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Foreign Tourist in Kandy Sri Lanka

Risk Perceptions & Online Shopping

Highlights

A Study of Bakers in Anambra State

Clothing Fair in the City of Caruaru

Discovering Thoughts, Inventing Future

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Risk Perceptions and Online Shopping Intention among Internet Users in Nigeria

By Olise, Chigbata Moses, Otika, Udoka Stephen, Ejiofor, Uloma Happiness & Osuagwu Blessing Oby

Abstract- This study was carried out to investigate the influence of risk perception dimensions such as perceived financial risk, perceived performance risk, perceived time risk, perceived psychological risk and perceived social risk on internet users' online shopping intention. The study aims to fill the gap that exists in literature on reasons why Nigerian internet users, who are able to shop online, still refrain from doing so. The study adopted descriptive research design with the aid of survey method in obtaining the needed data. The population comprises all the internet users in the study area. The completed and usable close-ended questionnaire was distributed and collected from 390 respondents within one month. Non-probability sampling procedures (convenience sampling) method was used. The multiple linear regressions were used to test hypotheses with the aid of (SPSS 23 version). The result confirm that perceived time risk has a significant influence on internet users online shopping intention (β=.098, t= 2.392, p<.017).

Keywords: risk perception, online shopping, shopping intention, internet users.

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Risk Perceptions and Online Shopping Intention among Internet Users in Nigeria

Olise, Chigbata Moses [α], Otika, Udoka Stephen [σ], Ejiofor, Uloma Happiness [ρ] & Osuagwu Blessing Oby [ω]

Abstract- This study was carried out to investigate the influence of risk perception dimensions such as perceived financial risk, perceived performance risk, perceived time risk, perceived psychological risk and perceived social risk on internet users' online shopping intention. The study aims to fill the gap that exists in literature on reasons why Nigerian internet users, who are able to shop online, still refrain from doing so. The study adopted descriptive research design with the aid of survey method in obtaining the needed data. The population comprises all the internet users in the study area. The completed and usable close-ended questionnaire was distributed and collected from 390 respondents within one month. Non-probability sampling procedures (convenience sampling) method was used. The multiple linear regressions were used to test hypotheses with the aid of (SPSS 23 version). The result confirm that perceived time risk has a significant influence on internet users online shopping intention (β=.098, t= 2.392, p<.017). The results also revealed that psychological risk had significant influence on internet users' online shopping intention (β=.163, t= 5.035, p<.000). Performance risk has a significant influence on internet users online shopping intention (β=.101, t= 1.863, p<.063), financial risk also have a significant influence on internet users online shopping intention (β=.619, t=12.488, p<.000). Social risk has no significant influence on internet users' online shopping intention (β=.023, t=.631, p=.528). We recommend that it is pertinent for online marketers to develop and improve their reliability and believability strategy in order to gain consumer confidence in shopping online. Again, online marketers should take several actions to improve internet marketing in order to meet customers' needs and expectations.

Keywords: risk perception, online shopping, shopping intention, internet users.

I. Introduction

a) Background of the Study

The dynamic nature of business environment has warranted that for business owners to remain in business, they must adapt to the changing environment especially in the area of technology to meet the needs of customers. For example, Wilson & Gilligan (1997) argued that marketers should match the capabilities of the business with the environmental conditions. Furthermore, Pride & Ferrell (2003) recommended that businesses should be proactive and adjust their marketing strategies to fit changes taking place in the environment. Again, Lamb, Hair, & McDaniel (2006) described marketers as adapters rather than agents of change. Consequently, many businesses are responding to the new order in the technology world, the Internet to meet the needs of their dynamic customers. One of these businesses is retailing firm. Like in developed countries, an increasing number of retailers in Nigeria are adopting the Internet as a platform to make sales; this is known as online shopping. The adoption and use of the Internet (a major technological platform) to facilitate socio-economic activities is growing in all parts of the world, and this growth is poised to continue unabated in coming years. Camp L. J. (2000), aver that internet is a set of networks connected using protocols that are open and portable, and that enable the entire research community to share information. Internet serves several purposes including information search, information sharing, interactive communication, and shopping.

Online shopping also known as electronic commerce (e-commerce) is one of the products of advances in technological changes and developments and has changed the way in which business is operated. Online shopping is defined as the process a customer takes to purchase a goods and service over the internet (Jusoh and Ling, 2012). Online shopping or online retailing is also a form of electronic commerce which allows consumers to directly buy goods or services from a seller over the Internet using a web browser. Alternative names are: e-webstore, e-shop, e-store, Internet shop, web-shop, web-store, online store, and virtual store (Wikipedia, 2013). It is the use of the Internet for marketing, identification, payment and delivery of goods and services (Ayo et. al. 2011). Some consumers have open heartedly adapted to online shopping while others have fear of uncertainties and of not fulfilling their expectations. These uncertainties are basically perceived risk.

The concept of perceived risk was first introduced by Bauer (1960) and has been frequently used to address various issues in consumer behaviour. Schiffman et. al. (2007) explains perceived risk as an uncertainty that consumer faces when he cannot foresee the consequences of his purchase decisions. Risks perceived by consumer can become a hurdle in

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performing internet transactions (Gerrard and Cunningham, 2003). Again Mitchell (1999) defined perceived risk as "a subjectively-determined expectation of loss. In the online shopping setting, the level of perceived risk may be magnified due to online consumers' limited physical access to products and sales personnel (Park and Stoel, 2005). A high level of perceived risk hinders consumers from adopting the Internet as a shopping channel (Forsythe and Shi, 2003; Garbarino and Strahilevitz, 2004). Peter and Tarpey, (1975) identified six components of perceived risk associated with online shopping (physical risks, social risks, product risks, convenience risks, financial risks, and psychological risks. Among the six types of risks associated with online shopping, product risks and financial risks have been shown to have a significant negative influence on consumers' Internet purchase intentions (Bhatnagar and Ghose, 2004; Lu, Hsu, and Hsu, 2005).

Despite the significant growth and the optimistic future growth of online shopping, negative aspects are also becoming more frequently associated with this alternative shopping method. In an online environment, in contrast to a physical one, greater risk and less trust are expected due to the fact that there is major difficulty in evaluating a product or service as there are no visual or tangible indications about the quality of the product nor face-to-face interaction with sales personnel, and the purchase is affected by security and privacy issues (Laroche et al., 2005). Therefore, it is assumed that people may feel a certain degree of risk when purchasing a product through the Internet. For instance, consumers are worried that the Internet still has very little security with respect to using their credit cards and disclosing personal information or concerned about purchasing a product from sellers without physically examining the products (Pallab, 1996). There have been intensive studies on online shopping intentions and behavior in recent years (Almousa, 2011; Thompson and Liu 2011; Masoud, 2013; Dai, Forsythe and Kwon, 2014). Most of them have attempted to identify factors influencing or contributing to online shopping attitudes and behavior. These studies have all made important contributions to our understanding of the dynamics of online shopping field. However, there is a lack of coherent understanding of the influence of perceived risks on online shopping intention in Nigeria.

b) Statement of the Problem

Despite the significant growth and the optimistic future growth of online shopping, negative aspects are also becoming more frequently associated with this alternative shopping method. Therefore, it is assumed that people may feel a certain degree of risk when purchasing a product through the Internet. For example, consumers are worried that the Internet still has very little security with respect to using their credit cards and disclosing personal information or concerned about purchasing a product from sellers without physically examining the products (Pallab, 1996). While businesses in Nigeria are reported to have online access with opportunity for e-commerce activities, customers in the country however access business websites only to source for information but make purchases the traditional way Ayo, Adewoye, and Oni, (2011). In spite of the growing population for online shopping, a large percentage of Internet users find online shopping as a source of risk and uncertainty. As a result of these challenges, not many Nigerian internet users wish to adopt online shopping. For example, in a survey of online shopping behavior of consumers in Nigeria, only 23.3 per cent had ever purchased goods online; 37 per cent had never visited any online shop; 18 per cent had visited 1 to 2 online shops, 24.6 per cent had visited 3 to 5 online shops, 12.6 per cent had visited between 6 to 20 online shops, and 7.8 per cent had visited above 20 online shops (Ayo, Adewoye, & Oni, 2011). The statistics is obviously very low compared with numbers of consumers who had shopped online in Europe, U.S., Asia/Pacific and South Africa. Furthermore, according to Nigerian Communications Commission (NCC, 2018) Internet users in Nigeria increased marginally to more than 111.6 million in December 2018. If this data is anything to go by, with a population of 180 million, this implies that about 55% of the Nigerian populations (an average of 6 persons out of every ten) have access to the Internet. The statistics reveals a huge gap between number of internet users and number of online shoppers. There is a need to fill this gap of low patronage of online shopping which could be attributed to risk dimensions. This gap shows the potential of the online market. E-marketers have to focus on this opportunity and try to convert internet users into the online shoppers.

c) Objective of the Study

The main objective of the study is to investigate the influence of perceived risk on online shopping intention among internet users in Nigeria. Specifically, the study seeks.

1. To determine the influence of perceived financial risk on online shopping intention among internet users in Nigeria.
2. To establish the influence of perceived psychological risk on online shopping intention among internet users in Nigeria.
3. To examine the influence of perceived performance risk on online shopping intention among internet users in Nigeria.
4. To ascertain the influence of perceived time risk on online shopping intention among internet users in Nigeria.

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5. To examine the influence of perceived social risk on online shopping intention among internet users in Nigeria.

d) Research Hypotheses

The following hypotheses were formulated based on the research objectives.

$H0_1$: Perceived financial risk has a negative influence on online shopping intention among internet users in Nigeria.

$H0_2$: Perceived psychological risk has a negative influence on online shopping intention among internet users in Nigeria.

$H0_3$: Perceived performance risk has a negative influence on online shopping intention among internet users in Nigeria.

$H0_4$: Perceived time risk has a negative influence on online shopping intention among internet users in Nigeria.

$H0_5$: Perceived social risk has a negative influence on online shopping intention among internet users in Nigeria.

e) Scope of the Study

The study focuses on the influence of perceived risk on online shopping intention among internet users in Nigeria. The data collection and location was from the south eastern states of Nigeria namely, Anambra, Abia, Imo, Enugu and Ebonyi. However, the current study did not include all the internet users in Nigeria. As a result, it is difficult to generalize the results to all the internet users in Nigeria. Numerous factors can affect online shopping intention. This study only evaluated the perceived risk and its dimensions and how it relates to online shopping intention. The independent variables used in the study include; financial risk, psychological risk, performance risk, time risk and social risk. Other types of risk dimensions were not included in the study because they are no relevant to the current study. The study was carried out in six months from March to July, 2019.

f) Significance of the Study

This study is very much important since the study will unveil the influence of perceived risk on online shopping intention among internet users in Nigeria. It will be a source of reference to scholars and researchers to carry out further research on the influence of perceived risk on online shopping intention among internet users in Nigeria. In addition, it will be a pedestal for managers and policymakers to make a clear decision on how to convert internet users into online shoppers. The result of the study will enable e-retailers to understand and focus on implementing marketing strategies that can lead to the improvement of their business. The study is also very significant as its outcome will spell out the relevance of marketing and the correct marketing practices on e-retailing. Finally, the outcome of the study will be a guide for the regulatory agencies to make policies that will coordinate and promote the activities of e-retailing for survival and growth.

II. Literature Review

a) Dimensions of Perceived Risk

i. *Financial Risk*

Financial risk is defined as the likelihood of a financial loss due to hidden costs or a lack of guarantee in the case of errors (Pires, Stanton & Eckford, 2004). According to Kiang, Ye, Hao, Chem & Li, (2011) financial risk is often termed 'economic risk' and is defined as the 'likelihood of suffering a financial loss due to any hidden costs or replacement costs due to the lack of warranty or a faulty product. Price is the product element that has been reported to critically determine a consumer's purchase decision and as the monetary value of a product increases, so does the perceived financial risk associated with the purchase (Pappas, 2016). When using the Internet to purchase products, the fundamental financial risk that consumers perceive, is often said to be related to security and privacy concerns (Pantano, 2014).

Privacy and security concerns are important and assist in explaining consumers' resistance to online shopping. Consumers who believe that their online transactions are prone to fraud will be less likely to purchase online (Nepomuceno *et al.,* 2014). Concerns of consumers include the safety of their personal information, the overall transaction security and the misuse of private consumer data. These concerns are fuelled by media headlines on related subjects, such as hacking, fraud and online scams that raise uncertainty about online shopping (Constantinides, 2004). Furthermore, the high concern for security combined with the intangibility of online shopping, increases the perceived financial risk of consumers and decreases the probability that a consumer will shop online.

The complexity of new technologies and growing capacity for information processing has made privacy of transactions an increasingly important issue of online shopping (Lee *et al.,* 2011). Many internet users appear to be afraid to shop online or provide personal information online, due to fears of a lack of privacy and the possibility that their information will be misused (Visa, 2012). The expansion of electronic payments provides consumers with the means to participate in the global digital economy and provides retailers with access to a global consumer base. However, to reap the benefits of this new digital economy and increased market, retailers need to understand the perceived risk and safety concerns with regards to online shopping for internet users. Online retailers need to reassure consumers that online

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payment methods are safe and that their personal information is secure. Internet users, who perceive less financial risk, will be more likely to shop online.

ii. *Psychological Risk*

Mitchell and Greatorex (1993) define perceived psychological risk as the potential loss of self-esteem due to a product or service being inconsistent with the self-image of the consumer. Consumers who are risk-averse and more comfortable with traditional shopping methods, will perceive online shopping to be complex and struggle to adopt this new form of retail. Many consumers are not willing to interact with online retailers, which decrease the consumer's intention to shop online (Lian & Yen, 2014). Such consumers are more comfortable with traditional brick-and-mortar stores and have not made a psychological or 'mental shift' to online shopping.

Consumers have previously cited face-to-face contact, interaction with staff and sensory evaluations of a product as reasons for being more willing to use traditional shopping methods versus online shopping (Samuel, Balaji & Wei, 2015). Not all consumers are conversant with technology and the Internet and therefore, online shopping is often perceived to be complex and difficult to understand and has further been described as impersonal, frustrating and overwhelming by consumers. Perceived psychological risk is increased by the intangible nature of online shopping as consumers purchase a product without having seen or touched it. The lack of sensory product inspection enhances the uncertainty and perceived psychological risk that consumers perceive when shopping online (Huang *et al.,* 2004). As a result, many consumers will search for a product online, but purchase it in-store after having touched and seen the product. In contrast to traditional shopping orientations of some consumers, other consumers enjoy the self-service function of online shopping. Such consumers are confident, need less support from sales staff and will be more open to shopping online (Lian & Yen, 2014). Internet users, who are more comfortable with new technology, are expected to enjoy online shopping, in comparison to older consumers who are generally expected to have a higher barrier towards online shopping.

iii. *Performance Risk*

Performance risk is concerned with the potential failure of the product or website to meet expected performance requirements and is formally defined by Mitchell (1999) as 'the potential loss occurred by the failure of a product to perform as expected.' According to Jacoby & Kaplan, (1972) perceived performance risk is the possibility that the product does not work properly or only works for a short period of time and can be applied in the online shopping context to include the performance of a website. As uncertainty about the functionality of the product and website increases, consumers perceive increased performance risk. Because performance risk associated with online shopping involves the performance of the product and the performance of the website, online consumers could perceive higher levels of performance risk than non-online consumers.

