



Influence of Demographics and Culture on Consumer Preferences in Pakistan

Isma Afzal

Lahore College for Women University Lahore

* **Correspondence:** isma.aec@gmail.com

Citation | Afzal, I, "Influence of Demographics and Culture on Consumer Preferences in Pakistan", MCCSS, Vol. 2, Issue. 1, pp. 24-31, Mar 2023.

Received | Feb 13, 2023; **Revised |** Feb 28, 2023; **Accepted |** Mar 02, 2023; **Published |** Mar 09, 2023.

This study delves into the intricate relationship between demographic factors, cultural influences, and consumer preferences in the context of Pakistan. Analyzing data obtained through convenience sampling involving 150 respondents, the study explores the impact of gender, age, and income groups on impulse buying behavior among Pakistani consumers. The model is subsequently assessed utilizing the statistical software tools SmartPLS and SPSS. The study revealed a significant impact of education and monthly income on the national culture of Pakistani consumers. Nevertheless, whereas the fundamental necessities experience minor influence, non-essential commodities are significantly affected by the cultural context of the nation. This study offers significant contributions to corporate entities functioning within the consumer products sector, particularly in the domain of classifying consumer products into categories of necessities or pleasures. The study's importance rests in its capacity to elucidate the ambiguities pertaining to the relationship between demographic characteristics and the national culture of Pakistani consumers, as well as its association with consumer demands and indulgences. The primary objective of this study is to examine the influence of national culture on consumer behavior and consumption patterns within the framework of globalization. Notably, these findings reinforce the influence of demographics on consumer preferences in Pakistan. Understanding these correlations holds significance for marketers and businesses seeking to tailor strategies that align with the diverse demographic landscape and cultural nuances prevalent in Pakistan's consumer market.

Keywords: Demographic Characteristics, Buying Behavior, Income Brackets, Impulsiveness, Pakistani Consumer.

Introduction:

Understanding how demographics and culture shape consumer preferences is a pivotal aspect of modern market dynamics. In the context of Pakistan, a country with a rich tapestry of cultural diversity and evolving demographic landscapes, comprehending these influences takes on paramount significance. This research endeavors to delve into the intricate relationship between demographics, national culture, and consumer preferences within the Pakistani market. Pakistan stands as a vivid mosaic of varied ethnicities, languages, and traditions, with demographic factors such as education levels, income brackets, and regional disparities intricately intertwined with its cultural fabric. This study seeks to unravel the nuanced impact of these demographic facets on the broader spectrum of national culture, specifically exploring how they interplay to mold the consumption behaviors of Pakistani consumers. Pakistan, with its multicultural and multiethnic composition, is home to a population surpassing 180 million people. The male-to-female ratio slightly tips toward males at 53:47. This article is part of a broader study titled "A Study on Co-Subject Country Image Discourse and Mechanism of Global Culture Embeddedness from Postmodern Perspective" (Project Code: 71172121). In

Pakistan, the age group of 15 to 24 is categorized as youth and represents 27% of the total population. Notably, income distribution in the country is highly uneven, with 60% of Pakistanis earning less than US\$2 daily. Comprehending consumer behavior in relation to demographic factors assumes critical importance within Pakistan's diverse society. However, this realm has seen limited exploration in research. This study aims to fill this void by examining how demographic variables intersect with consumer behavior in the unique context of Pakistan's diverse populace.

Culture signifies the fusion of behavioral patterns within a particular social setting or community. It encompasses a spectrum of societal elements, including religious beliefs, artistic forms, language nuances, social norms, and clothing choices, among other facets of communal life [1]. National cultures typically demonstrate resilience and stability across extended durations. Yet, it's crucial to acknowledge their susceptibility to influences from diverse sources like emerging ideas, evolving trade dynamics, and global shifts, which hold the capacity to reshape cultural outlooks. People from different countries often uphold unique cultural heritage. Nonetheless, as time advances, the interplay of global trade trends and the introduction of fresh ideologies and viewpoints gradually exert an impact on these cultural landscapes [2].

