

# Effects of Perception on Consumer Purchase Intention of Traditional Textiles in Ogun state, Nigeria

## ABSTRACT

**Aims:** To identify perceived product attributes influencing consumer purchase intention; determine the relationship between shopping experience and consumer purchase intention and examine the influence of product understanding on consumption of traditional textiles in Nigeria textiles industry.

**Study design:** Descriptive survey research design was used for the study.

**Place and Duration of Study:** Itoku and Asero Adire International market, Abeokuta, Ogun State, Nigeria between September and October 2018.

**Methodology:** The population of the study comprises all the customers of traditionally made textiles in Itoku and Asero Adire International market from which 158 respondents were selected through purposive sampling technique. Only 127 questionnaires that were correctly filled were used for the study. Data collected were analyzed using descriptive statistics, confirmatory factor analysis and multiple regression model.

**Results:** Findings from the study showed that textile quality, accessibility (shopping convenience), acceptability, price, packaging, texture, availability and designs with Eigen values of .615, .692, .777, .673, .614, .679, .659, and .620 respectively were the product attributes influencing consumer purchase intention. Furthermore, results showed that consumer shopping experience ( $R^2=0.304$ ;  $P=.001$ ) and product understanding ( $R^2=0.355$ ;  $P=.000$ ) were positively correlated with consumer purchase intention.

**Conclusion:** The study concluded that made-in-Nigeria traditional textile's attributes, shopping experience and understanding of the product are major determinants of consumers purchase intentions in the textile industry in Nigeria.

**KEYWORDS:** Perception, Shopping Experience, Consumer Behaviour, Embroidery Work, Traditional Textile

## 1.0 INTRODUCTION

Preference for foreign goods and services among consumers in Nigeria is both alarming and worrisome especially when considered in term of its impacts on local firms' survival and profitability. This menace cut across almost all sectors or industries in Nigeria ranging from processed foods, beverages, cleaning agents, household materials, agro allied, cement, beer and footwear among others. This development is more noticeable in the textile industry in Nigeria and has led to drastic reduction in sales growth in the industry. The perception of most customers in Nigeria is that locally made goods are inferior to imported or foreign made. In order to survive in view of keen competition between locally manufactured textile products and foreign made, many local firms have resulted to claiming foreign origin for their products.

Studies have shown that consumers usually have several options in their choice of product consumption [1]; [2]; [3]. Findings of these studies indicated that better understanding of the country of origin of products is important in understanding consumers' perceptual decisions and that country of origin is used by consumers as a criterion to evaluate products and to make purchasing decisions [4]; Parameswaran & Pisharodi in [5]. Furthermore, Erickson, Johansson and Chao in [6] opined that the country of origin may create a "halo effect", influence customer's attention and evaluation of product features and dimensions. A related study by Wright in [7] has shown that country stereotyping may affect consumers' attitudes towards the brand of a country thereby resulting in altering attitude rating. Government in Nigeria in its efforts to encourage patronage or consumption of locally made products banned importation of certain set of products which include textiles materials. Generally, this development was borne out of consumer perception and evaluation of both locally and foreign made goods in terms of quality, performance and expectation. According to Zeithaml in [8] customers' perceptions of product quality refer to the customers' assessment of the overall excellence or superiority of the service and view a customer's evaluation of overall service quality as the gap between expectations and perceptions of service performance levels.

In a study conducted by [9] on the analyses of Nigerian consumer perception on foreign product, it was found that Nigerian consumers perceived foreign made products as more reliable, technologically advanced, stylish and competitively priced than the Nigerian products. A similar study was conducted by [10] on consumer perception of global versus local brands; the Indian car industry, it was found that the consumers who possessed global car brands or product, preferred their car brands due to factors such as global presence, worldwide reputation, and quality of being a foreign make.

As much as there is an increase in the volume and quality of textile production in the Nigerian textile industry, many Nigerian still purchase and use a lot of imported clothing. This may be so because of the perception of the consumers about homemade textile products. While many studies have been conducted on textiles generally, researchers seem to have not paid enough attention to determining the possible effects consumer perception of homemade may have on consumption of traditional textiles in Nigeria.

