Processing Model:	48
Image Congruency Model:	48
The Hawkins, Best and Coney Model:	48
Consumer Purchase Decision-making Process	49
Problem Recognition:	49
Information Search:	50
Evaluation of Alternatives:	50

Product Choice or Purchase Decision:	50
Post-purchase Evaluation:	51
Characteristics Affecting Consumer Behavior	51
Social factors:	51
Groups:	51
Family:	52
Roles and Status:	52
Personal Factors:	52
Internal Influence on Consumer Behavior	53
Perception:	53
Learning:	53
Memory:	53
Motivation:	53
Personality:	54
Attitude:	54
Demographic Characteristics and Consumer Buying Behavior	54
Usage Situation and Demographic Characteristics:	54
Usage situation and Consumer Product Knowledge:	55
Usage Situation and Consumer Product Involvement:	55
Usage Situation and Country of Origin:	55
Cell Phone Market	55
Defining Smartphone	56
Wi-Fi:	57
Apps:	57
History and Growth of Smartphones	57
Zero Generation	58
First Generation	58
Second Generation	58
Generation 2.5	58
Generation 2.75	58
Third Generation	58
Fourth Generation	58
Factors influencing Purchase Decision for Smartphones	58
Brand Concern:	59

Convenience Concern:	59
Social Influence Concern:	59
Dependency Concern:	59
Price Concern:	59
Product Features Concern:	60
Self-Actualization:	60
Relative Advantage:	60
Compatibility:	60
Aesthetic Value:	61
Defining Brand Image	61
The Connection of Brand Image to the consumer Buying Behavior	61
An overview of Product Features and connection with Consumer Choice decision	62
Consumer Adoption Process of Innovative Product	63
Complexity	64
Compatibility	64
Observability	64
Trialability	64
Relative advantage	64
Defining Country of Origin	65
Country of Origin and Consumer Buying Behavior	66
National and Stereotype Effects: Developed and Developing Countries	68
Socio-Demographic Characteristics and COO Effects	69
Consumer Ethnocentric Effect and Consumer Buying Behavior	70
Defining Peer Group	71
Peer Group and Consumer Purchase Decision	72
Defining Price	72
Pricing, Pricing Sensitivity and Consumer Choice Decision	73
CHAPTER THREE	75
METHODOLOGY	75
Research Design	75
Study Area	75
Population of the Study	76
Table 3.1: Students Enrolment for 2016/2017 Academic Session	76

Sample Size	77
Table 3.2: Sample Size Computation Based on Students Enrolment	78
Sampling Techniques	79
Methods of Data Collection	80
Procedure for Questionnaire Administration and Response Rate	81
Identification and Measurement of Variables	81
Reliability and Validity Assessment-Pilot Study	81
Table 3.3 Reliability Assessment Test (n = 30)	82
Data Analysis Techniques	82
Descriptive Statistics:	83
Correlation Analysis:	83
Regression Analysis:	83
Independent samples T-test:	83
Analysis of Variance (Anova):	84
Ethical Considerations	84
Definition of Operational Terms	84
Price:	84
Product:	84
Service:	84
Brand image:	85
Product features:	85
Consumers:	85
Mobile phone:	85
Country of origin:	85
Peer group influence:	85
Smartphone:	85
Consumer behavior:	85
Competitive advantage:	85
Demography:	85
CHAPTER FOUR	86
DATA ANALYSIS AND PRESENTATION	86
Demographic Characteristics of Respondents	86
Table 4.1 Demographic Characteristics of Respondents	86

Table 4.2 Smartphone usage information of Respondents	87
Table 4.3: Descriptive Statistics of Study Variables/Measures	90
Table 4.4: Correlations Matrix of Determinants of Smart Phone and Consumer purchase decision	91
Testing of Hypotheses and Discussion of Results	92
Null Hypothesis One:	92
Null Hypothesis Two:	92
Null Hypothesis Three:	92
Null Hypothesis Four:	93
Null Hypothesis Five:	93
Null Hypothesis Six:	93
Table 4.5: Regression Model of brand image, product features, country of origin, peer group, price and consumer purchase decision	93
Null Hypothesis Seven:	95
Table 4.6: Descriptive statistics – Gender and Consumer purchase decision of Smartphone	95
Table 4.7: Independent Samples Test - Gender and Consumer purchase decision of Smartphone	96
Null Hypothesis Eight:	97
Table 4.8: Descriptive statistics – Age and Consumer purchase decision of Smartphone ...	97
Table 4.9: ANOVA - Age and Consumer purchase decision of Smartphone	97
CHAPTER FIVE	Error! Bookmark not defined.
Summary of Findings	Error! Bookmark not defined.
Conclusion	102
Contributions to Knowledge	104
Recommendations	105
Limitations of the Study and Suggestions for Further Study	106
References	108
APPENDIX ONE	132
REQUEST FOR INFORMATION	132
DRAFT QUESTIONNAIRE	133
SECTION A: Determinants of Smartphone Buying Behavior	133
Brand Image	133
Country of Origin	134

Peer group influence	134
Price.....	135
SECTION B: Consumer Purchase Decision.....	135
SECTION C: Respondents Socio-demographic Characteristics	137
SECTION D: Smartphone usage information	137
APPENDIX TWO	141
SPSS OUTPUT.....	141

CHAPTER ONE

Background to the Study

The pace of development of mobile communication technology (particularly wireless internet, and the mobile phone among others) has been a source of innovation which is continuously evolving and modernizing because of changing needs and preferences of consumers. Among numerous modern-day communication technological devices, mobile phone is considered as the most significant communication application ever invented (Coghill, 2001). According to Comer and Wickle (2008), mobile telephone has had one of the fastest growing adoption rates compare to any technology in the contemporary era of human civilization. In the year 2001, mobile phone subscriptions were less than a billion globally with most of the users from the developed countries, but presently there are more mobile phone users than fixed line subscribers (Rice & Katz, 2003). At the end of year 2010, mobile phone subscriptions had extended to five billion worldwide with growing subscriptions rate from developing countries outnumbering that of the developed countries (Rebello 2010).

Parallel to its explosive growth, mobile telephone is no longer observed as a luxury item or a prestige symbol, rather a basic requisite in people's daily life (Walsh & White, 2006). The Nigerian telecommunication industry has experienced phenomenal growth since its introduction in 2001. From 2001 when there were only two operators namely Econet wireless and MTN Telecommunications; presently Nigerian telecommunication industry can boast of four major operators (MTN, AIRTEL, GLO, 9Mobile) including other medium class operators such as 21st century telephone, Mobile link, Intercellular, and Visafone among others. The deregulation and liberalization of the Nigeria telecommunication sector have transformed the industry into fastest growing market (Adebisi, 2011).

The telecom sector in Nigeria offers countless opportunities in terms of the sector's contribution to nation's Gross Domestic Product (GDP), and the substantial growth of the

sector has further propelled several reform and policy intervention which further develop the sector (Al-Debi, Ramzi, & David, 2011). Remarkably, the deregulation of the Nigerian telecommunication industry has brought about novel business opportunities and robust value chain with numerous local and foreign investors of different sizes and capabilities tapping into the vast business opportunities in the sector. One of the notable devices for mobile communication particularly the Global System of Mobile Telecommunication- GSM is the mobile handset and it is through the mobile handsets that GSM operators connect mostly with their customers. Across the globe, mobile telephone handsets have become an essential part of human daily life and personal communication device. Thus, in the contemporary highly competitive mobile phone market, companies continually struggle to find added competitive edge and differentiating features to influence consumers to select their brand instead of a competitors'.

Worldwide, mobile phone industry is based on numerous manufacturers and operators with varying degree of innovation and technology. In general, the industry is based on cutting-edge technology and countless of the manufacturers are operating in different industries, where they utilize their technological skills, distribution system, market knowledge and brand name to penetrate the market. Some of the notable large manufacturers of mobile phones that are today dominating the global mobile phone industry are: Nokia, Samsung, Sony Ericson, Huawei, and Motorola to mention a few. The rudimentary idea of cellular phones originated in 1947 in the US, when scientists at Bell Laboratories got knowledge of cellular communication from the mobile car phone technology used by the police formation in US (Sukumar, 2013). However, its first public trials (cellular communication approach) began in Chicago in 1970. By the 1980s, cellular services had advanced in many developed countries across the world with significant technological innovations in the sector and an improvement in the number and quality of services delivered.

One of the hottest consumer telephone technology devices that are creating the most buzz among producers, marketers, and consumers these days are Smartphones. With the development of communication technologies and advanced product features in the past decades, the Smartphone has arisen with a groundbreaking technology that is users friendly and highly interactive (Arruda-Filho, Cabusas, & Dholakin, 2010). Notably, the Smartphone has put the world in the palm of telephone users in a more fascinating ways compare to the traditional telephone handsets (Madison, 2011). Thus, with the pace of smartphones revolution, a new method of using software applications has surfaced in the form of ‘apps’; which is a distinguishing feature of a software item such as performance, portability or functionality (Stone, 2000).

The Smartphones, being a novel innovation of humanity, became an intrinsic part of human’s life. Smartphone technology pools offer sophisticated features which permits users to save pictures, memories, personal info, appointment, downloading of important materials, correspondence, health and financial document. Literarily, Smartphones are handheld communication devices (HHD) that combine innovative computing capability, such as internet communication, information retrieval, video, e-commerce and other features, that makes the device a necessity of life that extend beyond mere communication. Smartphones, according to PC magazine (2010) is a mobile phone that offers digital voice service as well as any blend of text messaging, e-mail, Web browsing, video and voice camera, television and organizer. A Smartphone is a mobile telephone device that has a voice and data competencies, and which runs an operating system that permits the installation and running of third party applications and programmes.

A study conducted by Nielsen (2012) reported that nearly half of Americans own a Smartphone, suggesting high penetration rate of approximately 49.7% of the U.S. population. According to the author the Smartphone will overtake conventional phones (i.e., a traditional

mobile phone) by increasing its market share reach to 50 % of all mobile users. Similarly, the exponential growth of the Smartphone triggers the arrival of the Web 3.0 era with innovative technology that pieced together and run on any devices, to ensure fast, customizable, and sharing platform (Schmidt, 2007). To date, Smartphone usage is still at the introductory stage in Africa, Nigeria inclusive with a meager market size of 2% compare to China with 27%, Europe with 17%, emerging Asia with 14% and North American and Latin American with 13% and 14% respectively (Okoye, 2013). According to Juwaheer, Vencatachellum, Pudaruth, Ramasawmy and Ponnusami (2014), a larger percentage of Smartphone users is techno-centric young customers segment of which undergraduates constitute the largest majority.

The desire for Smartphones especially among young Nigerian adults is increasing exponentially (Okoye, 2013). In Nigeria, some of the popular Smartphone brands with strong market potential are: Apple, Samsung, HTC, Sony, Motorola, Nokia, and LG among others. In the recent time, the use of Smartphones among students is very prevalent. The students consider Smartphone as a vital device to update their social status, engage in online commercial transactions and by extension contribute significantly to their academic pursuit. The platform and inbuilt data enabled devices in Smartphones functions as major computer tools among students, as it affords them cheap and convenient internet usage and a respectable memoir of records.

Now, consumers tend to shift their preferences from a simple mobile phone to a Smartphone and this is obviously the foremost motivation why mobile phone producers concentrate their attention towards its production (Chow, Chen, Yeow, & Wong, 2012). The phenomenal growth in the usage of Smartphones among the youth has called for the need to determine influences that these teeming young consumers (particularly the students) consider during purchasing a Smartphone. Thus, Nigeria with one of the fastest Smartphone market

penetrations in Africa after South Africa (Osuagwu, 2014) make it expedient for every potential and actual Smartphone manufacturer and marketers in Nigeria to ascertain factors that these young consumers put into consideration while making their purchase.

In general, purchasing or buying decision process for any form of product entail combination of mental and physical undertakings with the end goal of purchase decision to satisfy a need (Sheth & Mittal, 2004). Therefore, it is significant to investigate the link concerning what and why consumer buys a given telephone brand in preference to another". Several factors influence consumers' purchase of mobile phone. These influences may be connected to the characteristics of the consumer and the features inherent in the mobile phones. Prominent among these factors include price, product features, quality, brand name, durability, social factors and so on (Ahson & Ilyas, 2006).

In today's growing competitive marketplace, consumers differ widely in their perceptions; and they would inevitably hold different images for any specific telephone brand and often must make a choice among a range of products or brands in the market that differ very little in its price or function. In such situations, their decision depends largely on the image they associate with different brands. Similarly, consumer purchase decisions are more likely to be influenced by country-of-origin or the country where the telephone is manufactured to infer quality. Evidently consumers are more likely to buy well-known products with a positive brand image, because a brand with a positive image has the tendency of lowering consumers' perceived risks (Akaah & Korgaonkar, 1988) or increasing consumers' perceived value (Romaniuk & Sharp, 2003).

Country of origin (COO) is also regarded as one of the most significant elements affecting consumer decisions while evaluating domestic as well as foreign products and with growing accessibility to foreign made products, the role of country-of origin is even becoming more significant to the choice of telephone brand. Thus, the effect of the country of

origin on brand choice and consumer behavior has been one of the most researched issues in international business (Peterson & Jolibert, 1995). Whether directly or indirectly through personal experiences, information acquired from other sources or due to stereotypical opinions about some countries, consumers may tend to develop product–country images which to a large extent influence their buying behavior.

Several product–country images documented in literature are Columbian coffee, Swiss watches, US appliances, Japanese electronics and German automobiles to mention a few. Also, in any form of market offering, a product features and quality evaluation are another foremost element that brings value to the customer. In general, a product's quality has a substantial impact towards the product or service performance, thus, it is connected to a customer's value and satisfaction (Kotler & Armstrong, 2010). Because of evolving changes in the competitive mobile telephone industry and growing customers' expectations concerning product quality, cell phone manufacturers mostly placed greater emphasizes on product quality and features that enhance its functionality. According to Hardie and Walsh (1994), product quality is a derivative of the difference between actual products and the substitute products that could be made available or delivered by the specific industry or put differently customers perceive product quality in the market (Wankhade & Dabade, 2006). Correspondingly, product quality is the most significant issue for the selection of product especially in a market environment where the degree of competition is intense and experience price-competitive (Shaharudin, Hassan, Mansor, Ellias, Harun, & Aziz, 2010).

Price has also been documented as one of the critical factors that consumers evaluated when purchasing a telephone brand. Literarily, price is the amount of money a customer pays for a product or the totality of the values that consumers exchange for the benefits of having or using a product or service (Bearden, Ingram, & Lafforge, 2004). In the opinion of Vanhuele, Laurent, and Dreze, (2006), the significance of price as a purchase inducement has

a crucial role in price management since it does not only influence the way prices are perceived and valued, but it also impacts consumer purchase decisions. According to Achumba (2006), the price of a product is a vital issue in purchase decision, especially for recurrently purchased products, affecting choices for store or outlet, product and brand. Thus, the greater the prominence of price in purchases decisions, the greater the intensity of information and the greater the amount of evaluations between competing brands (Mazumdar & Monroe, 1990).

The last variable influencing purchase decision of Smartphone considered in this study is peer group influence from friends, family, acquaintances, and peer group influence among others. Peer group influence through word of mouth-WOM has been recognized for numerous years as a foremost stimulus on what people know, feel and do. Moore (1995) maintains that WOM communication has a significant effect on consumer behavior influencing firm's sales growth through the diffusion process. Peer group can create WOM and if positive, is extremely useful for numerous reasons. Firstly, it portrays the information in a significant way to the recipient. Secondly, it saves the receiver time energy and money in seeking the appropriate information. Thirdly, it adds credibility to the image of the company because it is viewed with less skepticism than firm-initiated promotional efforts (Herr, Kandes, & Kim, 1991). Therefore, the availability of diverse factors influencing choice of mobile phones and growing number of manufacturers producing Smartphone of varying models and specifications has further compounded the reason for extreme confusion concerning people choice of Smartphone brands. Consequently, the varying and complicating purchase behavior of consumer concerning Smartphone in Nigeria need to be analyzed to promote strategy development and simplify choice behavior with respect to the Smartphone purchase intention and usage in Nigeria.

Statement of the Problem

Mobile telephone users are witnessing an era whereby the use of cell phones is no longer primarily for conversation purposes, but as a platform to express themselves, interact and do a few things that is limitless. Thus, there is a growing desire for telephone that has more facilities than the conventional mobile phones. Consequent to growing desire for Smartphone across the globe there is a mounting pressure on the part of telephone manufacturers to seek comprehensive understanding on factors that predict and drive demand behind purchase decision of Smartphone and what motivates its purchases. However, with the influx of countless prototypes of Smartphone manufacturers across the globe, and trivial or insignificant dissimilarities in their features; an understanding of the factors that drive consumer purchase decision of Smartphone is very important for theoretical and practical purposes.

Also, with the growing customers' purchasing power supported by numerous and flexible financing scheme by banks, financial institutions, and other conventional consumer lending schemes in Nigeria, customers find themselves enclosed with numerous options to choose and finance their purchasing. Thus, the challenge of getting the attention of and remaining in the mind of the consumers among telephone manufacturers have steadily amplified, requiring them to create well-designed marketing initiatives, develop product features, adopt effective pricing strategy, and promote word-of-mouth communication to enable consumers make positive purchase decisions among competing alternatives. Nonetheless adopting and implementing some of the strategies is challenging in the context of students' market segment, simply because of complications in their underlying motives for product choice. For instance, while some choice may be habitually made by just buying under the stimulus of peer pressure, other choices might necessitate the student to give some degree of cautious thought to the choice decision, while, some choices might be deliberated upon by

a wide-ranging and cautious appraisal of important factors such as quality, price, brand image, country of origin, ease of use, and aesthetics among others.

Despite the numerous studies on consumer purchase decision in the purchase of mobile phones (Karjaluoto, Karvonen, Kesti, Koivumaki, Manninen, Pakola, Ristola & Salo, 2005), these researches have fundamentally been restricted to concerns connected to issues related to choose of mobile brand and factors affecting adoption of mobile content services. The issue of determinants of consumer buying behavior of Smartphone has not received significant research attention, which remains a lacuna in the literature. According to the report released by the Nigerian Communication Commission-NCC, Nigeria has 129, 002, 84 active GSM subscribers with a tele-density of 92.14% as at February 2014 (NCC, 2014). Among the 129 million subscribers in Nigeria, a relatively small percentage of about 5 million are Smartphones user (Okoye, 2013). Although consumer perceptions of price, product features, brand image, country of origin, and peer group influence are considered essential determinants of consumer shopping behavior and product choice (Jacoby & Olson, 1977), research on these notions and their connections in the context of Smartphone has been very scanty and inconclusive.

Correspondingly, most studies that have been conducted on the precursors of Smartphone purchase behavior among young adults (Malviya, Saluja & Thakur, 2013; Juwaheer *et al.*, 2014) were done in developed and emerging countries. To the best knowledge of the author of this study, very little research work has been done on this subject matter in Nigeria, especially in the South-West Nigeria with special reference to students. To fill this existing gap in knowledge, determinants of Smartphone purchase behavior among young adults are investigated in three tertiary institutions in Lagos state, Nigeria.

Objectives of the study

The primary objective of this study is to investigate the determinants of Smartphone purchase decision usage among students of tertiary institutions in Lagos state Nigeria. Specific objectives of the study are to:

1. Study the relationship between brand image and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
2. Examine the relationship between product features and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
3. Investigate the relationship between country of origin and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
4. Assess the relationship between peer group influence and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
5. Investigate the relationship between price and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
6. Determine the influence of brand image, product features, country of origin, peer group influence and price on consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
7. Examine whether consumer purchase decision of Smartphone differ with respect to gender among students of tertiary institutions in Lagos state, Nigeria.
8. Examine whether consumer purchase decision of Smartphone differ with respect to age among students of tertiary institutions in Lagos state, Nigeria.

Research Questions

The study addressed the following research questions.

1. What is the relationship between brand image and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?

2. What is the relationship between product features and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?
3. What is the relationship between country of origin and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?
4. What is the relationship between peer group influence and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?
5. What is the relationship price and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?
6. Do brand image, product features, country of origin, peer group influence, and price influence consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria?
7. Does consumer purchase decision of Smartphone differ with respect to gender among students of tertiary institutions in Lagos state, Nigeria?
8. Does consumer purchase decision of Smartphone differ with respect to age among students of tertiary institutions in Lagos state, Nigeria?

Research Hypotheses

The following hypotheses were raised to address the issues raised in the statement of the research problem.

1. Brand image is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
2. Product features is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
3. Country of origin is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.

4. Peer group influence is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
5. Price is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
6. Brand image, product features, country of origin, peer group influence and price will not significantly influence consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.
7. Consumer purchase decision of Smartphone will not significantly differ with respect to gender among students of tertiary institutions in Lagos state, Nigeria.
8. Consumer purchase decision of Smartphone will not significantly differ with respect to age among students of tertiary institutions in Lagos state, Nigeria.

Scope and Delimitation of the Study

This study focuses on determinants of consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. The study covers subscribers on the network of all the major telecom operators in Nigeria (Mtn, Airtel, Globacom, & Etisalat); hence, the focus is on the Smartphone handset brand not on service providers. Accordingly, the study is delimited to five major determinants (price, product features, country of origin, brand image, and peer group influence).

Significance of the Study

The outcome of this research will be of immense potential to academics and business practitioners. From an academic perspective, the study will contribute to the body of existing knowledge in marketing management, with a specific interest in consumer behavior. It is hoped that this study will offer a strong basis for further academic research into the areas of consumer behavior and information and technology communication. From a professional standpoint, the study will offer empirical evidence on the basis for which recommendations

on how to effectively employ these determinants of consumer purchase behavior in general and mobile telecommunications industry.

Students' obsession about the Smartphone has been developing rapidly. Thus, the growing tendency in Smartphone usage among students is the main motivation that amplified the author's interest to conduct a study on this topical issue. Given that different consumers (students) have different characteristics in their life which also influences their buying behavior; the outcome of this study will hopefully provide a framework for deeper understanding on how to craft strategies that will improve consumer purchase decision and it could be manipulated to the advantage of business organizations. Also, the outcome of this study is crucial to a wide spectrum of numerous information and telecommunications industries concerning diffusion and acceptance of innovative technology, thus, marketing strategy can be developed to enhance their sales and market share.

The outcome of this study is expected to provide basis through manufacturers of Smartphone will build strong customer base by focusing on important influences such as price, product features, country of origin, brand image, and peer group influence. The outcome of this finding will hopefully assist businesses to know how customer's decision making is crafted and how it can be effectively maneuvered through the important determinants.

Finally, given the dearth of research on this topical issue under investigation, this research will be useful for students and future academics proposing to make further study in the same or related field of consumer behavior. Therefore, the study will hopefully contribute to the future expansion of knowledge in this area, especially in developing countries like Nigeria.