Communities strive to uphold their intrinsic cultural values, religious practices, and lifestyles. Consumers originating from different nations showcase unique cultural roots, which manifest in diverse consumption habits. Often, consumption trends display a sense of constancy across extended periods. This tendency could stem from the challenges individuals face in embracing unfamiliar customs and principles of a foreign culture [3]. Adapting seamlessly to a different culture poses difficulties owing to the inherent diversity in people's tastes and preferences across varied cultural landscapes, like those seen between Japan and China. Nonetheless, there exists a segment of individuals who possess a fervent drive to propagate cultural values, transcending the confines of their nationality. Adolescents, in particular, have emerged as a significant cohort exhibiting this propensity [4].

Studying consumer consumption patterns involves analyzing how people obtain and spend on goods and services. Markets act as intermediaries within social contexts, connecting lifestyles, possessions, and social resources within consumer culture. Consequently, within this framework, acquiring and using products and services significantly influences individuals' values, behaviors, and social status [5]. Culture's impact on customer purchase intentions and behaviors is intricate. The universal longing for a comfortable and luxurious life exists, but the precise definitions and expectations of comfort and luxury differ among individuals. Whether a particular product or service is deemed a necessity or a luxury can fluctuate based on an individual's financial situation and living conditions [6].

This research delves into the impact of Pakistani customers' age demographics on shaping the country's national culture. It aims to uncover the degree to which the educational background of Pakistani consumers contributes to the formation of their national culture. Additionally, the study investigates how household wealth influences the cultural preferences and behaviors of consumers in Pakistan. These inquiries seek to reveal the complex interplay between demographic factors and national culture, offering insights into consumer behaviors within Pakistan's diverse societal framework [7]. The focus of this study centers on exploring the link between the financial resources available to households in Pakistan and the cultural habits and preferences exhibited by Pakistani consumers. Specifically, it aims to delve into how national culture influences the purchasing behaviors of customers within the Pakistani market. This research seeks to illuminate the relationship between household financial capabilities and cultural inclinations, shedding light on how these factors shape consumer behaviors in Pakistan [8]. This inquiry revolves around how national culture impacts the consumption patterns of Pakistani consumers, specifically delving into their inclinations towards essential and non-essential purchases. It aims to understand how cultural factors shape the preferences and choices

of Pakistani consumers when it comes to differentiating between necessary and discretionary spending [9].

Theoretical Framework and Research Hypotheses:

Prior studies have suggested that older individuals tend to show less openness to novelty, often associated with a perceived skepticism compared to younger age groups. Moreover, as individuals age, there is often a noted increase in their attachment to their native culture or heritage, indicating a strengthening bond with familiar cultural values and traditions [10].

H1A: Age positively influences the National Culture of customers in Pakistan. Education plays an indispensable role in nurturing a cultured society. It serves as a vital tool in enabling individuals to grasp, adopt, and internalize cultural and societal values and norms [11].

H1B suggests that the effect of income level on consumer service is adverse. Consumer spending behaviors are significantly shaped by their income brackets. Variations in income levels directly impact the purchasing needs and consumption patterns of customers. H1C states that the influence of family income on the National Culture of Pakistani consumers is negative. In establishing a framework for assessing the relationship between culture and other facets of national culture, five commonly recognized cultural characteristics have been identified. Among these, "power distance" pertains to individuals' perspectives on hierarchical power inequalities. Meanwhile, "uncertainty avoidance" relates to how individuals experience concern and demonstrate acceptance toward unpredictable future events [12]. The concepts of individuality and collectivism revolve around how people integrate within their respective social groups. They encompass the level of cohesion and connection individuals exhibit within these groups. Masculinity and femininity constructs are tied to differences in values and emotional resilience across individuals of different genders. They reflect varying societal expectations and characteristics associated with masculinity and femininity. Long-term and short-term orientations refer to individuals' orientations toward their past, present, and future lives. They capture the perspectives individuals have regarding their historical context, current circumstances, and future aspirations [13].

