

**FACTORS AFFECTING CONSUMERS' BUYING BEHAVIOR
OF MOBILE PACKAGES OFFERED BY ETHIO TELECOM;
THE CASE OF ADDIS ABABA CUSTOMERS**



**ADDIS ABABA UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
SCHOOL OF COMMERCE
DEPARTMENT OF MARKETING MANAGEMENT**

**BY
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**A Thesis Submitted to the Department of Marketing Management in Partial Fulfillment of
the Requirements for the award of a master of art degree in Marketing Management.**

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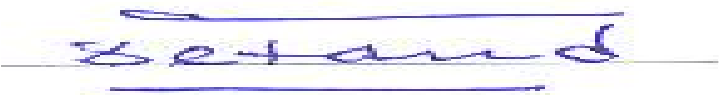
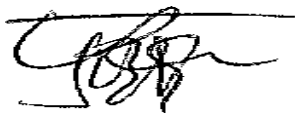


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**Factors Affecting Consumers' Buying Behavior of Mobile Packages
Offered by Ethio Telecom; The Case of Addis Ababa Customers**

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Declaration

I, the under signed, declare that this study entitled “Factors affecting consumers’ buying behavior of mobile packages offered by Ethio telecom; the case of Addis Ababa customers” is my original effort and has not been offered as a thesis or a paper in other university, and that all sources of materials used for the study have been properly stated.

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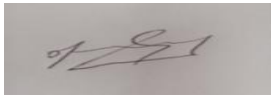
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CERTIFICATE

This is to certify that this study, “**Factors affecting consumers’ buying behavior of mobile packages offered by Ethio telecom; the case of Addis Ababa customers**”, undertaken by Kaluale Demissie for the partial fulfillment of Masters of Art in Management of Marketing at Addis Ababa University, is an original work and not submitted earlier for any degree either at this University or any other University.

Research Advisor: Temesgen Belayneh (PhD)

Signature:



Date: 23/6/20

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The researcher

Abstract

Consumer is considered as the principal focus point in a modern business approach and consequently knowing consumers with their buying behavior become a necessity for marketers. Once marketers know who their customers are, they have to try to understand their buying behavior because a firm's success is largely determined by buyers' response and reaction to a firm's marketing strategy. The study of consumers' buying behavior becomes a necessity since nowadays everything has been revolving around the customer. Mobile package is a service provided by Ethio telecom to its customers with a discounted price and consists of different features including Voice, Data and SMS. In this study the researcher tried to examine and assess the factors which have a significant influence on consumers' buying behavior of mobile package. In order to carry out a successful marketing activity (product development, pricing, marketing campaign, and distribution) for any product and/or service, it is very critical to understand consumers' buying behavior. One way of understanding consumers' buying behavior is by studying factors that will affect their buying behavior. There for this study attempted to identify factors affecting consumers' buying behavior of mobile packages offered by Ethio telecom with level of influence. The study also tried to identify the most influential factor which affects customers' buying behavior. In this stud the researcher explains the relationship between affecting factors and customers' buying behavior of mobile packages. The study was conducted in Addis Ababa. To select the sample representatives, convenience sampling techniques used. The sample size was 384, but only 331 questionnaires are properly filled and used for data analysis. The data were analyzed using statistical package for social science version 20. The major findings of the study were: all the five determinants (price, Package attributes, Personal factors, social factors and psychological factors) have significant impact on consumers' buying behavior of mobile packages. Price is the major determinants factor which influence consumers' buying behavior of mobile packages. Price and personal factors have a negative relationship and the rest all of the three factors have a positive relationship with consumers' buying behavior of mobile packages. Therefore, to make any marketing decisions, Ethio telecom should be focus on these determinant factors especially on price in order to influence its customers' buying behavior more successfully.

Key Words: Consumer, Consumers' Buying Behavior, Mobile Packages, Factor Element

Chapter One

1. Introduction

1.1. Background of the Study

Mobile package is a service provided by Ethio telecom to its customers with a discounted price and consists of different features including Voice, Data and SMS. In this study the researcher tried to examine and assess the factors which have a significant influence on consumers' buying behavior of mobile package.

In our globalizing world where competition gets fiercer, consumers are getting more and more important. All folks are consumers. Currently consumers are considered to be center of the shaky marketing, but there are rapid changes in their demands and desires. Companies got to increase the speed of their research and development activities so as to be ready to learn these changes and enhancements. Consumer is that the one who consumes the products and services produced. As such, consumers play an important role within the financial system of a nation because within the absence of the effective demand that emanates from them, the economy virtually collapses. Customer may be a person, company, or other entity which buys goods and services produced by another person, company, or other entity (Durmaz and Jablonski, 2012). Consumer is taken into account because the principal focus point during a modern business approach and consequently knowing the consumers with their buying behavior become a necessity for marketers. Once marketers know who their customers are, they need to undertake to know their buying behavior because a firm's success is largely determined by buyers' response and reaction to a firm's marketing strategy.

Consistent with Hoyer and MacInnis, 2010 consumer behavior refers to the totality of consumers' decision with regard to the acquisition, consumption, and disposition of goods, services, events, practices, people, and ideas by decision-making units over time. Consumer behavior are often explained because the analysis of how, when, what and why people buy. Furthermore, Consumer behavior shields plenty of grounds: it is the study of the processes involved when persons or a

collection of individuals select, purchase, use or eliminate products, services, ideas or experiences to satisfy needs and desires. (Solomon et al., 2006).

Due to individual and other factors marketers cannot control consumers buying behavior but they will influence their buying behavior (Durmaz, 2014). So as to influence consumers, marketers got to understand their customers. Understanding customers is that the key to giving them good service which successively results into strong customer relationships and new sales through positive word-of-mouth recommendation. However, understanding the customers' psyche isn't easy and most frequently requires a thoughtful analysis to spot their preferences or purchase patterns in order that you'll anticipate their needs and exceed their expectations. The study of consumer behavior tells you why consumers act the way they are doing, why they buy, what they buy, and from whom they buy from. It's the study of the external and internal influences that affect consumers in purchasing decisions. Consumer behavior also shows the marketing influence that companies wear consumers (Lake, 2009).

Pertaining to the above for better performance achievement, marketers should initiate and implement appropriate and effective marketing practices. Therefore, this study has examined factors affecting consumers' behavior of mobile packages offered by Ethio telecom.

1.2. Statement of the Problem

These days the study of consumer and their buying behavior becomes a necessity since everything revolves round them (Khan, 2007). So as to hold out a successful marketing activity (product development, pricing, marketing campaign, and distribution) for any product and/or service, it's very critical to know consumers' buying behavior. All products can never appeal to all or any consumers. So, it's essential to know the values and priorities of a selected group of consumers.

Marketing personnel are constantly analyzing the patterns of shopping for behavior and buy decisions to predict the longer term trends. it's worth noting that consumer buying behavior is studied as a neighborhood of the marketing and its main objective it to find out the way how the individuals, groups or organizations choose, buy use and dispose the products and therefore the factors like their previous experience, taste, price and branding on which the consumers base their

purchasing decisions (Kotler and Keller, 2012). It is documented incontrovertible fact that the success of any business stems from company's ability to know and influence consumer behavior.

There are many studies previously conducted on consumers' buying behavior of different products and services but there is no previously conducted study which is focused on consumers' buying behavior of mobile packages. Therefore, the researcher identified this area as a research gap and tried to examine and assess the factors which have a significant influence on consumers' buying behavior of mobile package.

This study is required to be considered when designing and implementing marketing programs especially for mobile packages. Failure to know the dynamic buyer behavior and improper allocation and coordination of resources will lead the organization to great losses. The higher marketing managers are at understanding consumer behavior as clearly as possible, the more successful they're going to be at influencing consumers' purchase behavior (Reid and Bojanic 2006).

Consumer behavior is usually influenced by various factors. Marketers should study consumers' purchase pattern and find out buyer trends. Studying consumer behavior is vital because on these manner marketers can understand what influences consumers' buying decisions. By understanding how consumers choose a product they will fill within the gap within the market and identify the products that are needed and therefore the products that are obsolete. Studying consumer behavior also helps marketers decide the way to present their products during a way that generates maximum impact on consumers.

Understanding consumer buying behavior is that the key secret to reaching and interesting your clients and converts them to get from you. Consumer behavior could be the following: The mental, emotional and physical activities that folks involve in when choosing, acquiring, expending and eliminating products and services so on satisfy needs and desires (Priest, Carter, and Statt, 2013).

Ethio telecom need to undergo variety of challenges in selling services like mobile packages' as they need to be generated the specified revenue and increase customers' satisfaction. There is a perceived risk of dissatisfaction within the consumers as far as its benefits are concerned. It's necessary to study and review the buyers' buying behavior of mobile packages in this regard.

1.3 Research Questions

The study was targeted to find responses for the following research questions.

- What are factors affecting customers buying behavior of mobile packages offered by Ethio telecom?
- ✓ To what extent do these factors affect the buying behavior?
- ✓ Which factors influence the customers buying behavior more?
- ✓ What is the relationship between affecting factors and customers' buying behavior of mobile packages?

1.4 Research Objectives

The research has both general and specific objectives:

1.4.1 General Objective

Identify determinant factors that affect consumers' buying behavior of mobile packages offered by Ethio telecom is the general objective of this investigation.

1.4.2 Specific Objective

The specific objectives are: -

- ✓ To examine the level of influence
- ✓ To identify the most influential factor which affect customers' buying behavior
- ✓ To explain the relationship between affecting factors and consumers' buying behavior of mobile packages.

1.5 The Research Hypothesis

Based on the research outcomes into consideration the following hypotheses were made and have been tested accordingly.

H1: Price has a negative effect on consumer's mobile package buying decision.

H2: Mobile package features positively influence consumers' decision to acquire mobile packages.

H4: The personal factors have a negative influence on consumers' mobile packages buying decision.

H3: The social factors have a positive influence on consumers' buying decision of mobile packages.

H5: The psychological factors have a positive influence on consumers' buying decision of mobile packages

1.6 Significance of the Study

In today's dynamic business world, it is essential to investigate about the nature of our customers' behavior in order to understand and serve them better. One way of investigating the nature of our customers' behavior is through examining the factors that affect their buying behavior. Once marketers know about the factors which affect consumers buying behavior it is possible and will be easy to develop efficient and effective marketing strategies that help the company to generate more revenue and to win the competition in the market. Besides to the above significances, this study has support Ethio telecom to know how to attract new customers and retaining the current customers of mobile packages. This study need to be considered when designing and implementing marketing programs especially for mobile packages. It could be also used as related literature by other researchers in the same field since there is no previous study conducted on consumers' behavior of mobile packages.

1.7 Scope of the study

The study aims to describe the factors which influence customers' buying behavior towards mobile packages users of Ethio telecom customers. Therefore, the study is limited only to company's customers who are users of mobile packages, furthermore, the target populations are customers and this study is limited only in Addis Ababa, Ethiopia.

1.8 Limitation of the study

Out of the total distributed 384 questionnaires, only 331 had been collected. This is because of the current our world number one threat (COVID-19). The study is faced some shortage of reference on review of related literature because there is no study which is conducted on mobile packages. Furthermore, the study is scoped only to use of convenience sampling method to collect data since the respondents of the study are Ethio telecom's customers who use the service, but they are not registered to use the service.

1.9 Definition of terms

Consumer Behavior: - consumer behavior is the mental and physical activities undertaken by household and business customers that result in decisions and actions to pay for, purchase and use products and services (Schiffman and Kanuk, 2000).

Customer:- A customer is the recipient of a good, service, product or an idea - obtained from a seller, vendor, or supplier via a financial transaction or exchange for money or some other valuable consideration (www.wikipedia.org).

Consumer: - A consumer is an individual and household that buy the firms product for personal consumption (Kotler, 2004).

There is a slightly difference between the two terms (customer and consumer) but for this study the researcher uses both concepts together interchangeably.

Mobile Package: - Mobile Package is a service offered by telecom company that enable its customers to get the service (Voice, SMS & Data) in different period options (Daily, Monthly, Night, Weekend, Weekly) at a discounted price from the normal tariff (www.ethiotelecom.et).

