

Country of Origin, Price Sensitivity and Customer Involvement as New Antidotes to Purchase Intention: Evidence from Mobile Phone SME's

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Abstract:

This study has observed the purchase intention of mobile phones of SME's owners in Pakistan. The theoretical framework of this examine is grounded on the theory of planned behavior model (TPB) with an addition of country of origin (COO), price sensitivity (PS) and customer involvement (CI) as moderator. Data was collected from 370 mobile phone SME's owners in Pakistan. A sample size of 370 SME's was selected by following simple random sampling technique with replacement from a population list of 10,794 SME's. The quantitative data was analyzed by applying PLS- SEM technique using a long-familiar research analysis software Smart PLS 3.0. The findings suggested that attitude and perceived behavioral control (PBC) has a substantial relationship along with purchase intention (PI) except subjective norm (SN). Moreover, COO, PS and CI moderate the relationship between purchase intention and its most of the antecedents used in the present study. However, moderation of PS was not proved between the relationships of (1) PBC and PI, and (2) attitude and PI. Similarly, moderation of CI was found insignificant between the relationship of perceived behavioral control and purchase intention. Moreover, present study is the first to instigate the country of origin, price sensitivity and customer involvement relationships with different variables to enhance the purchase intention of mobile phone brands from the point of view of SME's owners of Pakistan.

Key words: Country of Origin, Price Sensitivity, Customer Involvement, Mobile Phone

1. Introduction

According to a research study conducted by World Bank, mobile phone industry of Pakistan is growing by leaps and bounds. The aggregate tally of registered cellphone subscriptions in 2000 was just 0.03 million while in just 14 years it has reached to 13.57 million (Shaheen, Lodhi, Mahmood, & Abid, 2017) which is greater than 3.5 million in 2013 in Republic of Sierra Leone (Sam, 2017). Now, there is a gigantic increase in digit of cellular subscribers. According to a report published by PTA, this tally will cross a figure of 170 million till the end of 2020. Those enterprises that are willing to innovate their businesses are achieving results in new mobile era and those are not adopting new technologies are

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falling behind. In 2017, a research report published by GSMA intelligence having topic “The Mobile Economy- Asia Pacific 2017” explained that mobile is often the only access point in developing countries of Asia Pacific region and most of the e-commerce transactions were conducted by using this device. In this region, smart phones adoption is continuously increasing with the passage of time and by the end of 2016, half of the total connections were smartphones. In 2016, mobile technologies and services generated 5.2% of total GDP which is around US \$ 1.3 trillion in economic values and this number is expected to increase in coming years. Still, 2 billion people are in this region without access to mobile data or internet.

Due to the substantial contribution to the economy, small and medium enterprises have acknowledged growing consideration of the researchers (Dar, Ahmed, & Raziq, 2017). Small and medium enterprises are essential to socio-economic development in most of the least developed countries (Kabanda & Brown, 2017). According to Dar et al. (2017), small and medium enterprises are contributing to growth of a country and maintaining the standard of life of different people in Pakistan (Dar, Ahmed, & Raziq, 2017). Another research study conducted by Khalique et al. (2015) states that almost 90 percent of the enterprises in Pakistan comprises of small and medium-sized initiatives, nearly 3.2 million small and medium initiatives are in business sector of Pakistan and their contribution to Pakistan's total GDP is about 40 percent, giving jobs to 80 percent of the total population and 30 percent of the total exports in Pakistan. “Made in—” tag on mobile phones imported from other countries is getting more customers, sales volume of different mobile phone brands is decreasing and consumers in developing countries are very sensitive to COO effect (Yunus & Rashid, 2016). Customer's Involvement in purchase needs to check (Hsu, Chang, & Yansritakul, 2017) and SME sector in Pakistan is less researched area (Khalique, Bontis, Bin Shaari, & Isa, 2015).

This study is clearly reflected by Yunus and Rashid (2016) and based on previous research, they proposed that consumers in developing countries are considered to be very sensitive to country of origin effect. So, in a developing country like Pakistan, it would be a timely response to fill this gap by considering a moderating variable of COO in between the relationship of PI and its antecedents. Secondly, a research study was conducted in Taiwan proposed future studies should consider consumer's degree of involvement as a moderator between purchase intention and its antecedents (Hsu, Chang et al., 2017). This study fills this research gap also by adding a moderator of customer involvement between PI and its antecedents. Thirdly, most of the researchers found that small and medium enterprises are crucial for a country's economic development, but few of the studies are conducted on small and medium size businesses in Pakistan (Hyder & Lussier, 2016). This study addresses this gap by considering SME's owners. The study aims;

- To find out the relationship between purchase intention and its antecedents (Attitude, Perceived Behavioral Control and Subjective Norm).

- To assess the impact of different moderating variables like COO, customer involvement and price sensitivity in purchase intention and its antecedents at an individual level.
- To shed light on mobile phones industry, not only in Pakistan but in other countries as well, this research study explains the transformational forms of mobile phones industry in the World.

The significance of this research study is threefold; one is for researchers, second is for marketers and third is for industrialists or mobile phone manufacturers in Pakistan and in the World as well. First, this research study adds to the knowledge of marketing by checking the mobile phones purchase intention of SME's owners in Pakistan and it's the first of its kind of study that has been conducted in the context of Pakistan because as per my knowledge there is not even a single study has been conducted earlier. This study also checks the moderating influence of customer involvement in between the association of purchase intention and its antecedents, which has never been examined and highlighted by researchers in China during a research study on PI of true-to-nature skincare products (Hsu, Chang et al., 2017). Moreover, mediating role of attitude amid the relationship of PBC and PI of SME's owners has checked.