In view of the above, this study intends to;

- (i) identify perceived product attributes influencing consumer purchase intention of traditional textiles in Nigeria;
- (ii) determine effect of shopping experience on consumer purchase intention of traditional textiles in Nigeria; and
- (iii) examine effect of product understanding on consumer purchase intention of made in Nigeria textiles.

## **1.1 Hypotheses**

Ho<sub>1</sub>: There is no significant effect of shopping experience on consumer purchase intention of traditional textiles in Nigeria.

Ho<sub>2</sub>: There is no significant effect of product understanding on consumer purchase intention of made in Nigeria textiles.

## **2.0 MATERIAL AND METHODS**

### **2.1 Literature Review**

Perception according to [11] is the process of attaining awareness or understanding of the environment by organizing and interpreting sensory information. Perception involves signals in the nervous system and this result from physical stimulation of the sense organs. In the view of [12] perception can be said to be the process in which a person select, arrange and interpret stimuli, which in turn are filtered and adjusted to become one's own view of the world. Though exposed to the same thing, in the same environment, two persons' experience may never be the same. Mason and Bequette in [13] argued that perception of product performance is more important than actual performance. The authors averred that marketing managers should know the attributes that consumers expect in a product; positive or negative attributes help develop and promote a successful product. Perception is all about understanding how the consumer views a product or service. The consumer's five senses will be of assistance in this process. Through the use of colors, sound, touch, taste even smell, demand may be stimulated.

Product/service quality, price and image help shape customers' perceptual value. Hence a firm's strategy and performance in these three important areas are integrated by customers and determined their perception of value proposition. In a highly competitive business environment such as textile industry, customers normally compare perceived value of competitive offerings. The firm that wins the battle for the customers' pocket is the one perceived to have delivered the best value from the customer's perspective [11]. Knowing customers' perceptions of the firm and its product/service largely helps in determining the direction in which the business is going. According to [12] all interactions that occur between the customers and the business will ultimately affect the customers' view and image of the business.

Awareness of product's country of origin has been found to significantly affect consumers' purchase intention. For instance, in a research by Reieron in [14] on consumers' perceptions on quality, it was found that the effect of the country of origin was present for general products, classes of products and specific products. Also, [4] compared the effects of product attributes and country of origin associations on consumers' product evaluations, the study concluded that consumers' awareness of a

product's country of origin has a direct influence on consumers' quality perceptions. Further studies by Maheswaran in [15] revealed that favourable country of origin perceptions lead to favourable consumer perceptions of brand or product attributes and ultimately lead to favourable evaluations of the brand or product by consumers.

Several factors have been identified as determinant of consumer purchase decision and these have been summarized by [16]; Jarvenpaa and Todd in [17] into four main construct of consumer perception as: product perception, shopping experience, perceived risk, and product/service quality. Product perception also called product understanding [18] or product value [19] consists of price, product quality, and variety. To the authors, price is the monetary payout of the customers and is the cost of purchasing. Quality is the overall excellence or superiority of the products from consumer's viewpoint. Also product quality perception is a particular product's ability to satisfy consumers compared to other alternative products (Monroe & Krishnan in [20] ). It is the consumer evaluation of a product's outstanding value and performance. Thus, perceived product quality can be explain as the customer's perception or judgment about the overall excellence or superiority of a product or service with regards to its intended purpose relative to the alternatives [21].

According to [22] and [23] customer shopping experience is influenced by effort, life style compatibility, playfulness, social interaction, convenience and consistency. Effort according to [23] is the amount of time and energy spent in locating merchandise and making purchase decisions while life style compatibility is consumers' life style in relation to his or her shopping habits. Playfulness is the feelings of fun consumer have when purchasing. Social interaction means general interaction with people while shopping. This may include joining discussion groups, soliciting user experiences, inquiring about price variability, etc. A customer with positive shopping experience is likely to be satisfied and this may influence his/her value perception and eventual re-patronage intention.