1.10 Organization of the paper

The research is structured in to five parts. The first chapter is all about the introductory part of the research in which some important points discussed in order to guide the research. The second chapter deals with the literature review; general information about consumer behavior has been given; definition, conceptual framework, consumer decision making process, and models of consumer behavior are examined. Chapter three incorporate research design and methodology, which describes the methodology undertaken in relation to justification of the research approach, research design, sampling process, and data collection, administration and the intended analysis strategy. Chapter four discusses survey results presentation, analysis and interpretation. Finally, conclusion and recommendation is presented in the chapter five.

Chapter Two

2. Review of Related Literature

2.1 Overview of Consumer Behavior

Since it is problematic to study individuals' behavior consumer behavior is a very tough and broad concept. How individuals, groups, and organizations select, buy, use, and eliminate goods, services, ideas, or experiences to satisfy their needs and desires is studied under the field of consumer behavior. Understanding consumer behavior isn't simple, because customers may say one thing but do another. A crucial part of the marketing process is to know why a customer or buyer makes a sale. Without such an understanding, businesses find it hard to reply to the customer's needs and needs. Marketers study consumer behavior to realize insights which will cause simpler marketing strategies and tactics. (Kotler, 2002).

Consumer behavior are often determined because the study of people, groups and organizations. Also, it includes the processes went to select, secure, use and dispose products, services, experiences and to satisfy needs and therefore the impacts on the buyer and society (Shimp, 2013). Knowledge of consumer behavior is extremely important for influencing decisions of the consumers during a sort of social fields. Companies need to collect information about specific consumers involved in making marketing decisions. More often than not conducting research it's necessary to urge a wider picture of the buyer needs. (Shimp, 2013).

The company must understand consumer behavior if it wants to anticipate and react to customer needs and desires. Needs of customers are very complex and challenging to discover. Thus marketing research may be a must.

2.2 Models of Consumer Behavior

Behavioral Models for every process and function support the growth of the same. There have been studies conducted and models developed towards understanding consumer behavior. Massively the models suggest the Input to the process as the stimuli and behavior as the output of the system. One of the prominent models are Howard Sheth Model and Engel – Blackwell – Miniard Model.

2.2.1 Howard Sheth Model

The model suggests that the training, perception and attitudes influence the buyer behavior. The model emphasizes on three aspects towards the general Model: Input, Constructs and Output. These all are variables at their respective stages. The input considered within the model is that the Stimuli within the sort of Significate stimuli: Tangible characteristics of the merchandise within the form of Quality, Price, Distinctiveness, services rendered and availability of the merchandise. Symbolic Stimuli: The characteristics within the significate stimuli gets influenced by their promotions. The motivation created through this process is termed as symbolic stimuli. Social Stimuli: Motivation & influences generated through the family, friends and social groups.

The Construct considered within the model provides the variables that influence the choice making. They will be internal perceptions (Perpetual Constructs) or the motives considered by the buyers (Learning Constructs). At this stage the customer progresses towards the buying process however has every possibility of holding the choice thanks to inhibitors or other external influences. The buying decisions that sometimes require high engagement goes through this extensive process. The choices for the low engagement process usually travel straight from Input to Output. The Output is massively towards the results of the acquisition decision while undergoing the process of making attention, gathering comprehension, developing attitude and resulting into Purchase or restraining from it.

Implications of Howard Sheth Model

The Model establishes reach to several variables that influences the consumer's decision. It helps the Marketers to border strategy considering the varied aspects that influences customers at every stage of their behavior. It highlights that the outcomes of consumers' decision might not necessarily be the acquisition of the merchandise instead it's going to be non-purchase. Accordingly, it assists the marketers to tackle defection. Although the Model attracts a limitation in terms of its complex arrangement yet an equivalent seems to be strength because it is strong and comprehensive.

2.2.2 Engel – Blackwell – Miniard Model

The Model was originally contributed by Engel – Kollat – Blackwell and with more of contribution during this respect finally the Model was prescribed with the contribution of Miniard and termed as Engel – Blackwell – Miniard. This Model may be a multidimensional effort towards coordination among the perceptual pattern of buyers reflected in their decision-making process. Even as Howard Sheth Model even this model highlights that the High engagement purchases requires complex decision process. This model reflects the Input in terms of the Stimuli towards purchase resulting in information science and assisting the acquisition decision process. The choice process simultaneously also gets influenced by the Environmental influencers and Individual differences.

Implications of Engel – Blackwell – Miniard Model

This model is marginally less complex than Howard sheth model however this model also comprehensively involves various variables as determiners of purchase. This model effectively involves the buyer deciding process and marketers have every opportunity to find out the attributes that influences the acquisition decision process

2.3 Factors Affecting Consumers' Buying Behavior

A consumer's buying behavior is influenced by different determinants factors and we can categorize these factors as cultural, social, personal and psychological factors. The way individuals and groups select, acquire, use and throw out products, ideas, services or experiences is studied by consumer behavior and when they perform these marketing activities their decision is obviously subject to different internal and external influences. Basic needs and desires of consumers are satisfied by the acquisition of goods and services. Thus what consumers buy is studying by consumer behavior. As described by Solomon, consumer behavior attempts to understand how consumers make decision and their decision-making process goes and therefore the way it affects consumers' buying behavior (Solomon, 2004). By studying consumers buying patterns marketers can to unravel where consumers buy, what they buy, how they buy and why they buy. But since human behavior is difficult to study it is not easy to unravel why consumers buy a selected product

because the solution is locked deep within the consumers' mind and no one can understand it straightforwardly (Kardes et al., 2011); (Kotler and Armstrong, 2010).

Broadly speaking, there are two types of consumers which can further categorized as individual and organizational consumers. When consumers plan to satisfy their own needs and wishes by purchasing for themselves or satisfy the need of others by buying for them they are individual consumers. One reason of studying consumer behavior is that individual consumers may not from the same backgrounds they can come from different upbringings, ages and life stages (Kardes et al., 2011). However organizational consumers do not purchase for their own consumption, they may have purchase to resell the item or to use it as an input for their ultimate product or service.

It is essential to know the affecting factors for consumer buying behavior because by doing so, marketers can estimate how consumers might behave within the longer term when making purchasing decisions for different items. (Kotler and Armstrong, 2010)

2.3.1 Social Factors

Social influences affect consumer buying behavior ominously. Every single person's buying decision is motivated by people around him/her. Reference groups, family advice, positive word of mouth, role and standing are elements of important social factors (Wright, 2006). Every purchaser may be a secluded; however, he/she cannot be absolutely free or out of the group which belongs to a crowd. That is why every individual creates its own membership group which is the group to which a consumer belongs as a member because they have something in common. Marketers should understand this type of classification in order to segment the market more effectively.

Another form of membership is a reference group, in which group influences the self-image of consumers and consumers' buying behavior. Usually comparison to consumers about their behavior, lifestyle or habits is provided by this type of reference group. Clusters formed by family, close friends, neighbors, work group or folks that buyers accompany are examples of small reference groups. Sometimes consumers may also influence by the groups to which they do not belongs but aspires to belong and wishes to be part within the longer term, this is because of the presence of aspirational groups (Khan, 2006).

A relation is also one of the determinant social factors which have influence on distinct consumers' decision making. Usually to accumulate values, develop and shape personality a family can form the environment for a private kith and kin. Most of the time individuals develop their own attitude and perception in this environment. First perceptions about brands or products and consumer habits is typically created in this type of relation more importantly by family (Kotler and Armstrong, 2010; Khan, 2006).

Each role that individuals play in their lives consists of activities and attitudes that are expected from a private to perform according to the persons around him (Kotler and Armstrong, 2010; Khan, 2006). The position that individuals have in social groups supported such things as money and wealth, education or occupation is frequently reflected by social status. Status is also significant in many societies, and similarly many other people want the admiration of others for their social affiliation. When people become successful in their life and/or being born into money, they will attain social statuses. Thus social role and standing are often reflected by consumers Product and brand selection (Wright, 2006).

2.3.2 Personal Factors

A person's decisions are influenced by altered personal determinants sort of a individuals economic condition, lifestyle, profession, their age and the like which are personal to that distinct single person. Different people have different cognitions even for an equivalent object or circumstance since people have their own subjective thanks to create their cognitions. Cognition is that the process of choosing, organizing, and interpreting sensations into information, and stored (Hanna and Wozniak, 2001). Consumers' preference is changing throughout their life and age and stage of life determine individual attachments with products and services. Age linked issues are like taste in food, clothing, recreation and furniture. Moreover, in lifetime environment, values, lifestyle, hobbies and consumer habits has been changed continuously. Purchasing behavior and brand selection is also changed by family life stages.

Currently vendors are that concentrate in unusual new market segment, nontraditional stages like single couples, childless couples, lonely parents and singles marrying later in life. (Kotler and Armstrong, 2010). Consumers' taste can change during lifetime and it is often assumed that has effect on their preference in several phases of life.

A punter's profession and purchasing capacity impact buying assessments and purchasing performance. The level of consumers' earnings has significant level of impact on what they can afford and consequently their willingness to pay for is resolute by it. Individuals may get themselves in a group in which they are related each other as they ensure similar occupations and have comparable income. They share the same quite values and ideas because they are typically socializing with each other and have the same preference over many buying behavior. What consumers have that mean their purchasing power or affordability has influence on their perception towards money (Solomon, 2004). How the person lives and spends money reflects his/her lifestyle. A person's lifestyle is combined from former involvements, present condition and genetic physiognomies. Every choice of consumers' product and services that buyers make to satisfy their need and want are related to their lifestyle. There are three different lifestyle dimensions that an individual's lifestyle consists of (Khan, 2006).

These dimensions include:

1. Work, hobbies or vacations: these are individuals' actions which show how consumers use their time.
2. Family, home or food: these are Consumers' preferences, interests and priorities that individuals' want to do.
3. Consumers' feeling: these are opinions tell about different issues, opinions about themselves, politics or products.

These lifestyle dimensions express how a person's pattern of living looks like. Therefore, as concluded by Kotler and Armstrong, 2010, lifestyle has influence on consumers' buying behavior and decisions.

Individual traits are characteristics that distinguish one person's Personality from another. Self-confidence, adaptability, sociability and dominance are some of individual traits (Kotler and Armstrong, 2010). The way how we see ourselves and thus the planet around us also as how people see us is determines by Personality that we hold on. Since we cannot isolate ourselves from the society, our Personality is molded by other people attitudes and values whose are around us. (Wright, 2006).

Occupation and buying power of consumers is also one of the determinant personal factors that influence buyers' purchasing decisions and buying behavior. It is obvious that people with little revenue cannot spend more money to acquire what they want. And on the other side, people with adequate revenue can spend more money to satisfy their needs and/or desires. As a result, when consumers have better occupation and worthy purchasing capacity, their purchasing behavior towards luxury products or services tends to increase and on the contrary when they have little occupation and low purchasing power, their purchasing behavior towards luxury products or services tends to decrease. The level of income that consumers can attain will have a great impact on what buyers can pay for and on their standpoint towards money (Solomon, 2004).

Individuals' lifestyle is also telling us about consumers buying behavior because by looking their lifestyle we can get the image how they live and spends money towards products and services. Earlier experiences, current situation and congenial characteristics are components that form individuals' lifestyle. Since an individual's lifestyle consists of various lifestyle dimensions and people make many choices on their day to day activity on different kinds of products and/or services, but their choices are prominently associated with their lifestyle (Khan, 2006).

The other element of personal factors is Self-concept and it could be described as an individuals' emotion, feeling, belief, attitude, perception and thought that they develop on themselves. Most of the time people do not purchase least price items if they have high self- concept because they consider this merchandise as low class and as a result they do not prefer to purchase (Kardes et al., 2011).