Second, this research study proves a remarkable addition for marketers in Pakistan and in other countries as well. They will be able to use this study for their marketing activities, targeting to a business community in Pakistan and other parts of the world as well. Marketers will know that what are their preferences and how to target businessmen in a country. Third, this will be a value addition for mobile phone manufacturers in the World because it closely analyzes the purchase intention of business community in Pakistan and different mobile phone industrialists will be able to use this study for future strategies and decision making processes.

2. Review Related Literature

2.1. Theory of Planned Behavior

The TPB was given by Ajzen, (1991) has been used as a theoretical base to support an integrative model projected for this study. This is an addition in theory of reasoned action (TRA) with a single variable addition of perceived behavioral control (PBC). The TRA explained that the individuals are rational and motivation based in their decision making and create rational decisions among alternatives. In TBP model, Ajzen (1991) elucidated that the attitude, subjective norm and perceived behavioral control influences intention while intention further influences real behavior. In addition, as explained by Ajzen (1991), attitude refers towards person's positive or negative evaluation or appraisal behaviour towards some situation or object.

TBP has been used by various authors for different research studies. Han and Kim (2010) used TPB to observe the customer's intention to re-experience a green hotel and concluded that a friendly attitude, subjective norm and perceived behavioral control will result in an increase in possibility of reconsidering a green hotel. Kashif et al. (2015) used an extended theory of planned behavior (ETPB) framework to explore the behavioral intention of Pakistani bank employees. Despite the significance of TPB, no study is conducted to analyze the perception of SEM's owners about mobile phone brands. The study helps to investigate the businessmen perception regarding purchase intention of mobile phones in Pakistan by using TPB.

2.2. Country of Origin

The concept of country of origin (COO) branding has vast importance (Kabadayi & Lerman, 2011). Zonfagharian et al. (2017) explained that COO is a country where the product is designed, manufactured or assembled and where headquarter is located. So, COO is defined as imprints of a country that has influenced a person's assessment of that country's trademarks. Most of the consumers consider products from lower developed countries as low-quality products while products from more-developed countries are considered of superior quality (Kamwendo et al., 2014).

A research study conducted by Kabadayi and Lerman (2011), indicated that for the last four decades, the product's country of origin effect on buyer's perception, evaluation or intention has been one of the most extensively considered phenomenon in global marketing and customer behavior. COO can be stated as diverse brands of products belong to different countries and those countries that owned the brands are stated as country of origins (Brodie and Benson-Rea, 2016). Not only the consumers of developed markets but now consumers of developing markets also have a variety of products from both home country and globe as well (Sharma, 2011). Another researcher showed the importance of COO in international business and marketing by quoting that "over the thirty-five yesteryears, approximately six hundred peer-reviewed articles had been published (Lu et al., 2016). COO is equally beneficial for organizations because when a firm seeks to expand to another international or national market and its trademark is not well-known in that specific market, country image could play a momentous role in solving selection problems of consumers (Brodie and Benson-Rea, 2016). However, in the last few years, studies on country of origin effect exists while studies that are investigating country related influences are rare in statistics (Suh et al., 2016). So, the research was conducted on individuals of SME's to know their intention regarding purchase of mobile phone brands.

2.3. Price Sensitivity

Price is a foremost driver in consumer behavior process and significant element of brand management. Price is most powerful tool than any other tools available to the marketers (Han et al., 2001). Hence, price sensitivity can be defined as that how different customers feel about paying a certain

price for a product (Dominique-Ferreira et al., 2016). It's crucial for a product producer that how to price a product because price signals a product's quality (Rassenfosse, 2019).

Another term related to price is price elasticity which states the overall condition of market and didn't measure an individual's or a group's reaction to a certain price (Goldsmith et al., 2010). Irani and Hanzaee (2011) stated that most of the marketers and research scholars are aware of this term and defines it that variation in demand of a product is due to adjustments in price. If demand is elastic then impact of price change on product demand will be high and if demand is inelastic then vice versa.

Over the past two decades, pricing has been much discussed issue because of its direct influence on profits of an organization and its difficulty to estimate. Price is an important factor that influences purchase intention and behavioral intention while buying something (Kim & Kim, 2004). Abdullah-Al-Mamun and Robel (2014) explained price sensitivity as an individual's perception about prices of different products or services. They explored that a product's buying decision is mostly based on price rather than brand or accessibility. Liang et al. (2018) collected data from 395 respondents in USA and Canada and concluded that price sensitivity does not reduce customer's perceived risk but can positively influence to repurchase the products and considered price sensitivity as an important factor for consumers when evaluating something worthiness or utility. Lee et al. (2015) enlightened consumer's buying behavior for organic coffee in seven cities of South Korea. They highlighted that price sensitivity and ethical concern are emphasized moderators in the relationship between purchase intention and its antecedents as explained in TBP. Hence, the importance of price as a variable for businessmen also makes it an attractive variable to study the viewpoint of Pakistani SME's owners.