[24] classified shopping experience into two. The experience from salesperson's encounter; which include such things as salesperson's efforts, interpersonal engagement, problem resolution, interpersonal distance and sale personnel's time commitment. The other is non-interpersonal factors such as unanticipated acquisition and value or vice versa. [25] identified thirty-eight shoppers' experience attributes which were categorized into nine groups. These are layout, design and architecture, extra facilities, mood, courtesy, getting out, exhibition, music and hanging around. From the shopper's perspective, [26] identified comfort, entertainment, diversity, mall essence, convenience and luxury as factors influencing attractiveness for any store. To [27] attractiveness of a mall depends on appeal, convenience, amenities, ambience, personnel, parking and seating. To the authors, attributes like restrooms (utilities), odour, parking, security and size of a store were equally important. Combining the above definitions, [11] opined that shopping experience is the set of all services and policies related to

the store-atmosphere and customers, which include interpersonal interaction, sales staff's efforts and commitment, and relevant policies provided to please or attract customers.

Understanding consumer behaviour is important to have a grasp of the perception of consumer purchase intention of traditional textiles in Nigeria. According to Bauer in [28] consumer behaviour is risk-taking behaviour because the consumer cannot ascertain the results of using the products at the moment of purchasing. Hence, the consumer bears a certain risk as there is risk in every purchase either as a first time buyer or a repeat buyer. The risk may be higher for the first time buyer because the consumer has not tried the product before. For a repeat buyer, the consumer may not be sure if the product's performance would be the same with the previous experience. According to [29] the perceived risks lies in the notion that consumer behaviour is a goal-oriented activity and purchase of the product is associated with this goal. The consumer acceptable expectation level is largely determined by the product performance in relation to the set goal. With the high level of inflation in Nigeria occasioned by the recent economic recession, many buyers are becoming more rational in their purchases. Consumers want value for their money and may need to save over a certain period, to be able to acquire a certain product; consumers of traditional textiles are not an exception. Efforts are being made by consumers to reduce the perceived risk involved in consumption of traditional textiles which most of them perceived as being inferior or of low quality compared to the foreign-made. Previous research has identified several factors, such as product brand (Fournier in [30]), product quality [31], product functionality and price [32] as factors influencing consumer purchase intention.

In this study, traditional textile is perceived as fabrics usually handmade, woven or designed using materials sourced from immediate environment which may be worn for day-to-day activities, ceremony or religious purposes. Traditional textile is an aspect of culture expressed in clothing which distinguishes a people from others. Ogun state is one of the 36 states in Nigeria mainly of Yoruba extraction and it is well known for its various aspects of traditional textiles works such as indigo dyeing, embroidery and hand weaving fabric by both men and women using horizontal and vertical looms respectively. *Adire* which is **Indigo dyeing** is generally produced and used by *Yorubas* of the south-western Nigeria but has become specialized work of the *Egbas* in Ogun state, Nigeria. Indigo dyeing clothing comes in different colours, designs and sizes; and can be sewn into different styles and shapes (native or English). Nearly all ethnic groups in Nigeria use the indigo dyeing. Based on technique of production, it comes in various forms such as *adire eleso* (tie and dye) and *adire eleko* (cassava paste resist). Printing which is another art of fabric decoration is practiced along with dyeing activities among traditional cloth weavers.

It is important to mention embroidery work which can be stitched either by hand or machine on men's long flowing garment called *agbada*. It could be very ostentatious or simple designs. The long flowing garment is mostly used by the rich and nobles such as kings, chiefs, politicians and compound

heads. A unique characteristic of this so called *agbada* which outer side is hand-weaving and the inner side is indigo dyeing (*Adire*) is that both sides can be worn as the wearer wishes.

There are different types of **hand woven fabrics** which names are derivatives of colour of thread used. The most common of these fabrics are *Etu*, which is indigo-dyed; *Alari* is wine-coloured; *Sanyan* is cream or light brownish coloured; *fuu* is white which symbolises purity and is mostly used by traditional worshipers while *waka* is multi-coloured fabric. These fabrics are used for different purposes. They may be used for day to day activities, ceremonial and religious purposes [33]

## 2.2 Theoretical Framework

The theoretical underpinning of this study is consumer perception theory propounded by [33]. Consumer perception theory is an attempt to understand how consumers' perception of a product or service influences their behaviour. Consumer perception theory is divided into three parts viz; self-perception, price-perception and benefit-perception. Self-perception holds that individuals come to know about their own attitudes, emotions and other internal states partially by inferring them from observations of their own overt behaviour and/or the circumstances in which the behaviour occurs. Self-perception theory attempts to explain how individuals develop an understanding of the motivations behind their own behaviour. Self-perception by customers relates to values and motivations that drive buying behaviour [34].