2.3.3 Psychological Factors Affecting Consumer Behavior

Consumers' behavior is also influenced by psychological factors so successful businesses people should take in to consideration these mental determinants in order to identify consumers' buying behavior straightforwardly. Psychological factors are one of the four main factors that play a task within the consumer's buying behavior. These main four factors include cultural factors, social factors, personal factors and psychological factors. Motivations, perceptions, learning, and beliefs and attitudes are elements of psychological factors which can influence buyers' buying behavior (Callwood, 2018). These elements of psychological factors are presented below for further clarification:

2.3.3.1 Motivation

Motivation is an activated internal need state resulting in goal-directed behavior to satisfy that require. Accordingly, motives are often defined as relatively enduring, strong, and protracted internal stimuli that arouse and direct behavior toward certain goals (Trehan, 2009). The start line within the buying process is recognition of need. A requirement could also be defined as lack of something useful. An individual is often motivated to shop for a product for convenience, for style, for prestige, for self-pride or being at par with others (Khan, 2007). If the marketers know what creates motivation, they'll be ready to develop marketing tactics to influence consumers' motivation to believe, be involved, and/or process information about their brand or ad (Sharma, 2009)

Maslow's Theory of Motivation

Abraham Maslow suggests that human needs are arranged during a hierarchy from the foremost basic must the higher-level needs. When the essential needs which are most pressing are satisfied, they won't be a motivator and other people start to hunt the ways to satisfy the higher-level needs. (Jonsson, 2010). Consistent with Maslow's hierarchy of needs there are five levels of needs:

- 1) Physiological needs: These needs are the essential needs like food, water, sleep, warmth.
- 2) Safety needs: People got to feel safe during a particular environment.
- 3) Social needs: citizenry want to be loved and to be accepted by others. They need to attend groups, unions and get in touch with others.
- 4) Esteem needs: People want to be admired and revered.
- 5) Self-actualization needs: people that have all other needs below the pyramid want more and more. These needs show how you regard yourself and the way you're regarded.

Balance Theory

The balance theory may be a cognitive consistency theory that appears how changeable attitudes can motivate individuals to be persuaded. It suggests that folks have both attitudes toward (sentiment relations) and connections to (unit relations) people, objects, ideas or events. How the relations are organized will determine whether or not they're balanced (Gorman, 2004).

Drive Reduction Theory

According to the drive reduction theory, behavior is directed towards reducing the strain that's related to unpleasant drives, which are themselves caused by needs arising from tissue deficit (Lake, 2009).

2.3.3.2 Perception

Perception is named because the energy which makes us conscious of the planet around us and attaches an aiming to it after a sensing process. Each person within the world sees his/her surroundings differently. Several people may have some equivalent ideas on a few specific events. Nobody can see or feel the 100% of all things. Ever wonder why people buy certain products? It's all about perception. Perception is how consumers understand the planet around them supported information received through their senses. In response to stimuli, consumers subconsciously evaluate their needs, values and expectations, then they use that analysis to pick, organize and interpret the stimuli (Connolly, 2010). The marketplace's perception of a brand or industry is extremely important, which is why big brands work so hard to make sure that the overall perception surrounding them, and their industry is as positive as possible. As a result, companies like Gillette, can pay David Beckham to 'model' their products. By aligning the way people feel about Beckham, with the Gillette brand, Gillette can improve the perception of their brand or reinforce what's already positive about it (Taylor, Franke and Kyong, 2013).

2.3.3.3 Learning

Learning describes changes in an individual's behavior arising from experience. In every circumstance our perception is conditioned by our prior experience, for it's this which constitutes our preparatory set or expectations and therefore the framework into which we seek to put and organize new stimuli. In other words, we've learned from our earlier experience and seek to take care of balance or consistency by concerning and interpreting new stimuli in terms of past or learned stimuli (Blythe, 2008). the sensible significance of learning theory of marketers is that they will build demand for a product by associating it with strong drives, using motivating cues, and to an equivalent drive as competitors and providing similar cues because buyers are more likely to transfer loyalty to similar brands than to dissimilar ones (Lamb, Hair & McDaniel, 2009).

There are two sorts of learning (Lee, 2007):

- 1) Experiential Learning: Experiential learning occurs when an experience changes your behavior.
- 2) Conceptual Learning: Conceptual learning isn't acquired through direct experience.

2.3.3.4 Beliefs and Attitudes

Kotler defines belief as “descriptive thought that an individual hold about something” and attitude as an individual’s inners though about something that he/she develop as a result reputation. Individuals can have specific beliefs and attitudes about specific products and services (Sarangapani, 2009). Marketers have an interest within the beliefs that folks formulate about specific products and services because these beliefs structure product and brand images that affect buying behavior. If a number of the beliefs are wrong and stop purchase, the marketer has got to launch a campaign to correct them. People have attitudes regarding religion, politics, clothes, music, food, etc. Attitude of consumer also influences the buyer behavior. If consumer’s attitude towards a product is favorable, then it'll have positive effect on consumer behavior. The marketers discover prevailing attitude towards their product and check out to form it positive, and if it's already positive, then attempt to maintain it (Hoyer & Deborah, 2008).

2.4 The Decision-making process

When a consumer wanted to form the acquisition decision, they're going to undergo the method through recognition, search information, evaluation, purchase, feedback (Blackwell, Minard, and Engel, 2006). Most of the time there are five stages that buyers need to track beforehand they are going to acquire something. During these stages the buyers identify what they need or want and this is called need recognition and problem awareness stage. Then at the second step they gather information and it can be called information search stage. At the third level they compare and evaluate different substitutes and the stage can be known as evaluation of alternatives stge. After they evaluate the alternatives they make purchasing decision and acquire the product of service that they want. Finally, at post purchase evaluation stage consumers assess their purchasing decision by compare the received satisfaction level with what they expect to have. During a routine purchase the buyers can skip a couple of stages because it may not necessary to pass through the

whole five stages. But when consumers face a complex or sophisticated purchase situation, Kotler and Armstrong (2010) suggest that the buyer should go through, each of the five stages without missing the one.

According to Riley (2012), consumers' decision making process consists of five stages. These are:

1. Need recognition and problem awareness
2. Information search
3. Evaluation of alternative
4. Purchasing decision and
5. Post purchase decision

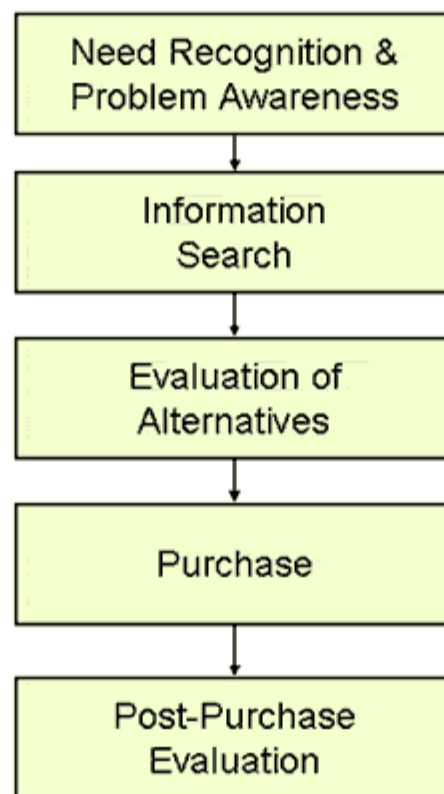


Figure 1. A buyer's decision-making process (Riley 2012)

Need recognition and problem awareness stage is a point where a decision-making process starts. Need recognition can be classified into a couple of sorts. One type is internal or external stimuli. This is a place where the consumer identifies a desire or any difficulty that he/she is going to satisfy. Individual's elementary requirements, for instance, the absence of clothes that initiates the person to visit boutiques are internal stimuli. External stimuli are not triggered by our basic needs; rather they can be, for instance, a billboard that can get you to brooding about buying a replacement computer (Kotler and Armstrong, 2010). Need recognition and problem awareness stage is also a point where the buyer often sees a big variance between the present state and desired state. Marketers can set the need recognition process in motion but it occurs naturally. Making a demand is the primary activity practiced by marketers to motivate people to make a purchase. Business people will also make an effort to persuade consumers to settle on their product and/or service rather than others (Solomon, 2004). Another type of need recognition includes:

1. Functional need: On this type of need, the need is arising due to its basic purpose and may solve a practical difficulty. The buyer may purchase a car to avoid going walk by foot.
2. Social need: when social affiliation is the reason for the initiation of the need. Here the buyer purchases a product or services not to solve a functional problem but for social recognition. A buyer can buy a luxury house to show his/her economic status to others.
3. Need for change: here the reason of need is a change in one's feeling and desire. A purchaser may want to buy new fashion clothes or shoes. (Loudon and Della, 2002).

When the buyer is engaging with information search, he/she is at the second stage of the decision-making process. Consumers' level of involvement in information search will differ, sometimes they can choose products with none information and other times specially when the product or service is in a complex purchasing situation information got to be searched carefully for finding all substitutes. (Solomon, 2004). During the search process, consumers form their consideration set and study the service attributes they ought to consider, additionally to forming expectations of how firms within the consideration set perform on those attributes (Lovelock and Wirtz, 2011). There are multiple sources where buyers can get information to search information that help them to identify the best alternative. These sources may include information from both primary and secondary sources. The content of information that buyers are acquiring will differ from source to

sources. Nevertheless, today there are commercial sources that provide an enormous amount of data but are controlled by marketers. Therefore, the reliable and effective sources tend to be personal like family advice or recommendation from friends. Furthermore, buyers can obtain information and increase awareness towards available brands by combining these different sources. The screening of information also helps users to drop some types of products or services when making the final selection of the brand (Kotler and Armstrong, 2010).

At the third stage the buyers are going to evaluate the various alternatives that are available for them using the collected information. Most of the time customers do not follow the path to make evaluation of alternatives, it will vary among purchases (Wright, 2006). Sometimes customers will do little or no evaluation and make their buying decision and this type of decision making process is known as habitual decision process. However, on the other purchasing situation, consumers may carefully evaluate among several brands especially when they are engaged to an extended problem-solving process and this type of decision making process is called complex buying behavior. The alternatives that consist of products and/or services that are already within the consumer's cart and carefully measured at the time of the assessment route are referred to as consumers' evoked set. In the evoked set there are merely limited quantities of substitutes and also there is some sort of connection among the alternatives. (Solomon, 2004).

After consumers evaluate the evoked set they are participated in the purchase directly. Usually buyers' desire is to shop for the foremost preferred brand. Consumers' approach that they have to the products and/or services that are going to buy is the main factor that can affect the consumer's buying decision. (Kotler and Armstrong, 2010). Sometimes buyers may not want to follow the entire buying process so they are involved in passing some steps or stages and this is happened when they try to simplify purchasing decisions. As they try to simplify the purchasing process they make some decisions like direct purchasing to product that is recommended by others (Solomon, 2004). Even if consumers acquire what they want the decision-making process will not over yet because it continues after the acquisition decision has already been made.

Post purchase behavior is the last stage of the buying process. Consumers will evaluate the satisfaction level after they has purchased the product and/or service that they pay for. Following post purchase evaluation there are two outcomes. The first one is disappointment; it is the feeling

that occurs when expectations towards the products or services haven't been met (Khan 2006). And the second is satisfaction; this is also a feeling consumer's get when the product or service meets its expectations. Wherever the buyers are satisfied they have willingness to spend more on this specific product and/or service within the future. Brand loyalty is the result of high level consumers' satisfaction over the consumers' buying process. Once the decision making process has been completed for one product and/or service, the same will be repeated on the other product or service.

2.5 Different types of decision-making

There are different types of decisions making in which most of consumers are involved. One reason for the existence of difference between these decision makings is the amount of effort put into the decision-making process. When the amount of information consumers takes to make a single decision is differing, there is also difference in their decision making process. As the decision-making process is tending to more unconscious, snap judgment can be made with little information search. This type of decision is routinely made and the buying decision involves little risk and low involvement. Other times, the decision-making process may require tons of your time and knowledge search and at this time the products that are bought rarely but involve high risk and extensive problem solving (Kardes et al., 2011).

Consumers make different buying decisions and the type of decision that they make is determine by their level of effort to which they will suffer to reach their final decision. Sometimes consumers can make a buying decision with little information search and at this time the decision-making process is nearly automatic, snap judgment are often made. This type of decision making involves little risk and low involvement because buying decisions are routinely made. On the other hand, the second type requires an excessive level of consumers' participation as they go to their ultimate decision. Some items may require a much time and countless comparisons among brands because it holds high risk (Kardes et al., 2011). The below figure illustrates that four kinds of buying behavior held the amount of purchaser participation.