2.4. Customer Involvement

Customer involvement is defined as the amount of communication, involvement, contact and collaboration between buyers, consumers or supply chain and organization during a specific activity to portray a commercial product (Bharti & Agrawal, 2018). Involvement may vary from high involvement to low involvement. Some of the products or decisions are described as highly involved because they require complex decision making or higher in prices while others are low involved due to their low involvement or frequent buying (Goldsmith, 2010). Similarly, mobile phone is a high involvement product and high involvement leads to broad problem-solving. Whenever individuals highly involved then they voluntarily search for problem-solving information (Huang, 2013).

The concept of involvement has appeared as a dominant paradigm of importance in consumer behavior research and due to its vast importance, this had been widely researched (Goldsmith et al., 2010). So, customers involve with a product only when they perceive a product or service addressing something importance or beneficial to them (Rahman & Reynolds, 2015). Bruwer and Huang (2012) conducted a research study to check the consumer involvement behavior for buying of wine products in

Australia and concluded that consumer's involvement has an impact on consumer's bring your own bottle behavior while high involvement has a direct impact on consumer's behavior. Another research study was conducted to check the involvement of different consumers of UK in buying of wine and concluded that high-involvement consumers consume wine regularly while low-involvement consumers use to purchase wine for special events (Bruwer et al., 2014).

In business research studies, consumer involvement is related to consumer behavior which is ultimately related to purchase decision making process or consumption of the product. Consumer involvement is either high or low. Highly involved consumers search more for products information than those consumers who are low or not involved (Kautsar et al., 2012). Hence, despite the importance of this concept, there are only few studies to explain the findings of customer involvement regarding different mobile phone brands. Hence, the study tries to investigate the involvement level of individuals of different SME's regarding different mobile phones brand in context of Punjab, Pakistan.

2.5. Purchase Intention

Purchase intention can be changed if someone blows hot and cold towards brand-named products and it varies too due to the PBC. Multinationals must concentrate on perceived behavioral attitude while customers are looking for to extravagantly outlay their incomes in purchasing trademarked products only (Son & George, 2013). Purchase behavior can also impact positively by providing strong social and commercial activities (Yin et al., 2010). Using the effective marketing strategies, companies can create a strong positive behavioral purchase intention that can be useful for a growing business (Lu, Fan et al., 2016).

Intention to purchase increases when customers are offered a good discounted price by the companies, manufacturers, retailers or shopkeepers. If companies or firms successfully gain the trust of its customers, it will lead to gain higher intention of customers to purchase. In online shopping, companies can increase customer's purchase intention by delivering orders on time and with a good quality of products (Thamizhvanan & Xavier, 2013).

Purchase intention can also be controlled by the utilitarian values which is the most solid factor in commerce sector (Zafar & Lodhi, 2018; Gan & Wang, 2017). According to the society, customers seek for the product which fulfills the requirement of their religious obligations. If the customers are from the Islamic society, they will go for the halal products or look for the halal certifications and halal marketing (Awan et al., 2015). Electronics customer's intention to purchase and their attitude can be influenced by word of mouth on social websites. If the words of mouth are positive, it will increase purchase intention or if words of mouth are negative it will impact negatively on purchase intention (Kudeshia & Kumar, 2017).

By involving and awarding customers about the products, a company can gain more market share and it will enhance purchase intention (Suki, 2016). Mobile advertisement can also influence the decision of a customer about the purchase of an individual product in future (Chang A. Y., 2016). Hence, customers purchasing behavior can be influenced by many factors. However, a vacuum is still existing on study of purchase intention from the perspective of SME's owners. Hence, the study fills this gap by explaining the factors that affect the behavior of SME's owners towards the purchase intention of mobile phone brands.

3. Theoretical Foundation and Development of Hypothesis

The association between attitude and purchase intention (PI) can be better explained using TPB (Kim & Chung, 2011; Hsu, Chang et al., 2017). Hsu, Chang et al. (2017) used TPB to explore the PI of organic skincare merchandises in China and concluded that attitude towards natural skincare products has a substantial positive direct effect on PI. Sethuraman and Thanigan conducted a study to examine consumer attitude towards online shopping PI and found positive relationship between attitude and PI (Sethuraman & Thanigan, 2019). Another research study concluded that attitude and PI towards buying of pirated digital media has a significant negative relationship (Casidy, Phau, & Lwin, 2016). Badrinarayanan et al. also proved a direct and total effect of consumer's attitude towards the online store of a multichannel retailer on PI (Badrinarayanan, Becerra, & Madhavaram, 2014). Based on the above discussion, it is hypothesized that;

H₁: Attitude has a positive effect on purchase intention.

Relationship between perceived behavioral control (PBC) and purchase intention (PI) can be studied through TPB (Hsu, Chang et al., 2017). Hsu, Chang et al. (2017) used TPB to explore the PI of organic skincare products in China and concluded that PBC has a significant positive direct effect on PI. Hsu, Chen et al. (2017) conducted a study to analyze the PI of green e-books and technology adoption, concluded that PBC has a positive significant effect on PI of e-books. Another research study conducted by Casidy et al. (2016) and concluded that PBC and PI towards buying of pirated digital media has a significant positive relationship. Based on above discussion, it is hypothesized that;

H₂: Perceived behavioral control has a positive effect on purchase intention.

The association between subjective norm and PI is significant too (Hsu, Chen *et al.*, 2017). Hsu, Chang *et al.* (2017) used TPB to explore the PI of natural skincare products in China and concluded that SN has a significant positive direct effect on PI. Hsu, Chen *et al.* (2017) conducted a study to analyze the purchase intention of green e-books and technology adoption, concluded that SN has a positive significant influence on PI of e-books. Another research study concluded that SN and PI towards buying

of pirated digital media has a significant negative relationship (Casidy, Phau, & Lwin, 2016). Based on above discussion, it is supposed that;

H₃: Subjective norm has a positive effect on purchase intention.