Thesis Outline

This section is an outline of how the thesis is structured. Hence, it gives a summary of each chapter contained in the thesis.

Chapter 1: Introduction. The chapter presents the topic to provide a clear idea of what the study entail. Other subject matters addressed in this chapter are: statement of the problem, objectives of the study, research questions, statement of hypotheses, scope and significance of the study and definition of operational terms.

Chapter 2: Theoretical and Literature Review. In this chapter, theoretical and conceptual framework that underpinned this study is presented. The chapter also focuses on empirical review of relevant previous studies to comprehend what has been said, done, and came up with by previous scholars. More importantly, to fill the lacuna in the literature.

Chapter 3: Research Methodology. The tenacity of this chapter is to present, discuss and justify the choice of methods adopted in this study. This chapter present and elucidate the philosophical approach guiding this study. Other issues that are highlighted in this chapter are: population of the study, sampling determination and technique, sources of data, variables identification and measurement, validity and reliability of survey instrument, and method of data analysis.

Chapter 4: Data Presentation and Analysis. This chapter present and analyzed the data obtained from the respondents with the aid of survey instrument (questionnaire). Also, hypotheses testing, results, and discussion of findings are highlighted in this chapter.

Chapter 5: Summary, Conclusion, and Recommendations. This is the last and final chapter in this thesis. In this chapter, summary of the findings is delineated to discuss the result of hypotheses testing based on which conclusion is drawn. The chapter also deliberates on theoretical and managerial implications and offer recommendations. In

addition, the study limitations, suggestion for further studies, and contribution to knowledge are presented in this chapter.

Definition of Operational Terms

Price: The amount of money expected, required, or given in payment for something.

Product: Anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need.

Service: Any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything.

Brand image: Refer to the general impression consumer (user) hold towards a product or service.

Product features: Is the inherent attribute or characteristics of a product that bear on its capability to satisfy a need or wants.

Consumers: Are individuals and households that buy the firm's product for personal consumption

Mobile phone: A mobile phone is an electronic device which is used in two-way communication.

Country of origin: Refer to the country of manufacturing design or assembly of a product that influence consumer perception about the quality of the offering.

Peer group influence: Refer to group of people that significantly influence an individual's behavior.

Smartphone: Is a mobile device with innovative features and capability for accomplishing multiple usage and purposes.

Consumer behavior: The activities in which people engage to satisfy needs, wants and desires.

Competitive advantage: Is anything that offer added value by differentiation while increasing margins through higher prices or elevated patronage.

Demography: Is the “study of human populations”, which includes size, composition, and distribution dimensions.

CHAPTER TWO

Theoretical Review

This study is reinforced by the following theories.

Diffusion of Innovation Theory

Rogers (1995) suggested the theory of ‘diffusion of innovation’ to establish the foundation for guiding research on innovation acceptance and adoption. The theory explicates the process by which an innovation is communicated through certain framework over time among the members of a social system (Rogers, 1995). Theory of diffusion of innovations takes a fundamentally different methodology compare to other theories of change, because instead of concentrating on coaxing individuals to change, it views change as being predominantly about the evolution or “reinvention” of products and behaviors so they become suitably fits for the needs of individuals and groups.

Because bulk of diffusion research encompasses technological innovations, Rogers usually used the word “technology” and “innovation” as substitutes. According to Rogers, a technology is a design for instrumental act that decreases the doubt in the cause-effect relationships intricate in accomplishing a desired outcome (Rogers, 2003). Accordingly, an innovation could be an idea, behavior, or object that is observed as new by its audience (Rogers, 1995). Adoption on the other hand, is a decision of utilization of an innovation as the preeminent course of action accessible while rejection is a choice not to adopt an innovation. Four foremost Components in the diffusion of innovations are: innovation communication, channels, time, and social system. The five features according Roger (1995) that determine the success of an innovation are: relative advantage, compatibility with existing values and practices, simplicity and ease of use, trialability, and observable results.

Theory of Reasoned Action

The theory of reasoned action (TRA), evolved from social psychology literature, and attempt to enhance the predictive and explanatory power of the expectancy value theory. The theory of reasoned action (Ajzen & Fishbein, 1980) was first presented in 1967 by Martin Fishbein to comprehend the relationship between attitude and behavior. According to Ajzen and Fishbein (1980), the theory of reasoned action is founded on the assumption that human beings are sensible and make systematic use of accessible information. In other words, people deliberate on the implications of their actions before they resolve whether to perform a given behavior.

The TRA elucidates the determining factor of consciously planned behaviors (Ajzen & Fishbein, 1980). TRA is a general theory which postulates that a person's performance of a behavior is influenced by his or her behavioral objective (BI) to execute the behavior (Davis, Bagozzi, & Warshaw, 1989). In the opinion of Eveland (1986), technology transfer is a function of what individuals think – because what they do is contingent on those thoughts, feelings and interests.

Generally, TRA advocates that a person's beliefs and evaluations propel their attitude (A) toward the behavior, which in turn results to behavioral intention (BI). Also, normative beliefs and motivation influence the subjective norm (SN) which also impacts BI. More specifically, TRA posits that individuals' behavior can be anticipated from their intentions, which can be projected from their attitudes and subjective norms. A predominantly supportive feature of TRA theory from a technology viewpoint is its proclamation that any other influences that impact behavior does so only incidentally by inducing attitude and subjective norms and such influences would contain, amongst other things, the system design features, user individualities (including cognitive styles and other personality factors) and task characteristics.

The Theory of Planned Behavior (TPB)

In examining consumer's usage behavior, academics adopt behavior theories from psychology and marketing. The theory of planned behavior is an extension to the TRA proposed by Ajzen in 1991. The TPB sought to explain circumstances where individuals do not have a far-reaching influence or control over their behavior. When applied to the acceptance of information technology systems or services, the model encompasses four notions: behavioral attitudes, subjective norms, intention to use and actual use. Nonetheless, TPB theory construes behavioral control as a perceived construct. Perceived behavioral control includes both the intention to use and the actual usage. Actual usage is in turn a weighted meaning of intention to use and perceived behavioral control.

Technology Acceptance Model Theory (TAM)

TAM was developed from the TRA with the objective of offering a description of the determinants of computer acceptance that is compressible in elucidating user behavior across a comprehensive range of end-user computing technologies and user populaces, while at the same time being both parsimonious and supposedly acceptable (Davis *et al.*, 1989). TAM, nevertheless, does not encompass the subjective norm component of TRA. To date, TAM is one of the notable theories related to technology acceptance, originally suggested by Davis in 1986. TAM has demonstrated to be a theoretical model in facilitating, explaining, and predicting user behavior of information technology (Legris, Ingham, & Collette, 2003). TAM theory also offer basis within which one traces how external factors impact belief, attitude, and intention to use. Two mental beliefs are postulated by TAM: perceived usefulness and perceived ease of use. Perceived usefulness (PU) is viewed from the user's point of view and perceived ease of use (PEOU) is a factor that defines the perception of the user that the system will be easy to use. According to TAM, one's actual use of a technology system is predisposed directly or indirectly by the user's behavioral intentions, attitude,

perceived usefulness of the system, and perceived ease of the system. TAM also suggests that external influences that impact intention and actual use is mediated by perceived usefulness and perceived ease of use.

The Theory of Reference Group

In the domain of marketing, theories relating to reference group have a significant consequence on consumers' behavior. Reference group comprises of three groups, which are: group that a person belongs, desire to belong, or not to belong (Stafford, 1966). The fact that reference groups have an influence on purchasing behavior of consumers in numerous aspects has been discussed in a considerable number of past studies, especially in terms of consumers' purchase decision-making process (Yang, Allenby, & Fennel, 2007).

There are two schools of theory for reference group influences. One categorized reference group impact into three types of influences, which are information, utilitarian, and value-expressive (Solomon, Bamossy, Askegaard, & Hogg, 2010). While another theory elucidated that there are two types of reference group influence i.e. normative and informative influence (Bearden, Netemeyer, & Teel, 1989). In fact, these two taxonomies are only dissimilar in the degree of classification but offer the same explanation. Informational influence occurs when consumers want to make an informative decision. Thus, the information source will be more acknowledged if it comes together with credibility and expertise (Bearden & Etzel, 1982) or can enhance consumers' competences and knowledge about the environs (Kelman, 1961).

The utilitarian influence can be described by the pervasive 'compliance process'. (Kelman, 1961). According to Park and Lessig (1977), when purchasing an individual may fulfill with others' expectations or preferences to avoid punishment or to obtain rewards. Value-expressive influence on the other extreme can be articulated as forming identification with group norms. This scenario appears when one individual follow others' behaviors and

opinions since these behaviors and opinions can accomplish his/her self-image within the context of social system (Brinberg & Plimpton, 1986).

Media Dependency Theory

The media dependency theory is founded on the consumer need to satisfy a goal (Patwardhan & Yang, 2003). According to this theory, once the satisfaction of needs or the accomplishment of goals by individuals upon the resources of the party or media is met, the individual will then advance a dependency with the media to accomplish their goals and some of these goals would necessitate access to resources controlled by the mass media (Ball-Rokeach, 1985). As expressed by Mafe and Blas (2008), media system dependency is not an exclusive media influence, thus, numerous outside influences may improve or constrain the dependency relation.

On the other hand, Alcaniz, Blass, and Torres (2006) maintained that media dependency will transform as the utility of media resources change, which indicates more expediency of the media being perceived will create more reliant on the media. Hooper and Zhou (2007) deliberated dependency (in relation to mobile phone usage) as the regular use of mobile phone which develops a necessity to their lives and the tendency to switch it on all the time.

Uses and Gratification Theory

The uses and gratification theory are very helpful in explicating why people choose certain technology or service; how they use it and the consequences that they feel they have obtained from their usage experience (Dickinson, Arnott, & Prior, 2007). The theory of uses and gratification evaluates not only the internet, but also the unique user interface of the mobile device (Stafford & Gillenson, 2004). According to Wu, Yeh, and Hsiao (2011), there were some vital conventions suggested for this theory; first, people are active in choosing media based on their needs, second, people choose media based on their wants and interest

because they have substitute choice to accomplish their needs, and third the communication behavior was divergent from others because of social and psychological factors. According to Leung (2007), the basic needs will interact with personal features and the social environment of the individual and this interaction would create diverse reasons and fulfillments behaviors that can come from using the media or other activities.

The over-all conclusion of the theory of use and gratification research is that the gratification required influences concerning the use of a medium (Leung, 2007). As expressed by Wei (2008), audiences are aware of their social and psychological desires and will aggressively seek the media to accomplish them. In general, the audience frequently attempts to satisfy certain psychological desires such as surveillance, information-seeking, entertainment, personal identity or companionship (Leung, 2007). Also, sociability, instrumentality, reassurance, entertainment, acquisition, and time management were some of the collective motives for the use of the telephone (Leung 2007).

Conceptual Framework

Brand Image: Brand image refer to what consumer think or feel about company product service or the company itself. As expressed by Keller (1993), the image of the brands relates to a concept that is presumed by the customers due to subjective reasons and their own personal emotions. In other words, brand image is connected to customer's perception of either the motive or rational basis based on which emotions is created towards a specific brand (Assael, 2004). As expressed by Dobni and Zinkhan (1990), the notion of brand image is related to the following: the notion of brand image is held by the consumer, it is largely a subjective and perceptual feeling it is not intrinsic in the technical, functional or physical features of the product, and because brand is involved, the perception of reality is more important than the reality itself.

Product Features: Product feature refer to the inherent attribute of a product based on which consumer judged its capability to fulfill their needs and wants, and through owning of the product, usage, and utilization of a product the satisfaction level of consumers' can be evaluated (Achumba, 2004). Essentially, product features contain hardware and software. Software relate to the general term that is connected to computer programs, procedure and documentation. Consumers attach more importance to attributes because they are used as the foundation for assessing a product in relation to the benefits consumers seek when purchasing such product. Therefore, consumers use attributes to make judgments between competitive brands.

Country of Origin: When customers differentiate the products based on the country where it been manufacture, these phenomena are called as country-of-origin (COO) effect. In the context of marketing, the notion of country-of-origin effects (COO) advocates that including remark of where a product is been manufacture in marketing, messages may have some significant impact on how it is perceived and on customer response to the marketing initiatives. Essentially, COO is concern with the customers perceptions and discernments, that is, how they perceive products from certain country (Chinen Jun, & Hampton, 2000). To enhance marketing success, several companies lay emphasize on the issue of country of origin as a basis of improving market share and competitiveness.

Peer Group Influence: Research attention on the use and impact of recommendations regarding a product or service from friend, family, acquaintances, or peer group has typically been subsumed under personal influence or word-of-mouth communication (WOM). Commonly, word-of-mouth communication can be viewed as an oral, person to person communication between a sender and a recipient concerning a brand, product or service. In the opinion of Kotler (2001) and Achumba (2006), peer group influence permit consumers to exchange information and opinions that influence consumer

behavior towards specific products, brands, and services. Research inquiry generally supports the assertion that peer group influence is more influential on behavior than other marketer-controlled sources. According to Bolting (1989), peer group influence can impact consumer decisions either positively or negatively.

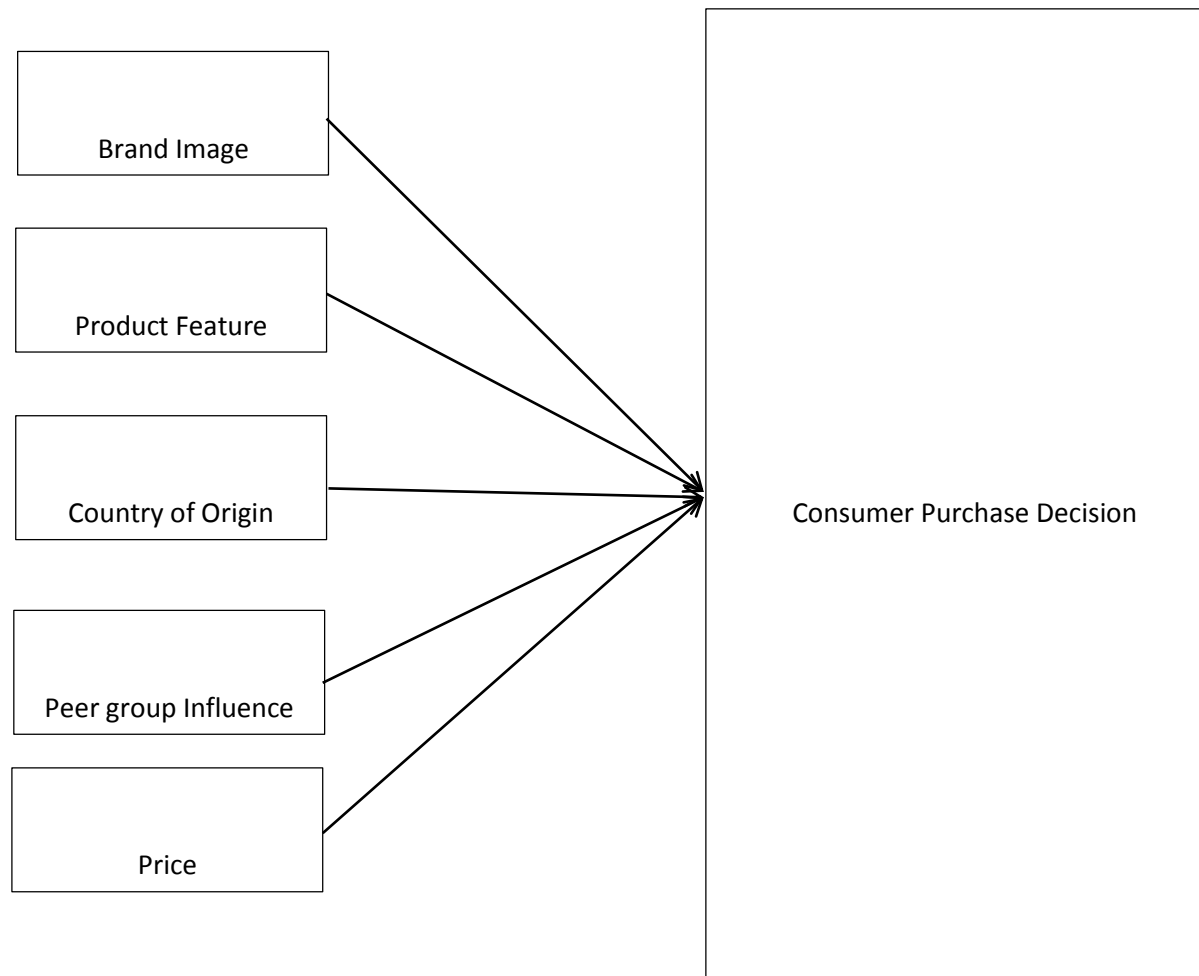
Price: Price is the value or amount a customer pays for a product or the summation of the values that consumers exchange for the benefits of having or consuming a product or service (Bearden *et al.*, 2004). According to Oliver and Kristiaan (2001), the prominence of price as a consumption stimulus has a vital role in price management since it does not only influence the way prices are perceived and valued, but it also impacts consumer purchase decisions (Oliver & Kristiaan, 2001). Research has shown that price is one of the factors that influence purchase decision, influencing choices of store, product and brand (Achumba, 2004). Thus, customer perceptions of price and their reactions to price indicate whether their level of sensitivity to price change.

Consumer's Buying Behavior: Consumers, both individual and households, buy goods and services for personal consumption or use and the process through which this goal is actualized is known as consumer buying behavior (Kumar, 2010). Consumer purchase behavior refers to issues that impacts consumers to purchase product or services (Kotler, 2001). In other words, the set of activities in which consumer obtain, consume and dispose products and services is refer to as consumer buying behavior (Blackwell, Miniard, & Engel, 2001). Given the complex and dynamic nature of consumer behavior, a holistic definition of consumer behavior is challenging (Blackwell, Miniard, & Engel, 2006). Nonetheless, it is commonly expressed as the process through which consumer select and purchase products or services to satisfy their needs (Schiffman & Kanuk, 2000).

Conceptual Model

The conceptual model guiding this study is presented in Figure 2.1

Figure 2.1 Conceptual Model



Source: Developed by the Researcher for this study

The conceptual model proposes the following interrelationships:

- I. The independent variables are the determinants of Smartphone (consisting of brand image, product features, country of origin, peer group influence, and price).
- II. Consumer buying behavior is the dependent variable.

Review of Empirical Studies

Researchers have conducted studies on consumer purchase behavior in general and purchase of high involvement product like Smartphone concerning factors that determine purchase behavior of such product. Study carried out by Osman, Talib, Sanusi, Shiang-Yo and Alwi (2012) among 1814 Smartphone users in Malaysian reported that selling price is not the most significant factor that influence Smartphone purchase decision, on the other hand, design (aesthetic value), connectivity (feature) and performance (feature) are the most significant factors influence purchase of Smartphone. A study carried out by Leelakulthanit and Hongcharu (2012) using Thai adult phone users, discovered that factors that influence Smartphone repurchase were a brand name, the beauty of design (aesthetics) and fair price respectively.

Research study conducted by Ayodele (2016) regarding the determining factors that influence purchase of Smartphone among young adults in Anambra State, Nigeria reported that aesthetic value has the most influential impact on the purchase behavior among young adults. A study carried out by Liu (2002) in the Philippines discovered that choices between mobile phone brands were affected by new technology features such as SMS-options and memory capacity, more than size.

Karjaluoto *et al.*, (2005) also carried out a study to determine the factors that influence intention to acquire new mobile phones among Finnish consumers. The study reported that although the choice of a mobile phone is a subjective choice situation, there are some general influences that seem to guide the choice. While technical difficulties are the major motive to change mobile phone; price, brand, interface, and properties are the most powerful factors affecting the actual choice between brands. Ling, Hwang, and Salvendy (2006) study evaluated users' preference degrees with five mobile phone design features namely, camera, color screen, voice-activated dialing, Internet browsing, and wireless

connectivity. Their finding showed that color screen, voice-activated dialing, and Internet browsing feature predict users' satisfaction level. Isiklar and Buyukozkan (2007) carried out a study using a multi-criteria decision-making approach (i.e. physical characteristics, technical features, functionality, brand choice and 'customer excitement) to investigate the mobile phone choices with respect to users' preferences. It was reported that functionality was the most favored factor for all three phones under examination, with 'customer excitement' and basic requirements being identified as least important.

One of the early empirical studies documented with respect to country of origin stereotyped influence on consumer purchase decision was carried out by Schooler in 1965. He reported that Central American consumers molded biases about a product based upon their stereotyped views of the country from which the product had originated from. For example, the products manufacture from a neighboring or culturally alike country to the consumer's own nation is commonly perceived as more favorable than products originating from elsewhere (Kaynak & Cavusgil, 1983). Correspondingly, Wang and Lamb (1983) also proposed that cultural and political climate in the product's country of origin and the relationship of this country's belief system to the consumer's home country would moderate the country image. In the study conducted by Leclerc, Schmitt and Dube (1994) it was reported that product perceptions and assessments altered depending on whether a brand name was pronounced in English or French; and preference for, hedonic products was higher when a French-sounding name was adopted.

On the contrary, Johansson, Douglas and Nonaka (1985) contended that there is little confirmation of product stereotyping based on country of origin. In another related early study, Schooler (1971) stated that the products from less developed nations were perceived by consumers to be lower in terms of quality and reliability. Also, some scholars have reported that consumers display a preference for their domestic products over those which are

imported from other countries to exhibit sense of ethnocentric, nationalistic or patriotic characteristics (Han & Terpstra, 1988; Shimp & Sharma, 1987).

Researchers such as ZiadMoh'd (2011) mentioned that there is a sharp difference regarding mobile phone selection between the male and female students in Jordan. Study conducted by Wall, Liefeld, and Liefeld (1991) reported that unknown brands are favored only when they are made in countries with highly favorable reputes. Cassavoy (2012) carried out a research to identify factors that influence the choice of brands of mobile phone in Ghana specifically Kumasi Metropolis. It was reported that the first most significant factor is reliable quality of the mobile phone brand and the other factor is user-friendliness of the brand of the mobile phone. Similarly, Das (2012) carried out a study based on survey technique on issues influencing buying behavior of youth consumers towards mobile handsets in coastal districts of Odisha located in India. The study reported that handset of reputed brand, smart appearance, and advanced value-added structures, pleasurable and usability is the choice of young consumer.

Malasi (2012) examined the influence of product attributes on mobile phone preference among undergraduate university students in Kenya. The study reported that that varying the product attributes' (such as color themes, visible name labels, and mobile phone with variety of models, packaging for safety, degree of awareness on safety issues, look and design of the phone) has an influence on the undergraduate students' preferences on mobile phones. Research carried out by Liu (2002) examined factors influencing the brand decision in the mobile phone industry in Asia. The study reported attitudes towards the mobile phone brand and attitudes towards the network as the two distinct issues that influenced consumer phone selection decisions.