Hypothesis 2 suggests a substantial connection exists between Cultural Dimensions and the National Culture of customers in Pakistan. The process of globalization is fostering an interconnection among economies worldwide, facilitating the blending and integration of diverse cultures on a global scale [14]. Moreover, this ongoing process is contributing to the phenomenon of cultural homogenization. It's evident that culture plays a significant role in categorizing products, showcasing the increasing global consistency in consumer preferences over time. H3A asserts that the consumption preferences of Pakistani consumers are notably affected by the national culture. Meanwhile, H3B suggests that the impact of national culture on consumer satisfaction among Pakistani consumers is somewhat limited in its reach.

Methodology:

Research Design:

This study adopts a quantitative approach employing a cross-sectional design. It aims to explore the influence of demographic factors on national culture and its subsequent impact on consumer behavior in Pakistan.

Sampling Technique:

Utilizing convenience sampling, 150 participants were gathered from various cities in Pakistan. The sample consists of 85 males and 65 females, ensuring diverse representation. The e-questionnaire administered via Google Forms facilitated data collection.

Participants and Data Collection:

Each participant contributes unique family, educational, and professional backgrounds. Participation was voluntary, and participants were informed comprehensively about the study's objectives.

Data Analysis:

The collected data underwent analysis using SPSS and SmartPLS3. SPSS facilitated statistical analysis to comprehend demographic influences, while SmartPLS3 enabled a comprehensive examination of the impact of demographic factors on national culture and subsequent consumer behavior.

Ethical Considerations:

This study adhered to ethical guidelines ensuring voluntary participation, confidentiality, and informed consent from all participants.

Procedure:**Questionnaire Development:**

A structured questionnaire encompassing demographic inquiries, national culture, and consumer behavior aspects was designed.

Data Collection:

Participants were recruited through online platforms, and the e-questionnaire was disseminated.

Analysis:

Statistical analyses through SPSS and SmartPLS3 were conducted to discern correlations between demographic factors, national culture, and consumer behavior.

This methodology aims to examine how demographic factors intertwine with national culture, impacting consumer behavior in Pakistan [15] [16].

Analysis:

The core focus of this research was to scrutinize how demographic factors such as age, family income, and education, affect Pakistan's national culture. Moreover, the study aimed to investigate the correlation between national culture and the consumption behaviors of Pakistani consumers. Specifically, the primary goal was to assess how national culture influences consumer preferences across a spectrum of products, spanning both essential and luxury goods. The outcomes derived from the data analysis are outlined in this section. Notably, all factor loadings exceeded the established threshold of 0.62. However, three items that fell below this recommended level were removed from the analysis [17].

The variance inflation factor (VIF) for each factor examined in this study falls below the necessary threshold. Evaluating the reliability of measurements often involves utilizing Cronbach's alpha and composite reliability. A minimum threshold of 0.69 is typically required for both reliability indicators, ensuring robustness in measurement. Construct validity, a crucial aspect comprises the amalgamation of convergent and discriminant validity. Convergent validity is established when the average variance extracted (AVE) values surpass the predetermined threshold of 0.62. Various techniques are employed to assess the discriminant validity of a construct, including the Fornell and Larcker Criterion, Cross Loadings, and the Heterotrait-Monotrait ratio. These techniques collectively ensure a comprehensive evaluation of the construct's discriminant validity [18]. The results met the predefined criteria effectively: The square root of the average variance extracted (AVE) demonstrated a higher magnitude in relation to its correlations with other components. This suggests strong associations between each component's factor loading and its corresponding parent construct. Moreover, adhering to the established criterion for the Heterotrait-Monotrait (HTMT) ratio, a value of 0.83 or lower is considered suitable. In this investigation, the observed HTMT ratio falls below the recommended threshold, affirming the discriminant validity of the constructs under study [19].

