

# The Impact of Socioeconomic Factors on Consumer Buying Behavior: A Case of Mobile Phone Market of Pakistan

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**Abstract:** Over the last few decades, the socio-economic factors of Pakistani consumers in the telecommunications sector have changed. Due to this conflict, the behavior of mobile service users who specify a particular service is impulsive and constantly changing. The main idea of this study was to investigate the impact of socio-economic status (age, gender, income, education) on consumer buying behavior in Pakistan's telecommunications sector. In addition, this paper also looks at whether a sales intent survey links a customer's buying intent to mobile service exchange behavior. The sample of this study consists of 380 mobile service consumers using services from the Pakistan Telecommunication Authority (PTA) companies operating in the southern cities of Punjab, Multan, Khanewal, Vehari and Lodhran. This is a qualitative survey and we used the survey method to collect data. In this study, SMART-PLS-3 was used to analyze the data. The results show that only two socio-economic factors (gender and education) have a significant positive impact on mobile phone customers' buying intentions. However, the other two socio-economic factors (age and income) were not significant factors influencing mobile subscribers' buying intentions. In addition, customers' buying intentions have been found to have a significant positive impact on consumers' buying behavior. The study also found that motivations to buy mobile services significantly ease consumers' buying intentions and behaviors. It is also appropriate to conduct similar comparative studies in other cities.

**Keywords:** Telecommunication, Consumer purchase intention, Consumer buying behavior, Socio-economic factors, Mobil phone industry

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## 1- Introduction

Pricing is the main strategic tool in the countrywide and international on the comparative ways in the alliance of the gaining of the edge and in the accordance of the numerous ways in the traditional and the various in the outcomes of ways (Rashid and Aslam, 2016), the formalization of the tactics in the various ways in the gaining of the advantage in the numerous things bunch, capacity laterally, reassure,

unceremonious (Yen and Tang, 2019), It will be trustworthy with the position that universally neighborhood has an implausible combination on the other hand at the same instance they are parallel, solemn and antagonist to one another. The pattern in the fabrication sector is altering because of pioneering cataclysm and as necessities are the whole thought of regulars is disappearing off target from its expected illustration.

The Pattern of the lifestyles and the humanization of the things are correlated in the needs and the accommodation of the ways in the wants of the things in the ordinary and special ways. There is partiality and their requirements are made to accommodate their needs and needs. The buying behaviours of the things that are in the traditional and the other ways are on the interdependent of things in the buying of the behaviour. The substance and regulation grow to be patron-driven, restrained, accommodating, trusty and steady and this develops into authentic following psychotherapist and party worker have pore over purchaser approach the greater part and, in the goal, and the accordance of the things. The markets of the things are on the gender basis also to clarify benefactor demeanor (Arenas-gaitán, Sanz-Altamira, and Ramirez-Correa, 2019). The consumer buying behaviours are influenced by various diversified factors including social, cultural, economic, and personal factors (Ramya and Ali, (2016). The attributes of the various things are in the contradiction of the assortment of the characteristic of the things on acquiring perform of an authoritative bargain hunter. The dynamic things are on the contemporary on the attributes on the collision the person in what he is and the customer in his energetic cycle propensity, import demeanor. The buying behaviours of the things are relying based on the assorted paradigm on the occasional things in the various on the alternatives of the abilities on the compliance of the things.

Due to the globalization of in a recent couple of years, the consumer buying behaviour changes based on the various things in the last things on the various pandemic's situation. The tactics, tools and procedures in the buying of things are affected in the recent pandemics in the pre and post situation. The review consequence shows coherent fickleness amid various earlier research and in various settings. COVID-19 embrace twisted a circumstance where all and sundry requisite to vocation from lodging and bargain hunter have exceptionally not enough mobile or in sequence service supplier alternative. Mobile technology is one of the rapidly growing on the buying intention and directly affecting on the traditional things.