The relationship between PBC, attitude and PI is worth important for researchers. Despite the importance of attitude as a mediator, only few studies are found to explain the role of attitude as mediator (Altawallbeh *et al.*, 2019). Literature used TPB to explain the intention of hotel customers to go to a green hotel and revealed that attitude has a mediating role in between PBC and visit intention (Han & Kim, 2010). Another research study was conducted by Altawallbeh *et al.* (2019) and concluded that attitude acts as mediator to enhance the behavioral intention to adopt the e-learning. Based on previous discussion, it is postulated that;

H₄: Attitude has a mediating effect between perceived behavioral control and purchase intention.

Further, the relationship between COO, purchase intention and its antecedents is worth-while for researchers (Hsu, Chang *et al.*, 2017). Hsu, Chang *et al.* (2017) used TPB to explore the PI of organic skincare products in China and concluded the interaction effects between the PI and its antecedents were significantly positive while this relationship is stronger when COO effect is high as compared to when it is low. Hence, the study tries to find out this relationship in the Pakistan's businessmen viewpoint. Thus, as per above discussion, it is hypothesized that;

H₅: With more positive COO;

- a) The positive relationship between attitude and purchase intention will be strengthened.
- b) The positive relationship between perceived behavioral control and purchase intention will be strengthened.
- c) The positive relationship between subjective norm and purchase intention will be strengthened.

Moreover, it is also important to study relationship between price sensitivity, purchase intention and its antecedents (Hsu, Chang, *et al.*, 2017). The study uses TPB to explore the purchase intention of natural skincare products in China and concluded that interaction effects between PI and antecedents were significantly positive while this relationship is stronger when price sensitivity is high as compared to when it is low. Thus, as per above discussion, it is hypothesized that;

H₆: With greater price sensitivity;

- a) The positive relationship between attitude and purchase intention will be strengthened.
- b) The positive relationship between perceived behavioral control and purchase intention will be strengthened.

- c) The positive relationship between subjective norm and purchase intention will be strengthened.

Despite the importance of these variables, no comprehensive study is found to explain the relationship between customer involvement, purchase intention and its antecedents (Hsu, Chang *et al.*, 2017) especially from the context of Pakistani SME businessmen point of view regarding distinctive cellular phone brands. So, it can be stated that

H₇: With greater customer involvement;

- a) The positive relationship between attitude and purchase intention will be strengthened.
 b) The positive relationship between perceived behavioral control and purchase intention will be strengthened.
 c) The positive relationship between subjective norm and purchase intention will be strengthened.