## 2.3 Conceptual Framework

Fig. 2.1 shows the conceptual framework indicating the relationship between the independent variable (product perception) and dependent variable (purchase intention), and the direction of the hypotheses. Product perception is perceived as a function of shopping experience and product understanding. Also shopping experience is a function of sales force efforts, life style, social interaction, convenience and consistency while product understanding is perceived as a function of product price, quality and variety. In addition, consumer purchase intention is measured in terms of branding and functionality. A positive relationship is expected between the independent and dependent variables.

Independent Variable  
Product Perception

Dependent Variable  
Purchase Intention

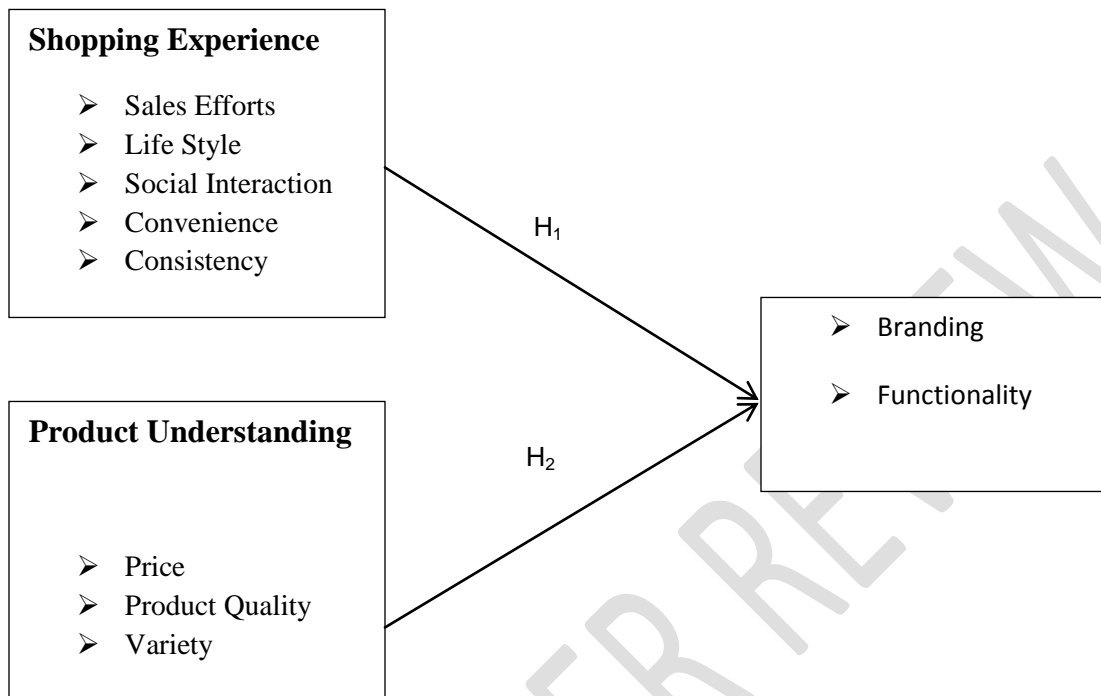


Fig 2.1: Model of product perception and purchase intention showing the relationship and direction of the study hypotheses.

## 2.4 Methodology

A descriptive survey research design was used for the study. The population of the study comprises all the customers of traditionally made textiles in Itoku and Asero Adire International market, Abeokuta, Ogun State, Nigeria from which 158 respondents were selected through purposive sampling technique. Only 127 questionnaires that were correctly filled were used for the study.

Primary data used for the study were collected through the use of a well-structured questionnaire specifically designed to achieve the objectives of the study. The reliability of the research instrument was established through the use of coefficient alpha (Cronbach Alpha) of .773 and Kaiser-Meyer-Olkin measure of sampling adequacy of 0.827. These imply that data collected were highly reliable and adequate.