## **2. Literature review**

Customer retention and in accordance with the things in the gaining of the competitive sustainability eventually. The various things are in the general contextual of the numerous of the things in the building of the behavioural of the examination of the things overall. Following the relevance of the things in the relevance of the achieving of the things. There are a lot of other things in the relevance of the vigorous in the investigating and achieving of the things in the people of the regarding of the impact on the textual of the ways in the rigour. Consumer buying behaviour is considered as a new concept encompasses the behaviour of consumer in different settings. It depends on many factors including intellectual and behavioural factors (Engel et al, 1990; Schiffman & Kanuk (2006). Consumer sees products from various perspectives including administrative, substantiality, condition, and advancements (Mc Daniel, 2003). On the other hand, motivation plays an important role in defining the customer attitude. They analyze the impeding and compelling things while taking decision of doing shopping (Berkman and Gilson (1986). The buying capacity is on them depending on the variety of the things in the replacing on the digitalization of the ways in the things.

Buyers conduct is different for individual comparing to groups, family to family and across different marital and social status (Mirzaei & Ruzdar, (2011). The various components in the ways are based on the conduct of things in the factors. The buying behaviour is depending based on the customers and in the compliance of the things. Consumer conduct is better explained by their activities of acquiring the product and pre and post buy analysis (Peer and Olson, 1999). The company can assess the behaviour of the customers keeping in view the various factors like knowing their customers, what is their shopping basket, what are the reasons for their shopping, their ways to shop, for who they are buying and when and where they are buying (Khajeh Nasiri, 2008; Sethi, (2018). The information system is one of the crucial elements in the rapid growth in the variation in the depending on the things in the distortion of the fulfilling of the on the varying of the persons. The essential thing in the importance of the rewarding of the possessions is the elasticity of the natives a quantity of these requirements is primary and must be pleased by all and sundry globally, while are convention and contrast be sure of the community. The things in the existing of the products and the things in the accordance of the market in the buying and selling of the things. The consumer behaviour is on the main things in fundamental on the buying and selling of the things in the achieving of the goods and the services in the relevance. The organization views the products and services for the buying and selling potentials. Walters (1974: 7) the customer view the product from the view point of potential benefits gained (Mowen (1993: 6).

The customer satisfaction is priority for the companies to achieve. Various cultural factor affects the customer purchase intension. (Ismagilova et al., 2019; Wang & Yu, 2012). The antecedent of purchase intention has been thoroughly researched globally to enhance selling. among the crucial things are on the ways of the impact on the customers to use mobile (Zhou, Thøgersen, Ruan, & Huang, (2013). The role the gender on the buying of the things is related on the purchasing of the intention of the use of the things the role of the male is on the butting are more in the contraction to the females. Both antecedents have a stronger impact on intentions among consumers with strong self-transcendence values than among consumers with weak ones. This assessment is situated on essentially considerate those variables that manipulate a portable backing client's buyer buy ambition (Randiwela & Widanachchi, 2012). This study is supported by the social exchange theory that is on the elements of the traditional and other things in the numerous factors on the buying and selling of the things. The factors that are typically different on the variation of the things on the intentions to use the articulations on the achieving and the emotional things in the purchasing and the things in the simulation of the practices on the digitalization on the purchasing on the practices. The role of the emotional factors in the practice on the various analysis in the elements in the factor's analyst have notable various deliberation process that may trigger buy practices. In addition, Randiwela and Widanachchi, (2012). The social-economic factors are the education of the conduct on the indication on the shopping on the characteristics in the various of the proportion of the things (Ramya and Ali, (2016).