	High involvement	Low involvement
Significant differences Between brands	Complex buying behavior	Variety-seeking buying behavior
Few differences Between brands	Dissonance-reducing buying behavior	Habitual buying behavior

Figure 2. Four types of buying behavior (Kotler and Armstrong, 2010)

When consumers have high involvement in the buying process and at the same time when there is significant amount of difference between brands the buying behavior tends to be complex buying behavior. Since the product is high valued and risky it can be initiated by a motive that's central to an individual's self-concept and buyers are extremely involved on the buying process. The products that are bought seldom sort of a house or a car require considerable amount of consideration before the acquisition decision. Here several substitute products or service can be identified, evaluated and reviewed to determine the most appropriate kind product or service that the consumer wish to have (Kotler and Armstrong, 2010; Solomon, 2004).

The second type of decision making is dissonance-reducing buying behavior. Even though there is no meaningful difference between products or services shoppers are extremely participated, because they want the right quality of the product or service. In this type of decision making behavior a straightforward and humble action takes place to pick the item what they want from substitutes (Kotler and Armstrong, 2010; Solomon, 2004).

When there is significant amount of difference between brands but when the level of consumers' involvement became very low the type of consumer behavior that we get is variety seeking buying behavior. Here consumers change the brand of a product or service not because of the dissatisfaction they experience but consumers have an interest to vary the brand for the sake of variation just to make variety. At the time of consumption consumers can make buying decisions without making significant evaluation on the brand. People want to test new brand and might consume a special brand simply to undertake another brand. Products that we are usually bought

everyday like cookies and gums fall under this sorts of decisions. By offering low prices, free, or special deals marketers can influence consumers to variety seeking samples (Kotler and Armstrong, 2010).

The last sort of decision-making is Habitual decision-making choices. Most of the time, they are typically made regularly with little or no conscious control. This type of decision making is almost contradictory to complex decision-making where buyers search significant amount of information to support their decisions. Here many selections are made so habitually in that even the consumer doesn't even realize them before seeing products within the handcart. Buyers consume automatically without conscious effort. A habitual decision making choice seems dangerous or stupid, but at the same time it is an equivalent time efficient. Here purchaser do not want to spent time for making buying decision so that they engage on the purchasing action without comparisons of substitutes. In this type of decision making process marketers strategy to persuade consumers' decision is introducing a replacement product to vary the consumer's old habits (Solomon, 2004).

2.6 Empirical Reviews

Consumer buying behavior is influenced by two major factors. These factors are individual and environmental. The main categories of individual factors affecting consumer behavior are demographics, consumer Knowledge, perception, learning, motivation, personality, beliefs, attitudes and lifestyles. The second category of things is environmental factors. Environmental factors represent those items outside of the person who affect individual consumer's decision-making process. These factors include culture, class, reference group, family and household. The above-mentioned factors are the major determinants behind the decision of consumers to opt a given good or service (Blackwell, Miniard, and Engel, 2006).

Olson, et al. (2005) studied "The impact of three dimensions of relevance, motivation and timing the perceived social responsibility in improving consumer behavior. The findings of this study show that among dimensions of relevance, responsibility, motivation and timing of perceived social responsibility, only existence of relevance dimension in social actions has improved consumer behavior.

Ramya N. (2016) has studied “Factors affecting consumer buying behavior” and consistent with the study business people should understand their customers’ inner thought, that will include their attitude, beliefs, and perception. By identifying psychological factors marketers can develop suitable marketing strategy and that will lead them successful in the near future. Therefore, the study of consumer behavior is the main pillar of business achievement.

Scrivens (2007), has studied the role of social marketing in influencing consumer behavior commercial marketers have turned their attention to the welfare sector and are considering ways during which marketing techniques can be went to promote service use, improvements in lifestyle, and changing public attitudes. This paper examines the concept of what's termed "social marketing", and appears at the difficulties it faces, and eventually discusses the need for policy analysts to become more conscious of the uses of and therefore the issues concerning the increased use of social marketing by governments.

Gordon, et al., 2006, examined the consumer behavior analysis and social marketing: Consumer behavior analysis represents one development within the behavior-analytic tradition of interpreting complex behavior, during which a selected conceptual framework has been proposed (i.e., the Behavioral Perspective Model). consistent with this model, consumer behavior occurs at the intersection of a consumer-behavior setting and a person's learning history of consumption and is a function of utilitarian (mediated by the product) and informational (mediated by other persons) consequences. This application pointed to specific marketing strategies that ought to be adopted to switch each of those operant classes.

Ali, Tirmizi and Saif (2006), studied an empirical study of consumer impulse buying behavior in local markets: the main findings of the study demonstrated an overall weak association of the set of independent variables with the variable but, the in-depth analysis found that pre-decision stage of consumer purchase behavior is that the only variable that resulted into strong association with the impulse buying behavior. It’s true that young people more often get attracted to products displayed on store shelves and has greater tendency of impulse buying behavior, but results of this paper showed no association of impulse buying in higher income group of young people having prevalent impulse buying tendencies. This study reported new evidences within the field of impulse buying behavior of consumers concerning the local markets of the dual cities

Munich (2008), has studied a new study on German consumer behavior: The study's findings indicate a long-term shift in consumer behavior rather than a short-term trend. In some traditionally firmly brand-based sectors – women's cosmetics, automobiles or soft drinks, for example – consumer preferences show a complete turnabout. In the past, it had been the brand that clinched the deal; nowadays, more often than not, it's price. But that does not mean that brands have had their day and products will only be sold on the idea of price in future.

2.7 Conceptual Framework of the Research

Based on preceding research studies and literatures reviewed considering behavioral models of consumer behavior the following conceptual framework has been developed for this research. Accordingly, five independent variables (i.e. price, package attribution, personal factors, social factors and psychological factors) were thought to influence the dependent variable (i.e. consumers' buying behavior) are identified.

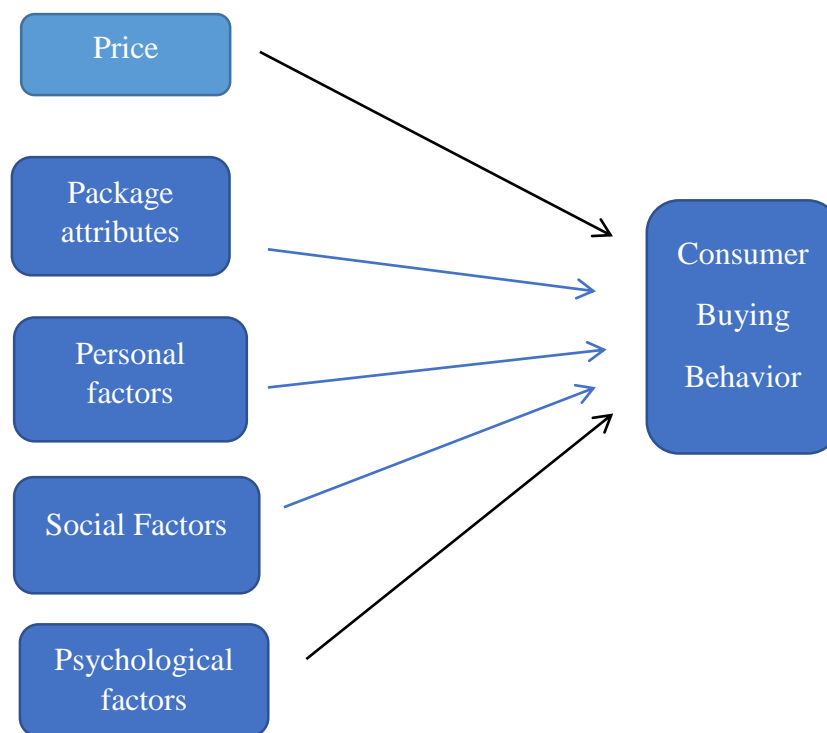


Figure 3: Conceptual framework of the study

Chapter Three

3. Research Methodology

3.1 Research Approach

The research approach which is employed for this study is Quantitative in Nature. Creswell (2005) asserted, quantitative research is a kind of research during which the researcher decides what to review, asks specific narrow questions, collects numeric (numbered) data from participants and analyzes these numbers using statistics, and conducts the inquiry in an unbiased, objective manner (Creswell, 2005). Therefore, to achieve the objectives of the study, the research adopted a quantitative research approach, because the methodology supplies a quantifiable statistical analysis of the responses to the survey.

3.2 Research Design

Research design is that the blueprint for fulfilling research objectives and answering research questions (John A.H. et al., 2007). The sort of research which is used under this study is descriptive and explanatory research. The main purpose of descriptive research is description of the state of affairs because it exists at the present. Then this study is described and critically assessed the factors affecting consumers buying behavior of mobile packages offered by Ethio telecom. Second, the study extensively utilized explanatory therein the connection between variables is correlated with an aim of estimating the integrated influence of the factors on consumer buying behavior.

Moreover, the study utilized cross-sectional sort of research within the sense that each one relevant data is collected at one point in time. The rationale for preferring a cross-sectional study is thanks to the vast nature of the study and therefore the limitation of your time. And obtaining information from a cross-section of a population at a single point in time is a reasonable strategy for pursuing many descriptive researches (Janet M. Ruane, 2006).

3.3 Population and Sample

A population consists all elements (individuals, items or objects) whose characteristics are being studied (Mann, 1995). Since this research is confined to the purchasers of Ethio telecom, the population consist only individuals who have experience of using mobile packages. The target population of the study was users of mobile packages and who only located in Addis Ababa. It is difficult to seek out the number of Ethio telecom customers who are mobile package users in Addis Ababa.

Determining sample size is extremely important issue because samples that are overlarge may waste time, resource and money. While samples that are too small may cause inaccurate results. Consistent with Saunders (2007) researchers normally work to a 95% level of certainty.

And consistent with G. Cochran (1977), for the population that are large to yield a stratified sample for proportions which is valid;

Where,

N = sample size

Z = the value on the Z table at 95% confidence level =1.96

p = maximum variability of the population at 50%. i.e. (0.5)

q = 1-p = 0.5

e = level of precision (sampling error) at 5%

The resulting sample in this study will be determined as follows:

$$N = Z^2 pq/e^2$$

$$= \frac{1.96^2 * 0.5*0.5}{0.05^2}$$

$$= 384.16$$

$$= 384.16$$

According to the above calculation, a sample size of 384 is selected from the defined target population. Considering the large population of mobile package users, a convenience sampling method is used to collect data in view of time and cost constraints. It also enables the distribution and handling of the survey questionnaires effective and convenient.

Purposive sampling method is also used together with convenience sampling method to distribute the questionnaire to be filled. Purposive sampling inherently is a non-probability sampling method and it is selected because the aim of this study is to identify factors affecting customers buying behavior of mobile packages offered by Ethio telecom. Since the respondents must be customers of Ethio telecom and at the same time users of mobile package offered by the company Purposive sampling is selected.

3.4 Data Sources and Types

Both primary and secondary data were sourced and utilized for purposes of addressing the research objectives. Secondary data is gathered from annual reports and other documents. Primary source of knowledge is employed to undertake the study. The data gathered through questionnaires from the sample chosen respondents is employed for primary data. Consistent with Biggam (2008), primary data is that the information that the researcher finds out by him/herself regarding a selected topic. The most advantage with this sort of knowledge collection is that it's collected with the research's purpose in mind. It implies that the knowledge resulting from it's re according to the research questions and objectives. Therefore, the respondents' responses through questionnaire are going to be used as a primary source of data.

3.5 Data Collection Procedures

The questionnaire is employed to collect the first data from the purchasers of the Ethio telecom who are the user of mobile packages, which is distributed by the researcher to the respondents. For the aim of this study close-ended items are wont to measure dependent and experimental variable. Additionally, a five-point Likert type scale is employed to capture the info on the variables. The Likert type scale is a suitable technique for purposes of completing parametric statistical analysis. The Likert-type scale method is employed to range of responses: strongly disagree, disagree, Neutral, Agree, and strongly agree, with a numeric value of 1-5, respectively. The usage of this

particular scaling method ensured that the research study illustrated the power to assess the responses and measure the responses quantifiably in order that a pattern or trend could also be produced so as to answer the research questions. As Neuman (2003) explained, it's a process of asking many of us an equivalent questions and examining their answers of research questions.