Review of Literature

Defining Consumer Behavior

The activities or practices that consumer engages in when obtaining, consuming, and disposing of products and a service is known as consumer behavior. Consumer behavior entail an extensive decision-making process that consumer passes through at the time of making a purchase. Kotler (2001) state that consumer behavior is an examination of how individuals or groups buy, use and dispose of goods, services, ideas or experience to satisfy their needs or wants. From the stand point of view of marketers, a consumer is known as “a man with a problem” (Bell, 1977). Therefore, a consumer purchase is the reaction to any given problem people strive to solve. In the opinion of Engel, Blackwell and Miniard (1990), consumer behavior relates to those actions that are connected to the process of obtaining, consuming, and disposing of products and services, including the decision processes that pave the way and follow these actions. Mowen (1993) defined consumer behavior as the study of the buying units and the exchange practices intricate in obtaining, consuming, and disposing of goods, services, experiences, and ideas that are valuable to the consumers.

Schiffman and Kanuk (1997) viewed consumer behavior as the behavior that consumers exhibit in searching, purchasing, consuming, assessing, and disposing of products, services, and ideas. According to these scholars, two diverse forms of consumers can be distinguished, namely personal and organizational consumers. Personal consumers acquire products and services for personal or household use or as a gift to someone else.

Organizational consumers on the other hand, purchase products and services as an input to run the organization. Several factors influence consumer purchase process or behavior: these influences can be categorized into: internal influences and external influences. External influences include cultures, subcultures, household structures, and groups that exert influence on the individual. The internal influence that comes from inside the consumer and they

include personal thoughts and feelings, including perception, self-concept, lifestyle, motivation, emotion, attitudes and intentions among others (Lake, 2009).

Origin and Importance of Consumer Behavior

According to Engel, Kollat, and Blackwell (1990) and Schiffman and Kanuk (1997), consumer behavior is observed as a relatively new field of study with no historical account of its own. Its development, therefore, were largely and occasionally comprehensively borrowed from other disciplines, such as psychology, sociology, social psychology, anthropology and economics. From the historical antecedents of consumer behavior, it is vital for any business organization to acknowledge consumer needs as a key to success for its success and competitive advantage. This is hinged on the fact that consumers determine the sales and profits of a firm by their purchasing decisions and as such, their motivations and actions influence the viability of the firm (Assael, 2004). Therefore, for business organization to be successful, organizations need to understand consumer needs and behavior and draft their marketing strategies to incorporate such behavioral needs of consumers.

Models of Consumer Behavior

A model according to Engel and Blackwell (1982), model is a replica of the phenomena it is intended to designate, connoting that it describes the features depicted within the model and symbolizes the nature of relationships among these elements. According to Runyon and Stewart (1987), in discussing models of human behavior, it is vital to note that the models are proposed as an incomplete description of human beings, thus, diverse models may be suitable for dissimilar marketing circumstances. Notwithstanding the view, models of human behavior offer valuable input to the study and understanding of consumer behavior, since they endeavour to offer insights into why human beings behave the way they do during purchasing, acquiring, and consuming goods or services. Consequently, several scholars

have developed some models in predicting human behavior and it has been used with some degree of success as a method of explaining and predicting human behavior (Kotler, 2001).

According to Engel and Blackwell (1982), the major purpose of a model is to guide researchers. A model, therefore offer researcher with a range of suitable variables that preventing a narrow perspective when looking at problems associated with consumer buying behavior. The purpose and advantages offered by models of consumer behavior documented in the literature are listed below:

1. Model offers explanations for behavior
2. Model provides basis for specifying explanatory variables
3. Model encourages systematic thinking
4. Model offers framework for specifying relationships between variables and the precise categorization of cause and effect of variables are delineated
5. Model provides basis through which research findings can be integrated into a meaningful understanding
6. Model simplifies evaluations of performance of the system
7. Model offers possibilities for disseminating fruitful research
8. Model offer foundation for the development of management information systems Models
9. Model sometimes permits sensitivity analyses and simulations of behavior.

The Partial Models of Consumer Behavior

Partial models of consumer are less complicated and comprehensive approaches for comprehending human behavior. Notable partial models of consumer behavior are:

1. The Marshallian Economic Model
2. The Veblenian Socio-psychological Model
3. The Pavlovian Learning Model
4. The Freudian Psychoanalytical Model

The Marshallian Economic Model: Alfred Marshall articulated the first consumer behavior theory, based on rational economic choice. The backgrounds of the Marshallian theory can be traced back to both Smith (1776) and Bentham (1907) based on the doctrine of utility maximization. According to the Marshallian model, individual consumers will spend their income on goods that offer the highest satisfaction, depending on their taste and the relative prices of goods. Essentially, Marshall economic theory of consumer behavior describes how consumer makes up their mind concerning what product to purchase quantities and at what prices (Marshall, 1961). Thus, his theory is founded on rational, purposeful, thoughtful, self-interested economic calculations (Paul, 1980).

The Veblenian Socio-psychological Model: The Veblenian Socio-psychological model of consumer behavior is founding on the perception of human being as a social animal where they strive to obey norms of the larger culture and to more specific standards of subcultures (Gould, 1979; Kotler, 2001). According to this model, man is observed to be a “social animal”, whose behavior and actions are molded by the larger society (Thorstein, 1899).

The Pavlovian Learning Model: The Pavlovian learning model was first presented by a group of classical psychologists, and Pavlov is one of the groups. Essentially, the theory was derived from the 1870s study conducted by psychologist Evan Pavlov. The model proposes that much of our human behavior is automatic and unthinking responses to environmental stimuli (Pavlov, 1927). The four dominant notions of the Pavlovian theory are: Drive: which is the internal stimuli that regulate desires. Cue: a drive or response that is implied in relation to a configuration. Response: which implies the response to the configuration of the cues and lastly Reinforcement: is the consequence to a learned response.

The Freudian Psycho-analytical Model: Sigmund Freud Psycho-analytical model offers another view to human behavior founded on needs (Freud, 1895). The Freudian model highlights symbolic and unconscious motivations and suggested that human personality

consists of three mental entities called the id, ego and superego which constantly balance desires to gratify immediate needs in conformism to social norms (Freud, 1895). Freudian theory further disseminates that, as human beings grow, their psyche (called the id) remains the basis for strong urges and drives.

Advanced Model of Consumer Buying Behavior

In view of the criticism and perception that the partial models had a very constricted methodology in terms of their explanations of human behavior and the influence thereof on consumer behavior motivated a few scholars such Engel, Miniard, and Blackwell (1990) and Schiffman and Kanuk (1983) among others to develop more advanced models to study consumer buying behavior. Some of the advanced models of consumer behavior are listed and discussed below.

The Nicosia Model: The Nicosia model offers a refined model that attempts to depict the interrelationship between attributes of the consumer, the consumer decision-making process, the marketing communication of firm and feedback of the reaction of the consumer to the organization (Runyon & Stewart, 1987). According to this model, if the response or attitude resulting from consumption experience is favorable, the consumer will search for the product and appraise better compared to competing products (Runyon & Stewart, 1987).

Howard – Sheth Model: Howard Sheth model is an all-inclusive and complex model of consumer behavior that is developed to offer explanation for consumer purchase behavior within the normal individual restrictions of incomplete market information and limited resources (Kotler, 2001). It also emphasizes the overt and covert behaviors usually directly observed consisting of four major components: inputs, outputs, hypothetical constructs, and exogenous variables.

Engel, Blackwell and Miniard Model: This model was first presented in 1968 and later modified in 1990. The model considers the process of purchasing as a problem-solving

exercise. The assumption is that consumer has a problem which can be solved through the purchase of a suitable product. The model defines how consumers obtain information about the available choice and alternative to make a purchase decision (Engel *et al.*, 1990).

The Beuman Information Processing Model: The Beuman information processing model attempts to model a specific field of consumer behavior, specifically information processing (Runyon & Stewart, 1987). The model offers an analytical structure for understanding consumer behavior in an environment where choice is facilitated by selecting between a set of alternatives (Lilien & Kotler, 1983). In general, the Beuman information processing model is a function of prior experience and information obtained by the consumer attention, and information acquisition and evaluation.

Image Congruency Model: According to the image congruency model, individual has a perceived self-image as a form of individual with distinct traits, habits, possessions, relationships and traditions of behaving (London & Bitta, 1988). Thus, preferences may develop for certain brands because the consumer perceives them as reflecting his/her own self-image or some brands may be looked-for because the consumer assess them as projecting a desire image (Schiffman & Kanuk, 1983).

The Hawkins, Best and Coney Model: The Hawkins, Best and Coney model is founded on the Engel *et al.*, (1990) and further widens it to external and internal influences. Hawkins, Best and Coney (2004) observed that consumer need is predisposed by both external factors such as culture, subculture, demographics, social status, reference groups, family, marketing actions and other issues such as perception, learning, memory, motives, personality, emotion, and attitudes that serve as internal factors. Together, they lead to needs and desires that drive the five-stage of consumer buying decision process, namely problem/needs recognition, search for alternatives, evaluation of alternatives, choice/purchase made and post-purchase evaluation.

Consumer Purchase Decision-making Process

Consumer purchase decision process highlights the process consumer passes through to purchase goods and services. Understanding consumers' purchase decision-making process or buying decision process permits business organizations to gain more in-depth knowledge about consumers in term of what, how, when, and where they buy. Also, it forms a basis for firm to create more appropriate marketing strategies for their target consumers. According to Kotler (2001), in the buying decision process, people perform diverse roles in decision-making process. In his opinion, these roles can be delineated into five - initiator, influencer, decider, buyer and user as follows. Initiator is the person who first proposes the idea of buying the product or service; such information may be collected by this person to help the decision.

Influencer is the person who makes efforts to encourage others in the group concerning the outcome of the decision and impose their choice standards on the decision. Decider is the individual with the power and/or economic authority to make the final choice regarding what how when and where to buy. Buyer is the person who carries out the transaction and makes the actual purchase. User is the person who consumes or uses the product or service.

Consumers' decision-making process according to Ferber (1962), can be categorized into three stages. These three distinct stages are (1) gaining buying attention, (2) specification among alternative forms of action, and (3) the actual choice. However, the classical five stages of consumer decision-making process are (1) problem recognition, (2) information search, (3) alternatives evaluation, (4) product choice, and (5) post-purchase evaluation. (Kotler & Armstrong, 2010; Solomon *et al.*, 2010). These stages are discussed below.

Problem Recognition: Problem recognition is the first phase of consumer decision-making process and this stage is centered on what propels consumers to engage in shopping activities (Workman & Studak, 2006). This stage occurs whenever the consumer sees a substantial variance between his or her current state of affair and some anticipated or ideal

state. In other words, the consumer perceives there is a problem that needs to be solved through acquisition and use of a product and or services.

Information Search: This is the second stage in consumer purchase decision process. Information search is the phase when consumers are seeking out for information and knowledge to solve the acknowledged problem. In most cases, consumers will seek for information from their environment. (Solomon *et al.*, 2010). Thus, information pursuit procedure can be categorized into two forms. First, the pre-purchase search process where consumers seek for the information to satisfy their needs or solve their problems, which arises after consumers realize their needs or problems. Second, an ongoing search process when consumers browse the information for their pleasure and to update their knowledge of products or current situations of the products' market (Bloch, Sherrell, & Ridgeway, 1986).

Evaluation of Alternatives: In this phase, consumers must assess their presented alternatives that they have received from the preceding stage- information search (Solomon *et al.*, 2010). Since there are a countless number of brands in the marketplace, consumers will create their own evoke set which comprises of brands his/she is already familiar with (Jobber, 2007). According to Belch and Belch (2009), this aspect of the decision-making process arises when a customer refers to the evoked set to assess whether another alternative product can solve their problem. In the evaluation of phase, the product and the available alternatives in the evoked set are appraised based on a few features such as price, quality, and usability among others.

Product Choice or Purchase Decision: At this stage consumers make choice among the alternative choices evaluated in the preceding stage. Making choice decision can either a simply, quick, and at times complicated (Solomon *et al.*, 2010). Similarly, consumers' product choices can be influenced by numerous source of information during the decision-making process. According to Belch and Belch (2009), it is at this stage that consumer makes

up his/her mind on what product to purchase, and eventually this is the end goal in any purchase decision process.

Post-purchase Evaluation: This is the last stage in consumer purchase decision process. Even though the buying decision has been completed, consumers will still assess their decisions as to whether the price paid for the goods or services worth the value and or his/her degree of satisfaction. This arises because of the need to ensure that the product has the capability to solve their problems. Jobber (2007) indicated that the quality of product and service is a central determinant in consumer post-purchase assessment. As expressed by Belch and Belch (2009), purchase assessment is the point in the buying decision process where the customer assess if the purchase or service met his/her expectations, exceeded expectations or total disappointment. In other words, after purchasing a giving product, the consumer assesses and analyses the product based on his/her personal or other experiences and the product performance.

Characteristics Affecting Consumer Behavior

In general, consumer buying behavior focuses on the buying behavior of the individuals and households who buy goods and services to satisfy their needs. Consumers across the globe are diverse based on several factors such as age, income, education level and preferences which may upset the way and manner to engage in decision making concerning acquisition and usage of products and or services. A few factors influence consumer behavior. Some of these influences are discuss below.

Social factors: Consumer's behavior is influenced by the social factors such as groups, family and roles and status. Similarly, civilization impact and influence the way and manner people seek for product and service that fulfill their desire.

Groups: Human being by nature are social animal and they belong to different groups in fulfill their sense of belonging and interaction. According to Solomon (1996), they observe

each other and take cues from how others behave and by extension they strive to fit in to the norms of social group they belong.

Family: An individual consumer come from a family setting and often time strive to ensure closest contact with family, who by extension can strongly influence their buying behavior. For many consumers, their family is the most essential social institution that strongly influences the buyer behavior, values, attitudes and self-concept; as a result, family has become a central phenomenon in marketing and the study of consumer behavior (Commuri & Gentry, 2000).

Roles and Status: Individual within the society at one time or the other perform different roles and status depending upon the position and relation within the group, family setting, organizations or social clubs. As a result, individual consumer may hold a special role in such groups where he/she is expected to perform some activities related to buying or acquisition of goods or services (Kotler, 2001).

Personal Factors: The personal individualities of the buyer such as age and life-cycle stage, occupation, lifestyle, economic circumstances, personality and self-concept are also factors that influence buyer's decision. In general, with the change in the age and life-cycle stage, people change buying configurations on goods and services over their lifetimes. An individual occupation also affects the consumption of goods and services. Also, the buying tendency of a buyer is always directly related to the economic situation in term of income of the buyer. Lifestyle is also another factor that influences how individual consumer chooses according to his/her activities, interests, and opinions. Personality and self-concept is also another factor that distinguish consumer in term of the kind of product and service they see for; because consumers are likely to purchase the products that align with their personalities.

Internal Influence on Consumer Behavior

Internal influence on consumer behavior refers to those influences within individual that impacts on his/her purchase decision. Major internal factors relevant to the consumer purchase decision are:

Perception: Perception relates to the numerous ways through which an individual sense external information, select specific sources of information and how they interpret such information (Belch & Belch, 2009). This implies that the people who perceive issues (goods and services) in a similar way may act or display similar disposition to the acquisition and usage of such product or service. There are three procedures that elucidate why people perceive the same phenomenon differently: selective attention, selective distortion and selective retention.

Learning: Learning is a process through which people acquire information and knowledge about a given phenomenon. In actual sense, most human behavior is learned, and it is molded through the interaction of drive, stimuli, cues, responses, and reinforcement. A drive is a robust internal stimulus that drives actual action. Cues are stimuli (such as advertising), which influence human thought. Response is exertion of effort to satisfy urge by obtaining a product. Reinforcement occurs once a consumer has acquired product or service to satisfy a problem.

Memory: All facets of information and experiences that human being confronts in life constitute memory. For instance, consumer brand knowledge can be well-thought-out as a dispersal stimulation process in the memory network that determines how people retrieve and what information people can recall in any situation. These related associations are vital factors for people to recall information concerning a product or service.

Motivation: Motivation is the keenness or urge to act in a way. In the context of consumer behavior, the desire to fulfill a need constitute a problem that propel motivation to

solve the problem through the acquisition and use of product or service to fulfill that desire or needs.

Personality: In general, personality relates to person's character, which influence and impact on the kind of product or services they strive to acquire to fulfill their desire. Therefore, business organization must develop strategies to link consumer personality to their buying behavior.

Attitude: People attitudes relate to learned predispositions through which people respond to an object, or class object, in a consistently favorable or unfavorable manner (Allport, 1935). In other words, attitudes are connected to the mental positions or emotions, and tendencies that people form about products, services, companies, ideas, issues, or institutions.

Demographic Characteristics and Consumer Buying Behavior

Demographic characteristics consist of factors such as age, gender, and marital status among others that impact on consumer buying behavior (Loo, 2009). Demographics are a widely investigated in both marketing and consumer behavior research. Demographics, in the opinion of Walters and Paul (1970) is a vital statistic about consumers. Pol (1987) maintains that demography is the study of human populations, consisting of size, composition, and other distribution scopes. Demographic characteristics offer a means for categorizing individual consumers into homogenous market segments.

Demographic characteristics have been examined in terms of the specific product class that consumer is willing to buy in relation to features, quality, price etc. Consumer usage, product involvement, demographic characteristics and consumer buying behavior can be delineated into the following typologies.

Usage Situation and Demographic Characteristics: As observed by Belk (1975), the interaction between a person and a situation accounted for more of the discrepancy in

consumer behavior than other individual related factors. Dickson (1982) also advocates that individual consumer factors, such as demographic characteristics, would be abundantly influenced by situational factors.

Usage situation and Consumer Product Knowledge: Research has also suggested that consumers with high product knowledge are in a better position to comprehend and process greater degree of information about brand or analyze product attributes and performance. In addition, consumers with high level of product knowledge have also been reported to evaluate more suitable brands when offered with a specific product usage situation (Cowley & Mitchell, 2003).

Usage Situation and Consumer Product Involvement: Although research attention related to usage situation and consumer product involvement is very limited in scope. Study conducted by Quester and Smart (1998) reported that the behavior of consumers was predisposed by both their degree of product involvement and by the condition in which their projected level of consumption.

Usage Situation and Country of Origin: Similarly, the connection between the use of the country of origin clue and the usage condition was carried out by Piron in 2000. He reported non-significant relationship between the conspicuousness of the usage condition and the country of origin. He further states that perceived greater level of risk connected with a gift purchase would result in a larger use of the country of origin cue (Amine & Shin, 2002).

Cell Phone Market

The Cell telephone (commonly refer to as mobile phone, cellular phone, or hand phone) is a long-range, movable electronic device used for mobile communication. In addition to the normal voice function of a telephone, present-day cell phones can support numerous additional services such as SMS for text messaging, email, packet switching for Internet access, and MMS for sending and receiving photos and video. The growth and

changing dynamic of cell phone market is noticeable in both consumers and business environment.

Accordingly, the increasing demand for mobile phone has resulted into improved innovation of mobile technology, relatively decreased prices and a thriving global market for the industry. Correspondingly, the cell phone market has recorded high rate of penetration in both developed and developing countries and the re-buying degree cell phone is rapidly growing. Additionally, number of users more noticeably with more than one cell phone is increasing and this has steered to a penetration rate of more than 100% in countless markets (Wallace, 2004).

Defining Smartphone

Within the cell phone classification, there is a sub-class of phones recognized as Smartphones. A Smartphone, or Smart Phone, is a mobile phone device built on a mobile operating system; with additional innovative computing know-how and connectivity than a traditional phone. A smartphone combines the feature of phone and a mobile computing structure. In its simplest usage, a Smartphone is a mobile phone with built-in, add-on applications and Internet (3G network) access that is more efficient and has several inbuilt structures with added functions.

According to Cassavoy (2012), Smartphone can be viewed as a device that permits the user to make telephone calls and at the same time has some features that let the user to do some activities that in the past was not conceivable unless using a computer or a personal digital assistant (PDA), i.e. sending and receiving e-mails, office document, video recording, conference call, chatting etc. There are also lots of others features accessible through Smartphone- listening to music, reading news, games, finance, health and fitness, notes-taking, calendar, weather among others. A Smartphone also allows users to download and install third-party applications. In contemporary era, people view their Smartphone as an

extension of themselves, taking them to everywhere they go - even to unusual places such as religious places toilet etc. Below are features of Smartphones:

Wi-Fi: Wi-Fi is a popular technology device that permits an electronic device to exchange or transfer data or connect to the internet wirelessly using waves.

Apps: It is a software design that run on Smartphone's, tablet computers and other mobile devices. Apps are typically accessible through application distribution platforms.

History and Growth of Smartphones

The development of Smartphone could be sketched to the development in mobile phone industry. Historical evolution of Smartphone dates to 1970s IBM version that is ultimately used as telephone. Documented history on the evolution of Smartphone indicates that the first mobile phone to incorporate personal digital access-PDA features was an IBM prototype developed in 1992 and marketed to the consumers in 1994 by BellSouth under the name Simon Personal Communicator. In other words, the Simon cell phone version was the first device that can be properly referred to as Smartphone, even though the notion-Smartphone was not yet formerly coined. However, the word Smartphone formerly appeared in 1997, when Ericsson described its GS 88 "Penelope" idea as a Smartphone. Later, sequences of efforts by other telecom brands such as Nokia and Qualcomm, in the early 2000 led to the production of the present era, Smartphone by numerous telecom businesses such as Apple, BlackBerry and Samsung among others developed tremendously on this telephone device called Smartphone.

Cellular phone services are increasing tremendously with various generations. It's started with Zero Generation (0G) which denotes pre-cellular mobile telephony technology. These forms of mobile telephones were typically attached to cars or trucks, though folder models were also made. The revolution of technology from analog to digital has also brought

new generation of cellular communications. The growth of cellular market can be depicted into:

Zero Generation – Pre-cell phone mobile telephone technology such as ARP, PTT, MTS, IMTS, AMTS

First Generation – Wireless telephone technology mobile phone such as NMT, AMPS, TACS, RTMI

Second Generation – Digitalized wireless telephone technology for sending email, digital voice call based on data and time.

Generation 2.5 – which was implemented as a packet and circuit switched dominion.

Generation 2.75 – Used for the strong market purpose through EDGE systems.

Third Generation – Mobile telephone technology through CDMA 2000

Fourth Generation – This is the improved version of 3G with improve speed and networks.

Factors influencing Purchase Decision for Smartphones

Consumers utilized a few attributes such as such price, wireless carrier, phone functions, phone design, brand, usage, phone size, carrier flexibility and purchase location as a basis of purchasing Smartphone (Cassavoy, 2012). Nonetheless, consumer decision-making in the telecommunications market is predisposed by some explicit phone attributes, but often time choice is made without a deeper understanding of the properties and features that some of these telephone models have (Karjaluoto *et al.*, 2005).