The role of the economic factors on the of the unemployment in the key role in the affecting on the income and in the education. The role of income and education plays a vital role in decision making. It is different for rich and poor people (Krasko, (2014). Agyeman (2013) defined other factors making the consumer mind about buying cellphone, he identified the factors like residential areas, the social class, sexual characteristics, and sub social machinery. However, the role of the demographic factors is a significant effect on the involvement of the purchase intention (Slama and Tashchian, (1985),. Based on the above literature review the following conceptual framework is proposed:

## 2.1 Conceptual framework

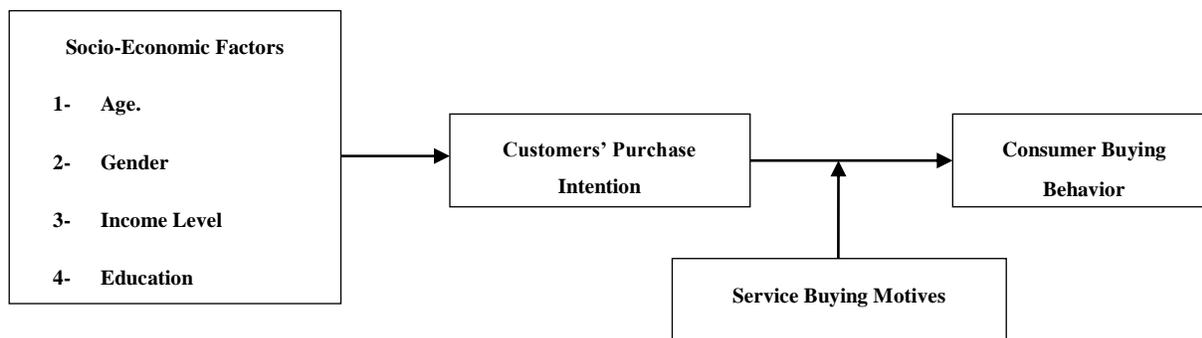


Figure 1: Conceptual Framework

- H1: There is a significant relationship between the ages of mobile service users and their purchase intention.
- H2: There is a significant relationship between the education of mobile service users and customers' purchase intention.
- H3: There is a significant relationship between the gender of mobile service users and customers' purchase intention.
- H4: There is a significant relationship between the income of mobile service users and customers' purchase intention.
- H5: There is a significant relationship between customers' purchase intention of mobile service users and consumer buying behaviour.
- H6: Service buying motives of mobile service users moderates between customers' purchase intention and consumer buying behaviour.

## 3. Methodology

This study is based on the cross-sectional and the data was collected in just one time. It is based on a non-contrived environment and populations includes the users of the mobiles in southern Punjab and particularly in the region of Multan division. The study used a simple random sampling of consumers.

The instruments used to measure consumer buying behaviour was adapted from Paço, Alves, Shiel, & Filho, (2014) used 10 items such as "I construct each endeavour to procure mobile services made from local mobile service providers."; "I buy mobile services mostly from the shop/outlets where we fritter fewer instant on my transaction." and "I buy mobile services habitually from the shop which offers regular sales promotion." Moreover, the 15 items for Customers' purchase intention were adapted from Akhtar, Z. (2012) And Ling et al. (2010) such as "I intend to buy a digital camera in near future" and I for eternity search for in sequence sooner than manufacture a acquire pronouncement. Furthermore, service buying motives 11 items were adapted from (Asamoah, 2012) such as "I am motivated to buy mobile service if the service provider is closest to me" and "I buy mobile service packages mostly from the shop which sells updated packages. On the other hand, the socio-economic items such as income, education and

employment status were adopted from Hamm et al. (2011). The sample was from the division of the Multan the three main cities were included as district of the lodhran, Vehari and the other main Multan region. Both the self-administered and the personal visits were paid to collect the data and the responses were saved. There were three hundred respondents in the study and 266 responses were collected from them. Data were screen out and then were analyzed using the Smart PLS-SEM techniques.

#### 4. Results

The data were analyzed using Smart pls software by using structured equation modeling (SEM) algorithm. Its analysis the whole model in one instance. First the measurement model was assessed, and then structural model was run to find the associations between the latent variables.