Data collected were analyzed using descriptive statistics, confirmatory factor analysis and multiple regression model. Confirmatory factor analysis was used to achieve objective (i) while objectives (ii) and (iii) were achieved through multiple regression model.

The multiple regression model for objective (i) is given as:

$$SE=f(SEF, LS, SI, CON, COST)$$

Mathematically the model can be expressed as:

$$SE = a + \beta_1 SEF + \beta_2 LS + \beta_3 SI + \beta_4 CON + \beta_5 COST + e \dots \dots \dots Eq 1$$

Where;

$a$  = Constant

SE= Shopping Experience (Independent Variable)

SEF= Sales Efforts

LS= Life Style

SI= Social Interaction

CON= Convenience

COST= Consistency

$\beta_1 - \beta_5$ = Parameter Estimates

$e$  = Error Term

Also, the multiple regression model for objective (ii) is given as:

$$PU = f(PC, PQ, VTY)$$

Mathematically the model can be expressed as:

$$SE = a + \beta_1 PC + \beta_2 PQ + \beta_3 VTY + e \dots \dots \dots Eq 2$$

Where:

$a$  = Constant

PU= Product Understanding (Independent Variable)

PC= Price

PQ= Product Quality

VTY= Variety

$\beta_1 - \beta_3$ = Parameter Estimates

$e$  = Error Term

### 3.0 RESULTS AND DISCUSSION

#### 3.1: Socio-Demographic Variables of Respondents

Table 3.1 showed the socio-demographic variables of the respondents. It showed that more females (61.4%) than male (38.6%) purchase locally made textile. Furthermore, the study revealed that majority of the customers; married (68.5%), ages 20-39 (88.9%), educational levels GCE, Ordinary level to B.Sc



(89.0%) have intention to purchase locally made textile, while the frequency of shopping among the customers revealed that comparatively majority of them prefers shopping monthly (57.5%).

**Table 3.1: Socio-demographic variables of respondents**

Gender			Marital Status		
	Frequency	%		Frequency	%
Female	78	61.4	Single	38	29.9
Male	49	38.6	Married	87	68.5
Total	127	100	Widow/ Widower	2	1.6
			Total	127	100.0
Age			Shopping Frequency		
20-29 years	84	66.1	Daily	13	10.2
30-39 years	29	22.8	Weekly	19	15.0
40-49 years	10	7.9	Monthly	73	57.5
50-59 years	4	3.2	Occasionally	21	16.5
Total	127	100.0	Others	1	0.8
			Total	127	100.0
Educational Level					
GCE/SSCE	45	35.4			
OND/NCE	28	22.1			
BSc/HND	40	31.5			
M.Sc	5	3.9			
Others	9	7.1			
Total	127	100.0			

Source: Survey 2018

### 3.2 Perceived Product Attributes Influencing Consumer Purchase Intention

Table 3.2 showed the principal factor analysis of perceived product attributes influencing consumer purchase intention and their factor loadings. The result showed that eleven of the product attributes with factor loading greater than 0.45 [35] are the most important attributes influencing consumer purchase intention. The perceived product attributes and their factor loading are product quality (.615), accessibility (.692), acceptability (.777), price (.673), convenience (.521), packaging (.614), texture (.679), availability (.659), designs/patterns (.620), customization (.513) and variety of sizes (.576). This findings support the work of [9] who found that designs, styles, quality, branding, packaging and price influence consumer preference for products which country of origin is known to them. In addition, the result is in line with the work of [33] that pattern, shape and size of traditionally made textiles made it unique and contributes to national economy.