Also, consumer's degree of involvement has previously been established to moderate the impact of framing of choice and towards Smartphone purchase (Martin & Marshall, 1999). In this regard, the level of consumer involvement is not only influenced by the type of Smartphone being purchased, but by factors such as the perceived level of importance attached to it, and the level consumer's experience and perceived proficiency in dealing with

the product category (Mitchell & Carson, 1989). Some of the major determinants that influence purchase decision of Smartphone are:

Brand Concern: Brand is the most cherished asset for a business, where it signifies what a product or service means to the consumers (Kotler & Armstrong, 2010). At the level of consumer purchase, brand names positively affect behavioral dispositions and outcomes, including purchase intent. Essentially, buyers prefer to buy branded products and services of a brand that offer quality assurance and simplify purchase decision (Hwa as quoted in Juwaheer et al., 2014).

Convenience Concern: Convenience discusses circumstances where the working or functional process of a system are simplified, easier and can be done with less energy, without discomfort or difficulty. Convenience in Smartphone relate to the capability to use the Smartphone at anytime and anywhere, without having to harbor the Smartphone in a fixed workstation (Ding, Suet, Tanusina, Ca & Gay, 2011). Nowadays, Smartphone have made it possible for people to accomplish several things at their fingertips.

Social Influence Concern: As earlier noted, consumer behavior is predisposed by social factors, such as the consumer's peer groups, family, and social roles and status (Kotler & Armstrong, 2010). Social influence suggests that one person's can influence another to make a change on his/her feelings, attitude, thoughts, and behavior, intentionally or unintentionally due to social interaction (Rashotte cited in Chow et al., 2012).

Dependency Concern: Dependency is the resilient tendency for uninterrupted high usage, being involved and unwilling to separate from something (Ding et al., 2011). Because Smartphone is no longer a phone for calling and instant messaging alone, several people have become highly dependent on it to accomplish so many things.

Price Concern: Although the price of Smartphone is relatively more expensive compare to traditional phone. Price largely determines where and purchase rate of any

product (Nagle & Holden, 1995). Thus, price will always be a crucial factor consumer will consider before purchasing Smartphone, whereby high price indicates advanced technology, design, and improved features.

Product Features Concern: A feature refer to attribute of a product that meet the satisfaction level of consumer's needs and want (Kotler & Amstrong, 2010). In contemporary era, consumers analyze a few product features that bring a varied level of satisfaction towards Smartphone purchase (Chow et al., 2012). For instance, newer phones have wireless connectivity, an inbuilt web browser, installation device, file management system, multimedia device, and high storage facility among others that enhance its functionality (Chow et al., 2012).

Self-Actualization: Self-actualization is related to the intrinsic motivation to become everything that one can become (Phang, Sutanto, Kankanhalli, Li, Tan, & Teo, 2006). In the context of Smartphone, the use self-actualization relates to accomplishing a sense of fulfillment from the use of the telephone device that facilitates accomplishment of tasks.

Relative Advantage: Relative advantage is the degree to which an innovation is perceived as better than the product it supersedes, or competing products (Tidd, 2010). The nature of an innovation determines what specific type of relative advantages is important to the people, although the potential adopter's characteristics also affect which sub dimensions made up the relative advantages (Rogers, 1995).

Compatibility: Compatibility is another vital aspect that influences consumer's perception and purchase intension of a technical product like Smartphone. In general, product compatibility is an exclusive consequence of symmetric perfect between a product and consumer that enhance its usage and dependency.

Aesthetic Value: Aesthetic value is an added concept that could control purchase behavior of Smartphone. Thus, a few Smartphone manufacturers strive to enhance the aesthetic look of their telephone brand to gain and improve market share.

Defining Brand Image

Brand image relates to a description of the offer of the business which comprises the symbolic sense customers form through explicit elements of the products or services (Achumba, 2006). According to Keller (1993), brand image is the perception about a brand that is reflected by the brand associations held in consumer memory. In other words, brand image is a form of awareness in the mind of the customers which creates a good impression about the brand (Hawkins *et al.*, 2004). In general, brand image is a narrative that traces the sense consumers made about a brand. The good impression created by the brand, according to Kotler and Keller (2012), could emanate from distinctive benefit, respectable name, popularity, dependability and enthusiasm to offer the best service. In the present day competitive market place, consumers must make choice among competing product or brands in the market that vary slightly in terms of price or function. Under this situation, their final decision is contingent on the image they connect to the available brands.

According to Kahle and Kim (2006), brand image has become the basis through which consumers make selection among competing alternative brands. Cornelis (2010) said that brand image can be a priceless asset to their products and services. Brand image can be delineated because of a few features. Keller (2006) suggests that brand image features encompass: benefits and attitudes. Brand image also includes other elements such as product's name, and or its appearance (including packaging and logo).

The Connection of Brand Image to the consumer Buying Behavior

The connection between the consumer and the brand has been identified as a central influence on brand acceptance because it reflects the degree of fit between the consumers

own physical and emotional needs and the brand's functional attributes/qualities and symbolic values, as perceived by the consumer (Hankinson & Cowking, 1993). Researchers have established strong relationship between brand image and consumers' buying behavior. Thakor and Katsanis (1997) posited that positive brand image may make up for a lower image of the origin country and increase the likelihood of the product being selected. Accordingly, brand heavily impacts consumer buying behavior and product brand create a favorable image of the brand in the consumer's mind.

Thus, brand image becomes the intricate motive for the consumers' choice of product brand (Vranesevic & Stancec, 2003). Essentially, brand image is a vital issue during the process of consumers' purchase decision making, because favorable brand information positively impacts perceived quality, perceived value, and consumers' willingness to purchase products with a positive brand image, because it has influence on lowering consumers' perceived risks (Rao & Monroe, 1988) or growing consumers' perceived value (Aghekyan, Forsythe, Kwon, & Chattaraman, 2012). Therefore, since customer purchase behavior is what impacts consumers to purchase products or services, the brand image can craft an important influence on consumer buying behavior (Kotler, 2001).

An overview of Product Features and connection with Consumer Choice decision

Product features are the attributes of a product based on which consumer select the brand with a view that it possesses the capability that can satisfy consumers' desires and expectations (Kotler & Armstrong, 2010). After brand name, literature in marketing has documented product feature as the next most important aspect of a product. Based on product features consumer chooses products that have special attributes and features. Features is an attribute of a product or brand that meet the satisfaction of consumer's needs and wants, through consuming and using the product (Kotler, 2001).

To a large degree, consumers purchase decision is contingent on their preferences for products. The preferences selection for products has been analyzed in deferent ways in the literature. For instance, in vertical and horizontal differentiation literature, a product is viewed as a single attribute. However, these forms of analyses overlook the complication of products and the way that consumers perceive them. Lancaster (1966) presented a model where the consumer attaches significance to attributes rather than the product itself. In Lancaster's model, consumers make choice decision based on utility and or value attached to product characteristics.

Closely connected to product features, is the product's value which is also contingent on the perceived benefits to be gained from purchasing or consuming the product, and it is vital to the attraction of consumers to firm's offering (Blythe, 2005). In general, perceived value is exclusive to individual consumer's perception of the benefits and shortcomings of purchasing a product (Liu, Brock, Shi, Chu & Tseng, 2013). Therefore, perceived value would be low in circumstances where a product is deliberated to have a little perceived price as well as in situation where products have a high perceived price (Monroe, 2012). Perceived value is thus, determined by assessing the perceived benefits of a product, and whether there is sufficient trustworthy information available for the consumer to take proper purchasing decision. This is also denoted to as perceived acquisition value.

Consumer Adoption Process of Innovative Product

According to Schiffman and Kanuk (2004), the consumer's product adoption is a process embracing number of stages intricate in deciding to purchase or reject a product. According to these scholars, this process is largely concerned with how well the product features are spread through salespeople, mass media or informal conversation approaches to the consumers over a period. As expressed by Rogers (1995), the taxonomy of consumers based on their product adoption is extremely dependent on their degree of innovativeness.

Research has commonly quoted five adopter categories of innovator: (a) innovators, (b) early adopters, (c) early majority, (d) late majority and (e) laggards (Goldsmith & Emmert, 1991).

The above classification of consumers is founded on how consumers demonstrate their intention to adopt innovation (Schiffman & Kanuk, 2004). In the context of timing, innovators are the consumers who are the first to adopt the new product since they have the greatest degree of innovativeness, followed by early adopters, early majority, late majority and laggards (Saaksjarvi, 2003).

Academics suggested that consumers' intention to adopt products is cognizant expressions of their personalities and their selected brands are typically representative description of their lifestyles (Walker, 2008). It has also been documented that consumers' intention to adopt a new product is connected to their innovativeness which is defined as the propensity to buy new products soon after they are introduced into the market, comparatively earlier than most other consumers (Schuitema, Anable, Skippon, & Kinnear, 2013). In a related study conducted by Rogers and Shoemaker (1971) five core dimensions that impact the consumer intention to adopt a new product were identified as:

Complexity - the degree to which the innovation appears hard to use and comprehend;

Compatibility - the extent to which the innovation is understood as dependable with the innovator's prevailing values, past understandings, and needs;

Observability - the extent to which the results of innovating are noticeable to others;

Trialability - the degree to which user can experiment on a restricted basis with the innovation;

Relative advantage - the notch to which the innovation is perceived as being more valuable compare to alternatives.

Ostlund (1974) further added the sixth dimension, the perceived risk of adoption. Tornatzky and Klein (1982) suggested additional five elements of innovation: cost, communicability, divisibility, profitability, and social approval. Moore and Benbasat (1990) recommended seven elements of adoption: compatibility, complexity, trialability, relative advantage, result demonstrability, visibility and image.

Defining Country of Origin

Research interest on COO started from an experiment carried out in Guatemala by Schooler in 1965. Afterwards, from 1965 to 1982, COO studies were mostly focused on single cue of COO for diverse products in different nations. As the name suggests, single cue studies dealt with measuring the effect of COO on consumer choices. Be it directly through personal experiences, acquired information from other bases or due to conventional beliefs about countries, consumers are inclined to develop product–country images. A few instances of such product–country images are Japanese electronics and German automobiles. Country of origin (COO) has predominantly been well-thought-out as the country of manufacture of product by numerous academics (Thakor & Katsanis, 1997; Papadopoulos & Heslop, 2003; Zolfagharian Saldivar & Sun, 2014). Nevertheless, other scholars have broadened its definition by including country of design, country of parts, country of assembly (Chao, 2001; Insch & McBride, 2004; Peterson, 2009), country where the business headquarters of the company are located (Mehta, 2006), country of business ownership (Thakor & Lavack, 2003), country of brand (Pharr, 2005), nation to which the brand is perceived to belong (Thakor & Kohli, 1996) and geographical origin of a product (Daga, 2007).

The concept of country-of-origin is typically represented by the metaphor ‘Made in’ or ‘Manufactured by (Bilkey & Erik, 1982). In the opinion of Sauer, Young, and Unnnava (1991), COO can be defined as the image of a country in consumers’ minds which impacts their assessment towards the products or brands that are presented by that nation. Wang and

Lamb (1983) viewed COO as the intangible obstacles to entering new markets in the form of consumer prejudices towards imported products. Nebenzahl, Jaffe, and Lampest (1997) defined COO as consumer's attachment to certain product or brand with respect to the country where the product is produced. Country of origin, according to Hubl and Elrod (1999) referred to the country of assembly of a product connoting that the products is produced either in their home country or in countries other than the brand home country. Bilkey and Erik (1982) defined COO as an expression of sentiment toward non-domestic products. In the opinion of Yaprak and Parameswaran (1987), COO reflects consumers' overall perceptions about the quality of products made in a country. Papadopoulos (1993) views COO as the country of manufacture or assembly of a product.

Country of Origin and Consumer Buying Behavior

Prior to 1960, customers used price and brands as an extrinsic cue to appraise product quality. Sohail (2005) stated that introductory research on country-of-origin, as a source used by consumers in appraising product quality, started to gain interest in academic literature during the early 1960s. Over several decades, academics have studied the influence of COO on consumers' overall assessment of product quality, attitude towards brand, and consumer behavioral intention (Samiee, 1994; Peterson & Jolibert, 1995; Verlegh & Steenkamp, 1999). The COO has a substantial consequence on consumers' assessments of products and that consumers are inclining to use COO as an extrinsic cue to make decision about the quality of products.

According to Keller (1993), because of the product-country images consumers developed and their feeling to COO, COO is assumed to be one of the potent approaches of improving brand equity. Thus, COO-images can be founded on the nation stereotypes, as some nations have gained recognition in producing products such as Belgium for chocolates, France for perfumes, Japan and Germany for automobiles products etc. In other words, COO-

image in a product category exert impacts on consumers' perceived product risk and quality evaluation; more importantly in the absence of the well-known brand name, the COO functions as a brand name and influence consumer perceptions and product appraisals.

Solomon (2004) posits that COO influence the decision making and product evaluation because customer hold believes that product manufacture in certain country have certain distinctive features that confer quality. Rezvani, Dehkordi, and Rahman (2012) maintained that the influence of country-of-origin is contingent on the kind of manufactured goods, consumer discernments, country-of-origin, degree of patriotism towards home country and demographic characteristics. In the opinion of Katsanis and Thakor (1997), country-of-origin is frequently viewed as a form of product attribute by consumers, thus, influencing their perception of quality. Study carried out by Amna (2014) documented two central explanations that may propel weaker COO influence in the marketplace. Firstly, consumers are unlikely to invest more of their mental reasoning when making purchase decisions where COO is only one of the numerous indications to be deal with, and as a result, COO influences are likely to be fragile. Secondly, consumers might use COO not as a basis to deduce quality, but as a mean of evaluating their knowledge about quality in their consideration sets.

Papadopoulos (1993) critiques the role of COO in the context of consumer behavior. He claimed that COO is narrow in scope and misleading as the product can have diverse country of design and manufacturing. For instance, research conducted by Pecotich and Ward (2007) has led credence to the position. These scholars revealed that COO does influence the consumer purchasing behavior of the customers in most developed countries because they favor the products of developed countries as against developing nations. According to them, this finding may be ascribed to positive attitude and familiarity with products from these countries.

National and Stereotype Effects: Developed and Developing Countries

Notably, products from developed nations have more positive image compared to the products from developing countries in terms of perceived product risk and product quality (Sharma, 2011). This is based on simple analogy that developing countries are considered less technologically advanced and less-innovative; therefore, products produced in these nations are commonly viewed to be of low standard compared to their developed counterparts (Hamin & Elliot, 2006). These authors further established that although consumers in both developed and developing nations favor products from developed markets, partiality for imported products from developed nations among consumers in developing countries. As expressed by O'Cass and Lim (2002), consumers' choice and preference selection is extremely complex because there exists a perceived dissimilarity in consumers' minds concerning the economic, cultural and political systems of different countries.

Moreover, taking their degree of economic development into consideration, these scholars further claimed that positive consumers' assessments of products and brands is the outcome of a mental tradeoff between the preference for products and brands from a developed and that of developing economy. This is because nations with advanced level of economies are commonly well-known for better quality, superior design, high degree of innovation, reliability, ingenuity, and strong management ethos (Usunier & Lee, 2005) while emerging and developing nations were often linked with negative brand images (Cassavoy, 2012). On the contrary, Chao and Rajendran (1993) established that consumers will evaluate their own nation's products and brands more favorably than imported products and brands because of cosmopolitan affinity. In line with the claim, Chattalas *et al.*, (2008) asserted that customers' perceptions towards country-of-origin are more probable to be a stereotype than feelings towards specific products.

Socio-Demographic Characteristics and COO Effects

Demographic characteristics refer to those factors such age, gender, occupation, education, race, and ethnicity among others that can be used as basis for describing human being. Research advocated that psychographic, demographic and socio-economic issues also lead to dissimilarities in consumer attitude towards foreign products in developed and emerging markets (Sharma, 2011). Several studies have established that COO influence can be analyzed by the demographic factors (Sharma, Shimp, & Shin, 1995). For instance, fashion products from developed nations are favored over those from less developed countries because these are not only perceived to be of better quality and well-known but also connote symbol (Jin, Park, & Ryu, 2010). In addition, product of hybrid nature, with multiple country of origin constituents (Lee, Klobas, Tezinde, & Murphy, 2010) such as country of assembly point, country of design, country of brand and country of manufacture, convey their own COO stereotypes and might influence consumers' product perceptions and assessments (Lee, Phau, & Roy, 2013).

Also, some scholars have reported that younger consumers prefer foreign-made clothing over those which is domestically produced (Kim, Knight, & Pelton, 2009; Chen, 2009). For instance, male and female displays dissimilar attitudes towards different countries products. It has been reported that females like foreign products whereas males are more biased towards them (Lawrence, Marr, & Prendagast, 1992; Sharma *et al.*, 1995). Another Demographic variable which is widely used in COO's research is age. Studies have shown that older people are predisposed towards foreign products as compare to less aged people (Bailey & Pineres, 1997; Smith, 1993). According to Amna (2014), a demographic characteristic that has most influential impact on COO is level of education attainment. Similarly, foreign products are favored by the higher income group consumers (Good &

Huddleston 1995). On the contrary study conducted by McLain and Sternquist (1991) and Han (1990) reported non-significant relationship between income and COO.

Consumer Ethnocentric Effect and Consumer Buying Behavior

Consumer ethnocentrism is a notion that is adapted from the socio-psychological phenomenon of ethnocentrism, where the supporters of a group totally view fellow members as being superior and more righteous than non-members (Levine & Campbell, 1972). According to Chattalas *et. al.*, (2008), consumer ethnocentrism restrains the personal character of consumers to behave in some compliant manner across all domestic and foreign products. In general, the notion of consumer ethnocentrism is founded on consumers' link with their home country where they perceive that home products to be of more quality (Hamin & Elliot, 2006) or more socially suitable (Shimp & Sharma, 1987). Thus, the consumers' feelings of patriotism in terms of buying locally-produced goods are commonly referred to as 'consumer ethnocentrism and these feelings or attitude are based on the question of social suitability of the use of foreign products in conformism to social domain (Khan, 2012).

Another element of consumer ethnocentrism is the dominance consumers attribute to products from their home country and the self-importance they feel in consuming or using them. Thus, consumers with high degree of ethnocentricity tend to dislike foreign made goods and prefer their home-made products over imported ones; on the contrary, consumers with low ethnocentrism are more probable to accept foreign products (Klein, 2002). This consumer prejudice based on consumer ethnocentrism presents itself as a significant obstruction for foreign products to penetrate domestic markets. Thus, ethnocentrism can suggestively upset consumers' perceptions of products' COO and vice versa (Gurhan-Canli & Maheswaran, 2000).

Nevertheless, if it is presumed that buying is a cognitive process in which consumers take time in discerning purchase situation before arriving at a buying decision, product-attributes become more vital than their degree of ethnocentrism. Also, in some instance consumers may identify the greater value in terms of price and quality of products made in certain countries, they may refuse in buying it simply because of acrimony tied to past negative experiences i.e. Muslim Christian countries dichotomy (Ettenson & Klien, 1998).

Defining Peer Group

Peer group influence is one of the three approaches through which word of mouth communications occurs (Silverman, 2001). The other two approaches according to the scholar are through expert to peer and expert to expert. Why consumers engaged in WOM is because of positive and negative feelings connected with a product experience (Westbrook, 1987). In the opinion of Litvin, Goldsmith and Pan (2008), consumer's affective components such as satisfaction, pleasure, and sadness may also propelled consumers to wish to share experiences with others such to other family member, friend, and peer group among others. Peer groups are those groups that have a direct and indirect influence upon a person's attitudes, aspirations or behavior. Within the peer or reference groups, people exercise impact on others because of their exceptional abilities, information, character and other possessions that may qualify them as opinion leaders (Kotler, 2001).

Today many products and services in both consumer and industrial products are influenced through peer group influence in the absence of no information or requisite knowledge about the features and capability of the product. Peer group influence is also possible even if the person does not belong to any same formal or informal grouping such as aspirational group, which an individual may aspire to belong (Kotler, Armstrong, Wong, & Saunders, 2008). Aspirational groups include idealized people such as athletes, performers or successful business people (Solomon *et al.*, 2010). There are three categories of reference

group influence- informational influence, utilitarian influence and value-expressive influence. As observed by Achumba (2006), research on opinion leadership and reference groups also narrates to recommendations and influence which serve as sources of information that others rely on to make purchase decision.

Peer Group and Consumer Purchase Decision

Research on information sources advocates that personal and impersonal information sources impact consumers' choice decision-making (Gilly, John, Mary, & Laura, 1998). For example, study conducted by Price and Feick (1984) discovered that consumers purchase decision are more likely to be influenced through information sources they get from: (1) Friends, relatives, and acquaintances, (2) Salespeople, (3) Pamphlets such as Consumer Reports. Accordingly, peer group norms will upset individual's choice and behavior patterns concerning purchases. These standards comprise rules, regulations, and habits among others. Most consumer behavior models also lend credence to the influence of peer or reference groups in numerous stages of consumers' decision-making process (Murali, Pugazhendhi, & Muralidharan, 2016). According to Venkatesan (1966), peer groups and acquaintances might exert vital influences and serve as credible sources of information during the stage of gaining attention in decision-making process.

Defining Price

Price is essentially the amount of money consumer is willing to pay in exchange with products and services desire by them. Price connotes diverse meaning to different people, for instance price is the interest to lenders, cost of transaction from the point of view of lenders, insurance premium to the insurer, transport fare to the transporter etc. (Kotler, 2001). In the opinion of Bearden *et al.*, (2004), price is the amount a customer pays in exchange for the benefits of consuming or using a product or service. Jacoby and Olson (1977) distinguished between the objectives of price (the actual price of a product) and perceived price (the price

as preset by the consumer). There are so numerous approaches of pricing. These include markup pricing, target-return pricing, perceived-value pricing, going rate pricing and promotional pricing (Kotler & Keller, 2012). According to Achumba (2004), the prominence of price as a purchase inducement has a vital role in pricing strategy and management since it does not only control how prices are perceived and valued, but it also impacts consumer purchase decisions.

Pricing, Pricing Sensitivity and Consumer Choice Decision

Research has established that price is a significant factor in purchase decision, particularly for regularly purchased products (Kotler, 2001). Price is an issue that influences the product assessment process, and it is a factor that is present in every purchasing situation (Lichtenstein, Ridgway, & Netemeyer, 1993). The use of price as a quality sign is contingent on the availability of other factors that can inhibit consumer purchase decision such as brand name, price difference in a product category or the consumer's consciousness of the price, and his/her capability to differentiate between the disparities in product group quality (Zeithaml, 1988). Hence, the larger the prominence of price in purchases decisions, the greater the strength of information and the amount of consumer evaluations between competing brands (Mazumdar & Monroe, 1990).