The first component of performance risk, product risk, is defined as the loss experienced by consumers when their expectations of a product do not actualise after purchase (Forsythe & Shi, 2003). In the online environment, product risk is largely due to the consumer's inability to physically examine products before purchase or due to limited product information being available. The fact that consumers cannot accurately evaluate the quality of a product prior to purchase, makes product risk an important element of perceived performance risk (Hsieh & Tsao, 2014). The perceived performance risk of online shopping is further increased by website factors such as time spent searching for information, the uncertainty regarding after sales service and the difficulty of navigation on a website (Pappas, 2016). Website usability includes the ability to find one's way around a website, to locate desired information, to know what to do next and to do so with minimal effort (Constantinides, 2004). The quality of a website is the online equivalent of the atmosphere of a physical store and accordingly acts as a trustworthiness cue for consumers to decrease perceived risk (Chang & Chen, 2008). In the same way that physical settings of a store affect consumers' psychological and behavioural responses, website atmospheric cues can affect consumers' shopping intentions (Richard & Habibi, 2016). Shopping in general has been recognised as a recreational activity and despite the high levels of perceived risk, online shopping is no different.

iv. *Time Risk*

Within the online context, time risk has been defined as the potential loss of time and effort and includes issues related to website navigation, processing an order and delivery delays (Aghekyan-Simonian, Forsythe, Kwon & Chattaraman, 2012). According to Mitchell & Greatorex, (1993) perceived time risk has been defined as the amount of time lost as a result of a product or service failure and time spent correcting the error. This dimension of perceived risk also includes waiting time for the receipt of products, as well as time spent returning incorrect items (Aghekyan-Simonian *et al.,* 2012). Slow, dysfunctional websites (e.g. error messages) and poor interactivity, prompt online consumers to search for alternative shopping channels (e.g. other online websites or brick-and mortar-alternatives), since time saving and convenience are motivations for shopping online (Constantinides, 2004). In short, the perceived time risk associated with

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online shopping is said to be affected by three factors namely, the website functionality, delivery and information search. The successful functionality of a website reflects the reliability of an online retailer and decreases the time risk perceived by consumers (Goode & Harris, 2007). To attract new consumers and keep existing consumers, the reliability of a website is vital (i.e. websites must function quickly and without broken links).

In addition to the functionality of a website and the delivery of products being a factor of perceived time risk, the search for information can also increase or decrease time risk perceived by consumers. During the online buying process, information search is a key stage for consumers (Vazquez & Xu, 2009). Consumers become more empowered as they search online for the best prices and value for money and accessing information about prices has been considered an important factor in affecting consumers' online shopping intention (Vazquez & Xu, 2009). The information search stage is an attempt of consumers to overcome the uncertainty and risk associated with online shopping. The information quality of shopping websites has a considerable impact on the shopping decisions of consumers. The intangibility of online shopping increases the uncertainty experienced by consumers and as a consequence, perceived time risk increases when limited information is provided about a product, resulting in consumers having low self-confidence regarding the purchase evaluation (Pappas, 2016). When shopping online, consumers desire an efficient transfer of information, interaction with others and an abundance of immediate and customised information (Hsieh & Tsao, 2014). By providing detailed and complete information, retailers can decrease the perceived risk of consumers and reduce uncertainties inherent to the online environment (Hsieh & Tsao, 2014). A consumer who is more informed about a product, will perceive less time risk when purchasing online (Nepomuceno *et al.,* 2014) and high-quality information can satisfy consumers and enhance their confidence in shopping, reducing uncertainties and potential losses.

v. *Social Risk*

Social risk is defined as the probability that shopping online will result in peers thinking less favourably of the consumer and is often termed 'external psychological risk' (Pires *et al.,* 2004). With regards to online shopping, perceived social risk includes subjective norms, which refers to an individual's desire to comply with the expectations of other influential consumers (Khare *et al.,* 2012). Subjective norms capture the consumer's perceptions of the influence of significant others, such as parents, peers and the media (Javadi *et al.,* 2012). Consumers with influential personalities will only shop online if it has been accepted by social circles.

Many consumers are influenced by social groups and exhibit a tendency to behave according to social norms, but the extent to which consumers are willing to act on the basis of words of others differs (Kaur & Quareshi, 2015). Consumers with a strong desire for social recognition are more likely to be influenced by normative influences than consumers with a low desire for social recognition (Khare *et al.,* 2012). Thus, if the social norm has been established to not engage in online shopping or with certain online retailers, some consumers will perceive increased social risk. Group conformity and social norms are important to this cohort as it minimises consumers' perceptions of risk and security (Khare *et al.,* 2012).

Consumers trust information received from other consumers and not only does this affect the purchase intention of consumers, but also the reputation of an online retailer. Retailer reputation involves consumers' perceptions of the retailer's image, innovativeness, commitment to satisfaction and product quality (Zhang *et al.,* 2011). If consumers are influenced to refrain from shopping online in general, or from certain online retailers, their perceived social risk would increase.

b) Online Shopping Intention

Online shopping has a lot of connotations which are used interchangeably in the extant literature. These are Internet shopping, electronic shopping, and web shopping. Online shopping has been defined by scholars and researchers. On-line shopping is a single, homogenous activity, the selling of goods and services via the World Wide Web (www) (Birkin, Clarke, & Clarke, 2002). Online shopping is the use of online stores by consumers up until the transactional stage of purchasing and logistics (Monsuwe´, Dellaert, & Ruyter, 2004). Web shopping is an e-commerce system used by shoppers in the context of business-to-consumer (B2C) or business-to-business (B2B) (Ling, Chai, & Piew, 2010). These definitions imply that online shopping requires existence of retailers' websites through which shopping is done in a virtual environment devoid of physical contact between sellers and buyers. To attract shoppers to, keep them longer on, and make them return to the sites, e-tailers must design and promote a user-friendly websites. Ultimately, the main goal of online shopping is to provide a platform for shoppers to make exchange of goods and services with retailers.

Relevant to the online context, early research by Pavlou (2003) found intention to use a website to be an appropriate measure of online purchase intention, when assessing online consumer behaviour. Given that online shopping involves purchasing and information sharing, purchase intention will depend on various factors that need to be enhanced to increase purchase intention amongst online consumers (Pavlou, 2003). The factors

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that need to be enhanced to increase purchase intention were investigated by Chang et al. (2005). They categorised the antecedents of online purchase intention into three categories: perceived characteristics of the website, product characteristics and consumer characteristics. In addition to these three categories, prior experience has also been indicated as an antecedent of online purchase intention. Strong online purchase intention often results from consumers who have successful past purchase experience, which aids in reducing uncertainties (Leeraphong & Mardjo, 2013). Because online shopping is generally perceived to be riskier than traditional shopping, prior purchase experience reduces uncertainty amongst consumers and increases purchase intention (Thamizhvanan & Xavier, 2012).

Previous research has provided evidence for the effect of the dimensions of perceived risk on online purchase intention and behaviour (Forsythe & Shi, 2003; Garbarino & Strahilevitz, 2004), yet little consensus exists for the effect of specific types of perceived risk on online purchase intention (Dai, Forsythe & Kwon, 2014). For example, Forsythe and Shi (2003) argue that perceived privacy risk (included under perceived financial risk in the current study) does not affect online shopping intention, but Doolin, Dillons, Thompson and Corner (2005) found that perceived privacy risk often discourages consumers from shopping online. The results of previous studies offer little agreement on the strength of the dimensions of perceived risk on online shopping intention.

c) Conceptual Model

Based on the relevant concepts discussed above, a proposed research model is developed to investigate the influence of perceived risks (financial risk, psychological risk, performance risk, time risk, and social risk) on online shopping intention among internet users in Nigeria.

d) Theoretical Framework

i. *Perceived Risk Theory*

Perceived risk is an important factor that is used in various areas of social sciences. Consumer behavior was first examined as risk-taking as well as risk-reducing behavior by Bauer (1960). Bauer's initial proposition was that "consumer behavior involves risk in the sense that any action of a consumer will produce consequences which he/she cannot anticipate with anything approximating certainty, and some of which at least are likely to be unpleasant" (1960). Again, Cox (1967) extended Bauer's seminal conceptualization and developed a two-factor view of risk structure. The amount of perceived risk is construed to be a function of (1) the amount that would be lost (i.e., that which is at stake) if the consequences of the act were not favorable, and (2) the individual's subjective feeling of certainty that the consequences will be unfavorable" (Cox, 1967). Similarly, Cunningham (1967) proposed two basic components for perceived risk, which are uncertainty and consequences. Uncertainty refers to the likelihood of unfavorable outcomes, and consequences refer to the importance of losses. Consequences are also divided into two categories as performance and psychosocial consequences.

Bettman (1972, 1973) used a different distinction for risk as "inherent risk" and "handled risk". He defined inherent risk as the latent risk that a product class holds for a consumer, and handled risk as the amount of conflict a product or product class causes when the purchaser chooses a brand in a particular buying situation. Handled risk includes the effects of information, risk reduction processes, and the degree of risk reduction provided by familiar buying situations (Bettman, 1973; Ross, 1975). An important study was conducted by Jacoby and Kaplan (1972) to determine the interrelationships among the five types of consequences (financial risk, performance risk, physical risk, social risk and psychological risk) and to measure their individual and collective relationship to overall perceived risk. The results indicated that the five types of consequences explained an average of 74% of the variance in the overall perceived risk measures taken across 12 different products. Performance risk tended to explain more variance than did any other type of consequence. A cross validation of components of perceived risk was later conducted by Kaplan et al. (1974) and the results reflected high agreement with the Jacoby and Kaplan's (1972) findings. Hence, the study indicated that overall perceived risk can be fairly well predicted with the five types of consequences. Later, the risk literature suggested different types of consequences, or dimensions, such as time risk (e.g. Roselius, 1971; Stone and Gronhaug, 1993), and privacy risk (e.g. Featherman and Pavlou, 2003).

This study argues that understanding to what extent each type of risk dimension contributes to overall risk is critical to reduce risk perceptions during the innovation adoption process of consumers. Especially, really new products/services are innovative and require consumer learning. They are therefore associated with various risks. Hence, five dimensions of perceived risk, including financial risk, performance risk, social risk, psychological risk, and time risk are used in this research as the potential factors that influence internet user's intention to shop of online.

e) Empirical Review

Folarin and Ogundare (2016) in their influence of customers' perceived risk on online shopping intention in Malaysia's Apparel Industry. The main purpose of the research was to examine the influence of customers' perceived risk on online shopping intention in Malaysia, specifically on Malaysia's apparel industry. To achieve

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the purpose, the research deduced its conceptual framework from past researches, using five independent variables which are; information privacy risk, security risk, delivery risk, financial risk and quality risk with online shopping intention as the only dependent variable. The conceptualized framework was used to develop a multivariate likert-scale questionnaire with a scale of 1 to 5 and the questionnaire was used to conduct a primary research which solicited responses from 307 customers' who still prefer to shop for apparel in bricks and mortar than shopping online. Thus, convenience sampling which is a type of non-probability sampling that enables easy selection of the target audience was employed (Saunders, Lewis and Thornhill, 2009). The data collected was quantitatively analyzed via SPSS 20.0, the bivariate multiple regression result shows information privacy risk, financial risk and quality risk have significant influence on online shopping intention in Malaysia's apparel industry, however, security risk and delivery does not have significant influence on online shopping intention in Malaysia's apparel industry. Conclusively, this research had been able to help businesses to identify the customers' perceived risk that inhibit Malaysia customers' from shopping online and it gave recommendations on how businesses can minimize these risks.

Masoud (2015) studied the Effect of Perceived Risk on Online Shopping in Jordan, the study aimed to examine the effect of perceived risks (financial risk, product risk, time risk, delivery risk, and information security risk) on online shopping behavior in Jordan. To investigate the hypotheses of the research, data was collected from online shopping users; a survey was conducted with a sample size of 395 online shoppers among consumers who previously purchased online and mainly from the main popular online stores in Jordan, methodology was done using SPSS 17 and Amos 18. The study revealed that financial risk, product risk, delivery risk, and information security risk negatively affect online shopping behavior. The results also showed that the other two dimensions, perceived time risk, and perceived social risk have no effect on online shopping. The study has an important managerial implication; it provides marketers with the importance of consumers risk perception in order to adopt adequate risk-reduction strategies in the internet shopping environment.

Zhang et al. (2012) aimed to explore the dimensions of consumers' perceived risk, and investigate their influence on online consumers' purchasing behavior. The results showed that there are five independent dimensions, perceived health risk, perceived quality risk, perceived time risk, perceived delivery risk and perceived after-sale risk affect significantly online consumers' purchasing behavior. While the other three dimensions, perceived privacy risk, perceived social risk and perceived economic risk are the less relevant factors. Javadi *et al*. (2012) aimed to analyze factors affecting on online shopping behavior of consumers, and how perceived risks (financial risks, product risk, convenience risk and non-delivery risk) impact attitude toward online shopping. To investigate the hypotheses of the research, 200 questionnaires dispersed among online stores of Iran. Respondents to the questionnaire were consumers of online stores in Iran which randomly selected. The study identified that financial risks and non-delivery risk negatively affected attitude toward online shopping, and no significant effect of product risks and convenience risk on attitude toward online shopping. Results also indicated that domain specific innovativeness and subjective norms positively affect online shopping behavior. Furthermore, attitude toward online shopping positively affected online shopping behavior of consumers.

Almousa (2011) aimed to examine the influence of six perceived risk dimensions including, performance, psychological, financial, social, time, and privacy risks, associated with apparel online shopping on purchase intention among Saudi consumers. Results indicated that risk perception has a strong negative influence on apparel purchase intention. Nevertheless, differences are observed between different risk dimensions, where consumers perceive more performance and time risks in apparel internet shopping. Moreover, consumers perceive privacy and social risks with a lesser significance than performance and time risks on apparel internet shopping.

III. Methodology

The study adopted descriptive research design with the aid of survey method in obtaining the needed data. According to Cohen, Manion, and Morrison, 2008), survey is useful in that it usually: represents a wide target population, generates numerical data, provides descriptive, inferential and explanatory information, manipulates key factors and variables to derive frequencies, gathers standardized information (i.e. using the same instruments and questions for all participants), and others. The primary source of data was generated through the administration of the questionnaire on the respondents who are the internet users in south eastern state of Nigeria. Secondary data was collected from review of publications, books, internet, unpublished materials (theses and dissertation), and journals. The population of the study comprises all the internet users in the study area. The completed and usable close-ended questionnaire was distributed and collected from 390 of 400 respondents within one month. It used non-probability sampling procedures via a convenience sampling method. The questionnaire was adapted from a mixture of instruments for measuring various aspects of the study. The items, were measured on a five-point Likert scale ranging from 1 (strongly disagree) to 5. To

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ensure the reliability of the instrument, test-retest method of reliability was applied, using Pearson product moment correlation coefficient as the statistical tool, the result gave reliability index of (0.96) indicating a high degree of consistency. The questionnaire was personally administered, through the use of resource persons, to the chosen respondents. The study applied descriptive statistics as a tool to analyze bio-data of the respondents and the research questions, factor analysis, and multiple linear regressions were used to test hypotheses. All analyses were done through the application of Statistical Package for Social Science (SPSS 23 version).

IV. Data Analysis

The total number of four hundred (400) copies of the questionnaire was administered by the researcher through handy. Out of the 400 copies of the questionnaire sent out three hundred and ninety were returned, giving a response rate of 97.5%; 10 out of the 400 copies of the questionnaire administered were not returned, thus, giving a non-response rate of 2.5%.

Demographic profile of respondents. Of 390 total respondents, 53.6% are female while the remaining 46.4% participants were male; the response indicates the age bracket of 20 t0 30 years 42.1% representing youthful age; 51.8% of the respondents had higher level of education; and half of the respondents spent six to nine hours on the internet daily.

a) Descriptive statistics

Descriptive statistics analysis show that majority of the variables have mean above 3 which show positive response and agreement with the dimensions of the research model. Many of the items, however, have standard deviations above one which is an indication of variation in the opinions of the respondents.