**Table 1: Demographic profile of respondents**

<b>Variable</b>	<b>Frequency</b>	<b>Per cent</b>
<b>Ages (Years)</b>		
Under twenty	52	19.5
21 to 30	90	33.8
31 to 40	94	35.3
41 to 50	30	11.3
<b>Gender</b>		
Male	159	59.8
Female	107	40.2
<b>Race</b>		
Saraiki	150	56.4
Punjabi	89	33.5
Balochi	22	8.3
Others	5	1.9
<b>Income (PKR/month)</b>		
10000 to 25000	42	15.8
25001 to 35000	88	33.1
35001 to 45000	109	41
45001 to 50000	27	10.1
<b>Education</b>		
Intermediate	31	11.7
Undergraduate	38	14.3
Graduate	106	39.8
Postgraduate	91	34.2
<b>Employment Status</b>		
Employed	161	60.5
Unemployed / Jobless	42	15.8
Own Business	63	23.7
<b>Total</b>	<b>266</b>	<b>100</b>

Demographic data shows that 52 (19.5%) of the 266 respondents were under the age of 20, 90 (33.8%) were between the ages of 21 and 30, and 94 (35.3%) were between the ages of 31 and 40 while 30 (11.3%) were 41 to 50 years old. Gender distribution of the 266 respondents, 159 (59.8%) were male and 107 (40.2%) were female. Of the 266 respondents, 150 (56.4%) were Saraiki, 89 (33.5%) were Punjabis, 22 (8.3%) were Baloch, and 5 (1.9%) were from other ethnic groups. As a result of the analysis, it was revealed that 42 people (15.8%) earned 10,000 to 25,000, 88 people (33.1%) earned 25,001 to 35,000, and 109 (41.0%) earned 35,001 to 45,000. It was 27 (10.1%) respondents earn between 45,001 and 55,000. We found out that of the 266 respondents, 31 (11.7%) graduated from college, 38 (14.3%) were undergraduate students, 106 (39.8%) were graduates, and 91 (34.2%) were at post graduate level. Of the 266 respondents, 161 (60.5%) are employed in various sectors, 42 (15.8%) are unemployed, and 63 (23.7%) are in their own business.

Table 2: Measurement Model

Variables	Codes	Actual Outer Loadings	Outer Loadings After Deleting Items	AVE	Composite Reliability	R Square	Cronbach's Alpha
<b>Consumer Buying Behavior</b>	BB1	0.349512	0.373456	0.5612 1	0.676389	0.24688 1	0.729554
	BB10	0.563171	0.630992				
	BB2	0.018254	Item Deleted				
	BB3	0.125746	Item Deleted				
	BB4	0.137678	Item Deleted				
	BB5	0.229542	Item Deleted				
	BB6	0.500919	0.513034				
	BB7	0.01776	Item Deleted				
	BB8	0.755068	0.804099				
	BB9	0.193746	Item Deleted				
<b>Customers' purchase intention</b>	CPI1	0.37009	0.349926	0.5471 4	0.754796	0.09619 1	0.736816
	CPI2	0.217397	Item Deleted				
	CPI3	0.835943	0.909537				

<b>Service Buying Motives</b>	CPI4	0.053845	Item Deleted			
	CPI5	0.391443	0.302818			
	SBM1	0.843955	0.85247	0.5327	0.740269	0.730045
	SBM10	0.596562	0.637109			
	SBM11	0.608364	0.673707			
	SBM2	0.249489	Item Deleted			
	SBM3	0.014106	Item Deleted			
	SBM4	0.062904	Item Deleted			
	SBM5	0.240327	Item Deleted			
	SBM6	0.237895	0.379855			
	SBM7	0.194295	Item Deleted			
	SBM8	0.133346	Item Deleted			
	SBM9	0.025174	Item Deleted			

The above table shows that PLS-SEM can deal with various problems in data analysis and can perform complex estimate while dealing with model with many latent variables and a small sample size, as in this study. Using PLS-SEM, we reviewed the validity and reliability questionnaire and proved that it is a powerful statistical tool that allows researchers to reach a solid foundation for the validity and reliability of their studies. Our instruments were reliable and valid. The data was fit to rum structural model.