Correspondingly, consumers will assess the actual price of a product with what they think the product is value to decide the perceived relative price to make purchase decision (Du Plessis & Rousseau, 2007). Nonetheless, a product is evaluated based on its perceived relative price, benefits to be derived; consumer's capability and the price versus quality trade-off assessment (Schiffman & Kanuk, 2010). Thus, if the price of a product is perceived to be unfair, the perceived value and choice decision of the product may suffer (Schiffman, Kanuk & Hansen, 2012). Also, the extent to which consumers are affected by the price of a product

when making a choice decision is referred to as price consciousness (East, Wright & Vanhuele, 2013).

On the other hand, consumer degree of price sensitivity will exert impact on his/her purchase decision. Literarily, price sensitivity is an individual difference variable explaining how individual consumers display reactions to changes in price levels. Put differently, price sensitivity is the degree of consumer awareness concerning what they perceive about the cost within which they will buy a product or service (Dhar & Hoch, 1996). Most of the academic suggest that consumers' assessment of the value of a good or service is founded on their perceptions that what they receive and what they expected (Zeithaml, 1998). According to Sweeney and Soutar (2001), consumers perceive the benefits of a good or service from diverse angles, such as functional, social, emotional, and conditional. In general, price is one of the most vital factor which upsets consumer's choice decision of a product or brand. In line with the law of demand, as the price of a commodity upsurges the demand for the same decreases. Thus, price is a factor that consumer generally take into consideration during product evaluation process (Lichtenstein *et al.*, 1993).

CHAPTER THREE

METHODOLOGY

Research Design

A research design refers to overall plan and methods used to collect and analyze the data. This study adopted cross-sectional descriptive research design using quantitative (positivism) approach of statistical analysis. This research approach involves investigating a problem using quantitative data to provide an accurate description or picture of a situation or phenomenon at one or more points in time. The choice of this approach is founded on the fact that the study is interested in gaining an understanding of the phenomena under being investigated, without an attempt to manipulate the behavioral outcomes (Yin, 1994).

Hence, the current research follows a deductive approach to test the hypothesis generated because of the problem under investigation. In other words, the researcher, based on theoretical considerations, deduces a hypothesis (or hypotheses) that are then subjected to empirical scrutiny (Bryman & Bell, 2007). According to Cooper and Schindler (2011), the deductive approach is generally appropriate in domains where agreed facts and established theories are existing. The philosophical standpoint guiding this study is positivist approach which pre-disposed that social phenomena and the way they are constructed is independent or separate from researchers.

Study Area

The study area of this study is Lagos State, Nigeria, situated in the South-Western part of Nigeria. To date, Lagos state remains the Nigeria's corporate, commercial and industrial nerve center. The survey was carried out among students of tertiary institutions in Yaba local government area of Lagos state. The choice of this local government is because the local government housed three higher institutions of learning that have distinct status in educational curriculum/status and have been established for over four decades (University of

Lagos, Yaba College of Technology, and Federal College of Education Technical). Also, the local government enjoyed magnitude, terrain and complex nature of business activities, which may promote the desire for deeper understanding and experience of the phenomena under investigation by the students relatively more than students in other local government areas in the state. Hence, the researcher chooses Yaba local government area of Lagos state for this research because of some geographical and economic considerations.

Population of the Study

A population consists of all elements that share common characteristics (Asika, 2004). The population of this study consisted of 66,936 students of tertiary institutions (University of Lagos, Yaba College of Technology, and Federal College of Education Technical) in Yaba local government area of Lagos state. Table 3.1 shows the students' enrolment for 2016/2017.

Table 3.1: Students Enrolment for 2016/2017 Academic Session

Tertiary Institution	Students Enrolment	Selected Sample
University of Lagos	40,673	(50%)
Yaba College of Technology	19,200	(30%)
Federal College of Education Technical	7063	(20%)
Total	66,936	100%

Source: Academic Record Offices of the selected Institutions, 2017.

According to Osman *et al.* (2012), the most attractive market for Smartphones is consumers from young age group with purchasing power. Also, Ericsson Consumer Lab (2013), remarks that the evolution of smartphone market has largely been influenced by users

who are mostly young generation (particularly students). Thus, the student population was purposively selected for the survey study because they represent a passionate user group of Smartphones (Hakoama & Hakoyama, 2011).

Sample Size

A sample is a share of the whole population carefully selected as representative of that population (Sauders, Lewis, & Thornhill, 2009). The target sample of this study consisted of undergraduate and postgraduate students of the three tertiary institutions (University of Lagos, Yaba College of Technology, and Federal College of Education Technical) located in Yaba local area of Lagos state. Given that the sample is finite in nature, the researcher used Yemane formula (as cited by Glenn, 2004) to compute the required sample size for the study.

The simplified formula is:

$$n = \frac{N}{1 + N(e)^2}$$

Where:

n = Sample size

N = Population of the study

e = Precision estimate

$$\frac{66936}{1 + 66936 (0.05)^2}$$

$$= 399.99$$

Since there cannot be 0.91 persons, the sample size was adjusted to 400 respondents. However, following the recommendation offered by Sauder *et al.*, (2009) that study sample size should exceed the minimum sample size to accommodate cases of non-response in survey research, adjusted sample computation was used. The formula is:

The simplified formula is:

$$n2 = \frac{n \times 100}{\quad}$$

$re\%$

n^2 = adjusted sample size and n = actual sample size (400)

$re\%$ estimated response rate expressed as a percentage (50%)

Adjusted sample size = 800 respondents.

Table 3.2: Sample Size Computation Based on Students Enrolment

Tertiary Institution	Percentage of Sample Size (based on Disproportionate Sampling)	Sample Size Per Institution
University of Lagos	50%	400
Yaba College of Technology	30%	240
Federal College of Education Technical	20%	160
Total	100%	800

Source: Academic Record Offices of the selected Institutions, 2017.

As shown in Table 3.2, the sample size for this study is 800 respondents. Although the computed sample is relatively small, decision on sample size selection remains a fundamental issue in social science research (James, Joe & Chadwick, 2001). According to Ruane (2005), it is the number of observations in the sample that is important not the sample size. In view of the claimed the study sample size is deliberated to be adequate and agrees with the opinion expressed by Dillman (2000) who claimed that a sample size of 100 and above is adequate to offer a good illustration of the phenomena under investigation.

Sampling Techniques

The respondents for this study were selected through multistage sampling technic. In the first phase, quota sampling (disproportionate quota) was used to allocate number of questionnaire to the three selected institutions. The sample size was selected in the proportion of 50%, 30%, and 20% (see Table 3.2). The disproportionate quota sampling technique was used because it is unrealistic to administer equal number of survey instrument (questionnaire) to the selected institutions because of the variation in their students' enrolment size.

In the second stage, purposive sampling approach was adopted to ensure that only students who use Smartphone (which is the issue under investigation) participated in the survey. As expressed by Sakaran (2006), purposive sampling encompasses the choice of respondents who have the required knowledge and or information concerning the phenomena under investigation. In other words, they are in the best position to offer the information required by the researcher. In the third and final stage, the study adopted convenience sampling to survey those respondents that are available and willing to participate in the survey. The choice of convenience sampling approach is because it is less expensive easier to adopt and guarantee faster administration.

More importantly convenience sampling is adopted when the variability in the population is low and the population is rather homogenous, which permits greater control over the sampling process (Malhotra, Hall, Shaw, & Oppenheim, 2007). Although the sample for this study is selected based on convenience and ease, data were gathered at different departments/locations (lecture rooms, hostels, library, canteen, and sport centre), on different days of the week, and at different times of the day, thus, decreasing location and timing biases.

Methods of Data Collection

The method of data collection is primary data sources. According to Hair, Bush and Ortinau (2003), the sources of data adopted/adapted in any research study is contingent on two factors: whether the data already exists, and the purposes for which the data was collected and used. Structured questionnaire was used as a research tool to elicit information from the respondents. A questionnaire, according to Brown (2003), is a research instruments with a series of multiple choice usually in closed or open-ended format which required responses from the respondents. The questionnaire was well-thought-out as most suitable tool to gather data for the study as it provides basis for testing the research hypotheses. Also, questionnaire is a respected tool, faster to administer and less costly approach to collect information on self-reported behaviors (Mitchell & Jolley, 2012).

More importantly, the researcher used questionnaire because the population is literate and time for collecting data was limited. Focus group interview was carried out to determine the suitability of the questionnaire items with selected Smartphone dealers and students of tertiary institutions in Lagos state, Nigeria. The outcome of the interview guides the choice of Smartphone that are in high demand by Students as well as countries of manufacturing that have made name in the manufacture of Smartphone. The outcome of the interview led to the selection of 13 brands of Smartphone brands: Apple, Sony, HTC, Samsung, Blackberry, Nokia, Xiaomi, Lenovo, Huawei, Ericson, Motorola, LG, and Techno. Accordingly, a total number of 32 countries that are prominent countries of origin of Smartphone were considered in this study (see Appendix 1).

The questionnaire was standardized format and arranged in a way that is simple and easier to answer by the respondents. The respondents were asked to indicate their degree of agreement or disagreement to the statements on the questionnaire. A 5-point Likert type scale was adopted ranging from 1 = “strongly disagree” to 5 = “strongly agree”. The questionnaire

comprised of two sections (Section A to Section C). Section A and B is the main body of the questionnaire and sought to gather data on relevant variables (determinants of consumer behavior), while Section C collected information on socio-demographic characteristics of the respondents (e.g. gender, age, marital status, level of education, monthly income etc.).

Procedure for Questionnaire Administration and Response Rate

Field survey was carried out for a period of three months (from August 2017 to October 2017) in the selected institutions. The questionnaire was personally administered by the researcher with the help of six research assistants recruited for the survey. Surveys instrument was collected immediately upon completion. Although the targeted sample was 800, a total of 516 copies of questionnaire were distributed out of which 507 copies were retrieved. Out of the 507 copies of questionnaire retrieved, 13 were found unusable due to incomplete response, thus, the response rate yielded 64.5%.

Identification and Measurement of Variables

A variable is often used viewed as synonym for construct, or simply put, the notion under investigation (Cooper & Schindler, 2011). The variables used in this study were operationalized in a statement form on the questionnaire to facilitate response coding and hypotheses testing. A total of six variables were investigated in this study. Five are determinants of consumer buying behavior concerning Smartphone (brand image, product features, country of origin, peer group influence, and price). The sixth variable (which is the dependent variable) is consumer buying behavior connected to Smartphone. Questionnaire items for all the variables were adapted from previous validate studies related to the issues under investigation.

Reliability and Validity Assessment-Pilot Study

Both validity and reliability assessment were carried out to enhance the generalizations of the findings of this study. Validity is the degree to which the research

findings present accurate picture of what is being studied. That's the ability of scale to measure what it is intended to evaluate (Zikmund, 2003). The initial draft of the questionnaire was reviewed by researcher's supervisor to evaluate face and content validity. After working on the supervisor's comments, reliability test was run to evaluate the internal consistency of survey instrument. Cooper and Schindler (2011) defined reliability as the extent to which a measuring instrument turns out consistent results repeatedly. To obtain the reliability cut-off, pilot study was carried out with 30 students (10 each from the three selected institutions). Scholars such as Bryman and Bell (2007) posit that a pilot study is required to confirm the applicability and efficacy of the research instrument before conducting the main study. Cronbach's Alpha values for the variables exceeded ($\alpha = .70$, see Table 3.3) which is considered reliable (Girden, 2001).

Table 3.3 Reliability Assessment Test (n = 30)

Variables	No. of items	Coefficient alpha (α)
Brand image	7	.843
Product features	8	.797
Country of origin	8	.818
Peer group influence	7	.731
Price	7	.802
Consumer buying behavior	18	.711

Source: Field survey, 2017

Data Analysis Techniques

Data obtained from the respondents with the aid of survey instrument (questionnaire) was compiled, classified, coded and captured on the Excel computer program and analyzed with Statistical Package for Social Science SPSS (21) software program. Descriptive

statistics were computed for frequencies for the respondents' profiles and mean scores for the other constructs. Hypotheses were tested using Pearson correlation analysis regression, Regression analysis, and a one sample T-test, and Analysis of variance (ANOVA). The data analysis/hypothesis techniques used in this study is as follow:

Descriptive Statistics: Descriptive statistics (i.e. mean, standard deviation, frequencies and percentages were employed in the study to review and clean up the data set). The goal is to present and transmute raw data into a form that will facilitate understanding and interpretation. In the opinion of Pallant (2010), descriptive statistics is a procedure of arranging, summarizing and presenting data in a frequency or graphical format to aid meaningful interpretation.

Correlation Analysis: Correlation analysis referred to the statistical technique adopted to evaluate the nature, direction and strength of relationship between the variables (Jain & Aggarwal, 2010). Correlation value varies from 0 (random relationship) to 1 (perfect linear relationship) or -1 (perfect negative linear relationship) it is commonly reported in term of its square (r^2) interpreted as percent of variance explained (Hair, *et al.*, 2003).

Regression Analysis: Regression analysis was used to examine the prediction (dependent variables) by means of (independent variable). Regression analysis is a technique employed to predict the value of a dependent variable using one or more independent variables (Kometa, 2007). In other words, regression analysis offer basis for assessing the "statistical significance" of the estimated relationships, namely, the degree of confidence that the true relationship is close to the estimated relationship (Pallant, 2010).

Independent samples T-test: An independent-sample t-test was used to compare the mean score, on some continuous variable, for two dissimilar groups of population of interest (Pallant, 2010). There are many forms of t-test, the most frequently used are: independent samples t-test, and paired sample t-test.

Analysis of Variance (Anova): Anova was used to examine the impact of independent variable on some selected demographic characteristics (age and gender). The central assumptions of Anova is that observations are independent the variances of the groups are equal (homogeneity of variances), and that the reliant on variable which is normally distributed for each group (Pallant, 2010).

Ethical Considerations

Ethical consideration is an important issue in research and it relate to virtually all aspect of research endeavour (such as when trying to gain access, during data collection stage, analysis and report of research finding). As a result, researcher must give serious attention to ethical issues. Several deliberations and tactics are taken to safeguard that no one is harmfully impacted during this study. Firstly, the choice of research design used was predisposed by the aspiration to ensure that there are no possible risks related with the study. Secondly, a cover letter from Horizons University is attached to the questionnaire to elucidate the purpose of the study, issue connected to voluntary participants, privacy and how respondents can fill the questionnaire. Thirdly, those respondents who demand for additional information before participating in the survey were dully attended to. Finally, to ensure privacy of the data collected and lessen any negative influence on the participants, the names and other personal information of the respondents were not requested for and the study findings are based on aggregate responses instead of individual opinion.

Definition of Operational Terms

Price: The amount of money expected, required, or given in payment for something.

Product: Anything that can be offered to a market for attention, acquisition, use or consumption that might satisfy a want or need.

Service: Any activity or benefit that one party can offer to another that is essentially intangible and does not result in the ownership of anything.

Brand image: Refer to the general impression consumer (user) hold towards a product or service.

Product features: is the inherent attribute or characteristics of a product that bear on its capability to satisfy a need or wants.

Consumers: are individuals and households that buy the firms product for personal consumption

Mobile phone: a mobile phone is an electronic device which is used in two-way communication.

Country of origin: refer to the country of manufacturing design or assembly of a product that influence consumer perception about the quality of the offering.

Peer group influence: refer to group of people that significantly influence an individual's behavior.

Smartphone: is a mobile device with innovative features and capability for accomplishing multiple usage and purposes.

Consumer behavior: the activities in which people engage to satisfy needs, wants and desires.

Competitive advantage: is anything that offer added value by differentiation while increasing margins through higher prices.

Demography: is the “study of human populations”, which includes size, composition, and distribution dimensions.

CHAPTER FOUR

DATA ANALYSIS AND PRESENTATION

Demographic Characteristics of Respondents

The demographic characteristics of the respondents are highlighted in Table 4.1.

Demographic characteristics include gender, age, and marital status of the respondents.

Table 4.1 Demographic Characteristics of Respondents

Variables	Frequency	Percentage (%)
Gender		
Male	121	30.7
Female	273	69.3
Age Group		
Below 20 years	111	28.2
21 - 30 years	244	61.9
31 - 40 years	35	8.9
41 years and above	4	1.0
Marital status		
Single	345	87.6
Married	49	12.4

Source: Field Survey, 2017

Results of the demographic characteristics of the respondents are presented in Table 4.1. There were more female respondents (69.3%) than male (30.7%). Respondents aged below 20 years accounted for 28.2% of the sample, 244 (61.9%) were between the age of 21 to 30 years, 35 (8.9%) were between the age of 31-40 years, and 4 (1%) were 41 years and

above. In terms of marital status, single respondents were the largest group (87.6%), while the married respondents (12.4%).

Table 4.2 Smartphone usage information of Respondents

Variables	Frequency	Percentage (%)
Do you use smartphone		
Yes	394	100
No	0	0
Brand of smartphone used		
Apple	19	4.8
Sony	10	2.5
HTC	43	10.9
Samsung	61	15.5
Blackberry	18	4.6
Nokia	13	3.3
Xiaomi	32	8.1
Lenovo	64	16.2
Huawei	44	11.2
Ericson	24	6.1
Motorola	10	2.5
LG	22	5.6
Techno	34	8.6
Where did you purchase your Smartphone?		
Manufacturer service Centre	136	34.5

E-Commerce platform	85	21.6
Supermarket	65	16.5
Local phone dealer	108	27.4
What is the price range of smartphone you are using?		
Below N50,000	114	28.9
N51,000 - N100,000	107	27.2
N101,000 - N200,000	90	22.8
N201,000 and above	83	21.1
Country that produces best quality smartphone		
China	56	14.2
Denmark	41	10.4
Germany	42	10.7
Italy	13	3.3
Japan	17	4.3
UK	65	16.5
USA	160	40.6
Ranking of smartphone in order of quality		
Apple	33	8.4
Samsung	113	28.7
HTC	42	10.7
Sony	44	11.2

Blackberry	10	2.5
Nokia	37	9.4
Xiaomi	22	5.6
Lenovo	26	6.6
Huawei	16	4.1
Ericson	7	1.8
Motorola	6	1.5
LG	6	1.5
Techno	32	8.1

Source: Field Survey, 2017

Table 4.2 shows that among the 394 usable respondents surveyed, all (100%) said they used smartphones. The brand of smartphones used are apple (4.8%), Sony (2.5%), HTC (10.9%), Samsung (15.5%), blackberry (4.6%), Nokia (3.3%), Xiaomi (8.1%), Lenovo (16.2%), Huawei (11.2%), Ericson (6.1%), Motorola (2.5%), LG (5.6%), and Techno (8.6%). Furthermore, the platforms for the purchase of smartphone were manufacture service Centre 136 (34.5%), E-commerce platform 85 (21.6%), Supermarket 65 (16.5%), and local phone dealer 108 (27.4%). The price range for the smartphone the below N50,000 were 114 (28.9%), N51, 000 - N100, 000 were 107 (27.2%), N101,000 - N200,000, 90 (22.8%), and N201,000 and above were 83 (21.1%).

(The exchange rate at the time of this study; N305 to USD\$1)

With regards to the country that produces the best quality smartphone China 56 (14.2%), Denmark 41 (10.4%), Germany 42 (10.7%), Italy 13 (3.3%), Japan 17 (4.3%), UK 65 (16.5%), and USA 160 (40.6%). The responses to the ranking of smartphone in order of quality had Apple 33 (8.4%), Samsung 113 (28.7%), HTC 42 (10.7%), Sony 44 (11.2%),

Blackberry 10 (2.5%), Nokia 37 (9.4%), Xiaomi 22 (5.6%), Lenovo 26 (6.6%), Huawei 16 (4.1%), Ericson 7 (1.8%), Motorola 6 (1.5%), LG 6 (1.5%), while Techno is 32 (8.1%). It can be inferred from the table above that according to those completing the study that Samsung is the best quality smartphone, followed by Sony. The least in terms of quality were Motorola, and LG.

Table 4.3: Descriptive Statistics of Study Variables/Measures

Variables	Mean	Std. Deviation
Brand image	3.53	.726
Price	3.50	.689
product feature	3.58	.740
peer group	3.26	.915
country of origin	3.23	.532
Consumer purchase decision	3.46	.616

Source: Field Survey, 2017

The points and verbal descriptions awarded to scale constructed for mean and standard deviation values are as follows:

Very low = 1.00 and below

Low = 1.01 – 2.00

Average = 2.01 – 2.44

High = 2.45 – 3.44

Very high = 3.45 and above

Table 4.3 presents the mean and standard deviation scores of the determinants of Smartphone buying behaviour (consisting of brand image, price, product features, peer group influence, and country of origin) and consumer purchase decision. The mean values of the

five determinants investigated ranged from 3.23 to 3.58, while the standard deviation ranged from .532 to .915. The mean and standard deviation values for consumer buying behaviour are 3.46 and .616 respectively. Among all the determinants of Smart Phone, product feature has the highest mean value (3.58), followed by brand image of mean score (3.53), while the least of the factors is country of origin with mean score (3.23). The descriptive statistics as depicted in Table 4.3, revealed that all the determinants are significantly important to the consumer purchase decision of Smart Phone.

Table 4.4: Correlations Matrix of Determinants of Smart Phone and Consumer purchase decision

	Brand Image	Price	Product Features	Peer group	Country of origin	Consumer purchase decision
Brand image	1					
Price	.516**	1				
Product features	.463**	.545**	1			
Peer group	.301**	.444**	.466**	1		
Country of origin	.382**	.447**	.588**	.536**	1	
Consumer purchase decision	.708**	.782**	.824**	.698**	.685**	1

* $p < 0.05$ ** $p < 0.01$. Correlation is significant at 0.01 levels (2-tailed) and $N = 394$

Source: Field Survey, 2017.

As displays in Table 4.4, inter-correlations among all the determinants of Smart Phone purchase decision exhibit low, to moderate and high positive and statistically significant correlations among each other (the correlation ranged from .301 to .588 and $p < 0.01$). Likewise, there exists a statistically high positive significant correlation among all the determinants and consumer purchase decision. The correlation ranged from .685 to .824.

Specifically, brand image and consumer purchase decision ($r=.708$, $p<0.01$), price and consumer purchase decision ($r=.782$, $p<0.01$), product feature and consumer purchase decision ($r=.824$, $p<0.01$), country of origin and consumer purchase decision ($r=.698$, $p>0.01$), and peer group influence and consumer purchase decision ($r=.685$, $p<0.01$).

Testing of Hypotheses and Discussion of Results

Null Hypothesis One: Brand image is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Table 4.4 shows that the correlation coefficient value R (0.708) and p value < 0.01 indicates a positive and statistically significant relationship between the predictor (brand image and the dependent variable consumer purchase decision). What are the asterisk for? Therefore, the null hypothesis is rejected. Thus, brand image is significantly correlated with the consumer purchase decision.