3.6 Method of Data Analysis

Descriptive statistics are used for data analysis with the implementation of Statistical Package for the Social Sciences/SPSS. The utilization of descriptive statistics in data analysis is due to its appropriateness to find out the essential features of the study data and hence aid in realization of the research objectives. Reliability of data tested using the cronbach's alpha. Coefficient alpha (α) is that the measurement of squared correlation between observed scores and true scores. In other words, reliability is measured in terms of the ratio of true score variance to observed score variance. Correlation analysis is completed. Bivariate correlations measure the direction and association between two variables. Moreover, regression analysis is conducted with 5% level of significance or a 95% confidence interval. Regression analysis was conducted to understand by what proportion the experimental variable explains the variable. For the aim of this study close-ended items are wont to measure dependent and experimental variable.

3.7 Ethical Considerations

Ethical considerations are seen in connection with data collection and results presented in the research. In this study, respondents are approached carefully, and the researcher is presented the instruments of data collection in ethical manner including the issue of confidentiality and the content of the instrument. Results and discussions in the study also are presented taking into consideration the ethical issues of the context in which the investigation has been conducted. The study is also considered prohibitions against fabricating, falsifying, or misrepresenting research data, and it promotes the truth and avoids error.

Chapter Four

4. Data Presentation, Analysis and Interpretation

4.1 Introduction

Chapter four presents the analyses, discussions and interpretation of the field data emanating from the study in order to effectively identify and assess the factors affecting consumer buying behavior of mobile packages offered by Ethio telecom. All the data collected through self-administered questionnaires and contain closed ended questions. From the total population of the study 384 customers were selected and questionnaires were distributed to those as a sample respondents using convenience sampling, but only 331 questionnaires were properly filled and collected. Thus the sample comprising of a total of 331 respondents was used for analysis with 86% response rate. The information obtained from the respondents is summarized using frequency distribution by using SPSS 20.0 versions. Hypotheses testing also have been conducted. The summarized data is then analyzed by applying descriptive analysis method using table following detailed explanations. Finally, interpretation was made to demonstrate the relationship of dependent and independent variables using correlation analysis and multiple regression method.

4.2 General information of the respondent

The first part of the questionnaire consists of the general profile of respondents. In this section respondents were requested personal information in order to assess the general condition of the respondents. Expressive digits (frequency distribution) were used to discuss the general demographic characteristics of respondents (Age, gender, marital status, Education background, income). Background information of the respondents' which are suitable for the study, have discussed in the table below:

Table 4.1 General Information of Respondents

Demographics	Categories	Frequency	Percent
Gender	Male	176	53.2
	Female	155	46.8
	Total	331	100
Age	18-30	124	37.5
	31-43	137	41.4
	44-54	66	19.9
	> 55	4	1.2
	Total	331	100
Education Qualification	Secondary Education	36	10.9
	Diploma	81	24.5
	Degree	174	52.6
	Masters and Above	12	3.6
	Total	331	100
Marital Status	Single	171	51.7
	Married	155	46.8
	Divorce	5	1.5
	Windowed	0	0
	Total	331	100.0
Income level	<2000 Birr	0	0
	2001-3500	25	7.6
	3501-5000	94	28.4
	5001-8000	121	36.6
	5001-10000	69	20.8
	>10000	22	6.6
	Total	381	100

Source: own survey (2020)

As the above table shows, above 53.2 % of the respondents are Males and 46.8 % of the respondents are Females. The larger portion the respondents are Male, but there is no much difference in terms of numbers.

Regarding the age of the participants, 41.4 % of the respondents are aged between age 31-43 and 37.5 % of the respondents are aged between 18-30 and 19.9 % of the respondents are aged between 44-54 and the remaining respondents are 1.2 % aged above 55. The largest number is (78.9 %) from the respondents are younger age (18-30) and (31-43).

Regarding education level of the respondents, 10.9 % of them have secondary school qualification, 24.5 % of the respondents have diploma and 52.6 % of the respondents have first degree and the remaining respondents are 3.6 % have masters and above. First degree holders are the largest portion of the respondents (52.6 %).

Moreover, regarding the marital status 51.7 % and 46.8 % of the respondents are single and married respectively, while the rest 1.5 % of the respondents are divorced.

In terms of income distribution of the respondents, 7.6 % of the respondents are categorized under of income ETB 2001-3500 and 28.4 % of the respondents are categorized under monthly income ETB 3501-5,000. 36.6 % of the respondents are categorized under monthly income ETB 5001-8000 and 20.8 % of the respondents are categorized under monthly income ETB 5001-10000 and the remaining of the respondents (6.6 %) are categorized on income of ETB 10,000 and above. This shows that most of the respondents are from the middle class of the society based on their monthly income level.

4.3 General Consumers' Buying Behavior of Mobile Packages

The second part of the questionnaire consists of the general consumers buying behavior of mobile packages of respondents. This part of the questionnaire requested a limited amount of information to understand the general consumers' buying behavior of mobile packages of respondents. Descriptive statistics is used and have discussed in the table below:

Table 4.2 General Consumers' Buying Behavior of Mobile Packages

Consumers' buying behavior	Categories	Freq.	Percent
How long have you been using Mobile Packages?	Less than one year	25	7.6
	1-2 year	52	15.7
	2-3 year	73	22.1
	Above 3 year	181	54.7
	Total	331	100
How frequently do you purchase a mobile package?	Sometimes	28	8.5
	On Special Occasion-Holiday	46	13.9
	More Frequently	95	29.0
	Always	166	48.5
	Total	331	100
Which type of package do you prefer to use most of the time?	SMS	31	9.4
	DATA	54	16.3
	Voice	81	24.5
	All	165	49.8
	Total	331	100

Source: own survey (2020)

As it shown in the above table, more than half (54.7%) of the respondents have usage experience for above 3 years as a customer of Ethio telecom's mobile packages. 7.6 % of the respondents' have usage experience of less than one year. 15.7% of the respondents' have usage experience of 1-2 year and the rest 22.1 % of the respondents' have usage experience of 2-3 year. This shows respondents have a great usage experience on mobile packages.

The table also shows that, almost half (48.5%) of the respondents are always purchase mobile package. 29% and 13.9% of the respondents purchase mobile packages more frequently and on special occasions (holiday) respectively. The rest 8.5% of the respondents have purchase mobile package sometimes.

In terms of the type of packages used by the customers, 49.8% of the respondents use all types of mobile packages (SMS, DATA and Voice) provided by Ethio telecom. 24.5% of the respondents

use only voice packages most of the time. 16.3% of the respondents use only DATA packages most of the time and the rest 9.4% of the respondents use only SMS packages most of the time.

4.4 Validity and Reliability

Validity is that the degree to which a measure accurately represents what it's alleged to. It cares with how well the concept is defined by the measure(s).

Content validity: content validity is tending to measure the extent to which the research questions or questionnaires actually measure the presence of those constructs the researcher intends to measure. Thus to ensure the content validity of the study the draft questionnaire was sent to the advisor, research experts and professionals to avoid any bias or subjectivity.

Statistical conclusion validity: it is worth to consider the issue of statistical conclusion validity. This type of validity is addressed through selection of the correct statistical method used for hypothesis testing. Hence, the appropriate statistical testing is both Pearson correlation for interval scale variable and regression analysis for interval scale variable is selected by researcher so that the conclusion derived using this statistical procedure is valid.

Internal validity: is how the findings of the research match to the reality and as the researcher measure the things that are aimed to measure. Therefore, the finding in this specific study is strongly supported by the reality in the context and the general theory in the field, even though factors such as context and methodology employed have shaped the result.

External validity: it revealed whether the observed associations can be generalized from the sample to the population, or to other people, organizations, contexts, or time. This study addresses external validity through taking representative samples and can be generalized to the mobile package users of Ethio telecom in Addis Ababa. Moreover, since the unit of analysis is individuals and the selected sample is derived from different portion of the population considering difference in age, gender, income, level of education, population validity is realized.

The extent to which the consistency of responses among attributes is checked by reliability test of variables. The interior consistency of the things during a scale is measured by reliability test. To test reliability of an attributes the researcher was used Cronbach's alpha measures of reliability.

The extent to which the responses during a questionnaire are associated with one another is indicated by this test. In Cronbach's alpha coefficient, alpha value ranges between 0-1 and the higher values mean attributes have a great degree of internal consistency.

There is no agreement among scholars on acceptable level of reliability test and that is why different authors accept different values of this test. But the widely used rule of thumb on cronbach's alpha is presented in table below.

Table 4.3 Rule of Thumb on Cronbach's Alpha

Cronbach's Alpha Coefficient Range	Strength of Association (Internal Consistency)
<0.6	poor
0.6-0.7	Moderate
0.7-0.8	Good
0.8-0.9	Very Good
>0.9	Excellent

Source: Hair et.al (2003); Essentials of Business Research Method

The output of the reliability test for the attributes on SPSS shows that the Cronbach's Alpha Coefficient has a value of 0.728, which shows the measure has internal consistency.

Table 4.4 overall Reliability Test

Reliability Statistics		
Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.728	.781	23

Source: own survey (2020)

Table 4.5 Reliability Analysis of Variables

Variables	No. of Items	Cronbach's Alpha
Price	4	0.870
Package attributes	5	0.711
Personal Factors	5	0.772
Social Factors	4	0.724
Psychological Factors	5	0.720

Source: own survey (2020)

4.5 Descriptive statistics of Variables

To illustrate the level of agreement of the respondents' expressive digits in the form of mean and standard deviation are presented for each variable. Here the main objective is to identify the customer's buying behavior on mobile packages of Ethio telecom and to examine their level of influence on customers' decision. To do so, users of mobile packages filled their reply to the questions presented to them under the five variables namely: price, package attributes, personal factors, Social factors, and Psychological factors on a five point Likert scale with: strongly disagree, disagree, neutral, agree and strongly agree.

Table 4.6 Descriptive statistics of Variables

Consumers buying Behavior of Mobile Packages-Affecting Factors	N	Mean	Std. Deviation
Price	331	4.160	0.466
Package Attributes	331	3.912	0.715
Personal Factors	331	3.793	0.602
Social Factors	331	3.555	0.904
Psychological Factors	331	4.064	0.510

Source: own survey (2020)

As it can be seen from table 4.6 above, the mean score values of affecting factors of consumer buying behavior of mobile package ranges between 3.555 (mean score value of SF) with standard deviation of 0.904 and 4.160 (mean score value of Price) with standard deviation of 0.466.

In order to identify factors affecting consumer buying behavior of mobile packages and critically assess their level of influence, a total of 23 questions were grouped into five subgroups, which are: Price, Package attribute, Personal factors, Social factors and Psychological factors.

Descriptive statistics were used to assess the respondents' responses and this was conducted the form of mean and standard deviation. The mean indicates that the extent to which the sample group tends to agree or disagree over dissimilar testimonials. Moreover, the variability of an observed response is shown by standard deviation and the higher the standard deviation means the more respondents have difference on their response. Expressive digits of factors affecting consumer buying behavior of mobile packages have been presented below.

4.5.1 Descriptive statistics of Price

The four questions of Price were, the price reduction that I get from mobile packages is one reason for my purchase; Availability of the service in different affordable price (birr 5,10,15,20...) influence my decision to use the service; Price discount from the normal price influence my decision to purchase the service; and Price is also the main factor affecting my buying behavior of mobile package. The result is presented in Table 4.7 below.