**Table 3.2: Factor Analysis of Perceived Product Attributes influencing Consumer Purchase Intention**

Product Attributes	Eigen Value
Quality	.615
Durability	.401
Accessibility(shopping convenience)	.692
Acceptability	.777
Price	.673
Convenience (weight, handling, etc)	.521
Packaging	.614
Texture	.679
Availability	.659
Designs/patterns	.620
Customization	.513
Variety of sizes	.576
Colour mixture	.409

### 3.3 Relationship between shopping experience and consumer purchase intention.

The result of the regression analysis in Table 3.3 (a & b) showed the existence of positive relationship between shopping experience and consumer purchase intention ( $R = 0.551$ ). The coefficient of determination ( $R^2=0.304$ ;  $P=.001$ ) which showed the proportion of the variations in dependent variables (consumer purchase intention) attributable to the variations in independent variable (shopping experience) revealed that 30.4 % of variations in consumer purchase intention was attributable to the variations in shopping experience and this was significant at 5% level. The t-test of significance of 9.749 showed that the existing relationship between shopping experience and consumer purchase intention is a true reflection of each other. The F-statistics which showed the overall significance and goodness of fit of the model showed that the model was a good fit ( $F=13.269$ ;  $P=.001$ ). Therefore, the independent variable was a good predictor of the dependent variable. This finding is consistent with the work of [36] who found that enjoyable shopping experience, providing lower prices; variety and early delivery have much influence on consumer purchase intention.

Furthermore, results showed that out of the identified variance of shopping experience, four were statistically significant at 5 percent level and were positively signed. The direct relationship exhibited by the co-efficient of sales efforts, life style, convenience and consistency indicated that a unit increase in these factors led to 21.7%, 43.0%, 50.8% and 39.4% increase in consumer purchase intention respectively.

**Table 3.3(a): Empirical results of regression analysis showing relationship between shopping experience and consumer purchase intention.**

Model	Standardized Coefficients			
	Beta	Std. Error	t	Sig.
(Constant)		.510	8.924	.000
Sales Effort	.217	.074	2.791	.006
Life Style	.430	.043	5.301	.000
Social	-.038	.044	-.533	.595

Interaction				
Convenience	.508	.046	6.283	.000
Consistency	.394	.071	4.384	.000

a Dependent Variable; Experience

**Table 3.3(b): Summary of regression analysis showing relationship between shopping experience and consumer purchase intention**

Variables	t-value	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig. (2-tailed)
Shopping experience and Consumer purchase intention	9.749	.551	.304	.281	13.269	P= .001

Source: Data analysis 2018

### 3.4 Relationship between product understanding and consumption of made-in-Nigeria textiles

Table 3.4 (a & b) showed the result of regression analysis indicating the existence of positive relationship between product understanding and consumption of made-in-Nigeria textiles ( $R=0.596$ ). The coefficient of determination ( $R^2=0.355$ ;  $P=.000$ ) which showed the proportion of the variations in the dependent variables explained by the variations in independent variable revealed that 35.5 % of variations in consumer purchase intention was explained by the variations in product understanding and this was significant at 5% level. The t-test of significance of 6.529 showed that the existing relationship between product understanding and consumer purchase intention is a true reflection of each other. The F-statistics which shows the overall significance and goodness of fit of the model showed that the model is a good fit ( $F=28.262$ ;  $p<0.05$ ). Therefore, the independent variable is a good predictor of the dependent variable. This finding was consistent with the work of [17] and [36]. [37] that consumers are influenced by some perceptual variables in their buying behaviour. These perceptual variables include colour, quality and availability of the textile fabrics.

Results further showed that all the identified variance of product understanding were statistically significant at 5 percent level and were positively signed. The direct relationship exhibited by the coefficient of price, product quality and variety indicated that a unit increase in these factors led to 13%, 29% and 54% increase in consumption of made-in-Nigeria textiles respectively.

**Table 3.4(a): Empirical results of regression analysis showing relationship between product understanding and consumption of made-in-Nigeria textiles**

Model	Standardized Coefficients			
	Beta	Std. Error	T	Sig.
(Constant)		.412	6.529	.000
Price	.130	.049	1.890	.051
Product Quality	.294	.053	2.814	.006
Variety	.543	.061	8.348	.000

a Dependent Variable: Patronage

Source: Data analysis 2018

**Table 3.4(b): Summary of regression analysis showing the relationship between product understanding and consumption of made-in-Nigeria textiles**

Variables	t-value	R	R <sup>2</sup>	Adjusted R <sup>2</sup>	F	Sig.
Product understanding and consumption of made-in-Nigeria textiles	6.529	.596	.355	.343	28.262	P= .000

Source: Data analysis 2018

#### 4.0 CONCLUSION AND RECOMMENDATION

The study identified various product attributes influencing consumers' intention to purchase traditional textile and determined the relationship among shopping experience, product understanding and consumer purchase intention. The results showed that customers of varying gender, age, educational level and marital status purchased and used traditional textiles in Nigeria especially among the *Yorubas*.