Factor Analysis was used to check the loadings of the various items. The result of the Factor analysis shows that Kaiser-Meyer-Olkin Measure of Sampling Adequacy is .504 which is slightly above the .5 benchmark and this confirms the adequacy of the sample used in the study. Also, Bartlett's Test of Sphericity has an approximate Chi-Square value of 13180.061 and is highly statistically significant at .000 above the .01 margin of error. This means the Factor Analysis is reliable and dependable. Total variance explained is 70.175% which is quite appreciable. For the factor loadings (commonalities), all the items loaded are very high above the .4 benchmark which is an indication that none of the items need be eliminated in the final analysis. The next stage of the analysis is the multiple linear regression (MLR) analysis and the results are shown below.

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.879[a]	.773	.770	1.72620

The first information from the MLR analysis is the model summary and from this, the coefficient of multiple correlation R is .879. The coefficient of multiple determination R^2 is .773 while the adjusted R^2 which adjusts the R^2 downwards taking care of error is .770. This means that between 77% and 77.3% of variations in the dependent variable, Shopping Intention is accounted for by the five independent variables.

ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	3906.455	5	781.291	262.198	.000[b]
	Residual	1144.235	384	2.980		
	Total	5050.690	389			

a. *Dependent Variable: Shopping Intention*
b. *Predictors: (Constant), Financial Risk, Psychological Risk, Performance Risk, Time Risk, Social Risk.*

The next information from the MLR is the regression analysis of variance ANOVA which has a value of 262.198 and is highly statistically significant at .000 below the .01 margin of error. This means that the model was a good fit and that the coefficient of multiple correlations R is significantly different from zero. The next information is the coefficients.

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Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.473	.414		3.553	.000		
	Time Risk	.090	.038	.098	2.392	.017	.354	2.825
	Psychological Risk	.142	.028	.163	5.035	.000	.560	1.786
	Performance Risk	.107	.058	.101	1.863	.063	.203	4.938
	Financial Risk	.606	.049	.619	12.488	.000	.240	4.168
	Social Risk	.018	.029	.023	.631	.528	.452	2.212

a. *Dependent Variable: Shopping Intention*

The coefficients show that 4 out of the 5 variables are significant and the hypotheses should be accepted in the alternate form. Social risk is not significant hence the hypothesis on that should be accepted in null form. Tolerance and variance inflation factor (VIF) measure collinearity. For Tolerance, the closer to .1 the below while for VIF 5 is the threshold. The values of both the tolerance and VIF are within acceptable range as they did not show any problem of collinearity. This implies that online shopping intention among internet users is hampered by financial risk, psychological risk, performance risk, time risk, and social risk.

b) Discussion of Results

This study examined the effect of perceived risk factors (performance risk, financial risk, time risk, psychological risk and social risk) on internet users' online shopping intention. The results through the multiple regression analytical tool discovered that the influence of perceived risk and its significances were divergent depending on the dimensions of the perceived risk.

Internet users consider perceived financial risk as the most important factor contributing to their reluctance in shopping online – more so than the other components of perceived risk, such as performance risk, time risk, psychological risk and social risk. This finding is in agreement with previous studies that found that perceived financial risk was consistently determined to be the most significant predictor of online shopping behaviour (Chang, & Tseng, 2013; Kukar-Kinney & Close, 2010;; Tian & Ren, 2009).

Perceived performance risk was also found to be significant on online shopping intention; this may be as a result of internet users' skeptic about the quality of the product and the website to meet expected performance requirements. As uncertainty about the functionality of the product and website increases, consumers perceive increased performance risk. Because performance risk associated with online shopping involves the performance of the product and the performance of the website, online shoppers perceive higher levels of performance risk. The finding is in agreement with Hsieh & Tsao, (2014), Pappas, (2016), Richard & Habibi, (2016) findings.

The result also discovered that perceived social risk had no significant effect on the online shopping intention. This is because many internet users do not wish to be influenced by social groups; they intend to act on their own. Previous findings indicate that internet shoppers did not perceive a higher level of social risk. (Chang, & Tseng, 2013; Hong & Cha, 2013; Kukar-Kinney & Close, 2010). However, Ko, Jung, Kim and Shim (2004) found that Korean internet users perceived higher levels of social risk.

Furthermore, perceived time risk was found to have significant influence on online shopping intention, this is because internet users fill that much time is wasted during ordering, receiving, and returning an unsatisfactory product. This finding is in line with Akram (2008) and Tian and Ren (2009) who show that consumers are concerned about the delay and time loss involved in online shopping. Forsythe and Shi (2003) found that some online shoppers may hesitate to buy through the internet due to concerns about inconvenience or delays in receiving products.

The result also show that perceived psychological risks have significant influence on online shopping intention, which may be due to internet users filling loss of self-esteem due to a product or service being inconsistent with the self-image of the consumer. Therefore, psychological risk was significant enough to negatively affect consumer's online shopping intention. This result is in line with Akram (2008), Lian & Yen,(2014)'s findings, but contradicts that of Hong and Cha (2013).

V. Summary, Conclusion and Recommendation

a) Summary of Findings

The results of multiple linear regression analysis shows that,

1) Perceived time risk has a significant influence on internet users online shopping intention ($\beta = .098$, $t = 2.392$, $p < .017$).

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2) The results also revealed that psychological risk had significant influence on internet users online shopping intention (β=.163, t= 5.035, p<.000).
3) Performance risk has a significant influence on internet users online shopping intention (β=.101, t= 1.863, p<.063),
4) Financial risk has a significant influence on internet users online shopping intention (β=.619, t= 12.488, p<.000).
5) Social risk has no significant influence on internet users online shopping intention (β=.023, t= .631, p=.528).

b) Conclusions

The emergence of internet has impacted the world's marketing environment in a great way and it has provided businesses the opportunity to expand and enhance their ability to reach customers in different locations, both locally and globally through electronic commerce (Masoud, 2013). However, despite this popularity of online shopping and the myriads of benefits that comes with it, many customers still avert online shopping because of the risk associated with it, as there had been issues of privacy and security breach, credit-card fraud, non-delivery, lack of guarantee of quality goods and services among customers' (Rao, 2012; Meskaran et al, 2013). This risk associated with online shopping, brought about the essence of this study which had endeavor to research the reasons behind the aversion of online shopping among internet users in Nigeria.

Hence, the variables used for the study were deduced and conceptualized from prior researches on the influence of perceived risk on online shopping intention; these variables include financial risk, performance risk, psychological risk, time risk and social risk (Masoud, 2013; Dai, Forsythe and Kwon, 2014).

The study applied descriptive statistics as a tool to analyze bio-data of the respondents and the research questions, factor analysis, and multiple linear regressions were used to test hypotheses. The finding revealed that risk, performance risk, psychological risk, and time risk have significant influence on online shopping intention in Nigeria.

c) Recommendation

Online marketers should assure internet users that their money, information on the credit card are secured, this will make them wish to shop online.

Again, online marketers should make ordering and delivery of the product seamless to avoid unnecessary time lost.

Through advertising, online marketers should reassure internet users of the quality of products displayed for sale.

Having identified the risk perceptions of the internet users, it is pertinent for online marketers to develop and improve their reliability and believability in order to gain consumer confidence in shopping online.

Furthermore, online marketers should take several actions to improve internet marketing in order to meet customers' needs and expectations.

Policy makers or government should provide better regulations to protect consumer's rights, specifically pertaining to online transactions.

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Factors Affecting the Satisfaction of Homestay Foreign Tourists in Kandy, Sri Lanka

By Yaggahavita E.M., Yomal Rangika S.M., Abeygunarathna L.K.S., Gihan M.R. & Dr. Jayasuriya N.A

Abstract- This paper is an endeavor to examine the factors affecting the satisfaction of homestay tourists. This study was conducted based on the tourists' homestays located in Kandy Sri Lanka. The paper reviews the literature on the satisfaction of tourists, demographic reasons for selecting Kandy and the impact of destination attributes to satisfaction, such as; service, security, facility and price level. In addition, the paper intends to test the relationship between tourists' satisfaction and the demographic characteristics. In the light of the findings, it will benefit to the government to identify the developments of homestay concept and tourism industry. The findings of this study will also be valuable to the hospitality industry and entrepreneurs to make improvements in the field, thus, by engaging in numerous marketing and promotional activities to attract tourist as well as by improving their satisfaction.

Keywords: *homestays, satisfaction, tourists, kandy.*

GJMBR-E Classification: *JEL Code: M31*



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Abstract- This paper is an endeavor to examine the factors affecting the satisfaction of homestay tourists. This study was conducted based on the tourists' homestays located in Kandy Sri Lanka. The paper reviews the literature on the satisfaction of tourists, demographic reasons for selecting Kandy and the impact of destination attributes to satisfaction, such as; service, security, facility and price level. In addition, the paper intends to test the relationship between tourists' satisfaction and the demographic characteristics. In the light of the findings, it will benefit to the government to identify the developments of homestay concept and tourism industry. The findings of this study will also be valuable to the hospitality industry and entrepreneurs to make improvements in the field, thus, by engaging in numerous marketing and promotional activities to attract tourist as well as by improving their satisfaction.

Keywords: homestays, satisfaction, tourists, kandy.

I. Introduction

Homestay program is the most alternative program of the tourism industry. There is a new concept in the world wide but it is not yet familiar to the public. It is a community based on the tourism program, which is initiated with the objective of distributing the tourism benefits to a fair cross section of the society by preparing houses and accommodation units carrying various themes that brings out the Sri Lankan authenticity. These are located in various destinations in Sri Lanka, with suitable quality standards befitting the purpose of accommodating tourists by intending an interaction between the local communities. The creators of Homestay concept intend to give an opportunity for the tourists to experience the Sri Lankan way of life. The homestay concept directly involves the rural community in tourism which is how it becomes a major contributor to the Sri Lankan economy (SLTDA, 2019).

There are many various type of tourist come to Sri Lanka, to spend holidays, for business purposes or any other and stay for more than a day in a year. Homestays allow the tourists to stay with the local people in the same premises. Moreover, the back packer tourists were famous earlier for small accommodations. However, the number of Homestays has increased during the past period of time in Kandy area.

The concept of homestay program is providing multiple benefits to the destination country as well as it has become a tool for developing the country. Added to that, the Sri Lankan government also supports this concept as it contributes to the development of the tourism industry (Kunjuraman & Hussin, 2017). Nevertheless, when attempting the homestay concept, it affects to the customer satisfaction and destination attributes, and an attempt to customer satisfaction mainly depends on factors such as; service, facilities, security and price level.

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II. Literature Review

The destination attributes are greatly influenced to tourists' satisfaction. Customer satisfaction is the key component of the tourism industry(Gnanapala, 2016).

a) *Services in Homestays*

Service is the most important factor of the tourism industry and the managements are more concerned about the quality improvements because the competition is higher within the industry. Accordingly, the management is concerned about the service. Once the customer gets the service, they willingly come again and again to get the good service(Suanmali, 2014). However, better service always comes with a good staff, service quality, friendliness and responsiveness. Communication skills also play as an important technical skill. Excellent communication skill is more important because customers pay not only for the product, food, rooms or any other but also for the facilities and service(Gnanapala, 2016).

b) *Security in Homestay*

Security is a major challenge in the homestay program. If the homestay does not have enough security it creates a negative impact to the industry(Kunjuraman & Hussin, 2017).Many researchers mention safety and security as main factors affecting to the tourism demand. When the tourists visit to their chosen destination, they are concerned about the security, especially with regard to walking at night, accommodations, staying hotel and public transport(George, 2017).

c) *Facilities in Homestay*

Facilitates should be developed to get the higher demand for the tourism industry. The improvement of facilities depends on the growth and development of the tourism. Therefore, it is important to identify the tourists' perception and satisfaction with

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regard to the quality and safety of roads, traffics, banking service, internet, IID facilities, custom and air service(Gnanapala, 2016).

d) Price Level in Homestay

The price level affects the homestay industry in many ways depending on the customer requirement as when and where to stay. The tourism industry identifies two kinds of travelers. There are price intensive travelers and upper market travelers. Accordingly, when they visit, they consider about these variations because sometimes the price is different from place to place. However, if they have the ability they are willing to pay and spend the holiday(Gnanapala, 2016). Also that tourists perceive value and satisfaction in community based homestays. The research mentions that there is a strong positive relationship which affects to the perceived value of homestay on their satisfaction. Therefore, in order to get the positive impression of the customer, the homestay should be comfortable, clean, accessible, peaceful, and enjoyable and also the price should be reasonable (Shahrivar, 2016).

This research article examined the relationship between the tourists' satisfaction and destination attributes. Hence, the factors affecting the satisfaction of tourists can be identified as; demographic characteristics, cultural characteristics and travel characteristic. Accordingly, the research respondents are dissatisfied about the safety and security. Safety and security is one of the basic expectations of the tourists. If it is not, the tourists are less likely to visit, which stresses on the fact that the government should provide facilities with regard to the safety and inform about the country to the local people and provide the opportunities to them to increase the tourists' satisfaction.

According to Gnanapala (2016), the destination selection process is greatly influenced by the tourists' motives, attitudes and perceptions. Moreover, this research paper states that the Asian tourists were satisfied with the price level, food and beverage, hospitality, accommodation, entertainment facilities, location, transportation, and safety and security. Added to that, an Egyptian research investigates the factors affecting to the customer satisfaction and thus identifies that the tourists are satisfied with the price level and service accommodation. However, the majority of tourists are satisfied with tourism in Egypt as evident by the given ratings; good 70%, weak 18%, and 11%.

III. Conceptual Framework

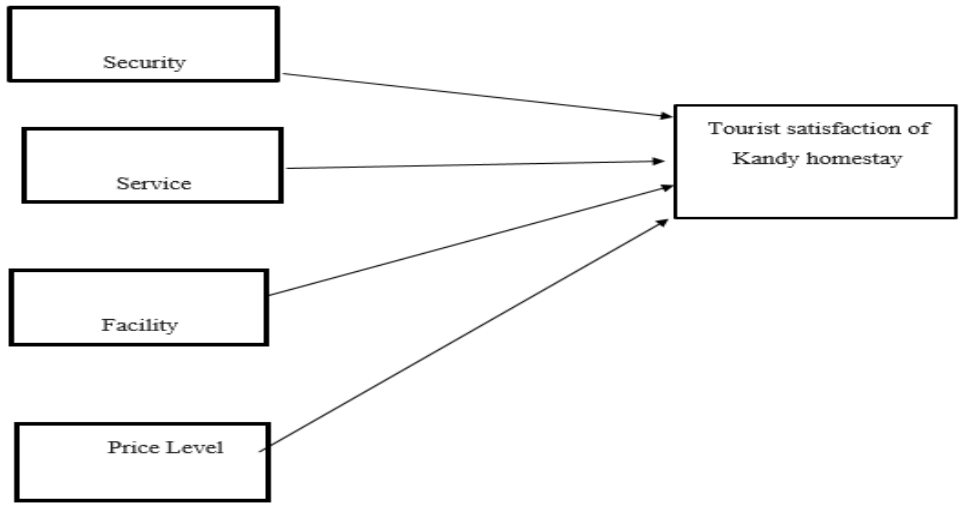


Figure 1

IV. Significance of the Study

The research can be used to get knowledge about the tourism industry for a student who is studying in the field of hospitality. This study will be beneficial for the student who follow hotel management and for entrepreneurs who wish to start homestay concept.

The Homestay is a new concept of Sri Lankan tourism but it is expected to continue with the support of SLTDA. Thus, this study could be applied to investigate what factors would motivate tourists to choose homestays in Sri Lanka and to predict tourists' overall satisfaction based on the hypotheses selected. The research is related to boost the industry of tourism in Sri Lanka. There are many research studies related to hotel industry of Sri Lanka. However, the Research studies focusing on tourism and home stay are very rare. Therefore, this research will be useful for new entrepreneurs who wish to start businesses in this field

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as well as the present owners to improve their service standards by using the outcomes of the research.

a) Summary

This research provides an introduction, problems, objectives and literature review to match with the scope of this research. In addition, the research describes how the conceptual model is explained and presents the relationship between destination attributes and tourists satisfaction.

b) Limitation

Nowadays there is a huge demand for homestays in Sri Lanka, however, this study is limited only to 300 participants. Nevertheless, in the past, research studies have been conducted with 300 respondents(Lanka, 2015). Since, this research study is based on homestays in Kandy, the sample profile is tourists who visited Kandy during the months of April, May and June in 2019. When it comes to the sampling methods used, convenient sampling method was selected to collect data. Moreover, 300 questionnaire papers were distributed among five homestays in Kandy area. Financial resources were reserved to print questionnaires, to collect the data from homestays and for travelling purposes in this study. It is important to note that this study will only incorporate primary data.