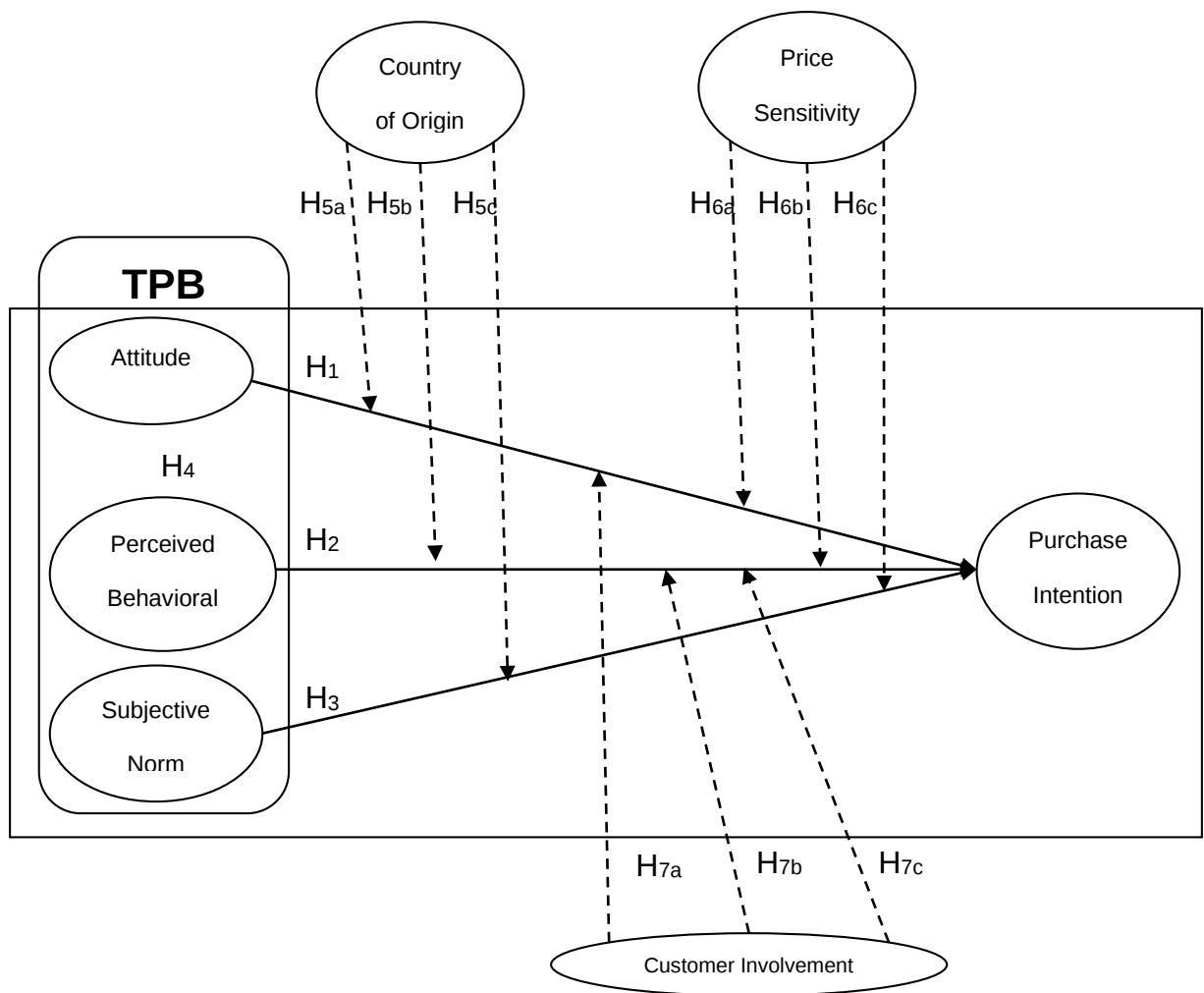


Figure 1: Theoretical Framework

Hence, all these different relationships between dependent, independent and moderating variables are tested to know the mobile phones purchase intention of small and medium enterprises owners in Punjab, Pakistan.

4. Methodology

Survey method was used to collect data from SME's owners in Punjab, Pakistan through an already established research questionnaire adapted from different research studies. The list of SME's owners provided by Small and Medium Enterprises Development Authority (SMEDA) collected by Punjab Small Industries Corporation (PSIC) was used for this study. The reason for choosing these individuals is to ascertain that the entire sample comprised of business community of Punjab, Pakistan and to know their purchasing intention in buying different mobile phone brands. The SME's owners from a final list of 10,794 were selected by using simple random sampling with replacement and questionnaire developed on Google forms were sent to them by using their mobile phone numbers through Whatsapp and few of them were targeted by personally visiting them. Incomplete data and SME's having contact numbers other than mobile numbers were excluding while choosing final respondents. Because it was not possible to individually visit each and every respondent due to the shortage of time and money. Hence, a total number of 370 useful questionnaires from total floated questionnaires of 525 were utilized for data analysis with a response rate percentage of 70.5%. Moreover, an already established questionnaire was adapted on 5-likert scale from 1. Strongly Disagree to 5. Strongly Agree.

5. Analysis and Results

5.1. Descriptive Statistics

The descriptive statistics data part in the questionnaire comprises of four questions. This information was collected regarding which of the mobile phone brand you are using now, gender, age group and education level of the respondents. The Table I reveal the descriptive statistics of the current study.

Table I. Demographics					
		Frequency	Percent	Valid Percent	Cumulative Percent
Gender	Male	368	99.5	99.5	99.5
	Female	2	0.5	0.5	100
	Total	370	100	100	
Age	25-34	154	41.6	41.6	41.6
	35-44	33	8.9	8.9	50.5
	45-54	8	2.2	2.2	52.7
	55-64	175	47.3	47.3	100
	Total	370	100	100	
Education level	Postgraduate Degree	8	2.2	2.2	2.2
	Graduate Degree	213	57.6	57.6	59.7
	Bachelor's Degree	121	32.7	32.7	92.4

	Junior College/ Vocational School	28	7.6	7.6	100
	Total	370	100	100	
Mobile phone brand	Samsung	60	16.2	16.2	16.2
	Apple	68	18.4	18.4	34.6
	Oppo	50	13.5	13.5	48.1
	Nokia	109	29.5	29.5	77.6
	Huawei	60	16.2	16.2	93.8
	Other	23	6.2	6.2	100
	Total	370	100	100	

5.2. Convergent Validity

Convergent validity is a concept regarding convergence of variables and items. This concept discusses the theoretical correlation between concepts to some extent. Convergent Validity is evaluated through two main criteria i.e. factor loading values and Average Variance Extracted value proposed by Hair et al., 2014. Its discussed in literature that factor loading should have value higher than 0.7 but 0.6 is also considerable in the situation where existence of that factor did not disturb reliability of data. Secondly, AVE discuss the variance between model's variables and its value for each construct should be higher than 0.5, to show the theoretical convergence of model.

Table II. Measurement Model

Constructs	Items	Factor Loading	Average Variance Extracted	Cronbach's Alpha	Composite Reliability
Attitude	ATT_1	0.832	0.688	0.925	0.939
	ATT_2	0.863			
	ATT_3	0.861			
	ATT_4	0.747			
	ATT_5	0.839			
	ATT_6	0.846			
	ATT_7	0.813			
Customer Involvement	CI_1	0.850	0.705	0.797	0.878
	CI_2	0.815			
	CI_3	0.854			
Country of Origin	COO_1	0.703	0.622	0.796	0.868
	COO_3	0.807			
	COO_4	0.839			
	COO_5	0.800			
Perceived Behavioral Control	PBC_2	0.903	0.792	0.869	0.919
	PBC_3	0.863			
	PBC_4	0.903			
Purchase Intention	PI_2	0.852	0.713	0.799	0.882
	PI_3	0.844			
	PI_4	0.838			
	PS_1	0.772			
Price Sensitivity	PS_2	0.901	0.700	0.786	0.875
	PS_3	0.832			
Subjective Norm	SUN_2	0.901	0.782	0.722	0.878
	SUN_3	0.867			

The factor analysis results for loading values for items with respect to each variable is shown in Table II showing that all the variables are ideally good and above the ideal acceptance level criterion, all the factor loading values below the accepted criteria including COO_2, COO_6, PBC_1, SN_1 and PI_1 were removed for the sake of further analysis. Thus, 25 items were retained for further analysis from a total of 30 items. Next table also shows the results for second criteria of convergence which is AVE for each construct. Here the value for each variable is well above than 0.5 show the goodness of second criteria as well.