Furthermore, findings revealed that product quality, accessibility, price, acceptability, convenience, packaging, texture, availability, designs/patterns, customization and variety of sizes influence consumer purchase intention as indicated by their factor loading. In addition, result showed that there was significant relationship between shopping experience and consumer purchase intention ( $R^2=0.551$ ,  $p<0.05$ ). Also, the result suggested that there was significant relationship between product understanding and consumption of made-in-Nigeria textiles ( $R^2=0.596$ ;  $p<0.05$ ) and is significant at 5% level. Therefore, the manufacturer of traditional textiles should pay special attention to improving on the sales efforts, product quality, texture, packaging, designs/patterns, colour mixture and other attributes of their products so as to positively position them in the minds of the customers, hence a favourable perception.

## REFERENCES

1. Balabanis G, Diamantopoulos A. Domestic country bias, country-of-origin effects and consumer ethnocentrism: a multidimensional unfolding approach. *Journal of the Academy of Marketing Science*. 2004;32(1):80-95.
2. Ahmed ZU, d 'Astous A. South East Asian Consumers Perceptions of Country of Origin: The Case of Automobiles and Videocassette Recorders. *Journal of Asia Pacific Marketing*. 2002;1(1):19-41.
3. Ahmed ZU, Johnson JP, Yang X. Does Country of Origin Matter for Low-involvement Products. *International Marketing Review*. 2003;22(2):45-53.
4. Mohd YN, Nasser NM, Mohamad O. Does image of country-of-origin matter to brand equity?. *Journal of Product and Brand Management*. 2007;16(1):38-48.
5. Roth KP, Diamantopoulos A. Advancing the country image construct. *Journal of Business Research*. 2009; 62(7):726-740.
6. Jaffe ED, Nebenzahl ID. *National image & competitive advantage: the theory and practice of place branding*. Copenhagen Business School Press;2006
7. Häubl G, Trifts V. Consumer decision making in online shopping environments: The effects of interactive decision aids. *Marketing science*. 2000;19(1):4-21.
8. Venkatesh V, Thong JY, Xu X. Consumer acceptance and use of information technology: extending the unified theory of acceptance and use of technology. *MIS quarterly*. 2012;36(1):157-178.
9. Oyeniyi O. Analysis of Nigerian Consumers' Perception of Foreign Products, *BULETINUL Universitatii Petro-Gaze din Ploiesti*. 2009;LXI(3):18-26.
10. Sankar SM. Consumer perception of global vs. local brands: The Indian car industry. Unpublished Master's Thesis, The University of Nottingham. 2006. Accessed 18 July 2019. Available:

11. Gladwin TE, Chester JRK, Krishna G. A study of consumers' perception on Nokia phones in Kanyakumari District. *International Journal of Research in Finance and Marketing*. 2012;2(4):1-9
12. Emma A. Customer perception of service, store image and product assortment-from an interior store perspective. *Business Economic and Tourism*. 2010;1-71.
13. Wilson JA, Liu J. Shaping the halal into a brand?. *Journal of Islamic Marketing*. 2010; 1(2):107-123.
14. Pappu R, Quester PG, Cooksey RW. Country image and consumer-based brand equity: relationships and implications for international marketing. *Journal of International Business Studies*. 2007;38(5):726-745.
15. Cooil B, Keiningham TL, Aksoy L, Hsu M. A longitudinal analysis of customer satisfaction and share of wallet: investigating the moderating effect of customer characteristics. *Journal of Marketing*. 2007; 71(1):67-83.
16. Goldsmith RE, Bridges E. Freiden J. Characterizing online buyers: who goes with the flow? *Quarterly Journal of Electronic Commerce*. 2001;2(3):189-197.
17. Chang MK, Cheung W, Lai VS. Literature derived reference models for the adoption of online shopping. *Information and Management*. 2005;42(4):543-559.
18. Dillon TW, Reif HL. Factors influencing consumers' e-commerce commodity purchases, *Journal of Information Technology, Learning, and Performance*. 2004;22(2):1-12.
19. Sum CV, Ngai LW. The youth market for internet banking services: perceptions, attitude and behaviour. *Journal of Services Marketing*. 2010;24(1):42-60.
20. Gallarza MG, Saura IG. Value dimensions, perceived value, satisfaction and loyalty: an investigation of university students' travel behaviour. *Tourism management*. 2006;27(3):437-452.
21. Vargo SL, Lusch RF. *Evolving to a new dominant logic for marketing. The Service-Dominant Logic of Marketing*, NY: Routledge:2014.
22. Goldsmith RE. How innovativeness differentiates online buyers. *Quarterly Journal of Electronic Commerce*. 2000;1(4):223-233.
23. Heung V C, Cheng E. Assessing tourists' satisfaction with shopping in the Hong Kong special administrative region of China. *Journal of Travel Research*. 2000;38(4): 396-404.
24. Arnold MJ, Reynolds KE, Ponder N, Lueg JE. Customer delight in a retail context: investigating delightful and terrible shopping experiences. *Journal of Business Research*. (2005); 58(8):1132-1145.

25. Kim Y, Jikeyong K, Minsung K. The relationship among family and social interaction, loneliness, mall shopping motivation and mall spending of older consumers. *Psychology and Marketing*. 2005;22(12):47-53.
26. El-Adly MI. Shopping malls attractiveness: a segmentation approach. *International Journal of Retail and Distribution Management*. 2007;35(11):936- 950.
27. Venkateswarulu A, Uniyal DP. Concept of a mall: measuring attitude and perception of shoppers towards malls of Mumbai. *Indian Retail Review*. 2007; 1(1):7-16.
28. Kesharwani A, Singh BS. The impact of trust and perceived risk on internet banking adoption in India: An extension of technology acceptance model. *International Journal of Bank Marketing*. 2012;30(4):303-322.
29. Cunningham LF, Gerlach JH, Harper MD, Young CE. Perceived risk and the consumer buying process: internet airline reservations. *International Journal of Service Industry Management*. 2005;16(4):357-372.
30. Esch FR, Langner T, Schmitt BH, Geus P. Are brands forever? How brand knowledge and relationships affect current and future purchases. *Journal of product and brand management*. 2006;15(2):98-105.
31. Aggarwal P, Mazumdar T. Decision delegation: A conceptualization and empirical investigation. *Psychology and Marketing*. 2008; 25(1): 71-93.
32. Degeratu AM, Rangaswamy A, Wu J. Consumer choice behavior in online and traditional supermarkets: The effects of brand name, price, and other search attributes. *International Journal of Research in Marketing*. 2000;17(1):55-78.
33. Maiwada S, Dutsenwai SA, Waziri MY. Cultural Industries and Wealth Creation: The Case of Traditional Textile Industry in Nigeria. *American International Journal of Contemporary Research*. 2012;2(5):159-65.
34. Bem DJ. Self-perception theory. In *Advances in experimental social psychology*. 1972;6:1-62). Academic Press.
35. Daniel CN, Berinyuy LP. Using the SERVQUAL model to assess service quality and customer satisfaction. An Empirical Study of Grocery Stores in Umea. Umea School of Business.2010. Accessed 12 November 2018. Available: <https://www.coursehero.com/file/p77f0eu/Daniel-C-N-Berinyuy-L-P-2010-Using-the-SERVQUAL-Model-to-assess-Service-Quality/>.
36. Li M, Dong ZY, Chen X. Factors influencing consumption experience of mobile commerce: a study from experiential view. *Internet Research*. 2012 Mar 30;22(2):120-41.



37. Ogunnaike O. Nigerian Perception of Locally made Products: A study on Textile Fabric Consumers in Kaduna State, Petroleum-Gas University of Ploiesti Bulletin. 2010; LXII(1):30-36.

UNDER PEER REVIEW