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Customers Ethnocentrism and Purchase Intention of Local Wheat Flour: A Study of Bakers in Anambra State, Nigeria

By Ejiofor Happiness Uloma, Anayo D. Nkamnebe & Otika Udoka Stephen

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Abstract- This paper focused on consumer ethnocentrism and purchase intention of home-grown wheat flour among commercial bakers in Nigeria. Despite the improved wheat flour production in Nigeria recently, the majority of wheat flour consumers (commercial bakers) still prefer the foreign-grown wheat flour to the home-grown wheat flour. This preference may not be unconnected to distrust for locally made products in terms of quality. This has raised a germane question of how does ethnocentrism could influence purchase intention of home-grown wheat flour among commercial bakers in Nigeria. In order to fill this gap in literature, this study examined the nexus among consumer ethnocentrism and purchase intention of home-grown wheat flour in Nigeria. Survey research design was adopted and the unit of analysis comprised all registered commercial bakers in Anambra state, Nigeria. Purposive sampling technique was employed and questionnaire was the research instrument.

Keywords: *consumer ethnocentrism, *purchase intention, cetscale, *home-grown wheat flour, *nigeria.

GJMBR-E Classification: *JEL Code: M39*



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Keywords: *consumer ethnocentrism, *purchase intention, cetscale, *home-grown wheat flour, *nigeria.

I. Introduction and Background of the Study

Research on the concept of consumer ethnocentrism is increasing and it became crucial in the process of understanding consumer behavior in the global market (Renko, et al. 2012). Consumer ethnocentrism is a result of care and affection for own country and fear of adverse consequences because of high rates of import of foreign products that could cause serious problems for local economy development. Ethnocentrism is a sociological idea established more than a century ago by Sumner (1906) as, "the view of things in which one's own group is the centre of everything, and all others are scaled and rated with reference to it". Ardono. (1950), referred to it as "ethnic centeredness". Shimp and Sharma (1987) defined consumer ethnocentrism as, "the belief held by consumers about the appropriateness of, indeed morality of, purchasing foreign-made products". The argument behind consumer ethnocentrism is underpinned by a preference for in-group (domestic) products (Pentz, 2011). Consumer ethnocentrism is believed to be built based on domestic preference and not, a negativity towards any particular country (Josaissen, 2011). Consumer ethnocentrism has been associated with "domestic country bias" (Balabanis and Diamantopoulos, 2004). The greater the domestic country bias the greater the likelihood that the individual will exhibit high levels of ethnocentrism. It is believed that ethnocentric consumers naturally favour their own countries and automatically reject all foreign products (Carter, 2009). Consumers are thought to develop patriotic and nationalistic feelings that cause them to want to protect their domestic economies (Roger and Mason, 2014).

Wheat flour is made by grinding wheat grain kernels into a fine powder which makes up a key ingredient of many stable foods in the average Nigeria diet, including bread, snacks, pasta, and noodles. Nigeria, with the total consumption of 4.1 million metric tons in 2015, is one of the highest consumers of wheat in Africa (Euromonitor International, Baked Goods in Nigeria, (2015). Nigeria's wheat consumption per capita of 0.023 MT/person, however, is currently 16th among its Sub-Saharan peers (EIBGN, 2015). According to International Centre for Agricultural Research in the Dry Areas (ICARDA, 2016), Nigeria currently imports four million tons of wheat spending $4billion on the commodity every year a figure expected to reach $10 billion by 2030 when Nigerians are predicted to consume over 10 million metric tons of imported wheat to satisfy their growing demand for non-traditional foods like bread, pasta, and noodles.

While domestic production of wheat in Nigeria remains low at about 60,000 tons per year, wheat imports in Nigeria for the 2016-17 marketing year are forecast at 4.972 million tons, up from 4.410 million tons in 2015-16. According to the (USDA, 2016), Nigeria is

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currently the thirteenth largest importer of wheat in the world. However, as a result of the challenges in foreign exchange sourcing and rate, wheat imports declined to 3.4 MT in 2015(USDA, 2016). The introduction of Accelerated Wheat Production Program in Nigeria has helped to stimulate local wheat production and encourage usage by bakers. Local wheat production figures increased from 400,000 to 600,000 metric tons whereas the estimated total national demand for wheat stood at about 3.7 million tons per year. However, consumers have begun to pay attention to domestically grown wheat due to food preservatives used in wheat kernel prior to international transportation (Jin and Kim, 2011).

Shimp and Sharma (1987) developed an effective instrument for measuring the ethnocentric tendencies of consumers in deciding whether to purchase foreign or domestic products. This multi-item scale, which was named 'Consumer Ethnocentric Tendencies Scale' ('CETSCALE'), has been utilized to analyze why some consumers prefer domestically produced goods to imported goods, even when the latter are cheaper and their quality is evidently better (Balabanis et al.2001). According to Luque-Martinez et al. (2000), the 'CETSCALE' instrument, which uses country of origin as one of its explanatory variables, would appear to be a useful tool for analysis of consumer attitudes, behaviour, and future purchase intentions with respect to foreign and domestic goods.

Previous studies have shown that consumers tend to use the country of origin as a cue to make decisions for the purchase of products with or without other product information (Balestrini and Gamble, 2006; Schnettler et al., 2008). In addition, several studies have reported that consumer ethnocentrism has a positive influence on consumer preference for domestic products (Jang, 2012; Juric and Worsley, 1998). Few studies, if any, have examined the influence of ethnocentrism on intention to buy and use domestically grown wheat flour by Nigerian bakers Against this background, the present study is designed to contribute to the literature in this area of research by testing the reliability and validity of 'CETSCALE' and examining consumers' ethnocentric on purchase intention of domestically grown wheat flour in Nigeria.

a) Statement of the Problem

Consumer ethnocentrism refers to consumer biases in favour of domestic over foreign products (Shimp & Sharma, 1987). The concept is postulated to be one component of a complex, multifaceted construct involving consumers, cognitive, affective, and normative orientations toward foreign-made products (Shimp, 1984). The influence of consumer ethnocentrism on consumer attitudes, intentions and actions is well established. Numerous researches in international marketing found that consumer ethnocentrism has a negative effect on consumer evaluations of foreign products (Klein, 2002; Klein, Ettenson, & Morris, 1998; Shimp & Sharma, 1987) as well as their attitudes toward foreign products (Sharma, Shimp, & Shin, 1995; Zarkada- Fraser & Fraser, 2002). In addition, several papers provide evidence that the foreign brand preference is moderated by the level of consumer ethnocentrism (Batra, Ramaswamy, Alden, Steenkamp, & Ramachander, 2000; Steenkamp, Batra, & Alden, 2003). In the era of globalization, many companies are seeking to expand their market globally. The tough competition will require the company to come out with a quality product to face the competition in the international arena. In some countries, domestic consumers are more ethnocentric and prefer local products as compared to imported products, as to show their love to the country. But in some instances the consumer might forgo their ethnocentrism to get the best value for their money. The availability of choice might change the consumers mind. However, despite the improved wheat production in Nigeria, most bakers are still purchasing foreign wheat flour, it has not been ascertained what influence their decision. Hence, a major question arises, how ethnocentrism affects purchase intention of domestically grown wheat flour among bakers in Nigeria?

b) Objectives of the Study

The main objective of this study is to examine the relationship between ethnocentrism and buying intention of domestically grown wheat flour in Nigeria. The specific objectives of the study are:

1. To identify whether ethnocentric tendencies of respondents have impact on their purchase intentions
2. To examine reliability and validity of Cetscale, used in measuring ethnocentric tendencies of consumers?

c) Research Hypotheses

Ho_1: Ethnocentrism has no significant impact on bakers buying intention of domestically grown wheat flour in Nigeria.

Ho_2: Cetscale has no significant impact on ethnocentric tendencies of bakers buying intention of domestically grown wheat flour in Nigeria.

d) Scope of the Study

The study focuses on consumer ethnocentrism and how it influence purchase intention in Anambra state. The independent variable is consumer ethnocentrism and the dependent variable is purchase intention. The independent variable; consumer ethnocentrism will be measured with' Consumer Ethnocentric Tendencies Scale' ('CETSCALE') developed by Shimp and Sharma (1987). The study is domicile on consumer behavior as a concept in

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marketing literature. As this study relates to the activities of bakers in Anambra state, only registered bakers will be studied, non-registered bakers will not be included in the study. The study will cover the bakery industry in Anambra State. The choice of the Anambra State is that previous researchers have not done much using consumer ethnocentrism predict the baker's intention to purchase domestically grown wheat flour. The study is a cross-sectional study and will cover the period from October to April, 2018.

e) Significance of the Study

The significance of this study is as follows: First, it provides the understanding of the determinant of domestically grown wheat flour in Nigeria from baker's behaviour perspective. The study will provide useful information for Nigerian agricultural policy makers, local wheat farmers and flour millers in Nigeria as well as marketing companies for foreign brands to understand their customers' perception about local and foreign wheat. The study will also be useful for developing marketing strategies and government trade policies. Domestic products will be preferred to foreign ones if they attract more ethnocentric customers. The study will also be useful to the bakers to understand what influence them to purchase domestically grown wheat flour in Nigeria. The academicians are not left out because the study will be the bases for further study. The study will be a source of information provider to enable the government to take a rightful decision on how to support farmers to produce wheat that will be sufficient for bakers. The study will give step for academicians to study more on the moderating and mediating roles of the variables.

II. Review of Related Literature

Conceptual Framework

a) The Concept of Consumer Ethnocentrism

The concept of consumer ethnocentrism has been derived from the general concept of ethnocentrism, which was first introduced in 1906 by sociologist William Sumner. In the early eighties, Crawford and Lamb (1981) showed that buying foreign products can cause high emotional involvement especially when it comes to national security or loss of jobs. That argument offered the concept of ethnocentrism beyond psychological and social frameworks, and was recognized in the field of marketing as one of the dynamic factors in consumer purchasing choices. Consumer ethnocentrism is defined as "the beliefs held by consumers about the appropriateness, indeed morality of purchasing foreign-made product and the loyalty of consumers to the products manufactured in their home country." (Shimp and Sharma, 1987). Consumer ethnocentrism has a direct and negative impact on consumers' purchase intention towards foreign products. These imply that the high ethnocentric tendencies lead to unfavourable attitude towards lower purchase intentions for foreign products.

According to Shimp and Sharma (1987), consumers refuse to buy foreign products because they consider that they are harmful to the national economy and cause unemployment. Herche (1992) found that consumer ethnocentrism can predict consumers' preferences to buy domestically produced goods instead of foreign and that the ethnocentric tendencies are better predictors of purchase behaviour than demographic or marketing mix variables. The construct of consumers' ethnocentrism relies on the presumption that the consumers' patriotic emotions will have significant effects on attitudes and purchase intentions. Therefore, Shoham and Brenečić (2003) reported that consumer ethnocentrism had significant impact on consumers' intentions to purchase domestically produced goods. Many other studies have examined the impact of consumer ethnocentric tendencies on purchase intentions. (Yelkur, 2006; Chryssochoidis 2007; Nguyen, 2008; Evanschitzky, 2008; Ranjbairn, 2011) However, the results have been different depending on the characteristics of consumers and countries. Only recently, in the former Yugoslavia several studies have been conducted that have examined the impact consumers' ethnocentric tendencies on purchasing behavior. (Vida, Damian, 2000; Ljubić., 2002;Kesić, 2004.; Kesić, 2005; Reardon, 2005; Čutura, 2006;Dmitrović, Vida, 2007; Dmitrović 2009).

b) Measuring Consumer Ethnocentrism

Early attempts to develop a scale for measuring consumer ethnocentrism, which included the so-called 'E-scale' (Adorno et al.1950) and other adaptations of measures that had originally been developed for measuring 'generic' sociological ethnocentrism (Chang and Ritter 1976; Warr et al.1967), turned out to be inappropriate for measuring the specific construct of consumer ethnocentrism (Shimp and Sharma 1987; Luque-Martinez et al. 2000). More recently, Shimp and Sharma (1987) developed the Consumer Ethnocentric Tendencies Scale' ('CETSCALE'). Although other scales have subsequently been suggested and tested, 'CETSCALE' has become the most commonly used instrument for measuring consumer ethnocentrism (Chryssochoidis et al.2007). The scale is comprised of 17 items that are designed to measure consumers' evaluations and behavioural tendencies when comparing domestically produced goods with imported products (Hult and Keillor 1994). Netemeyer et al. (1991) reported strong support for the psychometric properties (unidimensionality and internal consistency) and nomological validity of the scale when they tested it in samples of consumers across four developed economies (USA, France, Japan, and Germany). This

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scale has been widely used to measure consumer ethnocentrism tendencies in many studies within developed and in the developing countries (Luque-Martinez, et al., 2000; Kaynak, Kara, 2002; Chryssochoidis etal., 2007; Yeong et al., 2007, Wong et al., 2008, Vassella, 2011; Ranjbarian,2011, 2011). However, according to Kaynak and Kara (2002), the validity of 'CETSCALE' has not yet been fully established in all relevant settings; in particular, few validation studies have involved developing economies in Eastern Europe, Central Asia, and the Middle East.

c) Consumer Purchase Intention

Howard & Sheth, (1967) states that purchase intention is the pre-step that guides clients to actual purchase actions, and is understood as intention to buy products. According to Keller (2001), consumers' buying decision is very complex. Purchase behaviour is an important key point for consumers during considering and evaluating of certain product. Moreover, purchase intention is a significant factor use in predicting purchasing process (Ghosh, 1990). When the consumers decide to purchase the product in certain store, they will be driven by their intention. According to Fishbein and Azjen (1975), intentions has four elements, the behaviour which is intended to perform, the target object at which the behaviour is directed, the situation in which the behaviour is to be performed and the time at which the behaviour is to be performed. Moreover, the inherent intentions of the beholder (positive or negative) are most likely to determine their consequent behaviours (positive or negative) towards the object.

The consumers' purchase intentions are therefore defined as the likeliness of buying or rejecting any commodity by the consumers (Whitlar, 1993). As intentions are based on the perceptions the consumers behold for the product or services at disposal, these intentions are influenced by a number of factors. Ness. (2010), in his study on identifying the consumer purchase intentions in six European countries found similar results in all countries regarding the significant effect of consumers' perceived value for the product on their behavioural intention to buy it. Moreover, they found mediating effect of satisfaction in this relationship. Study in Taiwan by Chen (2007) showed that consumers' attitudes and purchase intentions in relation to the organic food are influenced by four main factors of positive attitude, positive subjective norm, behavioural control and perceived difficulty. The first three factors play positive role in determining the purchase intentions of the consumers, however, perceived difficulty is negatively related to the purchase intentions.

d) Consumer Ethnocentrism and Purchase Intention

In addition to the proposed relationships between various antecedents and consumer ethnocentrism, it is suggested that there is a relationship between consumer ethnocentrism and purchase of domestically produced goods. Klein(1998) reported that ethnocentric consumers prefer domestically produced goods because they believe that products from their own country are the best. Herche (1992) found that consumer ethnocentrism can predict consumers' preferences to buy domestically produced goods as opposed to foreign products; indeed, he reported that ethnocentric tendencies are better predictors of import purchase behaviour than demographic and marketing mix variables. Durvasula (1997) demonstrated that higher levels of consumer ethnocentricity are associated with more positive beliefs about the virtues of domestically produced goods and stronger attitudes about the importance of buying such products. Shohamand Brenčič (2003) reported that consumer ethnocentrism had a significant impact on consumers' intentions to purchase domestically produced goods. Taken together, the above findings suggest that a positive link exists between consumer ethnocentrism and intention to purchase domestically produced goods.