5.3. Discriminant Validity

Discriminant validity is the second measure to ensure the validity test, this concept deals with the discrimination or theoretical difference between constructs and items. It's being tested through Cross loading and squareroot of AVE in Fornell-Larcker criteria to show theoretical difference between variables (Urbach & Ahlemann, 2010).

Table III. Fornell-Larcker criterion

	Attitude	Country of Origin	Customer Involvement	Perceived Behavioral Control	Price Sensitivity	Purchase Intention	Subjective Norm
Attitude	0.829						
Country of Origin	0.366	0.789					
Customer Involvement	0.362	0.677	0.840				
Perceived Behavioral Control	0.507	0.677	0.505	0.890			
Price Sensitivity	0.364	0.680	0.730	0.579	0.837		
Purchase Intention	0.389	0.624	0.763	0.463	0.658	0.845	
Subjective Norm	0.754	0.209	0.211	0.390	0.224	0.259	0.884

Table III shows the results regarding Fornell-larcker criteria here the threshold is that upper diagonal values of table should be maximum and higher than 0.7. This revealed that each construct have maximum correlation with its own and lesser with other or in other words it shows that each construct is different from other one.

5.4. Composite Reliability and Cronbach's Alpha

Realibility is being tested to measure internal consistence of collected data through vaious tests, here in present research its being evaluated through Composite Reliability and Cronbach's Alpha. Empirically its discussed well thatg both of these values are considered the most essential measure to ensure reliability of data. The value for Composite Reliability and Cronbach's Alpha should be 0.7 or greater than 0.7 (Hair *et al.*, 2014). In our research study, values of all variables are meeting the threshold value of 0.7 as shown in Table II.

5.5. PLS-SEM

Path analysis is considered to measure the path values through beta value i.e. (β) between the variables. It's also measures the moderation or mediation which is tested through SEM approach between different latent variables.