Table 4.7 Descriptive statistics of Price

Price	N	Mean	Std. Deviation
The price reduction that I get from mobile packages is one reason for my purchase.	331	4.21	.427
Availability of the service in different affordable price (birr 5,10,15,20...) influence my decision to use the service.	331	4.15	.483
Price discount from the normal price influence my decision to purchase the service	331	4.15	.485
Price is also the main factor affecting my buying behavior of mobile package.	331	4.14	.468

Source: own survey (2020)

Table 4.7 illustrates that, the mean scores of Price for all the four items ranges from 4.14 to 4.21 which indicate that customers are highly sensitive to Price and positively influenced by it during their purchase of mobile packages. The price reduction that I get from mobile packages is one reason for my purchase has got the highest mean score 4.21, whereas Price is also the main factor affecting my buying behavior of mobile package has got the least mean score value of 4.14. The overall mean score of Price was calculated to be 4.16.

4.5.2 Descriptive statistics of Package attributes

The mean scores have been computed for all the five questions of Package attributes are, Attractive package features influence my purchase decision; Simplicity to purchase the service is one reason for using mobile package; Value added service that I get from service influence my purchasing decision; Interface of the system influence my purchasing decision; and Convenience of the service (24/7 service availability) is one reason for my purchase. The result is presented in Table 4.8 below.

Table 4.8 Descriptive statistics of Package attributes

Package attributes	N	Mean	Std. Deviation
Attractive package features influence my purchase decision.	331	3.80	.758
Simplicity to purchase the service is one reason for using mobile package.	331	3.79	.863
Value added service that I get from service influence my purchasing decision.	331	4.07	.520
Interface of the system influence my purchasing decision	331	3.98	.637
Convenience of the service (24/7 service availability) is one reason for my purchase.	331	3.92	.797

Source: own survey (2020)

Table 4.8 shows that, the mean scores of Package attributes for all the five items ranges from 3.79 to 4.07 which indicates that customers are positively influenced by Package attributes during their purchase of mobile packages.

“Value added service that I get from service influence my purchasing decision” has got the highest mean score 4.07, whereas Simplicity to purchase the service is one reason for using mobile package has got the least mean score value of 3.79. The overall mean score of Package attributes was calculated to be 3.9.

4.5.3 Descriptive statistics of Personal Factors

The mean scores have been computed for all the five questions of Personal factors are Buyer’s age and life cycle state has influence on buying behavior of mobile packages; Occupation has influence on buying behavior of mobile packages; Economic situation has influence on buying behavior of mobile packages; Personality and self-concept have influence on buying behavior of mobile packages; and Lifestyle has influence on buying behavior of mobile packages. The result is presented in Table 4.9 below.

Table 4.9 Descriptive statistics of Personal Factors

Personal Factors	N	Mean	Std. Deviation
Buyer’s age and life cycle state has influence on buying behavior of mobile packages.	331	4.00	.519
Occupation has influence on buying behavior of mobile packages.	331	3.91	.397
Economic situation has influence on buying behavior of mobile packages.	331	3.76	.627
Personality and self-concept have influence on buying behavior of mobile packages.	331	3.80	.655
Lifestyle has influence on buying behavior of mobile packages.	331	3.50	.814

Source: own survey (2020)

Table 4.9 represent that the mean scores of Personal factors for all the five items ranges from 3.50 to 4.00 which also indicates that customers are positively influenced by Personal factors during their purchase of mobile packages. Buyer’s age and life cycle state has influence on buying behavior of mobile packages has got the highest mean score 4.00, whereas Lifestyle has influence

on buying behavior of mobile packages has got the least mean score value of 3.55. The overall mean score of Personal factors was calculated to be 3.8.

4.5.4 Descriptive statistics of Social Factors

The mean scores have been computed for all the four questions of Social factors are Recommendation from friends is one reason for using mobile package; Family advice has influence on my mobile package purchase; Role and status have influence on my mobile package purchase; and Positive word of mouth that I get from other individuals influence my purchase decision. The result is presented in Table 4.10 below.

Table 4.10 Descriptive statistics of Social Factors

Social Factors	N	Mean	Std. Deviation
Recommendation from friends is one reason for using mobile package.	331	3.73	.870
Family advice has influence on my mobile package purchase.	331	3.37	.953
Role and status have influence on my mobile package purchase.	331	3.60	.974
Positive word of mouth that I get from other individuals influences my purchase decision.	331	3.52	.818

Source: own survey (2020)

Table 4.10 depicts that, the mean scores of Social factors for all the four items ranges from 3.37 to 3.73 which also indicate that customers are positively influenced by Social factors during their purchase of mobile packages. Recommendation from friends is one reason for using mobile package has got the highest mean score 3.73, whereas Family advice has influence on my mobile package purchase has got the least mean score value of 3.37. The overall mean score of Social factors was calculated to be 3.56.

4.5.5 Descriptive statistics of Psychological Factors

The mean scores have been computed for all the five questions of Psychological factors are I believe I can save a significant value of money by using a mobile package; Buyer's perception has influence on buying behavior of mobile packages; Buyer's attitude has influence on buying behavior of mobile packages; Buyer's motivation has influence on buying behavior of mobile packages; and Buyer's learning has influence on buying behavior of mobile packages. The result is presented in Table 4.11 below.

Table 4.11 Descriptive statistics of Psychological Factors

Psychological Factors	N	Mean	Std. Deviation
I believe I can save a significant value of money by using a mobile package.	331	4.14	.466
Buyer's perception has influence on buying behavior of mobile packages.	331	4.18	.430
Buyer's attitude has influence on buying behavior of mobile packages.	331	4.20	.459
Buyer's motivation has influence on buying behavior of mobile packages.	331	4.16	.460
Buyer's learning has influence on buying behavior of mobile packages.	331	3.64	.731

Source: own survey (2020)

The above table, table 4.11 shows the mean scores of Psychological factors for all the five items range from 3.64 to 4.20 which indicate that Psychological factors have high influence on customers' buying behavior of mobile packages. Buyer's attitude has influence on buying behavior of mobile packages has got the highest mean score 4.20, whereas Buyer's learning has influence on buying behavior of mobile packages has got the least mean score value of 3.64. The overall mean score of Psychological factors was calculated to be 4.06.

4.6 Correlation Analysis

Bivariate correlations coefficient measures the direction and association between two variables. The coefficient of correlation, which ranges from +1 to -1; a coefficient of correlation of +1 describes an ideal positive relationship during which every change of +1 in one variable is related to a change of +1 within the other variable. A correlation of -1 describes an ideal negative relationship during which every change of -1 in one variable is related to a change of -1 within the other variable. A correlation of 0 describes a situation during which a change in one variable isn't related to any particular change within the other variable. The sign of a correlation describes the sort of relationship between the variables being correlated. A direct correlation coefficient indicates that there's a positive linear relationship between the variables. A negative value indicates a negative linear relationship between variables. Thus, Pearson coefficient of correlation was used to assess the connection among variables (independent and dependent variables According to Cohen (1998), strength of correlations can be interpreted as follows:

- $r = \pm 0.10$ to $\pm .29$ weak correlation
- $r = \pm 0.30$ to $\pm .49$ medium (moderate) correlation
- $r = \pm 0.50$ to ± 1.0 strong correlation

Table 4.12 Correlation Analysis of Factors Affecting Mobile Packages

Correlations							
		Price	Package Attributes	Personal Factor	Social Factors	Psychological Factors	Consumer Buying Behavior of Mobile Package
Price	Pearson Correlation	1					
	Sig. (2-tailed)						
Package Attributes	Pearson Correlation	.021	1				
	Sig. (2-tailed)	.703					
Personal Factor	Pearson Correlation	-.267**	-.476**	1			
	Sig. (2-tailed)	.000	.000				
Social Factors	Pearson Correlation	.324**	.121*	-.318**	1		
	Sig. (2-tailed)	.000	.027	.000			
Psychological Factors	Pearson Correlation	.089	.085	.042	.082	1	
	Sig. (2-tailed)	.104	.123	.444	.137		
Consumer Buying Behavior of Mobile Package	Pearson Correlation	-.550**	.407**	-.447**	.513**	.541**	1
	Sig. (2-tailed)	.000	.000	.000	.000	.000	
**. Correlation is significant at the 0.01 level (2-tailed). a. Dependent Variable: Consumer_Buying_BehaviorN=331							

Source: own survey (2020)

The result in the Table 4.12 indicating that the first independent variable (Price) is statistically significant with the p-value of 0.00 at 0.01 significant levels. As can be seen from the above table, Price formed the highest Pearson Correlation analysis with $r = -0.550$ indicating that relationship has negative and high correlation with marked relationship toward consumer's buying behavior of

mobile packages. The relationship is negative and from this we conclude that when price of mobile package increase consumers decreases their buying pattern of mobile packages.

As stated on Table 4.12 the correlation (r) of package attributes is 0.407 and p -value is .000, which is less than the significant level. This implies that there is a meaningful positive relationship between package attributes and consumers' buying behavior of mobile packages. This means if the company increases the attributes of the service (attractiveness of the package, simplicity, availability, convenience, value added service) they can also increase customers' purchasing pattern of mobile packages.

The result also indicated personal factors have negative and significant correlation with marked relationship with consumer's buying behavior of mobile packages with the value of $r = -0.447$ and p -value is .000. This implies that there is a negative relationship between personal factors and consumers' buying behavior of mobile packages. This means when customers get increase in their age and life cycle, better occupation and/or better economic situation they tend to decrease their purchasing pattern of mobile package.

As per table 4.12, the correlation (r) of social factors is 0.513 and the p -value is .000, which is also less than the significant level. From this one can understand that there is high positive relationship between social factors and consumers' buying behavior of mobile packages. This implies that friends' recommendation, family advice and positive word of mouth from other people has a significant and positive effect on consumers' buying behavior of mobile package.

Table 4.12 also indicates that, the correlation (r) of Psychological factors is 0.541 and the p -value is .000 which is less than the significant level. As a result, conclusion would be that, there is a large positive relationship between Psychological factors and consumer's buying behavior of mobile packages. Meaning, the more customers have positive beliefs, perception, attitude, motivation and learning towards mobile packages their purchasing behavior tends to increase.

The finding on table 4.12 above further indicates that the highest relationship was formed between price and consumer's buying behavior of mobile packages ($r = -0.550$).

4.7 Test for Linear Regression Model Assumptions

4.7.1 Normality test

Normality test is employed to work out whether sample data has been drawn from a normally distributed population or the population from which the info came is generally distributed. If the relationships are linear and therefore the variable is generally distributed for every value of the experimental variable, then the distribution of the residuals (the residual or error is that the difference between the particular and therefore the predicted values within the model) should be approximately normal. This will be assessed by employing a histogram of the standardized residuals. As observed from the histogram, is symmetric along the middle 0. Therefore, this study fulfills the idea of Normality assumption as shown within the figure below.