Besides, the finding of Okechuku (1994) demonstrates that consumers in developed countries prefer their own domestic goods first. The more customers prefer domestic goods, the less positive they feel about foreign products. In addition, ethnocentric consumers believe that the purchase of imported products can hurt the domestic enterprises and cause unemployment as well as be unpatriotic (Netemeyer, 1991; Shimp and Sharma, 1987). As a result, ethnocentrism gives consumers feelings of belonging and guidelines for buying behaviour, which can be acceptable to a group and contribute to various evaluations of foreign and domestic goods. Several studies also have the same conclusion that customers tend to evaluate domestic products more favourably than foreign ones. (Balabanis and Diamantopoulos, 2011; Juric and Worsley, 1998). However, in the recent study, Balabanis (2017) suggest that ethnocentrism has no essential effect on the purchase intention of convenience or low-cost products.

e) Theoretical Framework

i. *Theory of Planned Behaviour*

The theory of planned behaviour is an extension of the theory of reason action (Fishbein and Ajzen 1975). The TPB extended the TRA by adding the perceived behavioural control (PBC) because the TRA has difficulty in explaining behaviours in which a person does not have volitional control over it. The present study applied TPB instead of TRA to predict purchase intention. This is because whether to purchase or not is not entirely under a person's volitional control. There are some control factors that may affect individual's purchase intention such as quality, time and money constraint, availability of the product and so on. Hence, it is deemed to be necessary to examine beyond the attitude and

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subjective norm construct in the TRA but to explore further the control factor that possibly influence individual's purchase intention. The TPB model posits that intention to perform a given behaviour is the immediate antecedent of that behaviour (Ajzen 2002). Behavioural intention refers to the amount of effort a person exerts to engage in behaviour. It captures the motivation factors necessary to perform a particular behaviour (Courneya, Bobick and Schinke 1999). That is, the more a person intends to carry out the intended behaviour, the more likely he or she would do so (Armitage and Conner 1999). Intention is determined by three conceptually independent variables labelled attitude, subjective norms and PBC.

Generally, the more favourable the attitude and subjective norm, and the greater the perceived behavioural control, the stronger should be the individual's intention to perform a particular behaviour (Ajzen 2002).According to Ajzen (1991), attitude toward behaviour is the person's favourable or unfavourable feeling of performing that behaviour and is determined by behavioural beliefs about the outcome of the behaviour and evaluation of the outcome. Subjective norm refers to the individual's perceptions of social pressure in performing or not performing a given behaviour and is determined by normative beliefs which assess the social pressures on the individual about a particular behaviour. Finally, PBC is thought to be a function of control beliefs about the perceived ease or difficulty of carrying out the intended behaviour and may have both direct and indirect effects on behaviour.

For the purposes of this study the researchers adopt the theory of planned behaviour because it links to what influence baker intention to purchase domestically grown wheat flour. The theory has been adopted by numerous researchers' (Courneya, Blanchard, & Laing, 2001; Rhodes, Courneya, & Jones, 2002, Bamberg, Ajzen, & Schmidt, 2003; Conner & Abraham, 2001)

f) Empirical Review

TPM Le, Nguyen, Dinh, and Dang, (2017) studied the effects of country of origin and product features on customer purchase intention. The study investigated the drivers of purchase intention for imported powdered milk by using the partial least squares-structural equation model approach to analyse a data survey of 369 customers in Vietnam. The results indicate that product attitude has the strongest positively effect on purchase intention; meanwhile, the country of origin has indirectly relationship to the purchase intention via product features. Specifically, group conformity also has significant relationship with purchase intention. Lastly, ethnocentrism has a negative effect on product quality and purchase intention. They recommend that the paper be conducted a qualitative study to support the empirical results.

Kamwendo, Corbishley, and Mason (2014) in their study South African consumer ethnocentrism and attitudes towards foreign convenience products. The study looks into the concept of consumer ethnocentrism and its relationship with product selection and investigates the relationships between consumer ethnocentrism and South African consumers' attitudes towards foreign convenience products. The aim of the study was to determine the extent to which consumer ethnocentrism affects consumer behaviour among South African consumers. Through the use of the CETSCALE questionnaire, an analysis of the levels of consumer ethnocentrism displayed by consumers of different demographic characteristics was conducted. A research model highlighting the antecedents to consumer ethnocentrism was developed and tested using an Analysis Of Variance (ANOVA) test. The study was in the form of a descriptive survey. 500 questionnaires are distributed, with 476 useable questionnaires being obtained. SPSS 21.0 is used to analyze the data. Non parametric tests are used as the data was not normally distributed using a Kolmogorov Smirnov test. The research hypotheses were tested using a nonparametric Chi-square test. The Pearson chi-square test was used to test for the existence of variances within the responses provided by the respondents to individual question. The study reveals that only ethnicity has a significant relationship with consumer ethnocentrism. Ethnocentric tendencies are the strongest among Black South Africans. Theoretical and practical implications of the study are presented with the provision of suggestions regarding future research.

Suska Riau (2016) wrote on the consumer ethnocentrism and attitude towards domestic product in pekanbaruoleh. The purpose of the research was to discover high school student ethnocentrism and their attitude toward domestic product. Base on consumer ethnocentrism questionnaire (CETSCALE) developed by Shimp and Sharma (1987), 17questions were given to the student from one private high school in Pekanbaru City, Riau Province. Moreover, question about their attitude, preference, and the reason to choose domestic product also being questioned. About 118 students participated in this study. The data collected was analysed through qualitative and quantitative method. The result showed that the study provides support for the CETSCALE's reliability and validity. Mean score on the CETSCALE was 57.20, which is indicating a moderate level. From the question about country of origin, approximately 60.2% respondents pay attention to the product country of origin. In relation to the price, 55.1% would buy the domestic product if the price between the domestic and foreign product is the same. On the other situation 71.2% respondent would buy the domestic product if the price is cheaper, contrary to only 23.7 % respondent that keep buying domestic product

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even the price is higher. It is important to note that even they have high ethnocentrism score, not all of them willing to buy domestic product when the price is higher. We also gave them opened question asking about what kind of product and services they prefer domestic made. Nearly 50% mentioned clothes or dress and many respondents refer to specific kind of clothes or motive such as Batik. Food is chosen by at least 66% respondent as domestic product they prefer. The most reasons are the cheap prices, same quality, delicious taste for food, and proud to consume the domestic product. We may conclude that respondent were ethnocentrism at certain product but still considering the price to make a buying decision.

Nik-Mat, Abd-Ghani, and Al-Ekam (2015) studied the direct drivers of ethnocentric consumer, intention and actual purchasing behaviour in Malaysia. The study attempts to determine the drivers of actual purchasing behaviour, intention to purchase domestic products and ethnocentrism. The study employs the cross-sectional primary data, self-administered on household, selected using stratified random sampling in four Malaysian regions. A nine factor driver of actual domestic purchasing behaviour (culture openness, conservatism, collectivism, patriotism, control belief, interest in foreign travel, attitude, ethnocentrism and intention) were measured utilizing 60 items, using 7-point Likertscale.From 1000 questionnaires distributed, a sample of 486 were returned representing 48.6 percent response rate. From the fit generated structural model (SEM analysis), it was found that the drivers of actual purchase behaviour are collectivism, cultural openness and patriotism; the drivers of intention to purchase domestic product are attitude, control belief, collectivism and conservatism; and drivers of ethnocentrism are cultural openness, control belief, foreign travel and patriotism. It also shows that Malaysian consumers scored high in ethnocentrism and patriotism.

Asshidin, Abidina and Borhanb(2016) in their study perceived quality and emotional value that influence consumer's purchase intention towards American and local products. The main purpose of the study was to investigate the effects of perceived quality and emotional value that influence consumer's purchase intention towards American and local products. The contribution of the study was crucial to the growing body of international marketing to explain the purchase intention on United States products on top of others in the context of Malaysian consumers. In other words, the research provides useful information on how the local Malaysian consumers perceive foreign products. A total of 270 questionnaires we redistributed to students in higher learning institutions who were chosen randomly among the total population. Sample is mixed between postgraduate and undergraduate students and does not include international students; as the study is aimed at comparing American products and local products. Data were then analyzed using descriptive, reliability and correlation analysis. The reliability result of this study shows that the instruments that have been used in for measuring various variables in this study were reliable. Meanwhile, for correlation, the result shows moderate significant relationship between perceived quality and emotional value towards purchase intention.

III. Research Methodology

a) Research Design

A research design describes the procedures for conducting the study, including when, from whom, and under what conditions the data will be obtained and analysed for required information. The study will use descriptive research design with the aid of survey method in obtaining the needed data. Survey research design was chosen because the sampled elements and the variables that are being studied are simply being observed as they are without making any attempt to control and manipulate them. Besides, the survey research design also helps to evaluate the implications and interrelationship of the dependent and independent variables of the study (Chinedu, 2013).

b) Source of Data

According to Valos and Bednall, (2010), they see source of data as data gathered and assembled for a research project at hand. Data needed for this study was collected from the primary sources. The data for this study were collected through survey to get an in-depth understanding on how ethnocentrism and product quality influence baker's intention to purchase local wheat flour. Survey involves using pretested questionnaire. The data will be measured using 5 point likert rating scale.

c) Population of the Study and Sample Size

The population of the study comprise all the registered bakers in Anambra state. According to the Association of Registered Bakers in Anambra State (2017), the total number of registered bakers is 210. The population was a finite one because the association provided the exact number of bakers in the area. But since the population of the study is finite and few the researchers decided to study the whole population.

d) Validity and Reliability of Research Instruments

i. *Validity of Research Instruments*

Validity refers to the degree to which a research instrument measures what it attempts to measure that is, the ability of scale or instrument to measure what it is required to measure (Zikmund 2003) and the integrity in which constructs are generated (Bryman 2003). More technically, a valid measure of a concept is one that is (1) closely related to other apparently valid measures; (2) closely related to the known or supposed correlates of that concept; and (3) not related to measures of

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unrelated concepts (Emaikwu, 2011). In this study, efforts will be made to ensure that the instruments that will be used will be valid enough to measure what it supposes to measure. The research instrument will be given to experts to ensure that it is valid enough to measure what it ought to measure.

ii. *Reliability of Research Instruments*

Reliability refers to the ability of a research instrument to produce consistent results (Emaikwu, 2011). It also means that a measurement procedure yields consistent or equivalent scores when the phenomenon being measured is not changing (Yahya, 2014). The test-retest method was employed to establish the internal consistency. This involved repeated administration of the same questionnaire. Thus the same questionnaire was administered twice to same respondents at interval of two weeks. The reliability was established by assessing the internal consistency of the items representing each construct, using Pearson Product Moment Correlation Coefficient as the statistical tool, the result gave a reliability index of (0.96) indicating a high degree of consistency.

e) Research instrument

The instrument of quantitative research was a highly structured questionnaire with five-point Likert type of scale (1 = strongly disagree, 5 = strongly agree) where respondents express their degree of agreement or no agreement for the statements. The mentioned scale will be theoretically considered as the best solution for questionnaires because it most accurately reflects the attitude of the individual respondents. (Zelenika, 2000). The first part of the questionnaire will summarize the basic demographic characteristics, including age, sex, number of years as a baker, education qualification and marital status. The second part of questionnaire will consist of Cetscale with a total of 17 statements that will define the degree or intensity of ethnocentric tendencies of Nigerian bakers.

f) Method of Data Analysis

Various analytical tools were used to analyse the data from the respondents. In the study, the descriptive statistics such as frequency counts with simple percentage were used to analyse bio-data of the respondents and the research questions. Factor Analysis was used to decompose the 17 items under the Cetscale into components and to the test the validation of the scale. Multiple linear regression was used to test the association/relationship between the factors/components and purchase intentions. All analyses were done through the application of Statistical Package for Social Sciences (SPSS 23).

IV. Data Analysis

The sample size for this study is 210 registered Bakers in Anambra State. Thus 210 copies of questionnaire were distributed to the bakers out of which 180 copies were returned as duly filled and usable. This represents a response rate of approximately 85.7 per cent which is very high for a study of this nature. This high response rate was informed by the fact the researcher went round to distribute the questionnaire by herself. Table 1 contain information on the demographic characteristics of the respondents.

Table 1: Demographic characteristics of respondents

		Frequency	Percent	Valid Percent	Cumulative Percent
Sex:	Male	106	58.9	58.9	58.9
	Female	74	41.1	41.1	100.0
	Total	180	100.0	100.0	
Age bracket:	20-30 years	39	21.7	21.7	21.7
	31-40 years	52	28.9	28.9	50.6
	41-50 years	64	35.6	35.6	86.1
	above 51 years	25	13.9	13.9	100.0
	Total	180	100.0	100.0	
No. years as a Baker:	5-10 years	47	26.1	26.1	26.1
	11-15 years	43	23.9	23.9	50.0
	16-20 years	59	32.8	32.8	82.8
	above 21 years	31	17.2	17.2	100.0
	Total	180	100.0	100.0	
Education:	PLSC	24	13.3	13.3	13.3
	O'Level	35	19.4	19.4	32.8
	OND/NCE	18	10.0	10.0	42.8
	HND/BSc	90	50.0	50.0	92.8
	Post Graduate	13	7.2	7.2	100.0

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	Total	180	100.0	100.0	
Marital status:	Single	55	30.6	30.6	30.6
	Married	117	65.0	65.0	95.6
	Divorced	8	4.4	4.4	100.0
	Total	180	100.0	100.0	

As shown in Table 1, 106(58.9%) respondents are male while 74(41.1%) are females. 39(21.7%) fall within the age bracket of 20-30 years; 52(28.9%) fall within 31-40 years age bracket; 64(35.6%) are between 41-50 years; while 25(13.9%) are above 51 years. 47(26.1%) have between 5-10 years' experience in bakery; 43(23.9%) have been in bakery for between 11-15 years; 59(32.8%) have been in bakery for 16-20 years; while 31(17.2%) have spent above 21 years as bakers. In terms of education, 24(13.3%) have primary education; 35(19.4%) have O'Level; 18(10.0%) have OND/NCE; 90(50.0%) have HND/BSc while 13(7.2%) have post graduate qualifications. The significance of this is that majority of the respondents have reasonable/higher education to give meaningful and valid information relevant to the study. Finally, 55(30.6%) of the respondents are single; 117(65.0%) are married; while only 8(4.4%) are divorced. Factor analysis was used to validate the scale and the results are shown below.

Factor Analysis

Table 2: Descriptive Statistics

	Mean	Std. Deviation	Analysis N	Missing N
Cetscale1	4.49	.664	180	0
Cetscale2	4.14	1.025	180	0
Cetscale3	4.32	1.087	180	0
Cetscale4	4.26	.934	180	0
Cetscale5	3.49	1.343	180	0
Cetscale6	3.82	1.318	180	0
Cetscale7	4.15	1.033	180	0
Cetscale8	4.28	.892	180	0
Cetscale9	4.20	.815	180	0
Cetscale10	4.23	.996	180	0
Cetscale11	4.00	.945	180	0
Cetscale12	3.82	1.187	180	0
Cetscale13	4.31	.872	180	0
Cetscale14	3.59	1.204	180	0
Cetscale15	4.52	.887	180	0
Cetscale16	4.27	.830	180	0
Cetscale17	4.34	.935	180	0

KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.714
Bartlett's Test of Sphericity	Approx. Chi-Square	1866.792
	Df	136
	Sig.	.000

Communalities

	Initial	Extraction
Cetscale1	1.000	.589
Cetscale2	1.000	.812
Cetscale3	1.000	.572
Cetscale4	1.000	.448
Cetscale5	1.000	.736
Cetscale6	1.000	.681
Cetscale7	1.000	.697
Cetscale8	1.000	.682
Cetscale9	1.000	.713
Cetscale10	1.000	.517
Cetscale11	1.000	.566
Cetscale12	1.000	.673

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Cetscale13	1.000	.641
Cetscale14	1.000	.758
Cetscale15	1.000	.766
Cetscale16	1.000	.766
Cetscale17	1.000	.631

Extraction Method: Principal Component Analysis.