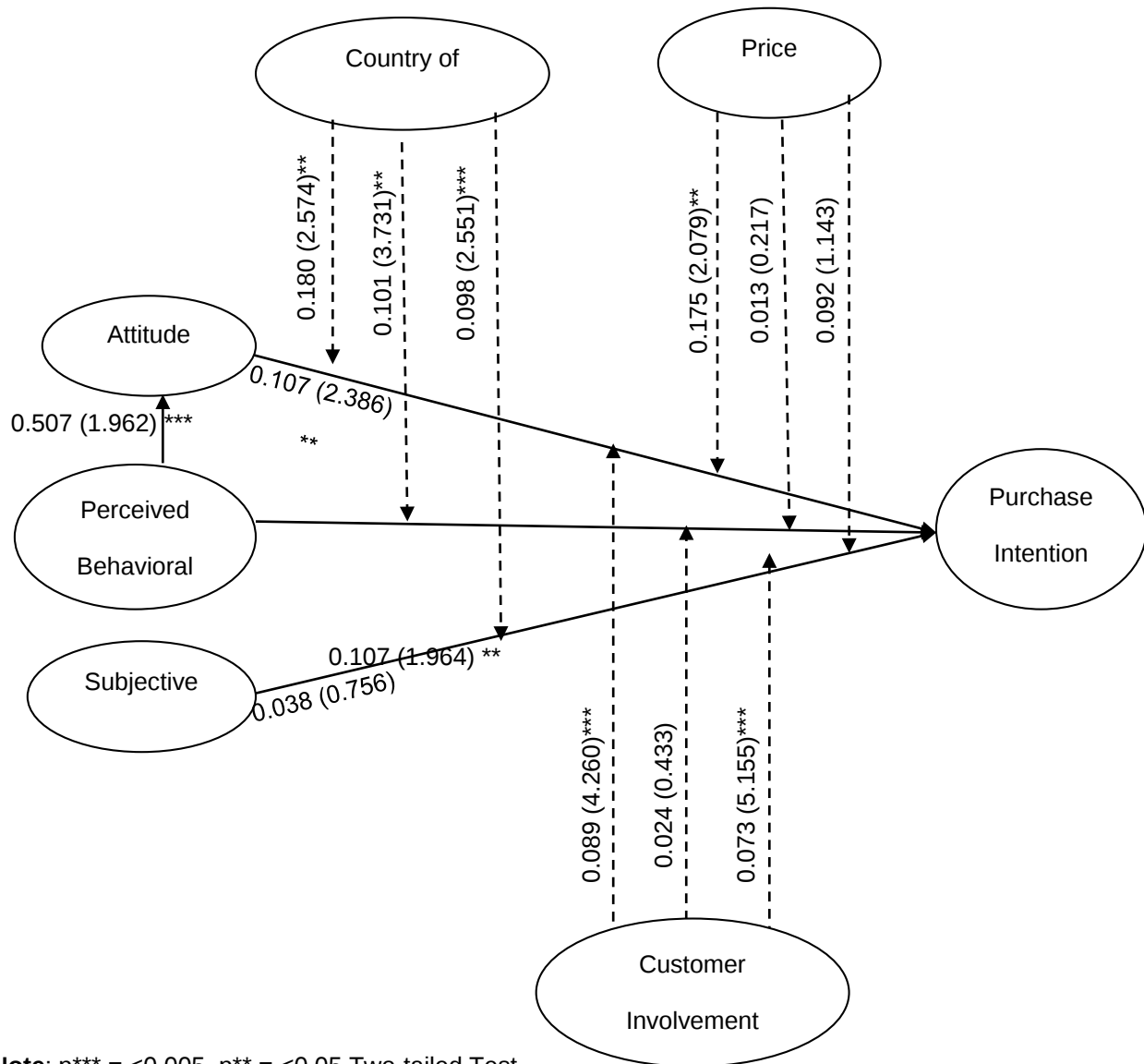


Figure 2: PLS-SEM Structural Model

Table IV. Hypotheses Testing

Relationships	Original Sample	Sample Mean	T Statistics	P Values
Attitude -> Purchase Intention	0.141	0.140	2.386	0.017
Perceived Behavioral Control -> Purchase Intention	0.107	0.102	1.964	0.050
Subjective Norm -> Purchase Intention	0.038	0.034	0.756	0.450
CI B/W ATT & PI -> Purchase Intention	0.089	0.092	4.260	0.002
CI B/W PBC & PI -> Purchase Intention	0.024	0.021	0.433	0.652
CI B/W SN & PI -> Purchase Intention	0.073	0.072	5.155	0.000
COO Between PBC & PI -> Purchase Intention	0.101	0.103	3.731	0.014
COO Between ATT & PI -> Purchase Intention	0.180	0.179	2.574	0.009
COO Between SN & PI -> Purchase Intention	0.098	0.089	2.551	0.001
PS B/W ATT & PI -> Purchase Intention	0.175	0.181	2.079	0.038
PS B/W PBC & PI -> Purchase Intention	0.013	0.012	0.217	0.829
PS B/W SN & PI -> Purchase Intention	0.092	0.088	1.143	0.254

Here the relationship between all variables i.e. direct, mediation and moderation impacts are demonstrated in Figure 2 and Table IV. Table IV shows the result of bootstrap path analysis to test the significance of proposed hypotheses through T statistics and P values. Accordingly, the value of T Statistics should higher than 1.96 and P value should be lesser than 0.05 at 95% confidence level or 5%error chance (Hair Jr, Hult, Ringle, & Sarstedt, 2014).

Values for impact of attitude on purchase intention are ($\beta=0.141$, T-Statistic=2.386 and P-Value=0.017) shows 14% significant impact, the T-statistics value being 2.386 and P-value being 0.017, both meeting the threshold criterion i.e. T-statistic >1.96 and P-value < 0.05 (Hair *et al.*, 2014). So, the study accepts H₁ in Pakistani context. Values for impact of perceived behavioral control on purchase intention are ($\beta=0.107$, T-statistic=1.964 and P-value=0.050) shows 10.7% impact, meeting the threshold criterion. So, the study accepts H₂ and significant relationship between perceived behavioral control and purchase intention. Values for impact of subjective norm on purchase intention are ($\beta=0.038$, T-statistic=0.756 and P-value=0.450) shows 3.8% impact, the T-statistics and P-value, both are not meeting the threshold criterion, so, the study rejects H₃ and does not have a significant relationship from the context of SME's owners in Pakistani mobile phone market.

Now showing the values for moderating impact of attitude in between the relationship of perceived behavioral control and purchase intention, these are ($\beta=0.072$, T-statistic=2.290 and P-value=0.022) shows 7.2% impact, Hence, H₄ is accepted.

Further coming towards the moderating impact of country of origin, the values for moderating impact of COO on the relationship of attitude and purchase intention are ($\beta=0.180$, T-statistic=2.574, P-value=0.009) which shows a positive moderation of 18% on the relationship from the perspective of owners of SME's regarding mobile phone brands in Pakistani context, so the study accept H_{5a}. The values for moderating impact of COO on the relationship of perceived behavioral control and purchase intention are ($\beta=0.101$, T-statistic=3.731, P-value=0.014) shows a moderating impact of 10.1% on the relationship, Hence, H_{5b} is also accepted. The values for moderating impact of COO on the relationship of

subjective norm and purchase intention are ($\beta=0.098$, T-statistic=2.551, P-value=0.001) which shows a positive moderating impact of 9.8% on the relationship, so, the research study accept H_{5c} .

The values for moderating impact of price sensitivity on the relationship of attitude and purchase intention are ($\beta=0.175$, T-statistic=2.079, P-value=0.038) which shows a positive moderating impact of 17.5% on the relationship, Therefore, H_{6a} is accepted. The moderating impact of price sensitivity on the relationship of perceived behavioral control and purchase intention ($\beta=0.013$, T-statistic=0.217, P-value=0.829) shows a weak moderating impact of 1.3% on the relationship and does not enhance the relationship, so, H_{6b} is rejected. The moderating impact of price sensitivity on the relationship of subjective norm and purchase intention ($\beta=0.092$, T-statistic=1.143, P-value=0.254) shows a positive moderating impact of 9.2% on the relationship, while T-statistics value and P-value both doesn't meeting the threshold criterion, so the study rejects H_{6c} .