**Table 3: Summary of Structural Model**

Hypothesis	Relationships	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	Standard Error (STERR)	T Statistics ( O/STERR )	Supported / Not Supported
H1	Age → CPI	0.085523	0.085514	0.056896	0.056896	1.503142	Not-Supported
H2	Education → CPI	0.172565	0.175762	0.042775	0.042775	4.034232	Supported
H3	Gender → CPI	0.190937	0.191302	0.053023	0.053023	3.60102	Supported
H4	Income → CPI	0.046875	0.048139	0.050909	0.050909	0.920757	Not-Supported

H5	CPI → CBB	0.45346 4	0.45829 1	0.037462	0.037462	12.104597	Supported
H6	CPI* SBM → CBB	0.69528 9	0.68862 4	0.192567	0.192567	3.610638	Supported

**Note:** CBB= Consumer buying behavior, SBM=Service buying motives, CPI= Customers’ purchase Intention

The above table 3 shows that ‘there is not a significant relationship between age (P-Value: 0.056896; T-Statistics: 1.503142), income (P-Value: 0.050909; T-Statistics: 0.920757) and Customers’ purchase intention, the reason is that p-value associated with a 95% confidence level less than 0.05 but T-statistics is also lesser than the cut-off value of 1.96, therefore hypotheses 1 and 4 are not supported. However, there is significant positive relationship proved between education (P-Value 0.05 < 0.042775 ; T-Statistics 1.96 > 4.034232) and gender (P-Value 0.05 < 0.053023; T-Statistics 1.96 > 3.60102) of mobile service user's customers' purchase intention. so hypotheses 2 and 3 are supported. In addition to these, it is also found that there is a significant positive relationship between mobile service users' customers' purchase intention and consumer buying behaviour as the cutoff P-Value 0.05 < 0.037462 and T-Statistics 1.96 > 12.104597. Therefore hypothesis 5 is supported. From the moderation analysis, it is revealed that the service buying motives factor significantly moderates between customers' purchase intention and the consumer buying behaviour based on T-Statistics: 3.610638 which is greater than 1.96. Therefore hypothesis 6 is supported.