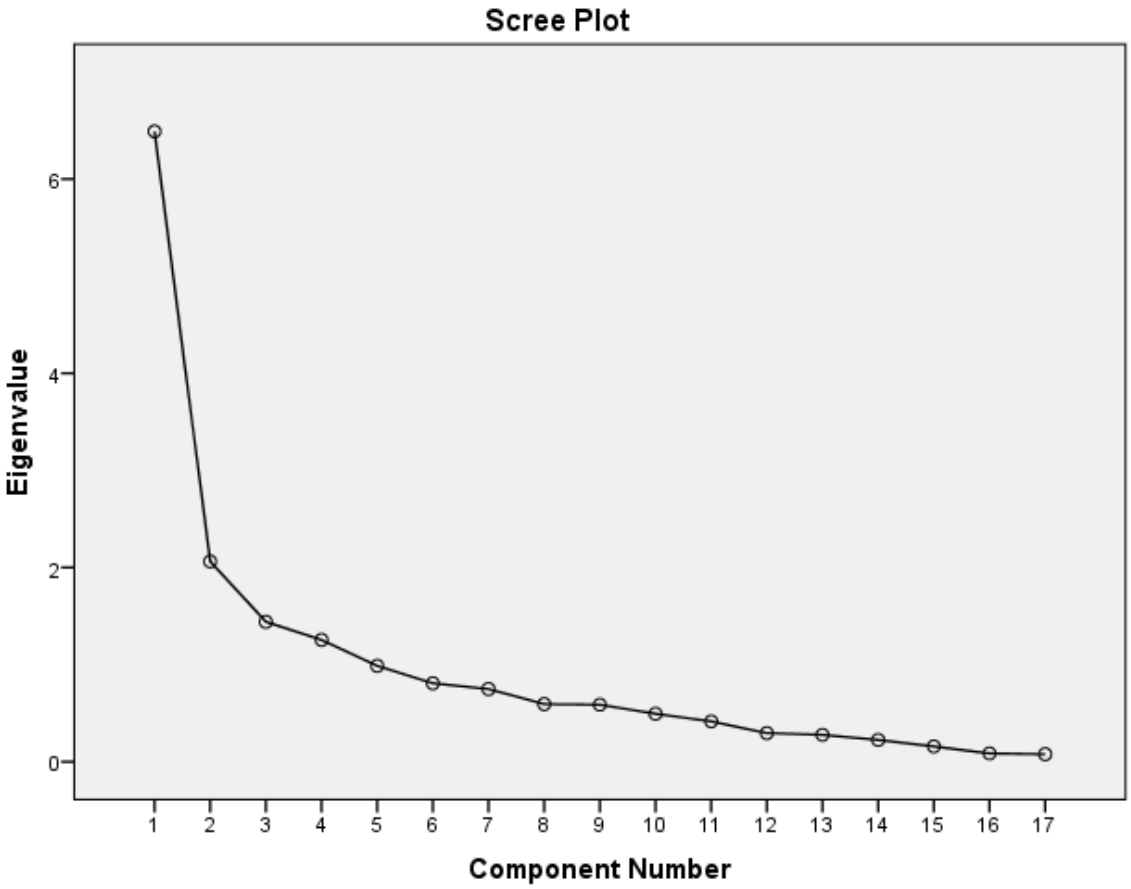
Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings[a]
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total
1	6.491	38.181	38.181	6.491	38.181	38.181	4.124
2	2.062	12.128	50.309	2.062	12.128	50.309	4.332
3	1.441	8.476	58.786	1.441	8.476	58.786	1.930
4	1.254	7.377	66.163	1.254	7.377	66.163	4.076
5	.987	5.807	71.970				
6	.808	4.754	76.724				
7	.748	4.403	81.127				
8	.594	3.492	84.618				
9	.587	3.452	88.071				
10	.494	2.905	90.976				
11	.416	2.444	93.420				
12	.295	1.736	95.157				
13	.277	1.631	96.788				
14	.225	1.322	98.110				
15	.158	.930	99.039				
16	.086	.506	99.545				
17	.077	.455	100.000				

Extraction Method: Principal Component Analysis.

a. When components are correlated, sums of squared loadings cannot be added to obtain a total variance.

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Pattern Matrix[a]

	Component			
	1	2	3	4
Cetscale13	.851			
Cetscale9	.788			
Cetscale7	.667			.333
Cetscale3	.596	.314		
Cetscale16		.914		
Cetscale2		.730		.315
Cetscale12		.680		
Cetscale17		.663		
Cetscale10		.515		
Cetscale14			.844	
Cetscale15		.398	.697	-.322
Cetscale6			.302	.705
Cetscale11				.685
Cetscale5		.458		.668
Cetscale8	.433			.565
Cetscale1	.385			.429
Cetscale4				.382

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.
a. Rotation converged in 18 iterations.

Structure Matrix

	Component			
	1	2	3	4
Cetscale9	.836			
Cetscale13	.780			
Cetscale7	.775			.553
Cetscale3	.684	.464		
Cetscale16		.829		
Cetscale2		.803		.535
Cetscale12		.768		
Cetscale17		.737		
Cetscale10	.453	.628		.409
Cetscale14			.829	
Cetscale15		.441	.750	
Cetscale6				.762
Cetscale11				.736
Cetscale5		.599		.715
Cetscale8	.614			.678
Cetscale1	.554	.430		.613
Cetscale4		.464		.534

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

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Component Correlation Matrix

Component	1	2	3	4
1	1.000	.226	.161	.337
2	.226	1.000	.147	.306
3	.161	.147	1.000	.104
4	.337	.306	.104	1.000

Extraction Method: Principal Component Analysis.
Rotation Method: Oblimin with Kaiser Normalization.

Dependent Variable: PURCHASE_INTENTION
Method: Least Squares
Date: 06/22/18 Time: 12:55
Sample: 1 180
Included observations: 180

Variable	Coefficient	Std. Error	t-Statistic	Prob.
C	-2.62E-07	0.065747	-3.99E-06	1.0000
FINANCE	0.112044	0.065930	1.699431	0.0910
COST_AVAILABILITY	0.465649	0.065930	7.062759	0.0000
PATRIOTISM	0.074747	0.065930	1.133735	0.2584

R-squared	0.234969	Mean dependent var	4.07E-17
Adjusted R-squared	0.221929	S.D. dependent var	1.000002
S.E. of regression	0.882085	Akaike info criterion	2.608915
Sum squared resid	136.9411	Schwarz criterion	2.679870
Log likelihood	-230.8024	Hannan-Quinn criter.	2.637684
F-statistic	18.01867	Durbin-Watson stat	1.448503
Prob(F-statistic)	0.000000		

The first result in the Factor analysis is the descriptive statistics which shows that all the mean values for the items are well above 2.5 thresholds since the items were measured on a Five-point Likert. The standard deviations vary with some above one and some below one. Compared with the mean indicated that respondents are in agreement with the items on the scale.

The 17 item consumer ethnocentrism scale was subjected to principal component analysis using the SPSS version 23. Before performing the principal component analysis, the suitability of the data for factor analysis was ascertained. Inspection of the correlation matrix revealed the presence of many coefficients of 0.3 and above. The Kaiser-Meyer-Olkin (KMO) value was 0.714, well above the recommended threshold of 0.6; while the Bartlett's Test of Sphericity has a Chi Square value that is highly statistically significant at 0.000 level of significance, thus supporting the factorability of the component matrix. This means that the principal component analysis (PCA) is reliable and dependable. Next is the list of communalities which show that all the seven items load very well up to 0.5 and above showing that no item need to eliminated. All the items merit further analysis.

Principal components analysis revealed the presence of four components with eigenvalues exceeding 1, explain 38.181%, 12.128%, 8.476%, and 7.377% of the variance respectively. An inspection of the scree plot showed a clear break in the third component. As shown under Total variance extracted above, the last column, which the Rotation Sum of Squared Loadings show that while components 1, 2, and 4 load above 4, the third component just loaded less than 2 showing that this component cannot be retained. The 3 retained components explain 57.678% of variance. The components extracted show correlations coefficients of 0.226; 0.161; 0.337 and 0.306 which are not very high to convey collinearity. To further support this, Oblimin rotation was performed which produced the pattern matrix and the structure matrix which combined in one table for ease of comparison. Pattern matrix is peculiar to Oblimin rotation and this like the structure matrix shows that four items load on component one, five items load on component two, while seven components load on component four. Only two items load on component three. The components and the items loadings on them are shown in the table below.

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Components	Items loading	Items	Name
1	Cetscale13	It may cost me in the long run but I prefer to support Nigerian products.	
	Cetscale9	It is always best to purchase Nigerian products.	
	Cetscale7	A real Nigerian should always buy Nigerian -made products.	
	Cetscale3	Buy Nigerian -made products, Keep Nigeria working.	Finance
2	Cetscale16	We should buy from foreign countries only those products that we cannot obtain within our own country.	
	Cetscale2	Only those products that are unavailable in the Nigeria should be imported.	
	Cetscale12	Curbs should be put on all imports.	
	Cetscale17	Nigerian consumers who purchase products made in other countries are responsible for putting their fellow Nigerians out of work.	
	Cetscale10	There should be very little trading or purchasing of goods from other countries unless out of necessity.	Cost & Availability
3	Cetscale6	It is not right to purchase foreign products.	
	Cetscale11	Nigerians should not buy foreign products, because this hurts Nigerian business and causes unemployment.	
	Cetscale5	Purchasing Nigerian -made products is un Nigerian.	
	Cetscale8	We should purchase products manufactured in Nigeria instead of letting other counties get rich off us.	
	Cetscale1	Nigerian people should always buy Nigerian-made products instead of imports.	
	Cetscale4	Nigerian products, first, last and foremost.	Patriotism

One component that has only 2 items was dropped and only 3 components retained. The 17 ethnocentrism scale used in this study clustered around the select 3 components which centre on finance and survival, cost and availability, and patriotism. This result is in line with the study of (Jang, 2012; Balabanis and Diamantopoulos, 2011; Juric and Worsley, 1998) earlier cited in the work.

Next the factors were used to run regression to ascertain their effect on purchase intention of the locally processed wheat and the result show that cost and availability is the major determinant of purchase intention. Finance and sustainability is marginally significant while patriotism is not significant at all.

V. Summary, Conclusion and Recommendation

The main objective of this study is to validate ethnocentrism scale in the local wheat flour in Nigeria. Based on this, the 17 item Cetscale was used in the questionnaire to collect data from bakers and secondary users of locally processed wheat flour. The data collected were subjected to Factor Analysis and four components were extracted. All the items loaded very well showing that none need to be eliminated. The Kaiser-Meyer-Olkin (KMO) value was 0.714, well above the recommended threshold of 0.6; while the Bartlett's Test of Sphericity has a Chi Square value that is highly statistically significant at 0.000 level of significance, thus supporting the factorability of the component matrix. This means that the principal component analysis (PCA) is reliable and dependable. Principal components analysis revealed the presence of four components with eigenvalues exceeding 1, explain 38.181%, 12.128%, 8.476%, and 7.377% of the variance respectively. An inspection of the scree plot showed a clear break in the third component. As shown under Total variance extracted above, the last column, which the Rotation Sum of Squared Loadings show that while components 1, 2, and 4 load above 4, the third component just loaded less than 2 showing that this component cannot be retained. The 3 retained components explain 57.678% of variance.

Based on the analysis, we conclude that the consumer ethnocentrism (Cetscale) can be employed in the local wheat processing to determine and predict consumer purchase intentions for the wheat flour. The factors were used to run regression to ascertain their effect on purchase intention of the locally processed wheat and the result show that cost and availability is the major determinant of purchase intention. Finance and sustainability is marginally significant while patriotism is not significant at all.

The cetscale used in this study conduced into 3 acceptable components: Finance, cost and availability, and patriotism. Based on this, it is expected that local producers should make their products readily available and try to manage the cost of production to be in line

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with foreign equivalents. The finance border on sustainability of the country and its systems while patriotism is on me first. Based on this local manufacturers should have the consumers in mind in their production activities. Government should also try to create a conducive environment for indigenous manufacturers.

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SMS Advertising and its Relationship with Customer Purchase Intention of Value Added Services

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Abstract- The main endeavor of the present study was to know the relationship between SMS (Short Message Service) advertising and customer purchase intention of value-added services (VAS) of mobile operators. This study was descriptive in nature. The population of the study was the users of mobile phone from two wards of Rajshahi City Corporation were purposively selected. Respondents were selected using convenience sampling method for collecting primary data through a self-administrated questionnaire. 142 completely filled up questionnaires were authentic for the research study. Five factors of SMS advertisement were considered as independent variables to evaluate the respondents' opinion. Study results show that the maximum number of respondents strongly agree that SMS advertising provides current information to them, the company provide actual information through SMS advertisement, SMS advertisement is funny, exciting, reliable, personalize, entertaining and trustful but too much advertising is irritating and disturbing. Result also shows that there is a positive significant correlation between the variables and the highest correlation exist annoyingness to SMS advertisement and customer purchase intention of valueadded services of mobile operators ($r = .813^{**}$, $p=.000<0.05$).

Keywords: *purchase intention, SMS advertisement, value added service, entertainment, personalization.*

GJMBR-E Classification: *JEL Code: M31*



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SMS Advertising and its Relationship with Customer Purchase Intention of Value Added Services

Md. Jamal. Uddin [α], Abul Kalam [σ], Mohammad Main Uddin [ρ] & Shekh Md. Sahiduj Jaman [ω]

Abstract- The main endeavor of the present study was to know the relationship between SMS (Short Message Service) advertising and customer purchase intention of value-added services (VAS) of mobile operators. This study was descriptive in nature. The population of the study was the users of mobile phone from two wards of Rajshahi City Corporation were purposively selected. Respondents were selected using convenience sampling method for collecting primary data through a self-administrated questionnaire. 142 completely filled up questionnaires were authentic for the research study. Five factors of SMS advertisement were considered as independent variables to evaluate the respondents' opinion. Study results show that the maximum number of respondents strongly agree that SMS advertising provides current information to them, the company provide actual information through SMS advertisement, SMS advertisement is funny, exciting, reliable, personalize, entertaining and trustful but too much advertising is irritating and disturbing. Result also shows that there is a positive significant correlation between the variables and the highest correlation exist annoyingness to SMS advertisement and customer purchase intention of value-added services of mobile operators ($r = .813^{**}$, $p=.000<0.05$).

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I. Introduction

The development of high-tech devices has to lead to a change in consumers' habits over time. Organizations are now in constant search for better ways to reach their target audience. Advances in technology not only make our lives easier but also provides many opportunities -along with challenges- for marketers. Many companies spend so much money on advertising, sales promotion, point of purchase displays and other marketing communications only to discover that many people don't even remember the product or promotion. Consumers are confronted every day with a large number of advertisements, which exceeds their information - processing capabilities. Therefore, consumers filter out excess visual and aural marketing stimuli which develop such uncertainty of marketers who try to draw the consumers' attention (Salem, 2016).

Mobile phones and their ever-growing popularity is one of the most important opportunities for marketers to promote their product and services (Okazaki and Taylor, 2008). The rapid increase of mobile phones use has introduced new delivery methods for both marketers and advertisers through SMS in accessing potential customers. SMS was defined as a Short Message Service using an internet network to be sent to a certain customer's through a digital cellular network. As a sort of direct and one-on-one advertising, SMS advertising creates opportunities to send specific customized advertising messages to individuals, provided that their consent is taken first. SMS started drawing much attention of the consumer and is now classified as a powerful means of communication, due to its cost-effectiveness (Bamba and Barnes, 2006).