According to Sarstedt et al. (2019), the findings reveal that all constructs exhibited outer loadings surpassing the established threshold of 0.62. Additionally, it was observed that the variance inflation factor (VIF) values for all constructs remained below 5, signifying a lack of multicollinearity issues. Moreover, considering model fit indicators, the Root Mean Square Error of Approximation (RMSEA), Standardized Root Mean Square Residual (SRMR), and Normed

Fit Index (NFI) collectively provide evidence of a satisfactory fit for the model used in this study. These indicators corroborate the adequacy of the model in explaining the relationships between constructs [20].

Results:

In examining Gender and Impulse Buying Behavior within the context of Demographic Factors and National Culture's Influence on Consumer Behavior in Pakistan, Table 1 illustrates insights. Among 150 respondents, 82 (54.6%) were males, and 146 (58.4%) were females. Notably, 53 (35.3%) males demonstrated agreement (strongly agree/agree) regarding impulse buying behavior, while 15 (10%) females shared similar responses. This suggests a higher impulsiveness among males compared to females. The statistical analysis in Table 3 reveals a Pearson Chi-Square value of 92.003, degrees of freedom at 5, and a significant p-value of 0.000 ($p < 0.05$). This emphasizes a robust association between gender and impulse buying behavior, indicating a substantial impact of gender on purchasing impulsivity.

Table 1: Gender Distribution and Impulse Buying Behavior

Gender	Total Respondents	Impulse Buying Behavior	
		(Agree/Strongly Agree)	Impulsiveness (%)
Males	82 (54.6%)	53 (35.3%)	Higher
Females	68 (45.3%)	15 (10%)	Lower

Table 2 highlights the distribution of respondents across different age groups. Notably, 72 participants fall below 20 years, and 66 are between 20 -30 years, collectively constituting around 92% of the total respondents. This indicates that the majority of shoppers are under 30 years old. Examining their responses towards impulse buying, those below 20 years show 48% agreeing, while the 20-30 age group demonstrates 44% agreeing.

Table 2: Age Group Distribution and Impulse Buying Behavior

Age Group	Total Respondents	Impulse Buying Behavior	
		(Agree/Strongly Agree)	Impulsiveness (%)
Below 20 years	72 (48%)	52 (34.2%)	More
20-30 years	66 (44%)	29 (19%)	Less
31+ years	12 (8%)	2 (0.8%)	Least

This suggests higher impulsiveness among the younger age groups. Additionally, statistical analysis displays a Pearson Chi-Square value of 79.94, degrees of freedom at 15, and a significant p-value of 0.000 ($p < 0.05$), highlighting a strong association between age and impulse buying behavior.

Table 3 delineates the distribution of respondents across various income brackets. Moreover, statistical analysis reveals a Pearson Chi-Square value of 58.82, degrees of freedom at 16, and a significant p-value of 0.000 ($p < 0.04$), highlighting a strong association between consumers' income levels and impulse buying behavior.

Table 3: Income Group Distribution and Impulse Buying Behavior

Income Group	Total Respondents	Impulse Buying Behavior	
		(Agree/Strongly Agree)	Impulsiveness (%)
Below 10000 rupees	19(12.6%)	12 (8%)	least
10000-30000 rupees	52 (34.6%)	19 (13%)	Less
30000-50000 rupees	37 (24.6%)	20 (14%)	Less
50000-70000 rupees	29 (19.4%)	29 (19%)	More
70000 & above rupees	27 (18%)	32 (21%)	More

Examination of Demographic Characteristics:

Numerous studies in social science consistently showcase a positive link between nostalgia and heritage among older individuals. The primary role in preserving cultural heritage

and passing it to future generations often lies with the elder members of society. As individuals journey through life, there's a tendency to develop a stronger fondness for their country's culture. However, it's crucial to note that H1A was not supported in this specific context, highlighting a divergence from the expected association between age and the national culture in this study [21].