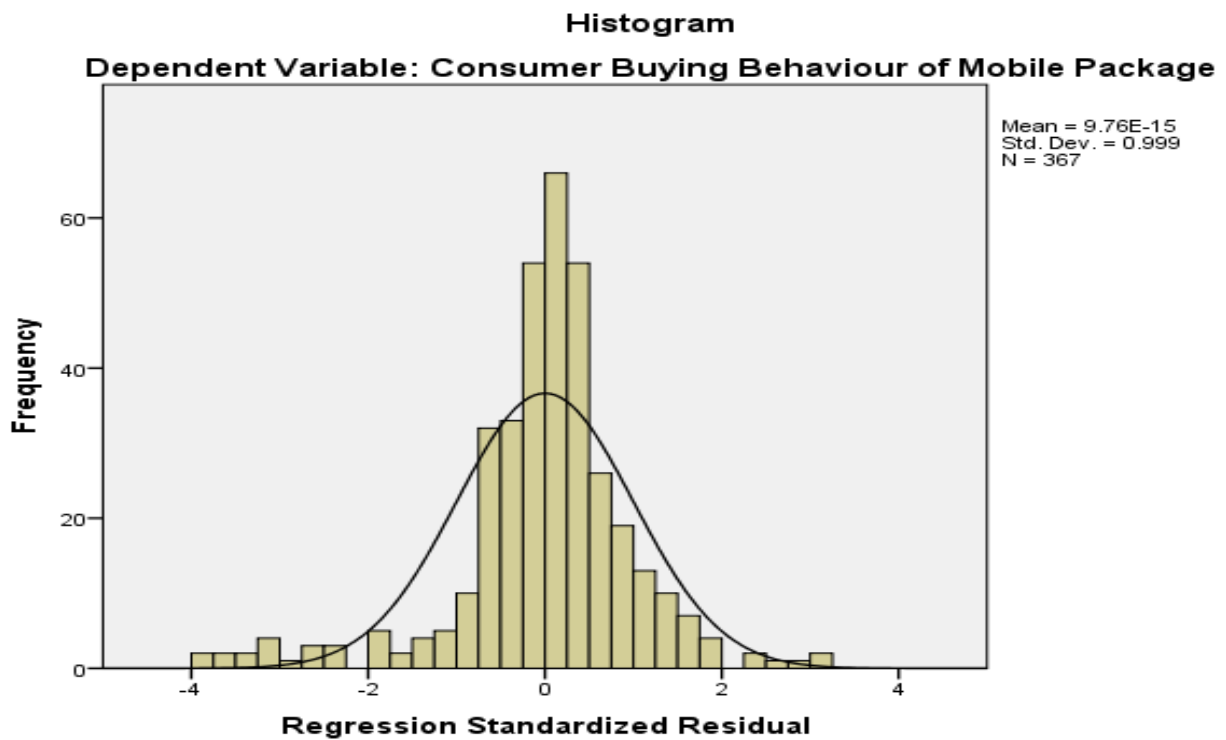


Figure 4.1 Normality Distribution

4.7.2 Multi co-linearity Test

Sometimes there may be high correlation between a numbers of the independent variables, this commonly checked by the applicability of multi-collinearity test. This test can be made by using Variance Inflation Factor (VIF) which calculates the influence of correlations among independent variables on the precision of regression estimates. It is usually accepted when the value of VIF shouldn't exceed 4 and will ideally be on the brink of one. In addition, what proportion of the variability of the required experimental variable isn't explained by the opposite independent variables within the model is indicated by tolerance value and is calculated using the formula $1 - R^2$ for every variable.

$$\text{VIF} = 1/\text{tolerance.}$$

Table 4.13 Multicollinearity Test

Coefficients ^a		
Model	Collinearity Statistics	
	Tolerance	VIF
Price	0.85	1.17
Package attribution	0.76	1.31
Personal factors	0.67	1.49
social factors	0.84	1.19
Psychological factors	0.96	1.03

a. Dependent Variable: Consumers_Buying_Behavior

Source: own survey (2020)

As can be seen from table above, the tolerance level of all independent variables are greater than 0.1 and the VIF value of all the independent variables are also less than 4. This confirms the absence of multi-collinearity.

4.7.3 Homoscedasticity Assumption

Homoscedasticity points out for each value of X, the distribution of Y scores must have approximately equal variability. To see this assumption, the residuals are often plotted against the anticipated values and against the independent variables. When standardized predicted values are plotted against observed values, the figures would form a line from the lower-left corner to the upper-right corner, if the model fit the info exactly. As shown within the figure 4.2 below, P-P plot wont to test the homoscedasticity assumption for the model, when P-P plot the dots are drawn closer to the oblique line, it depicted that assumption of homoscedasticity is happened.

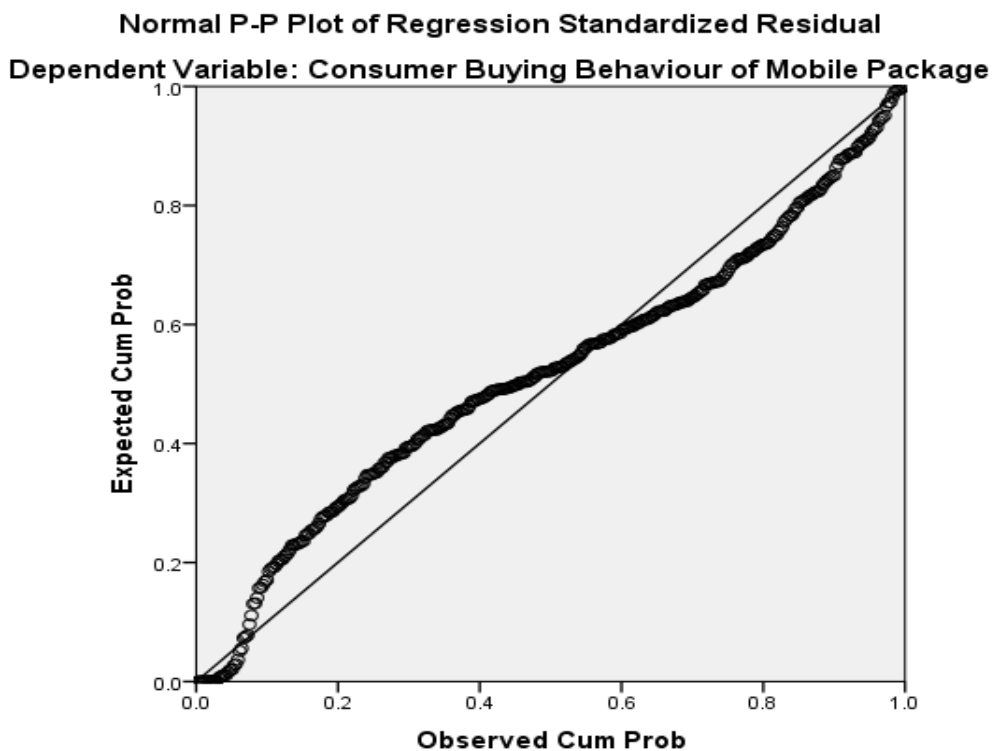


Figure 4.2 P-P plot of the study

4.8 Regression analysis

Multiple regression may be a flexible method of statistics analysis which will be appropriate whenever a quantitative variable (the dependent or criterion variable) is to be examined in relationship to the other factors (expressed as independent or predictor variables). Multivariate analysis was conducted to understand by what proportion the experimental variable explains the variable. It's also went to understand by what proportion each experimental variable (determinants of shopping for behavior) explains the variable that's consumer's buying behavior of mobile packages.

4.8.1 Model Summary

Table 4.14 Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845 ^a	.714	.709	.773

a. Predictors: (Constant), Psychological Factors, Personal Factor, Price, Social Factors, Package Attributes

b. Dependent Variable: consumers' buying behavior

Source: own survey (2020)

The model summary from the analysis in the above table R (0.845) indicates that, correlation of the five independent variables with the dependent variable (consumers' buying behavior) and the weighted combination of the predictor variables affect approximately 71.4% (R square) of the variance of consumers' buying behavior of mobile packages and the remaining 28.6 % is by extraneous variables. This result also indicates that there may be other variables that are not included in the current study that affect consumers' buying behavior of mobile packages.

4.8.2 Coefficient Matrix of Factors Affecting Consumers' Buying Behavior

Table 4.15 Coefficient Matrix of Factors Affecting Consumers' Buying Behavior

Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.781	.516		15.082	.000
	Price	-1.253	.055	-.737	-22.821	.000
	Package Attributes	.345	.078	.152	4.431	.000
	Personal Factor	-1.337	.092	-.534	-14.601	.000
	Social Factors	.330	.088	.122	3.744	.000
	Psychological Factors	.531	.642	.250	8.270	.000

a. Dependent Variable: Consumer Buying Behavior of Mobile Package

Source: own survey (2020)

Table 4.15 presents the result of multiple regression analysis which is based on the five independent variables (Price, Package attributions, Personal factors, social factors and Psychological factors). The standardized Beta coefficient explained the independent variables that contribute to variance of the dependent variable and the beta value on the coefficient table indicates level of effect each variables has on the dependent variable which is consumers' buying behavior of mobile packages.

Moreover, the standardized Beta coefficient investigates the strength of each predictor (independent variable) influencing the criterion (dependent variable) and the average amount of change in the dependent variable that is caused by a unit change in the independent variable is explained by the regression coefficient. The larger value of Beta coefficient an independent variable has, brings the more support to the independent variable as the more important determinant in predicting the dependent variable.

Price has the highest standardized coefficient (.737) at value of $p < 0.05$, high beta value indicated the high level of influence that the independent variable has on the dependent variable. Thus price is the most influential factors which affect consumers' buying behavior of mobile packages. The

finding on table 4.12 indicates that the highest relationship was found between price and consumer's buying behavior of mobile packages ($r = -0.550$, $p < 0.05$).

Analyzing the whole table (table 4.15) results the order of significance for predictors of the major determinant factors for consumers' buying behavior. Price (0.737), Personal factors (0.534), Psychological factors (0.250), Package attribution (0.152) and social factors (0.122) have significance impact on consumers' buying behavior of mobile packages at the p value of $p < 0.05$.

Table 16. ANOVA

ANOVA ^a						
Model	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	48.407	5	4.037	162.000	.000 ^b
	Residual	7.361	325	.0598		
	Total	55.768	330			

a. Dependent Variable: Consumer Buying Behavior of Mobile Package

b. Predictors: (Constant), Psychological Factors, Personal Factor, Price, Social Factors, Package Attributes

The ANOVA table tests the acceptability of the model from statistical perspective. The regression row displays information about the variation accounted for by the model. The residual row displays information about the variation not accounted for by the model. The regression and residual sum of squares are approximately 85/15, which indicates that about 85% of the dimension variation is explained by the model. Since the value of significance on the ANOVA table is 0.00 which is less than 0.05, the model used to conduct the study has the ability to explain any variation which may occur in the dependent variable as a result an occurrence of a change or variation from the independent variable. From this we can conclude that all the five independent variables have a significant level of influence on the consumers buying behavior of mobile package.

Regression Equation

Using the result of the regression analysis the following equation of regression has been developed for consumer buying behavior of mobile package:

$$CBB(x) = 7.781 + (-1.253PMP) + 0.345PA + (-1.337PF) + 0.33SF + e$$

Where:

- CBB = Consumer Buying Behavior
- PMP = Price of Mobile packages
- PA = Package Attributions
- PE = Personal Factors
- SF = Social Factors
- e = the error terms

4.9 Hypotheses Testing

In order to test the hypotheses multiple regression analysis was used because it supports the researcher towards the understanding of the degree of influence that the independent variables (price, package attributes, personal factors, social factors and psychological factors) have on the dependent variable i.e. consumers' buying behavior of mobile packages. Since it also helps to points out the relationship among the independent variables (determinants of buying behavior) and correspondingly to explain the dependent variable that is consumer's buying behavior of mobile packages regression analysis has been used. To accept the hypotheses, the test was applied based on standardized coefficients beta and P-value. Thus using the result of the regression analysis hypotheses have been tested below:

Hypothesis #1

H1o: Price would not have a negative influence on consumers' buying behavior of mobile packages.

H1a: Price would have a negative influence on consumers' buying behavior of mobile packages.

The results of multiple regressions, as presented in table 4.15 above, showed that price has a negative and significant effect on customers' buying behavior of mobile packages with a beta value (beta = -0.737), at 95% confidence level ($p < 0.05$). Therefore, the researcher may reject the null hypothesis and it is accepted that, price has a negative and significant effect on customers' buying behavior of mobile packages.

Hypothesis #2

H2o: Package attributes would not have a positive influence on consumers' buying behavior of mobile packages.

H2a: Package attributes would have a positive influence on consumers' buying behavior of mobile packages.

The results of multiple regressions, as presented in table 4.15 above, indicated that package attributes have a positive and significant effect on customers' buying behavior of mobile packages with a beta value (beta = 0.152), at 95% confidence level ($p < 0.05$). Therefore, the researcher may reject the null hypothesis and it is recognized that, package attributions have a positive and significant effect on customers' buying behavior of mobile packages.

Hypothesis #3

H3o: Personal factors would not have a negative influence on consumers' buying behavior of mobile packages.

H3a: Personal factors would have a negative influence on consumers' buying behavior of mobile packages.

The results of multiple regressions, as presented in table 4.15 above, revealed that personal factors have a negative and significant effect on customers' buying behavior of mobile packages with a

beta value ($\beta = 0.250$), at 95% confidence level ($p < 0.05$). Therefore, the researcher may reject the null hypothesis and it is accepted that, psychological factors have a negative and significant effect on customers' buying behavior of mobile packages.