The mobile operators are the fastest growing companies in the telecommunication industry in Bangladesh. There are six mobile operators in Bangladesh have 157.048 million mobile subscribers in 2018 (www.btrc.gov.bd). Mobile operators offer diversified value-added services (VAS) such as welcome tune, missed call alert, sports services, news services, and directory services, etc. to their customer through SMS advertisement. The size of the country's telecom-related VAS is more than Tk. 100 crore (The Daily Star, 10/07/2018) and it is growing significantly.

Several studies have been conducted on SMS advertising and related issues. Almossawi (2014) conducted a study and found that young consumers' attitudes towards SMS advertising were determined by five SMS attributes: entertainment value, in formativeness, credibility, personalization, and irritation level. Dix et.al (2016) conducted the study to examine the drivers of acceptance of short message services (SMS) advertising and how it is still relevant and active in South Korea. In South Africa, consumers' perceptions of the entertainment value, in formativeness, and credibility of SMS advertisements are positively correlated to consumers' overall attitudes towards SMS advertisements (Waldt et al., 2009). Awan and Hassan (2015) found that SMS marketing is a new tool for

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introducing products and services and attracting new customers. SMS advertising has a number of benefits and values for both business firms and customers were this tool allows immediate communication with customers at all time were marketer's wish to communicate with target customer's (Tsang et al., 2004). Mobile marketing (SMS) advertising messages provide customers of a number of benefits who use a caller network (Heinonen and Strandvik, 2002).

Drossos et al. (2007) studied SMS advertising effectiveness and found that the use of rational appeals leads to more positive attitudes and purchase intentions even on a 'feel' product. Haq (2012) studied attitudes toward SMS advertising in India and found appeal to be the most important attribute affecting consumer attitudes toward mobile advertising. The attitude of the Indian consumers towards SMS advertising has been reflected in terms of privacy, irritation (anger), prior permission, time of sending, the local language, operating knowledge and consumer preferences (Kumar, 2013). Barwise and Strong (2002) argued that consumers will respond to messages that grab their attention; either through humor, relevancy, or messages which have curiosity value. Consumers' perception of the irritation aspect of SMS advertisements is negatively correlated with consumers' attitudes towards SMS advertisements (Zabadi et al., 2012).

Carroll et al. (2007) have stated that factors such as the content of the message, consent, and the control of service providers over the sent message, dispatch time and frequency of the messages were effective on acceptance of mobile advertising. Again Brackett and Carr (2001) of customer's buying decisions towards mobile marketing SMS message shows the relationship with customers buying decisions.

A recent study by Shin and Lin (2016) on location-based mobile advertising revealed that messages that are perceived as useful and entertaining are less likely to be avoided by medium to heavy mobile phone users. Alam et al. (2015) found most of the mobile marketing positively influence buying intention in terms of convenience, brand image, and information sufficiency, while irritation or noise and payment security are taken as inhibiting elements. Again, Hanley and Becker (2008) have laid stress on the fact that college students mostly do not favor receiving SMS advertisement. Furthermore, most of the previous studies have examined SMS marketing in the western context, and little attention has been paid to the investigation of such a strategy in Bangladesh perspective. So, the researchers' aim is to find out the relationship of SMS advertisement with consumer purchase intention of value-added services of mobile operators in Bangladesh.

II. Materials and Methods

This study was descriptive in nature. Two wards from Rajshahi City Corporation ward no: 13 and ward no: 24 were purposively selected for this study. The population of the study was the users of mobile phone from two wards. As the actual number of population was unknown to the researcher so, 156 respondents were selected for collecting primary data through convenience method. The primary data for this study were collected through a self-administrated questionnaire. Five factors of SMS advertising were considered (In formativeness, Entertainment, Annoyingness, Personalization, Trustworthiness) and a five-point Likert scale (R. Likert 1932) (1 = strongly disagree and 5 = strongly agree) was used to evaluate the respondents' opinion. Questionnaires were distributed among 156 respondents and 142 completely filled up questionnaires were authentic for a research study. Besides primary data, secondary data were collected from manuscripts, various books, journals, articles, research papers, newspapers, internet web site, etc. Collected quantitative data from the respondents were analyzed using the Statistical Package for Social Science (SPSS) software. Simple percentage method, Correlation techniques were used in this study to evaluate the result. We check the reliability of all variables. Reliability is usually measured by Cronbach's alpha, which shows internal consistency. Cuie ford (1965) argues for a Cronbach value beyond ($\alpha = .7$) to be acceptable and reliable. Results are considered reliable when their values are greater than 0.5. For this purpose, the reliability of each construct is shown in the following table.

Table 1: Reliability Analysis

Variables	Number of items	Cronbach's Alpha
Consumer purchase intention	3	0.727
In formativeness	4	0.812
Entertainment	4	0.641
Annoyingness	4	0.683
Personalization	3	0.764
Trustworthiness	4	0.719

Source: Field survey data, October- December 2018

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The Cronbach's Alpha value of consumer purchase intention is .727, in formativeness is .812, entertainment is .641, annoyingness is .683, personalization is .764 and trustworthiness is .719 respectively. It shows that all variables have reliability in an acceptable range.

III. Results and Discussion

Table 2: Demographic characteristic of the respondents

Demographics	Number of Respondents	Percentage
Gender wise		
Male	104	73.24
Female	38	26.76
Total	142	100.00
Age wise		
18-25	49	34.51
26-35	57	40.14
36-45	23	16.20
46+	14	9.86
Total	143	100.00
Educational qualifications wise		
Below SSC	3	2.12
SSC	5	3.52
HSC	13	9.15
Graduate	68	47.89
Postgraduate	53	37.32
Total	142	100.00
Profession wise		
Unemployed	9	13.38
Service	73	45.77
Business	44	30.99
Others	16	9.86
Total	142	100.00
Monthly income wise (Tk.)		
<20,000	21	14.78
20001- 30,000	18	12.68
30,001-40,000	55	38.73
40,001-50,000	37	26.06
50,000>	11	7.75
Total	142	100.00

Source: Field survey data, October- December 2018

The demographic features were presented by analyzing gender, age, educational qualifications, profession and monthly income of the respondents. The respondents were comprised of 142 individuals of which the 26.76% were female and 73.24% male. Highest 40.14% belonged age 26-35 years, 34.51% respondent's age was 18-25 years. Only 2.12% of respondents were below SSC, highest 47.89% respondents graduate degree, 37.32% of respondents educational qualification was postgraduate degree. 13.38% of respondents were unemployed, the highest 45.77% of respondents were service holder and 30.99% respondents were a businessman. 14. 78% of respondents whose monthly income was below 20,000 (taka of Bangladesh). 38. 73% of respondents monthly income was between 30,000 to 40,000 (taka of Bangladesh) and only 7.75% of respondents whose monthly income up-to 50,000 (taka of Bangladesh).

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Table 3: Respondents opinion towards different variables of SMS advertising

	Variables	Number of Respondents (%)				
		SD	D	N	A	SA
	In formativeness					
Q 1	Messages provide me current information	9.2	9.9	5.6	46.5	28.9
Q 2	Message content is valuable to me	14.8	19.7	9.9	25.4	30.3
Q 3	Company provide actual sales offer through SMS	16.2	14.8	6.3	36.6	26.1
Q 4	SMS touch my area of interest	12.0	5.6	14.8	44.4	23.2
	Entertainment					
Q 1	SMS advertisement is funny and excitement	6.3	9.2	4.9	31.0	48.6
Q 2	Message is very attractive to me	16.9	23.9	7.0	32.4	19.7
Q 3	SMS advertising is entertaining	7.7	13.4	10.6	44.4	23.9
Q 4	Advertising makes me pleasant and satisfied	9.2	10.6	7.7	33.1	39.4
	Annoyingness					
Q 1	Messages are annoying and waste of time	24.6	31.0	5.6	20.4	18.3
Q 2	The content of messages are generally irritating	7.7	6.3	9.2	54.2	22.5
Q 3	Advertisement messages are deceptive	24.6	31.0	4.2	19.7	20.4
Q 4	Quantity of messages are disturbing	6.3	7.7	5.6	31.7	48.6
	Personalization					
Q 1	Message provide useful personal information	15.5	28.2	9.9	22.5	23.9
Q 2	SMS advertising destroyed privacy of individual	28.9	35.9	7.7	16.9	10.6
Q 3	Messages are shareable to other person	19.0	16.9	12.7	21.8	29.6
	Trustworthiness					
Q 1	SMS advertising act as a reference for purchasing	13.4	10.6	8.5	41.5	26.1
Q 2	I trust SMS advertisements	19.0	30.3	6.3	27.5	16.9
Q 3	I am impressed on SMS advertisements	16.9	7.0	4.9	44.4	26.8
Q 4	SMS advertisement is reliable to me	12.7	27.5	10.6	32.4	16.9
	Purchase Intention					
Q 1	I had an intention to receive SMS advertising	21.1	27.5	6.3	19.0	26.1
Q 2	SMS has positive influence on purchase intention	6.3	4.9	4.2	50.0	34.5
Q 3	SMS advertising grow my purchase intention	8.5	12.0	5.6	28.9	45.1

Note: SD = Strongly disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly agree

Hypothesis 1: There is a positive significant relationship between in formativeness of SMS advertisement and consumer purchase intention.

The respondent provides their valuable opinion about the information on SMS advertisement. It was found from table 3, 28.9% of respondents strongly agree and 46.5% respondents were agreed that SMS advertisement provides current information. 30.3% of respondents were strongly agreed and 25.4% respondents agree that the content of SMS advertisement was valuable for them, where 19.7% of respondents disagreed with this statement. 36.6% of respondents were agreed and 26.6% strongly agree that SMS advertisement provides actual sales offer. 44.4% agree and 23.2% strongly agree that the information on SMS advertisement touches their interest. It was

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observed from table 4 that there is a significant positive correlation between in formativeness of SMS advertisement and consumer purchase intention of value-added services (r = .702**, p=.000<0.05). The relationship is significant at the 0.01 level (2-tailed). So, the hypothesis is accepted.

Hypothesis 2: There is a positive significant relationship between entertainment and consumer purchase intention.

Table 3 shows the highest 48.6% of respondents were strongly agreed and 31.0% agreed that SMS advertisement is fun and excitement to them; on the other hand, only 9.2% respondents disagreed with this statement. 32.4% of respondents told that SMS advertisement is attractive, 23.9% of respondents disagreed with this statement. 44.4% of respondents were agreed and 23.9% strongly agreed that SMS advertisement is entertaining; on the other hand, 13.4% of respondents disagreed with this statement. 39.4% of respondents strongly agreed and 33.1% of respondents agreed that they were pleased and satisfied towards SMS advertisement. It was found from table 4 that, there is a positive correlation between entertainment and consumer purchase intention (r=.569**, p=.000<0.05).

Table 4: Pearson Correlation Result of the Variables

Variables		Purchase Intention
In formativeness	Pearson Correlation	.702**
	Sig. (2-tailed)	.000
	N	142
Entertainment	Pearson Correlation	.569**
	Sig. (2-tailed)	.000
	N	142
Annoyingness	Pearson Correlation	.813**
	Sig. (2-tailed)	.000
	N	142
Personalization	Pearson Correlation	.221**
	Sig. (2-tailed)	.000
	N	142
Trustworthiness	Pearson Correlation	.304**
	Sig. (2-tailed)	.000
	N	142

*** Correlation is significant at the 0.01 level (2-tailed)*

Hypothesis 3: There is a positive significant relationship between annoyingness to SMS advertisement and consumer purchase intention.

20.4% of respondents were agreed and 18.3% of respondents strongly agreed that SMS advertising is a waste of time; on the other hand 31.0% and 24.6% respondents disagreed with this statement found from table 3. 54.2% respondents were filling that the content of SMS advertisement is generally irritating; on the other hand only 6.3% of respondents disagreed with this statement. 20.4% of respondents were strongly agreed that the messages are deceptive; on the other hand, the highest 31.0% disagreed. The maximum number of respondents 48.6% was strongly agreed 31.7% of respondents agreed that the quantity of messages is disturbing; only 6.3% of respondents provide different argument with this statement. It was found from Table 4 that there is a strong and positive significant relationship between annoyingness to SMS advertisement and purchase intention of value-added services of mobile operators (r = .813**, p=.000<0.05). So, the hypothesis is accepted.

Hypothesis 4: There is a positive significant relationship between personalization and consumer purchase intention.

It was found from table 3, 23.9% of respondents were strongly agreed and 22.5% respondents were agreed that SMS advertisement provides useful personal information. On the other hand, 28.2% of respondents disagreed with this statement. Highest 35.9% of respondents disagreed and 28.9% respondents strongly disagree that SMS advertising hampered the privacy of an individual; on the other hand, 16.9% of respondents told that advertising hampered the privacy of the individual. 29.6% of respondents were strongly agreed and 21.8% respondents agreed that messages are shareable to another person; on the other hand, 19.0% of respondents disagreed with this statement. There is a low but positive significant relationship between

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personalization and consumer purchase intention (r = .221**, p=.000<0.05) found from table 4.

Hypothesis 5: There is a positive significant relationship between trustworthiness of SMS advertisement and consumer purchase intention.

41. 5% of respondents were agreed and 26. 1% were strongly agreed that SMS advertising act as a reference for purchasing; on the other hand, 13. 4% of respondents were strongly disagreed found from table 3. Highest 27. 5% of respondents trust SMS advertisement and 30. 3% respondents disagree with them. 44. 4% of respondents were strongly impressed on SMS advertisement and 32. 4% of respondents were told that SMS advertisement is reliable. It was found from Table 4 that there is a low but positive significant relationship between the trustworthiness of SMS advertising and consumer purchase intention (r = .304**, p=. 000<0. 05) of value-added services of mobile operators. So, the hypothesis is accepted.

IV. Conclusion

The mobile phone is an essential part of our daily lives. There are six mobile operators operates their activities in Bangladesh. They continuously strive and want to gain a sustainable competitive advantage in the marketplace. Therefore, they undertake SMS advertising as a promotion and marketing strategy for selling value-added services (VAS) to their ultimate customer. According to study results, 26.76% respondents were female and 73.24% were male, highest 40.14% respondents were belonged age 26- 35 years, highest 47.89% respondents were a graduate degree holder and highest 45.77% respondents were service holder. The maximum number of respondents agree that SMS advertising provides current information to them, the company provides actual information through SMS advertisement, they also argue that SMS advertisement is funny, exciting, reliable, personalize, entertaining and trustful. Respondents also told that too much advertising is irritating and disturbing. Result also shows that there is a positive significant correlation between the variables and the highest correlation exist annoyingness to SMS advertisement and consumer purchase intention of value-added services of mobile operators (r = .813**, p=.000<0.05). So, it can be concluded that though SMS advertising is a strong promotional weapon for the organization, the marketers should instead focus on crafting SMS messages perfectly tailored for their target audience; and try to send these messages at the right time and place. This research focuses on the relation between SMS advertising and consumer purchase intention of value-added services of mobile operators. This research only conducted in Rajshahi district, Bangladesh. The same research can also be done to take into account another part of the country for other product and services.

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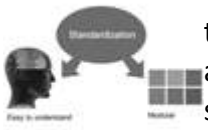
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3. Ask your guides: If you are having any difficulty with your research, then do not hesitate to share your difficulty with your guide (if you have one). They will surely help you out and resolve your doubts. If you can't clarify what exactly you require for your work, then ask your supervisor to help you with an alternative. He or she might also provide you with a list of essential readings.

4. Use of computer is recommended: As you are doing research in the field of management and business then this point is quite obvious. Use right software: Always use good quality software packages. If you are not capable of judging good software, then you can lose the quality of your paper unknowingly. There are various programs available to help you which you can get through the internet.