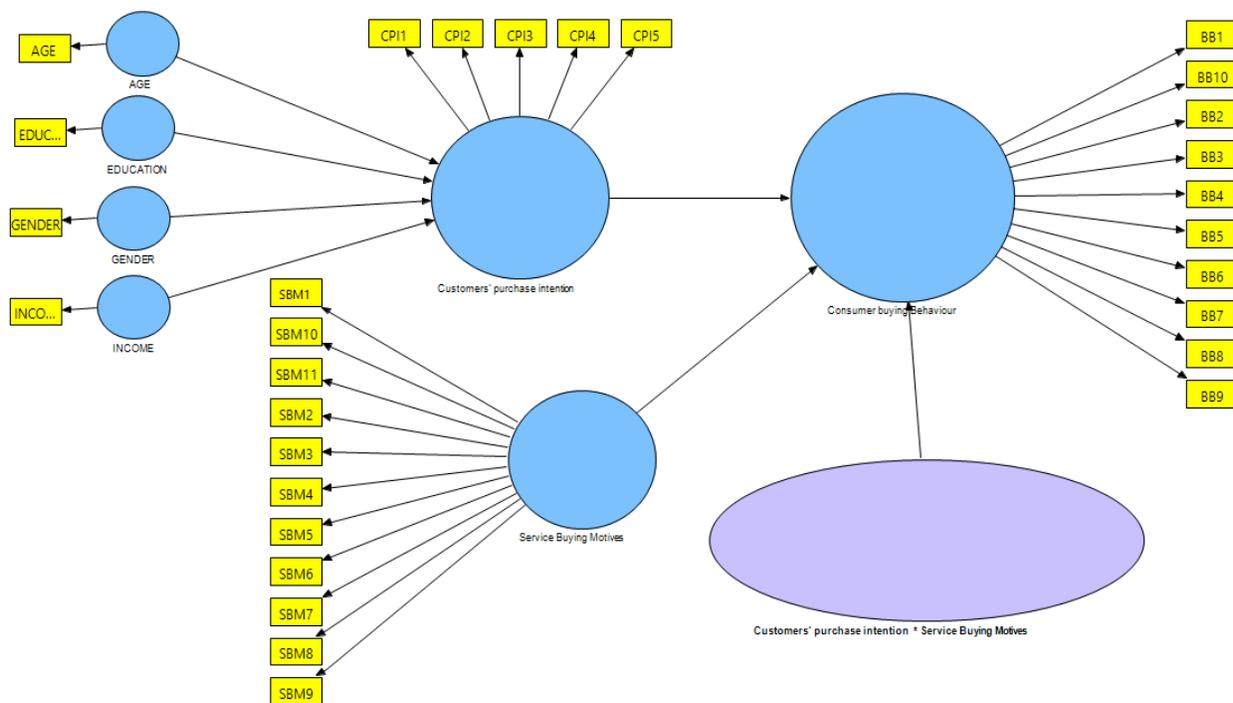


Figure 2: Structural Model

## 5. Discussion

Consumer's purchasing power is related to the purchase of goods, and costs can fluctuate depending on the level of income. High-income people do not want to accept price fluctuations, they just turn themselves to the norm. High-income masses will earn better possessions, more valuable than big names with pivotal points or lower salary packages that will waste their currency on necessities. Service buying factors are directly related to buying behavior. Low-income earners couldn't buy high-priced ones. Low-income earners may not be able to spend most of their income to buy luxury things. High-ranking low-income social class officials are unlikely to spend extra money on mobile services. People who focused on buying personal items, such as daily necessities, children's education, and the poor, couldn't concentrate on buying luxury goods. The COVID-19 pandemic zone is less aware of market conditions as most citizens focus on basic needs such as eating and billing children education. They focus only on the lifestyle of building the basics and do not change anything else.

This paper encourages local mobile companies to take over various online channels and expand locally. However, all this competition is to retain customers longer. On the other hand, socio-economic aspects such as a person's traditional values and social standards support the realization of a particular social desire rather than a group type. Inspiration comes from the presence of external environmental motivations, or the internal motivations of a person who have a need to encourage specific purchasing behavior. An important finding and theoretical importance of this study is a better understanding of purchasing intent and mobile service package purchasing behavior that most impact mobile service consumers. This, in contrast, is a maximal, perceptual efficiency of mobile services, and socio-economic factors. The uniqueness of the telecommunications sector needs greater investment in mobile service branding strategies and policies. Due to this competition, the behavior of mobile service users in prescribing certain services is unpredictable and constantly changing. Mobile Service Users' intent to prescribe mobile services is based on a variety of factors, including socio-economic factors, comparative prices, perceived quality of service factors, and motivations. Choosing based on the different services offered is a challenge for service providers and consumers.

## 6. Conclusion and recommendations

This study demonstrates that many factors, such as gender and education, are significantly associated with the intent of a customer's buying behavior. The effect of age on the share of purchasing power has a lot to do with the intent to use it overall. The theory of social exchange is directly supported by the behavioral intent to use mobile technology through a variety of things. This study found no effect of income from technology preparation, or optimistic relationships with purchase intentions for mobile technology. Service buying motives are associated with the buying intent. Tutoring and status are essential for consumers to influence their purchases. the role of friends around you is related to the acceptance of technology and the purchase of new elements of technology. This study found that educational background is one of the key elements of cognitive development that is not directly influenced by purchasing power-related skills. This study is based on the theory of social exchange and cross-cutting foundations, as well as many factors that can trigger the intent of mobile purchases. Purchasing behavior can depend on the purchasing power of the customer. The data is based on the cross section and can result in a different environment compared to the other dimensions of the cross section it may be extended to longitudinal study for better insights.

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