Now, the values for moderating impact of customer involvement on the relationship of attitude and purchase intention in Pakistani context are ($\beta=0.089$, T-statistic=4.260, P-value=0.002) showing a positive moderating impact of 8.9% on the relationship. On these bases, the present research accepts H_{7a} . The moderating impact of customer involvement on the relationship of perceived behavioral control and purchase intention ($\beta=0.024$, T-statistic=0.433, P-value=0.652) shows a weak moderating impact of 2.4% on the relationship, while T-statistics value and P-value both doesn't meeting the threshold criterion (Hair *et al.*, 2014). So, the present study rejects the H_{7b} . The moderating impact of customer involvement on the relationship of subjective norm and purchase intention ($\beta=0.073$, T-statistic=5.155, P-value=0.000) shows a positive moderating impact of 7.3% on the relationship, so, the study accepts H_{7c} and strengthen the current relationship in Pakistani context.

5.6. Mediation Test

Table V. Mediation Test

Path	Path Coefficient	T Statistics	P Values	Supported
Perceived Behavioral Control -> Purchase Intention	0.107	1.964	0.05	Yes
Perceived Behavioral Control -> Attitude -> Purchase Intention	0.072	2.290	0.022	Yes

Table V shows that mediation paths results i.e. 10.7% for direct path and 7.2% with mediation path results. Hypotheses of both of these direct and indirect paths proved, so it's a partial mediation of attitude in between the relationship of perceived behavioral control and purchase intention.

6. Discussion and Conclusion

A study presented here, scrutinises the influence of attitude, perceived behavioural control and subjective norm on purchase intention of mobile phone brands in Pakistan. Variables like country of origin (COO), price sensitivity (PS) and customer involvement (CI) have been added to the original model of TPB. This study inspected the moderating effects of COO, PS and CI on the relationships of attitude, PBC, SN and PI of mobile phone brands in Punjab. After successfully analysing the collected data, it has been concluded that attitude and PBC have strong positive impact on PI of mobile phones while impact of SN on PI is not so strong due to its 3.8% impact on PI. Moreover, SME's owners don't consider the opinions of their social circles while buying mobile phone brands. It has been observed that impact of attitude towards PI of cellular phones is stronger when COO, PS and CI are stronger; this depicts a positive relationship between attitude, COO, PS, CI and PI.

Secondly, results suggest that impact of PBC on PI of mobile phones is stronger when COO and PS are stronger and weaker in case of CI; it depicts a strong positive relationship between PBC, COO, PS and PI while weak positive relationship between PBC, CI and purchase intention.

Thirdly, this model proposed that impact of SN on PI of mobile phones is stronger when COO, PS and PI are stronger, results proved that this relationship was not proved for direct impact of SN with PI and for moderation of PS in between the relationship of SN and PI for mobile phones. The relationship of SN with COO and CI is proved; it depicts a strong positive relationship between SN, COO, CI and PI of cellular phones.

6.1. Practical Implications

The current research study is responsible for a number of recommendations for marketers. First, this present research found that attitude and PBC is considered as positive and significant factor which influence individual's purchase intention of different mobile phone brands while SN has not a noteworthy relationship in comparison to attitude and PBC. Therefore, to raise consumer's purchase intention towards different mobile phone brands marketers can spread their messages via various sources, such as national and international media like TV, print media like magazine and newspaper, brochures or the worldwide web to convey brand message and to arouse target audience positive attitude toward mobile phone brands.

Additionally, marketers can also hire spokesperson to endorse their brands. Most of the mobile phone brands like Samsung, Oppo and Q-mobile are using this strategy and successfully targeting their markets via these celebrities. Moreover, mobile phone brands should be rationally priced; this might be a reason that most of the SME's owners are buying Nokia and other mobile phone brands instead of Samsung, Apple and Oppo. Accordingly, marketers should be expert to handle queries and problems from clients by offering pricing promotional events to evoke consumer's purchase intention of mobile

phones. These suggestions can change buyer's attitude, lessen behavioural control and interference of social circles in buying a product.

6.2. Contribution of Study

This research study makes significant contributions for both researchers and marketers. This study adds to the knowledge of marketing by timely responding the research gap highlighted by Hsu, Chang et al. (2017) that future researchers should consider the moderating variable of customer involvement in between the relationship of purchase intention for mobile phones and its antecedents. This study also makes a contextual contribution by changing the country of base study from China to Pakistan and tested theory of planned behavior model with additional variables like COO, purchase intention and customer involvement for businessmen in Punjab. Previous studies has not been collected responses from SME's owners in Punjab (Khalique et al., 2015) while, the present study contributes in research by collecting responses of SME's owners from all over the Punjab, Pakistan.

6.3. Limitations and Future Implications of the Study

Undoubtedly, the present study have several contributions for both knowledge and practice. But like other research studies, this study also have few limitations; Firstly, data was being collected with the help of survey-based method for this study, researchers should use a qualitative technique like in-depth interviews of SME's owners to explore their purchase intention of mobile phones. Second, this is a cross-sectional study and consumer's purchase intention might changes over time so future studies can test purchase intentions for different time periods. Third, the data was collected from a single region and future researchers might compare purchase intention of SME's owners in different provinces of Pakistan or can extend their studies to other countries to conduct cross-cultural studies.

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