Null Hypothesis Two: Product features is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Table 4.4 shows that the correlation coefficient value R (0.824) and p value < 0.01 indicate a positive and statistically significant relationship between the predictor (product features and the dependent variable consumer purchase decision). Therefore, the null hypothesis is rejected. Thus, product features are significantly correlated with the consumer purchase decision. Write in third person.

Null Hypothesis Three: Country of origin is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Table 4.4 shows that the correlation coefficient value R (0.685) and p value < 0.01 indicate a positive and statistically significant relationship between the predictor country of origin and the dependent variable consumer purchase decision. Therefore, the null hypothesis is rejected. The country of origin significantly correlated with consumer purchase decision.

Null Hypothesis Four: Peer group influence is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Table 4.4 shows that the correlation coefficient value R (0.698) and p value < 0.01 indicate a positive and statistically significant relationship between the predictor (Peer group and the dependent variable consumer purchase decision). Therefore, the null hypothesis is rejected. Peer group is significantly correlated with consumer purchase decision.

Null Hypothesis Five: Price is not significantly related to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Table 4.4 shows that the correlation coefficient value R (0.782) and p value < .01 indicate a positive and statistically significant relationship between the predictor (price and the dependent variable consumer purchase decision). Therefore, the null hypothesis is rejected. Price significantly correlated with consumer purchase decision.

Null Hypothesis Six: Brand image, product features, country of origin, peer group influence and price will not significantly predict consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.

Table 4.5: Regression Model of brand image, product features, country of origin, peer group, price and consumer purchase decision

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.983 ^a	.967	.967	.113
a. Predictors: (Constant), brand image, price, product feature, country of origin, peer group.				
ANOVA				

Model	Sum of Squares	Df	Mean Square	F	Sig.
1 Regression	144.200	5	28.840	2275.513	.000 ^b
Residual	4.918	388	.013		
Total	149.117	393			
Coefficients					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	.218	.040		-5.492	.000
Brand image	.237	.009	.279	24.977	.000
Product features	.299	.011	.359	28.281	.000
Country of origin	.112	.014	.097	7.847	.000
Peer group influence	.164	.007	.271	23.649	.000
Price	.249	.011	.279	22.998	.000

Source: Field Survey, 2017.

Table 4.5 presents the results of the regression analysis of the determinants of the purchase decision of smartphone. The results show that the multiple R (.983) indicates a positive and statistically significant relationship between the variables and the dependent variable (consumer purchase decision). The R-squared statistic, as explained by the fitted model, implies that about 96.7% of the total variation in measure of consumer purchase decision is explained by the variations in brand image, product features, country of origin, peer group and price. The ANOVA results for brand image, product features, country of

origin, peer group and price as predictor of customer purchase decision is statistically significant with F-value of 2275.513 and p value of $< .001$. The regression coefficient, t statistic and p value for the model implies that brand image ($\beta = 0.218$, $t = -5.492$, p value = $.000$), product features ($\beta = 0.299$, $t = 28.281$, p value $< .001$), country of origin ($\beta = 0.112$, $t = 7.847$, p value $< .01$), peer group ($\beta = 0.164$, $t = 23.649$, p value $< .01$), and price ($\beta = 0.249$, $t = 22.998$, the p value $< .001$) exerts a positive and statistically significant effect on customer purchase decision. Therefore, the null hypothesis is rejected. Brand image, product features, country of origin, peer group and price significantly predict customer purchase decision. The result of the analysis of hypothesis is similar to the results of Kotler (2001), Ling *et al.*, (2006), and Ting, Lim, Patanmacia, Low, and Ker, (2011).

Null Hypothesis Seven: The consumer's purchase decision of Smartphone will not significantly differ with respect to gender among students of tertiary institutions in Lagos state, Nigeria.

Table 4.6: Descriptive statistics – Gender and Consumer purchase decision of Smartphone

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	121	3.34	.630	.057
Female	273	3.52	.603	.036

Source: Field Survey, 2017

Table 4.7: Independent Samples Test - Gender and Consumer purchase decision of Smartphone

	Levene's Test for Equality of Variances		t-test for Equality of Means		
	F	Sig.	t	Df	Sig. (2-tailed)
Equal variances assumed	7.931	.988	-2.698	392	.007
Equal variances not assumed			-2.650	221.072	.009

Source: Field Survey, 2017

As shown in Table 4.6, the descriptive statistics as indicated by means values suggest that female students displayed higher purchase tendencies for Smartphone than male students. To confirm whether the difference is significant, independent T-test was conducted. As indicated in Table 4.7, $t = -2.698$, p-value was equal to .007, which indicates that $p < 0.05$. The above result shows that significant difference exists between gender (male/female) and consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria.

Null Hypothesis Eight: A consumer's decision to purchase a Smartphone will not significantly differ with respect to age among students of tertiary institutions in Lagos state, Nigeria.

Table 4.8: Descriptive statistics – Age and Consumer purchase decision of Smartphone

Age groups	N	Mean	Std. Deviation	Std. Error Mean
Below 20 Years	111	3.48	.586	.056
21 – 30 years	244	3.44	.623	.040
31 – 40 years	35	3.51	.598	.101
40 years and above	4	4.21	.884	.442

Source: Field Survey, 2017

Table 4.9: ANOVA - Age and Consumer purchase decision of Smartphone

	Sum of Squares	Df	Mean Square	F	Sig.
Between Groups	2.549	3	.850	2.261	.081
Within Groups	146.568	390	.376		
Total	149.117	393			

Source: Field Survey, 2017

As revealed in Table 4.8, there is a slight difference in the age categories of respondents surveyed with the large majority in the age bracket of 21 – 30 years, followed by those below 20 years, 31 – 40 years, and 41 years and above. Table 4.9 shows that consumer purchase decision of Smartphone among students of tertiary institutions in Nigeria is significantly related to age $F(3, 390) = 2.261$, p-value was equal to .081, which indicates that

$p > 0.05$. Although the means scores across the age group (as shown in Table 4.8) varies slightly, the differences are not significant. You only do post-hoc tests when the difference are significant. From the above results, sub-hypothesis eight which states that no significant difference exists between age and consumer purchase decision of Smartphones among students of tertiary institutions in Lagos state, Nigeria is supported by the finding of this study.

CHAPTER FIVE

Summary of Findings

Finding of this study revealed that brand image is significantly related to the consumer purchase decision among students of tertiary institutions in Lagos state, Nigeria. This result corroborates literature that advocates that brand image which is a notion held by the consumer though constitute a subjective concept, is germane to the consumer choice decision (Ramaniuk & Sharp, 2003; Assael, 2004; Karjaluoto et al., 2005; Leelakulthanit & Hongcharu 2012). Brand image has been documented as one of the most influential factors of the purchase behavior among young adults in Nigeria. This may be unconnected with the fact that youth are mostly innovative and attracted to any mechanical/electronic devices that will enable them to explore possibilities (Ayodele, 2016).

The emphasis of hypothesis two was to assess the relationship between product features and customer purchase decision among students of tertiary institutions in Lagos state, Nigeria. The study established a positive relationship between product features and customer purchase decision, implying that product features (such as durability, design, handiness among others) may attract young consumers purchase Smartphones in Nigeria and ultimately improve demand level, and by extension growing sales. Finding of this study is like the research conducted by Karjaluoto et al., (2005), Ling (2006), Wankhade and Dabade (2006) and Kotler and Armstrong (2010)

Hypothesis three was proposed to investigate the relationship between country of origin and consumer purchase decision. The result of hypothesis three confirms that country of origin is strongly related to the consumer purchase decision among students of tertiary institutions in Lagos state, Nigeria. Country of origin plays a dominant role influencing consumer purchase decision (Kaynak & Cavusgil 1983; Paterson & Jolibert, 1995). A few

researchers have corroborated that country of origin exert significant relationship with consumer purchase decision (Wange & Lamb 1983; Han & Terpstrazan, Shimp & Sharma 1987; Leclerc et al., 1994; Chinen et al., 2000; Ziadmod, 2011). Thus, reinforcing the widely held believe that product perception and assessment could be overwhelmed by the desire for country of origin product depending on the language spoken.

Hypothesis four was intended to assess if peer group is significantly related to the consumer purchase decision. The empirical findings of this study confirm positive correlation between peer group influence and consumer purchase decision. This implies that the peer group is a predictor of customer purchase decision. Research conducted by work by Bolfing (1989), Moore (1995), Cassavuy (2012), and Das (2012) among young consumer revealed that peer group influence does influence young consumers in the selection and choice of Smartphone.

Hypothesis five was intended to investigate if price is significantly related to the consumer purchase decision. The result of hypothesis testing revealed that price is strongly related to the consumer purchase decision among students of tertiary institutions in Lagos state, Nigeria. This implies that the consumers are price sensitive though, rational in their purchase decision. Several studies have documented a statistical positive relationship between price and consumers purchase decision (Vanhuele et al., 2006, Achumba 2006, Leelakulthanit & Hangcharu, 2013). On the contrary, Osman et al., (2012) asserted that price is not the most significant among the factors, but comes after aesthetic value, connectivity feature, and performance regarding the choice of Smartphone.

Hypothesis six was proposed to determine the relationship between brand image, product features, country of origin, peer group influence and price on consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. The empirical findings of this hypothesis revealed that all the five determinants (brand image,

product features, country of origin, peer group influence and price) do significantly predict consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state. This implies that the five determinants are predictors of customer purchase decision, although with varying predictive capability. Studies carried out by these scholars (Ling, 2006, Kotler & Armstrong, 2010, Ziadmod, 2011, Cassavuy, 2012, Leelakulthanit & Hangcharu, 2013, Ayodele, 2016) corroborates the findings.

Hypothesis seven was advanced to determine whether consumer purchase decision of Smartphone is connected to gender identity among students of tertiary institutions in Lagos state, Nigeria. Result of hypothesis seven indicated that significantly difference exists between genders (male/female) with respect to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Study carried out by Pol (1987) and Kotler (2001) have documented that consumer usage and product involvement among others has been documented to be significantly related to gender identity (male/female). Thus, corroborating the finding documented in this study.

Hypothesis eight was proposed to study whether consumer purchase decision of Smartphone is related to age among students of tertiary institutions in Lagos state, Nigeria. Result of hypothesis eight revealed that significantly difference does not exist between ages with respect to the consumer purchase decision of Smartphone among students of tertiary institutions in Lagos state, Nigeria. Finding of this study contradict the report documented in a study carried out by Martin and Marshall (1999) and documented that consumer's age moderate the degree of involvement and choice decision towards Smartphone purchase. Furthermore, the result of hypothesis testing refutes the claims by Mitchell and Carson (1989) that the level of consumer involvement is thus, not only influenced by the type of Smartphone being purchased, but age which is also connected the level consumer's experience and perceived proficiency in dealing with the product category. On the other hand, the result of

the hypothesis eight testing further corroborates the result reported by Dickson (1982) who advocates that individual consumer factors, such as age among others significantly influence consumer purchase decision.

Results of the analyses revealed that all the five variables or determinants of purchase decision and choice of smartphones (consisting of brand image, product features, peer group influence, price, and country of origin) are correlated to one another and consumer buying behavior. Similarly, all the five determinants individually and collectively predicted consumer buying behavior of smartphones. From the aforementioned finding, business organizations in general, and smartphones manufacturers in particular should strive to develop a good brand image for their products and or service as a way of projecting good image for their brand. In similar vein, significant product features should be incorporated into their brands as a basis for competitive inoculation. This is so because, one of the vital issues consumers seeks out for in a product or services are features or attributes that set the offering of one company apart from other competing products. Consequently, consumers attach significant importance to product with attributes that are unique and offer added benefits.

Positive words of mouth communication or referral from peer group has become a source of competitive advantage that has far reaching implication on consumer demand for company's products or service more than any forms of promotion strategies that are firm's initiated, this is so because such medium is often viewed by consumer as trustworthy sources. Therefore, smartphones manufacturers should strive to deliver on quality and service promise so as to propel positive tendency of peer group influence in a way and manner that promote their offering. This is more important giving the growing popularity and use of social media platform such as WhatsApp, Facebook, Instagram, and LinkedIn among others. Similar, to the compelling influence of peer group influence, smartphones manufacturer need to develop strategies that will ensure that the prices of their phones are competitive. This is very

essential given the declining purchasing power of consumer as well as availability of other telephone brands that can provide almost similar services. The relevance of country of origin to the consumer evaluation and perception of product or service quality cannot be overemphasized. This is so because some products not only in the telecom industry, but other categories of products have been able to create differentiation advantage as a result of their country of origin. This has offer impetus and motivate a number of companies to seek collaboration with countries that have built reputation in the area of quality to echo some form of collaboration with companies that are operating in such countries in the area of spare parts supply, components/sub-assemblies and then disclose such manufacturing arrangement on the product labeling.

Consumers` buying behavior is a core issue and can be viewed as a consequence that takes into account changes in preferences and tastes, as well as the cultural aspects of consumers. Thus, a number of factors do influence the notion of consumer buying behavior. This study documented empirical evidence that revealed that brand image, product features, peer group influence, price and country of origin) do influence the purchase of smartphones among students of tertiary institutions in Nigeria. Accordingly, consumer buying behavior should be taken into consideration as part of strategic planning for the future investment and growth of telecom industry, telephone manufacturers or precisely smartphones producers are no exception. Being one of the growing and evolving markets in developing countries, Nigeria inclusive, the telephone manufacturers relies mostly on brand management and consumer perception for the brand. Still the consumers demand for branded telephone handsets, particularly, smartphone are restricted to class or consumer affluence within a giving society. Thus, a process or strategies of penetration (such as affordable pricing, positive words of mouth from peer group, product features, country of image tendency

among others) should be emphasize continually to sustain consumer purchase and loyalty tendency.

Conclusion

The main conclusion drawn from the preceding findings of this study suggests that brand image, product features, country of origin, peer group and price individually are significantly related to the consumer purchase decision among students of tertiary institutions in Lagos state, Nigeria. However, product features, price and brand image are the overriding factors among the predictors of consumer buying behavior of Smartphone among students in Nigeria. They also significantly account for how the consumers arrived at purchase decision of the smartphone industry in Nigeria. For these reasons, there is a need for the manufacturer and distributors of Smartphones to embark on effective and attractive product features, fair pricing policy and enduring brand image that will ensure that consumers not only patronize their products but make a repeat purchase. This, by extension, will allow the company to gain competitive advantage that will translate to profitable business. Thus, Smartphone manufacturers and those that partake in the value chain should ensure complete focus of attention on the determinants (brand image, product features, country of origin, peer group and price) to build and sustain and competitive advantage.

Contributions to Knowledge

The study hopefully makes the following contributions to knowledge by developing and empirically tested a conceptual model that integrates how (brand image, product features, country of origin, peer group influence, price influence consumer purchase behavior formation in the smartphone industry in Nigeria. Accordingly, this research offers a more comprehensive understanding of the interrelationships among the six constructs in the Nigerian smartphone industry.

The study provides the result to support the use of a multi-predictor variables in

investigating consumer purchase behavior. The theoretical contribution of this study stems from the attempt to enrich consumer purchase decisions by providing local empirical evidence that reinforces the importance of the five predictor variables (brand image, product features, country of origin, peer group influence, and price in enhancing customer's purchase behavior to realize a profitable business relationship.

The study has tried to enrich contemporary literature on smartphone marketing by providing local empirical evidence concerning the notion of (brand image, product features, country of origin, peer group influence and price as a critical for capturing consumer purchase behavior in the Nigerian smartphone industry in a study.

Recommendations

First, it is recommended that the management of smartphone industry should ensure that brand image should be given adequate publicity. This will allow for consumers to be aware of the brand prowess and consequently inform the decision to buy.

Second, the product feature should be made attractive and enticing since most of the university students are young ones who are easily carried away by the current fashion trend. The quality of the product (smartphone) should be emphasized with country of origin. This will have entrenched in the mind of the consumer sense of belonging. The consequence patronage of this product will not only improve the country's economy but will also increase her global image. Third, since it is documented that the university students are majorly influenced by their peer influence, it is therefore recommended that marketers of smartphones should ensure promotional activities are directed at this group and stimulate positive word of mouth from them.

Fourth, in line with the assertion that most of Nigeria's population live below the poverty line (UNICEF 2010), producers of smartphone should include at the point of setting price for smartphone, customer's ability to afford the set price is considered. Fifth, marketers

can inclusively consider all the variables (brand image, product features, country of origin, peer group influence and price) during the planning of the promotional activities. This will ensure all factors necessary for marketing success are not excluded.

Sixth, the management of the smartphone industry should also ensure that consumers' satisfaction at the process of making purchase decision dominate their thinking. In the same manner, the smartphone producers in Nigeria can adapt the predictor variables (brand image, product features, country of origin, peer group influence and price) as strategies for influencing the university students during the process of purchase decision.

Limitations of the Study and Suggestions for Further Study

Even though this research offers some useful insights into the consumers' choice of Smartphone among students of tertiary institutions, the work is still at an early stage and some limitations concerning the research setting should be noted to guide future research related to this phenomenon. The study highlights the possibilities for future research in the following areas:

First, the small size and homogeneousness of the student sample means that the findings are only representative of the tertiary institutions students covered. As a result, they do not represent views held by other segments of the population not covered in this study. In other words, the study population focuses on student of tertiary institutions (consisting of University of Lagos, Yaba College of Technology, and Federal College of Education-Technical) in Lagos state, Nigeria; though representative of the educational sector cluster, findings of the study should be interpreted in the context of the fact that there are other categories of educational institutional not covered in this study. Thus, it is suggested that future research should conduct a survey that incorporate other educational establishments not covered in this study.

Second, this study used five major determinants or variables (brand image, product features, peer group influence, price and country of origin) that influenced consumer purchase decision of Smartphone among tertiary institutions in Lagos state, Nigeria. Though these variables are very fundamental as indicated by R-value of Pearson correlation statistics, there are other important factors that can significantly influence consumer purchase decision of Smartphone such as perceived value, ease of repair, availability of spares for devices and ease of repairs among others. It is suggested that future scholars investigate these important variables.

Third, the study area for this study is Lagos state, Nigeria though accounted for large subscribers' base and it may not be wrong to assume more users of Smartphone in Nigeria. Future research could be conducted in other states in Nigeria. This is necessary to establish contextual and geographical differences which can influence the Smartphone users.

Fourth, given the heterogeneity of Lagos state population, the students are no doubt from diverse cultural background. Thus, it is recommended that future researchers could have the opportunity to focus on culture with its influence on the decision of choosing Smartphone and how the identity could be identified using mobile phone.

References

- Achumba, I.C. (2004). *Strategic marketing management in the 21st Century*. Lagos: Mac-Williams and Capital Publishers Incorporation.
- Achumba, I.C. (2006). *The dynamics of consumer behavior*. Lagos: Mac-Williams Publishers Limited.
- Adebisi, S.A. (2011). GSM service providers operations and customer satisfaction in Nigeria: An empirical investigation. *Acta Universitatis Danubius Economica*, 7(3), 77-103
- Aghekyan, M., Forsythe, S., Kwon, W. S., & Chattaraman, V (2012). The role of product brand image and online store image on perceived risks and online purchase intentions for apparel. *Journal of Retailing and Consumer Services*, 19(3), 325-331.
- Ahson, S. A., & Ilyas, M. (2008). *RFID Handbook: Applications, technology, security, and privacy*. CRC Press
- Ajzen, I. (1991). The theory of planned behavior. *Organizational Behavior and Human Decision Processes*, 50, 179-211.
- Ajzen, I., & Fishbein, M. (1980). *Understanding attitudes and predicting social behavior*. Englewood Cliffs, NJ: Prentice Hall.
- Akaah, I.P., & Korgaonkar, P.K. (1988). A conjoint investigation of the relative importance of risk relievers in direct marketing. *Journal of Advertising Research*, 28(August/September), 38-44.
- Alcañiz, E.B., Blas, S.S., & Torres, F.T. (2006). Dependency in consumer media relations: An application to the case of teleshopping. *Journal of Consumer Behavior*, 5(5), 397–410.
- Al-Debi, M.M., Ramzi, E.H., & David, A. (2011). *Towards a business model for cellular network and telecommunication operators: A theoretical framework*. Retrieved July 11, 2016, from

https://www.researchgate.net/publication/49401456_Towards_a_business_model_for_cellular_network_and_telecommunication_operators_a_theoretical_framework

Allport, G.W. (1935). *Attitudes Handbook of social psychology* Murchinson, C. Worcester,

MA: Clark University Press

Amine, L.S., & Shin, S.H. (2002). A comparison of consumer nationality as a determinant of COO preferences. *Multinational Business Review*, 1, 45–53.

Amna, S. (2014). *The effects of country-of-origin image on consumer product involvement: A Pakistani University Teachers' perspective*. A Thesis Submitted to University of Salford in Partial Fulfillment of the Requirements for the Degree of Doctor of Philosophy. Salford Business School, University of Salford, Manchester, July 2014.

Arruda-Filho, E.J.M., Cabusas, J.A., & Dholakia, N. (2010). Social behavior and brand devotion among iPhone innovators. *International Journal of Information Management*, 30, 475-480

Asika, N (2004). *Research methodology: A process approach*. Lagos: Mukugamu & Brothers Enterprises.

Assael, H. (2004). *Consumer behavior and marketing action*, (5th edition). Boston: Kent.

Ayodele, A.A. (2016). Factors Influencing Smartphone purchase behavior among young adults in Nigeria. *International Journal of Recent Scientific Research*, 1(3), 7.

Bailey, W., & Pineres, S. (1997). Country of origin attitudes in Mexico: The malinchismo effect. *Journal of International Consumer Marketing*, 9(3), 25, 41.

Ball-Rokeach, S.J. (1985). The origins of individual media-system dependency: A sociological framework. *Communication Research*, 12(4), 485.

Bearden, B., Ingram, T., & Larfforge, B. (2004). *Marketing principles and perspective*. New York, NY: Mcgraw Hill Companies.

- Bearden, W.O., & Etzel, M.J. (1982). Reference group influence on product and brand purchase decisions. *Journal of Consumer Research*, 9, 183-194.
- Bearden, W.O., Netemeyer, R.G., & Teel, J.E. (1989). Measurement of consumer susceptibility to interpersonal influence. *Journal of Consumer Research*, 15, 473-481.
- Belch, G., & Belch, A. (2009). *Advertising and promotion: An integrated marketing communications perspective*. New York. McGraw-Hill
- Belk, R.W. (1975). Possessions and the extended self'. *Journal of Consumer Research*, 15, September 139-170.
- Bell, C. (1977). Alternative theories of sharecropping: Some tests using evidence from North East India. *Journal of Development Studies*, 13, 9.
- Bentham, J. (1907). *An introduction to the principles of morals and legislation*. Retrieved July 11, 2017 from <http://www.econlib.org/library/Bentham/bnthPML.html>
- Bilky, W.J., & Erik, N. (1982). Country of origin effects on products evaluations. *Journal of International Business Studies*, 13(1), 89-99
- Blackwell, R.D, Miniard P.W, & Engel J.F. (2001). *Consumer behavior*. 9th ed. Manson, OH: South-Western.
- Blackwell, R.D. Miniard, P.W., & Engel, J.F. (2006). *Consumer behavior* 10th edition. USA: Thomson higher Education
- Bloch, P.H., Sherrell, D.L., & Ridgway, N.M. (1986). Consumer search: An extended framework. *Journal of Consumer Research*, 13(1), 119-126.
- Blythe, J. (2005). *Essentials of marketing*. Harlow, Essex, England: Pearson Education Limited,
- Blythe, J. (2013). *Consumer behavior*. 2nd ed. London: SAGE Publications Limited.
- Bolfing, C.P. (1989). How do customers express dissatisfaction and what can service marketers do about it? *Journal of Services Marketing*, 3(2), 5-23.