Hypothesis #4

H4o: Social factors would not have a positive influence on consumers' buying behavior of mobile packages.

H4a: Social factors would have a positive influence on consumers' buying behavior of mobile packages.

The results of multiple regressions, as presented in table 4.15 above, revealed that social factors have a positive and significant effect on customers' buying behavior of mobile packages with a beta value ($\beta = 0.122$), at 95% confidence level ($p < 0.05$). Therefore, the researcher may reject the null hypothesis and it is accepted that, social factors have a positive and significant effect on customers' buying behavior of mobile packages.

Hypothesis #5

H5o: Psychological factors would not have a positive influence on consumers' buying behavior of mobile packages.

H5a: Psychological factors would have a positive influence on consumers' buying behavior of mobile packages.

The results of multiple regressions, as presented in table 4.15 above, also revealed that psychological factors have a positive and significant effect on customers' buying behavior of mobile packages with a beta value ($\beta = 0.250$), at 95% confidence level ($p < 0.05$). Therefore, the researcher may reject the null hypothesis and it is accepted that, psychological factors have a positive and significant effect on customers' buying behavior of mobile packages.

Chapter Five

5. Conclusion and Recommendation

5.1 INTRODUCTION

The last chapter, chapter five presents the conclusions obtained from the research and it also provides suitable recommendations for Ethio telecom in order for them to improve their current practices of service delivery and for future researchers to come up with better solution rather than studied on this research.

5.2 Conclusion

The study was conducted to identify factors affecting customers' buying behavior of mobile packages offered by Ethio telecom and to examine their level of influence. In addition, this research attempted to address some objectives; identify the most determinant factor for customer buying behavior and explain the relationship between the affecting factors and the dependent variable. In order to accomplish this objective, 384 questionnaires were distributed to sample respondents and out of these 331 questionnaires were collected, completely filled and used for data analysis.

As it is shown on correlation analysis of factors affecting mobile packages (Table 4.12), all the independent variables have significant impact on the dependent variable. This means all the five determinants i.e., price (purchasing price of mobile packages), package attribution (attractiveness, simplicity, convenience, 24/7 availability and value added service), personal factors (age & life cycle, occupation, economic situation, personality & self-concept, and life style), social factors (friends recommendation, family advice, role & status and positive word of mouth), and psychological factors (beliefs, perception, attitude, motivation and learning) are the affecting factors for consumers' buying behavior of mobile packages.

As depicted on regression analysis for coefficient matrix of factors affecting consumers' buying Behavior (Table 4.15), Price has the highest standardized coefficient (.737) with significance of (.00), which means price is the most important influential factors which affect consumers' buying behavior of mobile packages. Price has a negative relationship with consumers' buying behavior of mobile packages this indicate when Ethio telecom tends to decrease the price of mobile package

then it is possible to get high purchasing pattern for the service and similarly when the price gets higher customers' purchasing pattern will be decrease. As shown on Descriptive Statistics of Price (Table 4.7) 'the price reduction that I get from mobile packages is one reason for my purchase' get the highest mean score and this implies customers' buying behavior of mobile packages is highly affected by price reduction.

The second most important determinant is personal factors (age & life cycle, occupation, economic situation, personality & self-concept, and life style). Personal factors have also a negative significant relationship with consumers' buying behavior of mobile packages, which shows that as a person's age, occupation or economic situation increased, their pattern of purchase for mobile package tends to decrease. As indicated on Descriptive Statistics of Personal Factors (Table 4.9) from personal factors buyers' age and lifecycle has the greatest mean score and this implies that it is the most important element which affects consumers' buying behavior of mobile packages.

The third most important determinant is Psychological factors (beliefs, perception, attitude, motivation and learning). Psychological factors have a positive significant relationship with consumers' buying behavior of mobile packages. This means when a customer has a positive belief, perception, attitude, motivation or learning for mobile package their buying behavior tends to increase. To compare elements of psychological factors, attitude has a greatest mean score of 4.20. And this implies that it is the most important element from psychological factors which affects consumers' buying behavior of mobile packages.

Package attributes have also a positive significant relationship with consumers' buying behavior of mobile packages. This describes that as the company tends to increase package attractiveness, simplicity, convenience, availability and value added services, customers increase their pattern of mobile packages purchase. To compare elements of Package attributes, value added service has a greatest mean score of 4.07. And this implies that it is the most important element from Package attributes which affects consumers' buying behavior of mobile packages

The last determinant is social factors and it has also a positive and significant relationship with consumers' buying behavior of mobile packages. This implies that friend's recommendation, family advice, role & status and positive word of mouth all affect consumers' buying behavior positively.

5.3 Recommendation

Here the researcher tried to point out some ideas which were based on the results of the analysis and conclusion made; the following recommendations are forwarded which helps Ethio telecom in achieving its objectives in service delivery of mobile packages.

- Since all the five determinants have significant impact on the consumers' buying behavior of mobile packages, Ethio telecom needs to consider these factors when designing and implementing marketing decisions in order to become more successful in the service delivery of mobile packages.
- Price is the most determinant factor which affects consumers' buying behavior of mobile packages, so the company should give plenty of focus to it before making decision on the area because a little change in price may cause enormous unpredictable change in consumers' buying behavior of mobile package.
- So it is important to Ethio telecom to realize that by making a little reduction on price it is possible to retain the existing customers and attract new potential customers for the service.

5.4 Implication for Future Researchers

Finally, the study sample is mainly focused on Addis Ababa customers of Ethio telecom. Therefore, future researchers should take sample of regional customers. And also in order to control the span of the study cultural factors are not included in this research, so it is better for future researchers to include cultural factors on their study to get more accurate data.

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Appendix 1: Questionnaire

AAU SCHOOL OF COMMERCE

DEPARTMENT OF MARKETING MANAGEMENT

This questionnaire is designed to prepare a research entitled ‘Factors affecting consumers’ buying behavior of Mobile packages offered by Ethio telecom; the case of Addis Ababa customers.’ for the purpose of partial fulfillment of the requirement for the degree of Master of Art in marketing management. I kindly request you to take your time to complete the questionnaire to the best of your knowledge and thereafter back the same to me. Hereby, I would like to express my gratitude for your dedicated cooperation in participating in this study. All your responses are anonymous and confidential and will only be used for the purposes of this research. If you would like further information about this study or have problem in completing this questionnaire, please contact me.

Thank you!

Kaluale Demissie

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Section 1: Background Information

Direction: Please make a “√” (tick mark) in the box.

1. Gender

Male

Female

2. Age

18 to 30

31 to 43

44 to 54

55 to 64

65 and above

3. Education Qualification

Secondary education

Certificate

Diploma

First Degree

Masters and above

4. Marital Status

Single

Married

Divorce

Windowed

5. Income level

Less than Birr 2,000

Birr 2,001- 3,500

Birr 3,501-5,000

Birr 5,001-8,000

Birr 8,001-10,000

Greater than Birr 10,000

Section 2: Consumer’s Buying Behavior of Mobile Packages Offered by Ethio telecom

6. How long have you been using Mobile Packages?

Less than 1 years

1- 2 years

2-3 years

Above 3 years

7. How frequently do you purchase a mobile package?

- Sometimes
 More Frequently
 On Special Occasion-Holiday
 Always

8. Which type of package do you prefer to use most of the time?

- SMS
 DATA
 Voice
 All

SECTION 3: Factors Affecting Consumer Buying Behavior of Mobile Packages

Using the 5-point Likert Scale, please select the degree of agreement/disagreement with the following statements associated with the determinants of your buying behavior (make a “√” (tick mark) in the table).

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

Key: SD= Strongly Disagree DA= Disagree N= Neutral A= Agree SA= Strongly Agree

3A	price	1	2	3	4	5
3A.1	The price reduction that I get from mobile packages is one reason for my purchase.					
3A.2	Availability of the service in different affordable price (birr 5,10,15,20...) influence my decision to use the service.					
3A.3	I may not purchase the service if there is no discount from the normal price.					
3A.4	Price is also the main factor affecting my buying behavior of mobile package.					

3B	Package Attributes	SD	DA	N	A	SA
3B.1	Attractive package features influence my purchase decision.					
3B.2	Simplicity to purchase the service is one reason for using mobile package.					
3B.3	Value added service that I get from service influence my purchasing decision.					
3B.4	Interface of the system influence my purchasing decision.					
3B.5	Convenience of the service (24/7 service availability) is one reason for my purchase.					
3C	Personal Factors	SD	DA	N	A	SA
3C.1	Buyer's age and life cycle state has influence on buying behavior of mobile packages.					
3C.2	Occupation has influence on buying behavior of mobile packages.					
3C.3	Economic situation has influence on buying behavior of mobile packages.					
3C.4	Personality and self-concept have influence on buying behavior of mobile packages.					
3C.5	Lifestyle has influence on buying behavior of mobile packages.					
3D	Social Factors	SD	DA	N	A	SA
3D.1	Recommendation from friends is one reason for using mobile package.					

3D.2	Family advice has influence on my mobile package purchase.					
3D.3	Role and status have influence on my mobile package purchase.					
3D.4	Positive word of mouth that I get from other people influences my purchase decision.					
3E	Psychological Factors	SD	DA	N	A	SA
3E.1	I believe I can save a significant value of money by using a mobile package.					
3E.2	Buyer's perception has influence on buying behavior of mobile packages.					
3E.3	Buyer's attitude has influence on buying behavior of mobile packages.					
3E.4	Buyer's motivation has influence on buying behavior of mobile packages.					
3E.5	Buyer's learning has influence on buying behavior of mobile packages.					
3F	All Factors	SD	DA	N	A	SA
3.1	Price influence you more importantly on your buying behavior of mobile packages					
3.2	Package attributes influence you more importantly on your buying behavior of mobile packages					
3.3	Personal factors influence you more importantly on your buying behavior of mobile packages					
3.4	Social factors influence you more importantly on your buying behavior of mobile packages					
3.5	Psychological factor influence you more importantly on your buying behavior of mobile packages					

Appendix 2: SPSS Output

Correlations

		Price	Package Attributes	Personal Factor	Social Factors	Psychological Factors	Consumer Buying Behavior of Mobile Package
Price	Pearson Correlation	1	.021	-.267**	.324**	.089	-.550**
	Sig. (2-tailed)		.703	.000	.000	.104	.000
	N	331	331	331	331	331	331
Package Attributes	Pearson Correlation	.021	1	-.476**	.121*	.085	.407**
	Sig. (2-tailed)	.703		.000	.027	.123	.000
	N	331	331	331	331	331	331
Personal Factor	Pearson Correlation	-.267**	-.476**	1	-.318**	.042	-.447**
	Sig. (2-tailed)	.000	.000		.000	.444	.000
	N	331	331	331	331	331	331
Social Factors	Pearson Correlation	.324**	.121*	-.318**	1	.082	.513
	Sig. (2-tailed)	.000	.027	.000		.137	.186
	N	331	331	331	331	331	331
Psychological Factors	Pearson Correlation	.089	.085	.042	.082	1	.541
	Sig. (2-tailed)	.104	.123	.444	.137		.462
	N	331	331	331	331	331	331
Consumer Buying Behavior of Mobile Package	Pearson Correlation	-.550**	.407**	-.447**	.513	.541	1
	Sig. (2-tailed)	.000	.000	.000	.186	.462	
	N	331	331	331	331	331	331

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

Regression

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.845 ^a	.714	.709	.773

a. Predictors: (Constant), Psychological Factors, Personal Factor, Price, Social Factors, Package Attributes

ANOVA^a

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	48.407	5	4.037	162.000	.000 ^b
	Residual	7.361	325	.0598		
	Total	55.768	330			

a. Dependent Variable: Consumer Buying Behavior of Mobile Package

b. Predictors: (Constant), Psychological Factors, Personal Factor, Price, Social Factors, Package Attributes

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	7.781	.516		15.082	.000
	Price	-1.253	.055	-.737	-22.821	.000
	Package Attributes	.345	.078	.152	4.431	.000
	Personal Factor	-1.337	.092	-.534	-14.601	.000
	Social Factors	.330	.088	.122	3.744	.000
	Psychological Factors	.531	.642	.250	8.270	.000