5. Use the internet for help: An excellent start for your paper is using Google. It is a wondrous search engine, where you can have your doubts resolved. You may also read some answers for the frequent question of how to write your research paper or find a model research paper. You can download books from the internet. If you have all the required books, place importance on reading, selecting, and analyzing the specified information. Then sketch out your research paper. Use big pictures: You may use encyclopedias like Wikipedia to get pictures with the best resolution. At Global Journals, you should strictly follow here.



6. Bookmarks are useful: When you read any book or magazine, you generally use bookmarks, right? It is a good habit which helps to not lose your continuity. You should always use bookmarks while searching on the internet also, which will make your search easier.

7. Revise what you wrote: When you write anything, always read it, summarize it, and then finalize it.

8. Make every effort: Make every effort to mention what you are going to write in your paper. That means always have a good start. Try to mention everything in the introduction—what is the need for a particular research paper. Polish your work with good writing skills and always give an evaluator what he wants. Make backups: When you are going to do any important thing like making a research paper, you should always have backup copies of it either on your computer or on paper. This protects you from losing any portion of your important data.

9. Produce good diagrams of your own: Always try to include good charts or diagrams in your paper to improve quality. Using several unnecessary diagrams will degrade the quality of your paper by creating a hodgepodge. So always try to include diagrams which were made by you to improve the readability of your paper. Use of direct quotes: When you do research relevant to literature, history, or current affairs, then use of quotes becomes essential, but if the study is relevant to science, use of quotes is not preferable.

10. Use proper verb tense: Use proper verb tenses in your paper. Use past tense to present those events that have happened. Use present tense to indicate events that are going on. Use future tense to indicate events that will happen in the future. Use of wrong tenses will confuse the evaluator. Avoid sentences that are incomplete.

11. Pick a good study spot: Always try to pick a spot for your research which is quiet. Not every spot is good for studying.

12. Know what you know: Always try to know what you know by making objectives, otherwise you will be confused and unable to achieve your target.

13. Use good grammar: Always use good grammar and words that will have a positive impact on the evaluator; use of good vocabulary does not mean using tough words which the evaluator has to find in a dictionary. Do not fragment sentences. Eliminate one-word sentences. Do not ever use a big word when a smaller one would suffice.
Verbs have to be in agreement with their subjects. In a research paper, do not start sentences with conjunctions or finish them with prepositions. When writing formally, it is advisable to never split an infinitive because someone will (wrongly) complain. Avoid clichés like a disease. Always shun irritating alliteration. Use language which is simple and straightforward. Put together a neat summary.

14. Arrangement of information: Each section of the main body should start with an opening sentence, and there should be a changeover at the end of the section. Give only valid and powerful arguments for your topic. You may also maintain your arguments with records.

15. Never start at the last minute: Always allow enough time for research work. Leaving everything to the last minute will degrade your paper and spoil your work.

16. Multitasking in research is not good: Doing several things at the same time is a bad habit in the case of research activity. Research is an area where everything has a particular time slot. Divide your research work into parts, and do a particular part in a particular time slot.

17. Never copy others' work: Never copy others' work and give it your name because if the evaluator has seen it anywhere, you will be in trouble. Take proper rest and food: No matter how many hours you spend on your research activity, if you are not taking care of your health, then all your efforts will have been in vain. For quality research, take proper rest and food.

18. Go to seminars: Attend seminars if the topic is relevant to your research area. Utilize all your resources.

19. Refresh your mind after intervals: Try to give your mind a rest by listening to soft music or sleeping in intervals. This will also improve your memory. Acquire colleagues: Always try to acquire colleagues. No matter how sharp you are, if you acquire colleagues, they can give you ideas which will be helpful to your research.

20. Think technically: Always think technically. If anything happens, search for its reasons, benefits, and demerits. Think and then print: When you go to print your paper, check that tables are not split, headings are not detached from their descriptions, and page sequence is maintained.

21. Adding unnecessary information: Do not add unnecessary information like "I have used MS Excel to draw graphs." Irrelevant and inappropriate material is superfluous. Foreign terminology and phrases are not apropos. One should never take a broad view. Analogy is like feathers on a snake. Use words properly, regardless of how others use them. Remove quotations. Puns are for kids, not grunt readers. Never oversimplify: When adding material to your research paper, never go for oversimplification; this will definitely irritate the evaluator. Be specific. Never use rhythmic redundancies. Contractions shouldn't be used in a research paper. Comparisons are as terrible as clichés. Give up ampersands, abbreviations, and so on. Remove commas that are not necessary. Parenthetical words should be between brackets or commas. Understatement is always the best way to put forward earth-shaking thoughts. Give a detailed literary review.

22. Report concluded results: Use concluded results. From raw data, filter the results, and then conclude your studies based on measurements and observations taken. An appropriate number of decimal places should be used. Parenthetical remarks are prohibited here. Proofread carefully at the final stage. At the end, give an outline to your arguments. Spot perspectives of further study of the subject. Justify your conclusion at the bottom sufficiently, which will probably include examples.

23. Upon conclusion: Once you have concluded your research, the next most important step is to present your findings. Presentation is extremely important as it is the definite medium though which your research is going to be in print for the rest of the crowd. Care should be taken to categorize your thoughts well and present them in a logical and neat manner. A good quality research paper format is essential because it serves to highlight your research paper and bring to light all necessary aspects of your research.

Informal Guidelines of Research Paper Writing

Key points to remember:

- Submit all work in its final form.
- Write your paper in the form which is presented in the guidelines using the template.
- Please note the criteria peer reviewers will use for grading the final paper.

Final points:

One purpose of organizing a research paper is to let people interpret your efforts selectively. The journal requires the following sections, submitted in the order listed, with each section starting on a new page:

The introduction: This will be compiled from reference matter and reflect the design processes or outline of basis that directed you to make a study. As you carry out the process of study, the method and process section will be constructed like that. The results segment will show related statistics in nearly sequential order and direct reviewers to similar intellectual paths throughout the data that you gathered to carry out your study.

The discussion section:

This will provide understanding of the data and projections as to the implications of the results. The use of good quality references throughout the paper will give the effort trustworthiness by representing an alertness to prior workings.

Writing a research paper is not an easy job, no matter how trouble-free the actual research or concept. Practice, excellent preparation, and controlled record-keeping are the only means to make straightforward progression.

General style:

Specific editorial column necessities for compliance of a manuscript will always take over from directions in these general guidelines.

To make a paper clear: Adhere to recommended page limits.

Mistakes to avoid:

- Insertion of a title at the foot of a page with subsequent text on the next page.
- Separating a table, chart, or figure—confine each to a single page.
- Submitting a manuscript with pages out of sequence.
- In every section of your document, use standard writing style, including articles ("a" and "the").
- Keep paying attention to the topic of the paper.



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- Use paragraphs to split each significant point (excluding the abstract).
- Align the primary line of each section.
- Present your points in sound order.
- Use present tense to report well-accepted matters.
- Use past tense to describe specific results.
- Do not use familiar wording; don't address the reviewer directly. Don't use slang or superlatives.
- Avoid use of extra pictures—include only those figures essential to presenting results.

Title page:

Choose a revealing title. It should be short and include the name(s) and address(es) of all authors. It should not have acronyms or abbreviations or exceed two printed lines.

Abstract: This summary should be two hundred words or less. It should clearly and briefly explain the key findings reported in the manuscript and must have precise statistics. It should not have acronyms or abbreviations. It should be logical in itself. Do not cite references at this point.

An abstract is a brief, distinct paragraph summary of finished work or work in development. In a minute or less, a reviewer can be taught the foundation behind the study, common approaches to the problem, relevant results, and significant conclusions or new questions.

Write your summary when your paper is completed because how can you write the summary of anything which is not yet written? Wealth of terminology is very essential in abstract. Use comprehensive sentences, and do not sacrifice readability for brevity; you can maintain it succinctly by phrasing sentences so that they provide more than a lone rationale. The author can at this moment go straight to shortening the outcome. Sum up the study with the subsequent elements in any summary. Try to limit the initial two items to no more than one line each.

Reason for writing the article—theory, overall issue, purpose.

- Fundamental goal.
- To-the-point depiction of the research.
- Consequences, including definite statistics—if the consequences are quantitative in nature, account for this; results of any numerical analysis should be reported. Significant conclusions or questions that emerge from the research.

Approach:

- Single section and succinct.
- An outline of the job done is always written in past tense.
- Concentrate on shortening results—limit background information to a verdict or two.
- Exact spelling, clarity of sentences and phrases, and appropriate reporting of quantities (proper units, important statistics) are just as significant in an abstract as they are anywhere else.

Introduction:

The introduction should "introduce" the manuscript. The reviewer should be presented with sufficient background information to be capable of comprehending and calculating the purpose of your study without having to refer to other works. The basis for the study should be offered. Give the most important references, but avoid making a comprehensive appraisal of the topic. Describe the problem visibly. If the problem is not acknowledged in a logical, reasonable way, the reviewer will give no attention to your results. Speak in common terms about techniques used to explain the problem, if needed, but do not present any particulars about the protocols here.

The following approach can create a valuable beginning:

- Explain the value (significance) of the study.
- Defend the model—why did you employ this particular system or method? What is its compensation? Remark upon its appropriateness from an abstract point of view as well as pointing out sensible reasons for using it.
- Present a justification. State your particular theory(-ies) or aim(s), and describe the logic that led you to choose them.
- Briefly explain the study's tentative purpose and how it meets the declared objectives.

Approach:

Use past tense except for when referring to recognized facts. After all, the manuscript will be submitted after the entire job is done. Sort out your thoughts; manufacture one key point for every section. If you make the four points listed above, you will need at least four paragraphs. Present surrounding information only when it is necessary to support a situation. The reviewer does not desire to read everything you know about a topic. Shape the theory specifically—do not take a broad view.

As always, give awareness to spelling, simplicity, and correctness of sentences and phrases.

Procedures (methods and materials):

This part is supposed to be the easiest to carve if you have good skills. A soundly written procedures segment allows a capable scientist to replicate your results. Present precise information about your supplies. The suppliers and clarity of reagents can be helpful bits of information. Present methods in sequential order, but linked methodologies can be grouped as a segment. Be concise when relating the protocols. Attempt to give the least amount of information that would permit another capable scientist to replicate your outcome, but be cautious that vital information is integrated. The use of subheadings is suggested and ought to be synchronized with the results section.

When a technique is used that has been well-described in another section, mention the specific item describing the way, but draw the basic principle while stating the situation. The purpose is to show all particular resources and broad procedures so that another person may use some or all of the methods in one more study or referee the scientific value of your work. It is not to be a step-by-step report of the whole thing you did, nor is a methods section a set of orders.

Materials:

Materials may be reported in part of a section or else they may be recognized along with your measures.

Methods:

- Report the method and not the particulars of each process that engaged the same methodology.
- Describe the method entirely.
- To be succinct, present methods under headings dedicated to specific dealings or groups of measures.
- Simplify—detail how procedures were completed, not how they were performed on a particular day.
- If well-known procedures were used, account for the procedure by name, possibly with a reference, and that's all.

Approach:

It is embarrassing to use vigorous voice when documenting methods without using first person, which would focus the reviewer's interest on the researcher rather than the job. As a result, when writing up the methods, most authors use third person passive voice.

Use standard style in this and every other part of the paper—avoid familiar lists, and use full sentences.

What to keep away from:

- Resources and methods are not a set of information.
- Skip all descriptive information and surroundings—save it for the argument.
- Leave out information that is immaterial to a third party.

Results:

The principle of a results segment is to present and demonstrate your conclusion. Create this part as entirely objective details of the outcome, and save all understanding for the discussion.

The page length of this segment is set by the sum and types of data to be reported. Use statistics and tables, if suitable, to present consequences most efficiently.

You must clearly differentiate material which would usually be incorporated in a study editorial from any unprocessed data or additional appendix matter that would not be available. In fact, such matters should not be submitted at all except if requested by the instructor.



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Content:

- Sum up your conclusions in text and demonstrate them, if suitable, with figures and tables.
- In the manuscript, explain each of your consequences, and point the reader to remarks that are most appropriate.
- Present a background, such as by describing the question that was addressed by creation of an exacting study.
- Explain results of control experiments and give remarks that are not accessible in a prescribed figure or table, if appropriate.
- Examine your data, then prepare the analyzed (transformed) data in the form of a figure (graph), table, or manuscript.

What to stay away from:

- Do not discuss or infer your outcome, report surrounding information, or try to explain anything.
- Do not include raw data or intermediate calculations in a research manuscript.
- Do not present similar data more than once.
- A manuscript should complement any figures or tables, not duplicate information.
- Never confuse figures with tables—there is a difference.

Approach:

As always, use past tense when you submit your results, and put the whole thing in a reasonable order.

Put figures and tables, appropriately numbered, in order at the end of the report.

If you desire, you may place your figures and tables properly within the text of your results section.

Figures and tables:

If you put figures and tables at the end of some details, make certain that they are visibly distinguished from any attached appendix materials, such as raw facts. Whatever the position, each table must be titled, numbered one after the other, and include a heading. All figures and tables must be divided from the text.

Discussion:

The discussion is expected to be the trickiest segment to write. A lot of papers submitted to the journal are discarded based on problems with the discussion. There is no rule for how long an argument should be.

Position your understanding of the outcome visibly to lead the reviewer through your conclusions, and then finish the paper with a summing up of the implications of the study. The purpose here is to offer an understanding of your results and support all of your conclusions, using facts from your research and generally accepted information, if suitable. The implication of results should be fully described.

Infer your data in the conversation in suitable depth. This means that when you clarify an observable fact, you must explain mechanisms that may account for the observation. If your results vary from your prospect, make clear why that may have happened. If your results agree, then explain the theory that the proof supported. It is never suitable to just state that the data approved the prospect, and let it drop at that. Make a decision as to whether each premise is supported or discarded or if you cannot make a conclusion with assurance. Do not just dismiss a study or part of a study as "uncertain."

Research papers are not acknowledged if the work is imperfect. Draw what conclusions you can based upon the results that you have, and take care of the study as a finished work.

- You may propose future guidelines, such as how an experiment might be personalized to accomplish a new idea.
- Give details of all of your remarks as much as possible, focusing on mechanisms.
- Make a decision as to whether the tentative design sufficiently addressed the theory and whether or not it was correctly restricted. Try to present substitute explanations if they are sensible alternatives.
- One piece of research will not counter an overall question, so maintain the large picture in mind. Where do you go next? The best studies unlock new avenues of study. What questions remain?
- Recommendations for detailed papers will offer supplementary suggestions.

Approach:

When you refer to information, differentiate data generated by your own studies from other available information. Present work done by specific persons (including you) in past tense.

Describe generally acknowledged facts and main beliefs in present tense.

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Topics	Grades		
	A-B	**C-D**	**E-F**
Abstract	Clear and concise with appropriate content, Correct format. 200 words or below	Unclear summary and no specific data, Incorrect form Above 200 words	No specific data with ambiguous information Above 250 words
Introduction	Containing all background details with clear goal and appropriate details, flow specification, no grammar and spelling mistake, well organized sentence and paragraph, reference cited	Unclear and confusing data, appropriate format, grammar and spelling errors with unorganized matter	Out of place depth and content, hazy format
Methods and Procedures	Clear and to the point with well arranged paragraph, precision and accuracy of facts and figures, well organized subheads	Difficult to comprehend with embarrassed text, too much explanation but completed	Incorrect and unorganized structure with hazy meaning
Result	Well organized, Clear and specific, Correct units with precision, correct data, well structuring of paragraph, no grammar and spelling mistake	Complete and embarrassed text, difficult to comprehend	Irregular format with wrong facts and figures
Discussion	Well organized, meaningful specification, sound conclusion, logical and concise explanation, highly structured paragraph reference cited	Wordy, unclear conclusion, spurious	Conclusion is not cited, unorganized, difficult to comprehend
References	Complete and correct format, well organized	Beside the point, Incomplete	Wrong format and structuring

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