- Brinberg, D., & Linda, P. (1986). Self-monitoring and product conspicuousness on reference group influence. *Advances in Consumer Research*, 13, 297-300.
- Brown, J. (2003). *Survey metrics ward off problems*. 17, (November 24), 17-20.
- Bryman, A., & Bell, E. (2007). *Business research methods*, (3rd eds.). Oxford: Oxford University Press.
- Cassvoy, L. (2012). *Smartphone basics*. Retrieved 11th July 2017 from [cellphones.about.com/od/smarthonebbasics// what_is_smart.htm](http://cellphones.about.com/od/smarthonebbasics//what_is_smart.htm)
- Chao, P. (2001). The moderating effects of country of assembly, country of parts, and country of design on hybrid product evaluation. *Journal of Advertising*, 30(4), 67-81.
- Chao, P., & Rajendran, K.N. (1993). Consumer prowl's and perception: Country-of-origin effects. *International of Marketing Review*, 10(2), 22-39
- Chattalas, M., Kramer, T., & Takada, H. (2008). The impact of national stereotypes on the country of origin effect: A conceptual framework. *International Marketing Review*, 20(1), 54-74.
- Chen, H. (2009). Effects of country variables on young generation's attitude towards American products: A multi-attribute perspective. *Journal of Consumer Marketing*, 26(3), 143-154.
- Chinen, K., Jun, M., & Hampton, G.M. (2000). Product quality, market presence, and buying behavior: Aggregate images of foreign products in the US. *Multinational Business Review*, 8(1), 29-38.
- Chow, M.M., Chen, L.H., Yeow, J.A. & Wong, P.W. (2012). Conceptual paper: Factors affecting the demand of Smartphone among Young Adult. *International Journal of Social Science, Economics and Art*, 2(2), 44-49.
- Coghill, R. (2001). Inappropriate measures, *The Ecologist*, 31(2001), 28-29.

- Comer, J.C., & Wikle, T.A. (2008). Worldwide diffusion of the cellular telephone, 1995-2005, *The Professional Geographer*, 60(2), 252-269.
- Commuri, S., & Gentry, J.W. (2000). Opportunities for family research in marketing. *Academy of Marketing Science Review* Retrieved 11th July 2017 from www.amsreview.org/articles/commuri08-2000.Pdf
- Cooper, D.R., & Schindler, P.S. (2011). *Business research methods*, (11th eds.). New York: McGraw-Hill/Irwin.
- Cornelis, P. (2010). Effect of co-branding in the theme park industry: A preliminary study. *International Journal and Contemporary Hospitality Management*, 22(6), 775-796.
- Cowley, E., & Mitchell, A.A. (2003). The moderating effect of product knowledge on the learning and organization of product information. *Journal of Consumer Research*, 30(3), 443-454.
- Daga, N. (2007). *Nokia's marketing strategies in India*. Retrieved June 11, 2017 from www.edissertations.nottingham.ac.uk, visited on 9th August 2009.
- Das, D. (2012). An empirical study of factors influencing buying behavior of youth consumers towards mobile handsets: A case study in coastal districts of Odisha. *Asian Journal of Research in Business Economics and Management*, 2(4), 68-82.
- Davis, F.D. (1986). *A technology acceptance model for empirically testing new end-user information systems: Theory and results*. Doctoral dissertation. Cambridge, MA: MIT Sloan School of Management.
- Davis, F.D., Bagozzi, R.P., & Warshaw, P.R. (1989). User acceptance of computer technology: A comparison of two theoretical models. *Management Science*, 35(8), 982-1003.
- Dhar, S.K., & Hoch, S.J. (1996). Price discrimination using in-store merchandising. *Journal of Marketing*, 60, 17-30.

- Dickinson, A., Arnott, J. & Prior, S. (2007). Methods for human-computer interaction research with older people. *Behavior and Information Technology*, 26(4), 343–352
- Dickson, P.R. (1982). Person-situation: Segmentation's missing link. *Journal of Marketing*, 46(Fall), 56-64.
- Dillman, D. (2000). *Mail and internet surveys: The tailored design method*, (2nd eds.). New York: Wiley Corporation.
- Ding, H.T., Suet, F.L. Tanusina, S.P., Ca, G.L., & Gay, C.K. (2011). Dependency on smartphone and the impact on purchase behavior, Young consumers: Insight and ideas for responsible marketers. *Marketing Journal*, 12(3), 193 – 203.
- Dobni, D., & Zinkhan, G.M. (1990). In search of brand image: A foundation analysis. *Advances in Consumer Research*, 17, 110-119.
- Du Plessis, P.J., & Rousseau, G.G. (2007). *Buyer behavior: Understanding consumer psychology and marketing*. Cape Town: Oxford University Press.
- East, R., Wright, M., & Vanhuele, M. (2013). *Consumer behavior: Applications in marketing*. London: SAGE Publications.
- Engel, F., & Blackwell, R.D. (1982). *Consumer behavior*. (4th Edition). New York: The Dryden Press.
- Engel, F., Kollat, D.T., & Blackwell, R.D. (1990). *Consumer behavior*. (6th Edition). New York: Dryden Press.
- Engel, J.F., Blackwell, R.D., & Miniard, P.W. (1990). *Consumer behavior*. Fort Worth, TX: The Dryden Press.
- Ericsson Consumer Lab. (2013). Smartphone usage experience: An Ericsson consumer insight summary report. Retrieved 11 July 2017 from <http://www.slideshare.net/EricssonSlides/ericsson-consumer-lab-smartphone-usage-experience-report>

- Ettenson, R., & Klien, G. J. (1998). The animosity model of foreign products purchase: an empirical test in the People's Republic of China. *Journal of Marketing*, 62(1), 89-109.
- Eveland, J.D. (1986). Diffusion, technology transfer, and implementation. *Knowledge: Creation, Diffusion, Utilization*, 8(2), 302-322
- Ferber, R. (1962). Research on household behavior. *American Economic Review*, 52, 19-36.
- Freud, S (1895). *Civilization and its discontents*. Retrieved 12 April 2017, from <http://www.books.google.com.ng>.
- Gilly, M.C., John, L.G., Mary, F.W., & Laura, J.Y. (1998). A dyadic study of interpersonal information search. *Journal of Academy of Marketing Science*, 26(2), 83-100.
- Girden, E.R. (2001). *Evaluating research articles*, (2nd eds.). London: Sage.
- Glenn, D.I. (1992). *Determining sample size*. University of Florida IFAS Extension. Retrieved April 24, 2017 from <http://www.edis.ifas.ufl.edu>.
- Goldsmith, R.E., & Emmert, J. (1991). Measuring product category involvement: A multi-trait-multi-method study. *Journal of Business Research*, 23(4), 363-371.
- Good, L.K., & Huddleston, P. (1995). Ethnocentrism of Polish and Russian consumers: Are feelings and intentions related. *International Marketing Review*, 12(5), 35-48.
- Gould, J. S. (1979). *Marketing anthology*. New York: West publishing Company
- Gurhan-Canli, Z., & Maheswaran, D. (2000). Cultural variations in country of origin effects. *Journal of Marketing Research*, 37(3), 309- 317.
- Hair, J.F., Bush, R.B., & Ortinau, D.J. (2003). *Marketing research within a changing information environment*. New York, NY: Mc Graw-Hill.
- Hakoama, M., & Hakoyama, S. (2011). The impact of cell phone use on social networking and development among college students, *The AABSS Journal*, 15(2011), 1-20.

- Hamin, H., & Elliot, G. (2006). A less-developed country perspective of consumer ethnocentrism and “country of origin” effects: Indonesian evidence. *Asia Pacific Journal of Marketing and Logistics*, 18(2), 79-92.
- Han, C.M. (1990). Country image: Halo or summary construct? *Journal of Marketing Research*, 26(5), 222-229.
- Han, C.M., & Terpstra, V. (1988). Country-of-origin effects for uni-national and bi-national products. *Journal of International Business Studies*, 19, 235–255.
- Hankinson, G., & Cowking, P. (1993). *Branding in action*. London: McGraw-Hill.
- Hardie, N., & Walsh, P. (1994). Towards a better understanding of quality. *International Journal of Quality Reliability Management*, 11(4), 53-64.
- Haubl, G., & Elrod, T. (1999). The impact of congruity between brand name and country of production on consumers’ product quality judgments. *International Journal of Research in Marketing*, 4(2), 7.
- Hawkins, D.I., Best, R.J., & Coney, K.A. (2004). *Consumer behavior - Building marketing strategy*. New York: McGraw-Hill.
- Herr, P.M., Kardes, F.R., & Kim, J. (1991). Effects of word-of-mouth and product attribute information on persuasion: an accessibility-diagnostics perspective. *Journal of Consumer Research* 17, 454–462.
- Hooper, V., & Zhou, Y. (2007). *Addictive, dependent, compulsive? A study of mobile phone usage*. Conference Proceedings of the 20th Blede Conference Emergence: Merging and Emerging Technologies, Processes, and Institutions held in Bled, Slovenia, June 4 – 6.
- Insch, G.S., & McBride, J.B. (2004). The impact of country-of-origin cues on consumer perceptions of product quality: A bi-national test of the decomposed country-of-origin construct. *Journal of Business Research*, 57(3), 256–265.

- Isiklar, G., & Buyukozkan, G. (2007). Using a multi-criteria decision-making approach to evaluate mobile phone alternatives, *Computer Standards and Interfaces*, 29(2), 265-274.
- Jacoby, J., & Olson, J.C. (1977). Consumer response to Price: An attitudinal, information processing perspective,” in *moving ahead with attitude research*, Wind, Y. and Greenberg, M. (eds.), American Marketing Association, Chicago, 1977, pp.73-86.
- Jain, T.R., & Aggarwal, S.C. (2010). *Statistical analysis for business*. Delhi: Vaibhav Printers.
- James, E. B., Joe W. K., & Chadwick, C. H. (2001). Organizational research: Determining appropriate sample size in survey research. *Information Technology, Learning, and Performance Journal*, 19(1), Spring 2001, 43-51.
- Jin, B., Park, J.Y., & Ryu, J.S. (2010). Comparison of Chinese and Indian consumers’ evaluative criteria when selecting Denim Jeans: A conjoint analysis. *Journal of Fashion Marketing and Management*, 14(1), 180-194.
- Jobber, D. (2007). *Principles and practice of marketing*. New York: McGraw-Hill higher Education New York
- Johansson, J.K., & Douglass, S.P., & Nonaka, I. (1985). Assessing the impact of country of origin on product evaluations: A new methodological perspective. *Journal of Marketing Research*, 22, 388-396.
- John, D.R. (1999). *Consumer socialization of children: a retrospective look at 25 years of research*: Journal of consumer research. 26(3), pp 183-237.
- Juwaheer, T.D., Vencatachellum, I., Puderuth, S. Ramasawmy, D. & Ponnsami, Y. (2014). Factors influencing the selection of mobile phones among young consumers in Mauritius. *International Journal of Innovation and Knowledge Management in Middle East and North Africa*, 3(1). 65-92.

- Kahle, L.R., & Kim, CH. (2006). *Creating images and the psychology of marketing Communication*. New Jersey: LEA
- Karjaluoto, H., Karvonen, J., Kesti, M., Koivumaki, T., Manninen, M., Pakola, J., Ristola A., & Salo, J. (2005). Factors affecting consumer choice of mobile phones: Two studies from Finland, *Journal of Euromarketing*, 14(3), 59-82.
- Katsanis, P.L., & Thakor, V.M. (1997). A model of brand and country effects on quality dimension; issues and implications. *Journal of International Consumer Marketing*, 9(3), 79-100.
- Kaynak, E., & Cavusgil, S.T. (1983). Consumer attitudes towards products of foreign origin: Do they vary across product classes? *International Journal of Advertising*, 2(2), 147-157.
- Keller, K.L. (1993) Conceptualizing, measuring and managing customer-based brand equity. *Journal of Marketing*, 22. 5.
- Keller, K.L. (2006). *Building, measuring and managing brand equity*. New Jersey: Pearson edition.
- Kelman, H. C. (1961). Processes of opinion change. *Public Opinion Quarterly*, 25, 57–78.
- Khan, I. (2012). *Effect of consumer ethnocentrism and country-of-origin image: An overview of Bangladeshi consumers' perception towards foreign banks*. Retrieved 19 March 2017, from <http://ssrn.com/abstract=2120377>.
- Kim, E.Y., Knight, D.K., & Pelton, L.E. (2009). Modelling brand equity of a US apparel brand as perceived by generation Y consumers in the emerging Korean market. *Clothing and Textiles Research Journal*, 27(4), 247-258.
- Klein, J.G. (2002). Us versus them, or us versus everyone? Delineating consumer aversion to foreign goods. *Journal of International Business Studies*, 33(2), 345–363.

- Kometa, S. (2007). *How to perform and interpret regression analysis*. Retrieved 19 March 2016, from <http://www.ncl.ac.uk/iss/statistics/docs/regression.php>
- Kotler, P. (2001). *Marketing management: Analysis, planning, implementation, and control* (5th eds.) New Jersey: Prentice Hall, Upper Saddle River.
- Kotler, P., & Armstrong, G. (2010). *Principles of marketing*. New Jersey: Pearson Prentice Hall.
- Kotler, P., & Keller, K.L. (2012). *Marketing management* (14th eds.). New Jersey: Pearson-Prentice Hall.
- Kotler, P.; Armstrong, G.; Wong, V. & Saunders, J. (2008). *Marketing* 5th eds. European Education. Essex: Pearson Education South Asia Pte Ltd.
- Kumar, N. (2010). The revolution in retailing: From market driven to market driving. *Long Range Planning*, 30(6), 830-835.
- Lake, L. (2009). *Consumer behavior for dummies*. (1st eds.). Canada: Wiley Publishing.
- Lancaster, K. (1966). A new approach to the consumer theory. *Journal of Political Economy*, 74(2), 132-157.
- Lawrence, C., Marr, N.E., & Prendergast, G.P. (1992). Country-of-origin stereotyping: A case study in the New Zealand motor vehicle industry. *Asia Pacific International Journal of Marketing*, 4(1), 37-51
- Leclerc, F., Schmitt, B.H., & Dube, L. (1994). Foreign branding and its effect on product perceptions and attitudes. *Journal of Marketing Research*, 31, 263–270.
- Lee, R., Klobas, J., Tezinde, T., & Murphy, J. (2010). The underlying social identities of a Nation's brand. *International Marketing Review*, 27(4), 450-465.
- Lee, W.J., Phau, I., & Roy, R. (2013). Bonds' or 'Calvin Klein' down-under: Consumer ethnocentric and brand country origin effects towards Men's underwear. *Journal of Fashion Marketing and Management*, 17(1), 65-84.

Leelakulthanit, O., & Hongcharu, B. (2012). Factors influencing Smartphone repurchase.

Journal of Business Economic Research, 10(11), 623-628.

Legris, P., Ingham, J., & Colletette, P. (2003). Why do people use information technology? A critical review of the technology acceptance model. *Information & Management*, 40, 191–204.

Leung, L. (2007). Unwillingness-to-communicate and college students' motives in SMS mobile messaging. *Journal of Telematics and Informatics*, 24(2), 115-129.

Levine, R., & Campbell, D. (1972). *Ethnocentrism*, New York, NY: Wiley.

Lichsteinstein, D.R., Ridgway, N.M., & Netemeyer, R.G. (1993). Price perceptions and consumer shopping behavior: A field study. *Journal of Marketing Research*, 30(2), 234-245.

Lillien, G.L., & Kotler, P. (1983). *Marketing decision making: A model building approach*. New York: Harper Row.

Ling, C., Hwang W., & Salvendy, G. (2006). Diversified users' satisfaction with advanced mobile phone features, *Universal Access in the Information Society*, 5(2), 239-249.

Litvin, S.W., Goldsmith, R.E., & Pan, B. (2008). Electronic word-of-mouth in hospitality and tourism management. *Tourism Management*, 29(3), 458–468.

Liu, C.M. (2002). The effects of promotional activities on brand decision in the cellular telephone industry, *Journal of Product & Brand Management*, 1(1), 42-51.

Liu, C.M. (2002). The effects of promotional activities on brand decision in the cellular telephone industry. *The Journal of Product & Brand Management*, 11(1), 42-51.

Liu, M.T., Brock, J.L., Shi, G.C., Chu, R., & Tseng, T. (2013). Perceived benefits, perceived risk, and trust: Influences on consumers' group buying behavior. *Asia Pacific Journal of Marketing and Logistics*, 25(2), 225-248.

- Loo, J.L. (2009). *Acceptance of health services on mobile phones: A study of consumer perceptions*. (Unpublished doctoral dissertation). University of Carolina at Chapel Hill.
- Loudon, D., & Bitta, A.J.D. (1988). *Consumer behavior: Concepts and applications* (3rd eds.). New York: McGraw-Hill.
- Madison, J. (2011). *The world is a better place because of Steve': The life and times of Apple visionary Steve Jobs*. Retrieved March 13, 2017 from, <http://www.dailymail.co.uk/news/article-2045852/Steve-Jobs-dead-Biography-Apple-visionary.html>.
- Mafe, C.R., & Blas, S.S. (2008). The impact of Television dependency on teleshopping adoption. *Direct Marketing: An International Journal*, 2(1), 5-19.
- Malasi, J.M. (2012). Influence of product attributes on mobile phone preference among university students: A case of undergraduate students. *International Journal of Academic Research in Economics and Management Sciences*, 1(6), 10-16
- Malhotra, N., Hall, J., Shaw, M., & Oppenheim, P. (2007). *Essentials of marketing research: An applied orientation*. AU: Pearson Higher Education.
- Malviya, S., Saluja, M.S., & Thakur, A.S. (2013). A study on the factors influencing consumer's purchase decision towards Smart Phones in Indore, *International Journal of Advance Research in Computer Science and Management Studies*, 1(6), 15.
- Marshall, A. (1961). *Principles of economics* (9th eds). Cambridge University Press.
- Martin, B.A.S., & Marshall, R. (1999). The interaction of message framing and felt involvement in the context of Cell Phone commercials. *European Journal of Marketing*, 33(1/2), 206-218.
- Mazumdar, T., & Monroe, K.B. (1990). The effects of buyers' intentions to learn price information on price encoding. *Journal of Retailing*, 66, 7.

McLain, S., & Sternquist, B. (1991). Ethnocentric consumers: Do they buy American?

Journal of International Consumer Marketing, 4(1), 39-57.

Mehta, V.A. (2006). *Strategies for Indian Manufacturing firms – A focus on branding and*

country of origin effects on construction equipment's. Retrieved 13 March 2017,

from www.edissertations.nottingham.ac.uk.

Mitchel, M., & Jolley, J. (2012). *Research design explained*. USA: Cengage Learning.

Mitchell, R.C. & Carson, R.T. (1989). *Using surveys to value public goods: The contingent*

valuation method. Washington, DC: Resources for the Future.

Monroe, K.B. (2012). Price and customers' perceptions of value. *Visionary Pricing:*

Reflections and Advances in Honor of Dan Nimer, Advances in Business Marketing & Purchasing, 19, 129-152.

Moore, C.C., & Benbasat, I. (1990). *Development of an instrument to measure the perceived*

characteristics of adopting information technology innovation. University of Calgary

Working Paper Management, pp 90-105.

Moore, G. (1995). *Crossing the Chasm*. New York: Harpercollins Publishers.

Mowen, J.C (1993). *Consumer behavior*. (3rd eds.). New York: Macmillan Publishing.

Murali, S., Pugazhendhi, S., & Muralidharan, C. (2016). Modeling and investigating the

relationship of after sales service quality with customer satisfaction, retention and

loyalty: A case study of home appliances business. *Journal of Retailing and*

Consumer Services, 30, 67-83.

Nagle, T.T., & Holden, R.K. (1995). *The strategy and tactics of pricing*. Englewood Cliffs,

NJ: Prentice-Hall.

Nebenzahl, I.D., Jaffe, E.D., & Lampert, S.I. (1997). Towards a theory of country image

effect on product evaluation. *Management International Review*, 37(1), 27-49.

- Nielsen, J. (2012). *Smartphones account for half of all Mobile Phones, dominate new Phone purchases in the US*. Retrieved March 13 2017 from, http://blog.nielsen.com/nielsenwire/online_mobile/smartphones-account-for-half-of-all-mobile-phones-dominate-new-phone-purchases-in-the-us/
- Nigerian Communications Commission-NCC (2014). *2014 Subscribers Data*. Retrieved March 13, 2017, from <http://www.ncc.gov.g/internetsubscribers/html>
- O'Cass, A., & Lim, K. (2002). Understanding younger Singaporean consumers' views of Western and Eastern Brands. *Asia Pacific Journal of Marketing and Logistics*, 14(4), 54–79.
- Okoye, E. (2013). *Nigerian Smartphone market figures for 2012*. Retrieved March 13, 2017 from, <http://www.mobility.com.ng/html>.
- Oliver, P.H., & Kristiaan, H. (2001). Toward an understanding of price wars: Their nature and how they erupt. *International Journal of Research in Marketing*, 18, 83–98
- Osman, M.A., Talib, A.Z., Sanusi, Z.A., Shiang-Yen, T. & Alwi, A.S. (2012). A study of the trend of Smartphone and its usage behavior in Malaysia. *International Journal on New Computer Architectures and their Applications*, 2(1), 275-286.
- Ostlund, L.E. (1974). Perceived innovation attributes as predictors of innovativeness. *Journal of Consumer Research*, 1(2), 23-29.
- Osuagwu, P. (2014). *Nigeria has highest Smartphone penetration*. Retrieved 13 March 2017 from <http://www.vangaurdngr.com/html>
- Pallant, J. (2010). *SPSS survival manual: A step by step guide to data analysis using SPSS* (4th eds.). Australia: Allen and Unwin Book Publishers.
- Papadopoulos, N. (1993). What product and country images are and are not. In: Papadopoulos, N., Heslop, L.A. _Eds., *Product– country images: Impact and role*, in International Marketing. International Business Press, New York, pp. 3–38.

Papadopoulos, N., & Heslop, L. (1993). *Product and country images: Research and Strategy*.

The Haworth Press, New York, NY

Park, W., & Lessig, V.P. (1977). Students and housewives: Differences in susceptibility to reference group influence. *Journal of Consumer Research*, 4, 102-110.

Patwardhan, P., & Yang, J. (2003). Internet dependency relations and online consumer behavior: A media system dependency theory perspective on why people shop, chat, and read news online. *Journal of Interactive Advertising*, 3(2), 57-69.

Paul, G.L. (1980). The influence of inherent risk and information Acquisition on Consumer Risk Reduction Strategies". *Journal of Production and Brand Management*, 14(3), 221.

Pavlov, I.P. (1927). *Conditioned reflexes*. London: Routledge and Kegan Paul.

PC Magazine (2010). *Definition of Smartphone*. Retrieved March 13, 2017, from www.pcmag.com/encyclopedia_term/0,2542,t=Smartphone&i=51537,00.asp.

Pecotich, A., & Ward, S. (2007). Global branding, country of origin and expertise: An experimental evaluation. *International Marketing Review*, 24(3), 271-296

Peterson, K. (2009). *Brand origin and consumers' perceptions of Apparel product attributes relating to quality*. Retrieved March 13, 2017, from www.edt.missouri.edu.

Peterson, R.A., & Jolibert, A.J.P. (1995). A meta-analysis of country- of- origin effects. *Journal of International Business Studies*, 26(4), 883–899.

Phang, C.W., Sutanto, J., Kankanhalli, A., Li, Y., Tan, B.C.Y., & Teo, H.H. (2006). Senior Citizens' acceptance of information systems: A study in the context of e-Government services. *IEEE Transactions on Engineering Management*, 53(4), 555–569.

Pharr, J.M. (2005). Synthesizing country-of-origin research from the last decade: Is the concept still salient in era of global brands? *Journal of Marketing Theory and Practice*, 13(4), 34-44.

- Piron, F. (2000). Consumers' perceptions of the country-of-origin effect on purchasing intentions of conspicuous products. *The Journal of Consumer Marketing*, 17(4), 308–317.
- Pol, L. (1987). *Business demography: A guide and reference for business planners and marketers*. New York: Quorum Books.
- Price, L.L., & Feick, L.F. (1984). The role of recommendation sources in external search: An informational perspective. In T. Kinnear (Ed.), *Advances in consumer research* (11, pp. 250–255). Provo, UT: Association for Consumer Research.
- Quester, P.G., & Smart, J. (1998). The influence of consumption situation and product involvement over consumers' use of product attribute. *The Journal of Consumer Marketing*, 15(3), 220-231.
- Rao, A.R., & Monroe, K.B. (1988). The moderating effect of prior knowledge on cue utilization in product evaluations. *Journal of Consumer Research*, 15(2), 253-264.
- Rebello, J. (2010). *Global wireless subscriptions reach 5 billion*. Retrieved March 13 from <http://www.isuppli.com/Mobile-and-Wireless-Communications/News/Pages/Global-Wireless-Subscriptions-Reach-5-Billion.aspx> (2010).
- Rezvani, S., Dehkordi, G.J., & Rahman M.S. (2012). A conceptual study on the country of origin effect on consumer purchase intention. *Asian Social Science*, 8(12), 205-215.
- Rice, R. & Katz, J. (2003). Comparing internet and mobile phone usage: Digital divides of usage, adoption, and dropouts, *Telecommunications Policy*, 27(8/9), 8-9.
- Rogers, E.M. (1995). *Diffusion of innovations* (4th eds.). New York, NY: Free Press.
- Rogers, E.M. (2003). *Diffusion of innovations* (5th ed.). New York: Free Press.
- Rogers, E.M., & Shoemaker, F.F. (1971). *Communication of innovations: A cross-cultural approach*. New York: Free Press.

- Romaniuk, J., & Sharp, B (2003). Brand salience and customer defection in subscription markets. *Journal of Marketing Management*, 19, 25-44.
- Ruane, J. M. (2005). *Essentials of research methods: A guide to social science research*. Malden, Massachusetts: Blackwell Publishing.
- Ruyon, K.E., & Stewart, D.W. (1987). *Consumer behavior and the practice of marketing* (3rd eds.). Columbus: Merrill Publishing Company.
- Saaksjarvi, M. (2003). Consumer adoption of technological innovations. *European Journal of Innovation Management*, 6(2), 90–100.
- Samiee, S. (1994). Customer evaluation of products in a global market. *Journal of International Business Studies*, 25(3), 579-604
- Sauer, P.L., Young, M.A., & Unnava, H.R. (1991). An experimental investigation of the processes behind the country-of-origin effect. *Journal of International Consumer Marketing*, 3(2), 29-59.
- Saunders, M., Lewis, P., & Thornhill, A. (2009). *Research methods for business Students* (5th eds.). Harlow: Financial Times Prentice Hall.
- Schiffman, G.L., & Kanuk, L.L. (2010). *Consumer behavior* (9th eds.). Upper Saddle River, NJ: Pearson Prentice Hall.
- Schiffman, L., & Kanuk, L. (2004). *Consumer behavior* (8th eds.). USA: Prentice Hall.
- Schiffman, L.G., & Kanuk, L.L. (1983). *Consumer behavior*. New Jersey: Prentice-Hall.
- Schiffman, L.G., & Kanuk, L.L. (1997). *Consumer behavior*. (6th eds.). London: Prentice Hall.
- Schiffman, L.G., & Kanuk, L.L. (2000). *Consumer behavior* (7th eds.). USA: Prentice-Hall.
- Schiffman, L.G., & Kanuk, L.L. (2010). *consumer behavior* (10th eds.). Upper Saddle River, New Jersey: Prentice Hall.

Schiffman, L.G., Kanuk, L.L., & Hansen, B. (2012) *Consumer behavior*. Frenchs Forest: Pearson Prentice-Hall.

Schiffman, L.G., Kanuk, L.L., & Hansen, H. (2012). *Consumer behavior: A European outlook* (2nd eds.). Essex: Pearson Education.

Schmidt, E. (2007). *Definition of Web 3.0 soul digital forum*. Retrieved March 13 from, http://www.readwriteweb.com/archives/eric_schmidt_defines_web_30.php.

Schooler, R.D. (1965). Product bias in the central American common market. *Journal of Marketing Research*, 3, 71-80.

Schooler, R.D. (1971). Bias phenomena attendant to the marketing of foreign goods in the US. *Journal of International Business Studies*, 2(1), 71-81.

Schuitema, G., Anable, J., Skippon, S., & Kinnear, N. (2013). The role of instrumental, hedonic and symbolic attributes in the intention to adopt electric vehicles. *Transportation Research Part A: Policy and Practice*, 48, 39–49.

Sekaran, U. (2006). *Research methods for business: A skill building approach* (3rd eds.). New York: Wiley.

Shaharudin, M.R., Hassan, A.A., Mansor, S.W., Elias, S.J., Harun, E.H., & Aziz, N.A. (2010). The relationship between extrinsic attributes of product quality with brand loyalty on Malaysia national brand motorcycle/scooter. *Canadian Social Science*, 6(3), 170-182.

Sharma, P. (2011). Demystifying cultural differences in country-of-origin effects: Exploring the moderating roles of product type, consumption context, and involvement. *Journal of International Consumer Marketing*, 23, 344-364.

Sharma, S., Shimp, T.A., & Shin, J. (1995). Consumer ethnocentrism: A test of antecedents and moderators. *Journal of the Academy of Marketing Science*, 23(1), 26-37.

- Sheth, J.N., & Mittal, B. (2004). *Customer behavior: A managerial perspective* (2nd eds.) Mason (USA): South-Western.
- Shimp, T.A., & Sharma, S. (1987). Consumer ethnocentrism: Construction and validation of The CETSCALE. *Journal of Marketing Research*, 24(3), 280-289.
- Silverman, D. (2001). *Doing qualitative research: A practical Handbook*. London: Sage.
- Smith, A. (1776). Theory of economic growth. In Butler, E (eds.): *The condensed wealth of Nations and the theory of incredibly condensed theory of moral sentiments*. UK: Published by ASI (Research) Ltd.
- Smith, W.R. (1993). Country-of-origin bias: A regional labeling solution. *International Marketing Review*, 10(6), 4-12.
- Sohail, M.S. (2005). Malaysian consumers' evaluation of products made in Germany: The country-of-origin effect. *Asia Pacific Journal of Marketing and Logistics*, 17(1), 89-105.
- Solomon, M. (2004). *Consumer behavior: Buying, having, and being*. Upper Saddle River, N.J.: Pearson Prentice Hall.
- Solomon, M., Bamossy, G., Askegaard, S., & Hogg, M. (2010). *Consumer behavior: Buying: A European perspective* (4th eds.). Financial Times Press.
- Solomon, M.R. (1996). *Consumer behavior surpluses and shortcomings*. Advances in Consumer Research. Twelfth Annual Conference. Missouri Association for Consumer Research.
- Stafford, J.E. (1966). Effects of group influences on consumer brand preferences. *Journal of Marketing Research*, 3(1), 68-75.
- Stafford, T.F., & Gillenson, M.L. (2004). *Motivations for mobile devices: Uses and gratifications for M-commerce*. Proceedings of the Third Annual Workshop on HCI Research in MIS. December 10-11, 2004, Washington, D. C.

Stone, R.S. (2000). A heuristic method for identifying modules for product architectures.

Design Studies, 21, 5-31

Sukumar, S. (2013). A study of consumer attitude towards Samsung Mobile instruments in

Dindigul district, Tamilnadu, India. *International Journal of Commerce, Business and Management (IJCBM)*, 2(2), 1-10.

Sweeney, J.C., & Soutar, G.N. (2001). Consumer perceived value: The development of a multiple item scale. *Journal of Retailing*, 77, 203-220.

Thakor, M.V., & Katsanis, L.P. (1997). A model of brand and country effects on quality dimensions: Issues and implications. *Journal of International Consumer Marketing*, 9(3), 79-100.

Thakor, M.V., & Lavack, A.M. (2003). Effect of perceived brand origin associations on consumer perceptions of quality. *Journal of Product & Brand Management*, 12, 394-407.

Thakor, V. M., & Kohli, C.S. (1996). Brand origin: Conceptualization and review. *Journal of Consumer Marketing*, 13(3), 27-42.

Thorstein, V. (1899). The theory of the Leisure class. *Century classics*. Introduction by Robert Lekachman (eds). New York, USA: Penguin Books.

Tidd, J. (2010). *Gaining momentum- factor influencing adoption, relative advantages*. World Scientific, 2010.

Ting, D.H., Lim, S.F., Patanmacia, T.S., Low, C.G., and Ker, G.C. (2011). Dependency on smartphone and the impact on purchase behavior. *Young Consumers*, 12(3), 193-203.

Tornatzky, L.O., & Klein, K.J. (1982). Innovation characteristics and innovation adoption-implementation: A meta-analysis of findings. *IEEE Transactions on Engineering Management*, 29(1), 28-46.

Usunier, J.C., & Lee, J. (2005). *Marketing across cultures* (5th eds.). USA: Pearson Limited

Vanhuele, M., Laurent, G., & Dreze, X. (2006). Consumers' immediate memory for prices.

Journal of Consumer Research, 33, 163–172.

Venkatesan, M. (1966). Experimental study of consumer behavior conformity and

independence. *Journal of Marketing Research*, 3, 384-387.

Verlegh, P.W.J., & Steenkamp, J.B.E.M. (1999). A review and meta-analysis of country-of-

origin research. *Journal of Economic Psychology*, 20, 521–546.

Vranesevic, T., & Stancec, R. (2003). The effect of brand on perceived quality of Food

products. *British Food Journal*, 105(11), 811-825

Walker, R. (2008). *Can a dead brand live again?* New York Times, Retrieved March 13,

2017, from www.nytimes.com/2008/05/18/magazine/18rebranding-t.html.

Wall, M., Liefeld, J., & Liefeld H. (1991). Impact of country-of-origin cues on consumer

judgments in multi-cue situations: A covariance analysis. *Journal of the Academy of*

Marketing Science, 19(2), 105-113.

Wallace, D. (2004). *Lesson 2: Scales of measure*. Retrieved March 11, 2016, from

<http://faculty.uncfsu.edu/dwallace/lesson%202.pdf>

Walsh, S., & White, K. (2006). Ring, ring, why did I make that call? Mobile phone beliefs

and behavior among Australian university students, *Youth Studies Australia*, 25(3),

49-57.

Walters, C.G., & Paul, G.W. (1970). *Consumer behavior: An integrated framework*. Illinois:

Richard D. Irwin, Inc.

Wang, C., & Lamb, C. (1983). The impact of selected environmental forces upon consumers'

willingness to buy foreign products. *Journal of the Academy of Marketing Science*,

11(2), 71-84.

Wankhade, L., & Dabade, B.M. (2006). TQM with quality perception: A system dynamic

approach. *TQM Magazine*, 18(4), 341 - 357.

- Wei, R. (2008). Motivations for using the mobile phone for mass communications and entertainment. *Journal of Telematics and Informatics*, 25(1), 36-46.
- Westbrook, R.A. (1987) Product consumption-based effective response and post-purchase processes. *Journal of Marketing Research*, 24, 258–270.
- Wikipedia (2014). Smartphone. Retrieved March 13, 2017, from <https://en.wikipedia.org/wiki/Smartphone>
- Workman, J., & Studak, C. (2006). Fashion consumers and fashion problem recognition style. *International Journal of Consumer Studies*, 30(1), 75-84.
- Wu, P.C.S., Yeh, G.Y. & Hsiao, C. (2011). The effect of store image and service quality in brand image and purchase intention for private label brands. *Australasian Marketing Journal*, 19, 30-39.
- Wu, P.C.S., Yeh, G.Y. & Hsiao, C. (2011). The effect of store image and service quality in brand image and purchase intention for private label brands. *Australasian Marketing Journal*, 19, 30-39.
- Yang, S., Allenby, G. M., & Fennell, G. (2007). Modeling variation in brand preference: The roles of objective environment and motivating conditions. *Marketing Science*, 21(1), 14-31.
- Yaprak, A., & Parameswaran, R. (1987). Strategy formulation in multinational marketing: A deductive, paradigm-integrating approach. *Advertising International Marketing*, 1, 21–45.
- Yin, R.K. (1994). *Case study research: Design and methods* (2nd eds.). Beverly Hills, CA: Sage Publications.
- Zeithaml, V.A (1988). Consumer perceptions of price, quality, and value: A means-end model and synthesis of evidence. *Journal of Marketing*, 52(July), 2-22.

- ZiadMoh'd, A.S. (2011). The consumer decision making styles of Mobile Phones among the University level Students in Jordan. *International Bulletin of Business Administration*, 10, 7.
- Zikmund, W.G. (2003). *Exploring marketing research*. Cincinnati, Ohio: Thomson/South-Western.
- Zolfagharian, M., Saldivar, R., & Sun, Q. (2014). Ethnocentrism and country of origin effects among Immigrant Consumers. *Journal of Consumer Marketing*, 31(1), 68-84.

APPENDIX ONE

School of Postgraduate Studies,

Horizons University,

Paris, France.

20th August 2017.

Dear Respondent,

REQUEST FOR INFORMATION

I am a doctoral student of the above-mentioned university. I am conducting a research on **“Determinants of Smartphone Consumer Purchase Decision: A Study of Students of Tertiary Institutions in Lagos State, Nigeria”**. This study is being undertaken in partial fulfillment of the requirements for the award of Doctor of Business Administration (DBA) degree in International Business.

Your privacy will be protected because the survey is anonymous and your name or any other personal identifying information is not sought for on the questionnaire. The answers you provided will of course remain completely confidential and used for academic research purposes.

On the following pages you be will presented with a series of questions regarding this study.

Please be sure to read and answer each question as honestly as you can.

Thank you for your anticipated cooperation.

Sincerely yours,

David Tade Olowogboye

DRAFT QUESTIONNAIRE

General Instructions.

- I. This questionnaire comprises Four Sections: section A; B; C; and D.
- II. From Section A through section D, please **CIRCLE** to indicate how strongly you agree or disagree with each of the statements on a scale of 1 to 7.
- III. You are to **CIRCLE** only one response to a question.
- IV. The rating scales are indicated as:

Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1	2	3	4	5

SECTION A: Determinants of Smartphone Buying Behavior**Brand Image**

1	I'm at ease in making purchase decision relating to Smartphone that has strong brand image.	1	2	3	4	5
2	Smart telephone with resilient brand image influences my choice decision.	1	2	3	4	5
3	Smart telephone with strong brand image comes to my mind quickly during purchase encounter.	1	2	3	4	5
4	My sense of appreciation for Smartphone with reputable brand image is remarkable.	1	2	3	4	5

Product Features

5	Smart telephone with unique features offers value for money	1	2	3	4	5
---	---	---	---	---	---	---

6	Smart telephone with State-of-the-art features appeal intensely to my choice decision	1	2	3	4	5
7	My choice of Smartphone is strongly connected to its technical features.	1	2	3	4	5
8	My decision to purchase a Smartphone relies on the level of its features.	1	2	3	4	5

Country of Origin

9	I developed strong preference for Smartphone manufactured in well-known countries.	1	2	3	4	5
10	I'm strongly motivated to choose Smartphone that has trade mark of reputable country.	1	2	3	4	5
11	In several occasions my preference for Smartphone is founded on country of origin.	1	2	3	4	5
12	I continuously search out for smartphone that is manufactured in developed countries when making purchase decision.	1	2	3	4	5

Peer group influence

13	I purchase smartphone based on the opinion conveyed by my peer group	1	2	3	4	5
14	I have on several occasions relied on references from my acquaintances regarding Smartphone purchase.	1	2	3	4	5
15	Positive words of mouth from my friend or acquaintances influence my preference formation for Smartphone.	1	2	3	4	5

16	My peer group assessment of Smartphone sometimes influences my choice decision.	1	2	3	4	5
----	---	---	---	---	---	---

Price

17	I have strong penchant for Smartphone that is affordable in term of price.	1	2	3	4	5
18	The price of Smartphone is the first and most vital consideration that influences my choice.	1	2	3	4	5
19	My choice of Smartphone is strongly connected to its price.	1	2	3	4	5
20	I am prepared to buy a Smartphone even if the price is higher than average market price.	1	2	3	4	5

SECTION B: Consumer Purchase Decision

21.	I don't have trouble in making purchase decision concerning smart telephone phone that has strong brand image.	1	2	3	4	5
22.	Smart telephone with strong brand image influences my choice behavior.	1	2	3	4	5
23.	Smart telephone with strong brand image comes to my mind quickly during purchase encounter.	1	2	3	4	5
24.	My sense of admiration for smart telephone brand with reputable brand image influences my choice decision.	1	2	3	4	5
25.	I developed strong preference for smart telephone manufactured in well-known countries.	1	2	3	4	5
26.	Smart telephone with unique features facilitates my choice decision.	1	2	3	4	5

27.	I purchase smart telephone brand based on the opinion expressed by my peer group.	1	2	3	4	5
28.	Smart telephone with Innovative features appeal strongly to my choice decision.	1	2	3	4	5
29.	I have strong preference for smart telephone that is affordable (price).	1	2	3	4	5
30.	Recommendations from acquaintances regarding smart mobile phone functionality ease my purchase decision.	1	2	3	4	5
31.	Positive words of mouth from my contemporary influence my preference formation for smart telephone.	1	2	3	4	5
32.	In several occasion sentiments concerning country of manufacturing of smart telephone influence my purchase decision.	1	2	3	4	5
33.	My choice decision of smart telephone relies strongly on its technical aspect.	1	2	3	4	5
34.	The price of smart telephone is the first and most important consideration that influences my choice of mobile telephone.	1	2	3	4	5
35.	I always search out for smart cell phones' brand that is manufactured in developed countries when making purchase decision.	1	2	3	4	5
36.	I seek information about smart telephone country of origin as a major criterion for my choice decision.	1	2	3	4	5
37.	My choice of smart telephone is strongly influenced by cost.	1	2	3	4	5
38.	My peer group evaluation of smart telephone occasionally influences my choice decision.	1	2	3	4	5

39.	My decision to purchase a smart telephone is influenced by its degree of features.	1	2	3	4	5
40.	I tend to choose smart telephone brands manufactured in a well-known country.	1	2	3	4	5
41.	I feel I am not shortchanged by purchasing smart telephone that is relatively cheaper because it possesses the features comparable to the expensive ones.	1	2	3	4	5

SECTION C: Respondents Socio-demographic Characteristics

42. What is your gender?

- a) Male () b) Female ()

43. What is age group?

- a) 18 – 25 years () b) 26 – 35 years ()
 c) 36 – 45 years () d) 46 – 55 years ()
 e) 56 and above ()

44. What is your marital status?

- a) Single () b) Married ()
 c) Other (please specify)

SECTION D: Smartphone usage information

45. Do you use Smartphone?

- a) Yes () b) No ()

46. What brand of Smartphone are you using?

- Apple ()
- Sony ()
- HTC ()

- Samsung ()
- Blackberry ()
- Nokia ()
- Xiaomi ()
- Lenovo ()
- Huawei ()
- Ericsson ()
- Motorola ()
- LG ()
- Techno ()

Others Please specify

47. Where did you purchase your Smartphone?

- a) Manufacturer Service Centre ()
- b) E-commerce platform ()
- c) Supermarket ()
- d) Local phone dealer ()

48. What is the price range of Smartphone you are using?

- a) Below N50,000 ()
- b) N51,000 – N100,000 ()
- c) N101,000 – N200,000 ()
- d) N201,000 and above ()

49. Country that produces best quality Smartphone

- Bangladesh ()
- Brazil ()
- Canada ()

- China ()
- Czech-Republic ()
- Denmark ()
- Finland ()
- France ()
- Germany ()
- India ()
- Indonesia ()
- Italy ()
- Japan ()
- Latvian ()
- Malaysia ()
- Mexico ()
- Netherlands ()
- North Korea ()
- Pakistan ()
- Philippines ()
- Poland ()
- Romania ()
- Russia ()
- South Korea ()
- Spain ()
- Sweden ()
- Taiwan ()
- Thailand ()

- Tunisia ()
- Turkey ()
- United Arab Emirates ()
- United Kingdom ()
- USA ()

Other Please Specify

50. Ranking of smartphone in order of quality

- Apple ()
- Sony ()
- HTC ()
- Samsung ()
- Blackberry ()
- Nokia ()
- Xiaomi ()
- Lenovo ()
- Huawei ()
- Ericsson ()
- Motorola ()
- LG ()
- Techno ()

Please kindly return the completed questionnaire.

Thank you for taking the time to complete this questionnaire!!!

Thank you for your cooperation!!!

APPENDIX TWO**SPSS OUTPUT****Normal P-P Plot of Regression Standardized Residual****Dependent Variable: TCPB**