Education indeed plays a crucial role in disseminating cultural values throughout society. The educational process is intricately linked with the acquisition of knowledge, which in turn fosters the development of cognitive abilities in individuals. This interconnection underscores the pivotal role education holds in shaping and transmitting cultural values across communities and generations [22]. Individuals with lower levels of education often experience elevated stress levels and exhibit more inflexible attitudes. These outcomes align with prior research, emphasizing the pivotal role education plays in instigating substantial transformations in individuals' lives as consumers. This finding substantiates hypothesis H1B. The impact of income levels on purchasing decisions holds considerable importance, shaping consumer preferences and choices. The results suggest that individuals with higher incomes tend to favor travel. However, it's essential to note that their attachment to their national culture remains consistent, as H1C did not receive support from the data [23]. The categorization of consumer goods into essential and luxury categories involves using the Pew survey alongside the primary questionnaire. The suggested cultural characteristics significantly influence the traits of Pakistan's national culture, supported by the validation of hypothesis 2. Culture holds a significant sway over consumer behavior, shaping and dictating the wants and needs of individuals [24].

The society in focus here demonstrates an escalated interest among customers in seeking information and exploring global products, attributed to the outcomes of cross-national research on consumer purchasing behavior. However, it's crucial to note that these investigations did not back H3A. Consumer satisfaction often ties closely with the acquisition of high-end goods, although this sentiment can differ among individuals. The evident impact of national culture on the luxury consumption of Pakistani customers is noticeable as their preferences lean towards global products. Nonetheless, it's essential to acknowledge that hypothesis H3B lacked validation in this context [25].

Conclusion:

It can be deduced that the aforementioned arguments lend support to the proposition that Pakistan is a country marked by a substantial populace and continuous progress, spanning a wide array of societal strata. Pakistan exhibits a diverse societal composition, leading to a wide range of consumption levels and patterns across the nation. Pakistani consumers exhibit a strong cultural affinity, while concurrently displaying an increasing acceptance of global cultural influences. The predominant inclination of consumers in Pakistan is directed towards the acquisition and utilization of long-lasting products and items of high quality and extravagance. The size of the household may also have influence on consumption patterns.

The research made substantial contributions in terms of both managerial consequences and theoretical improvements. This study provides significant insights for both domestic and international managers on the development and implementation of segmentation and positioning strategies. Moreover, this technology offers a significant benefit to local managers by equipping them with a competitive advantage in devising communication strategies that are customized to the distinct cultural and societal circumstances of the given location. Moreover, a comprehensive comprehension of demographic factors could potentially enhance consumers' perspectives regarding the genuineness and distribution of indigenous goods.

This study provides a significant theoretical contribution by expanding the current body of work on individuals' affiliation with their national culture, specifically within the context of Pakistan. Moreover, the primary objective of this study is to investigate the influence of

demographic variables on the national culture. Moreover, this study aims to offer significant insights into the influence of national culture on the decision-making processes and consumption behaviors demonstrated by consumers in Pakistan.

The present study introduces novel opportunities for future investigation. The data was gathered from a wide range of places in Pakistan, encompassing various local cultures. However, it is important to note that certain cities were not accessible, leading to potential sample bias. Furthermore, the utilization of a non-probability sampling technique, specifically convenience sampling, was employed in the form of an online survey. It is worth noting that more accurate outcomes may be achieved through the manual collection of data. The classification of the comprehensiveness of consumer products can be enhanced by expanding the list to include other items. Additionally, it is possible to incorporate consumer services into the existing framework.

References:

- [1] J. Aslam, A. Saleem, N. T. Khan, and Y. B. Kim, "Factors influencing blockchain adoption in supply chain management practices: A study based on the oil industry," *J. Innov. Knowl.*, vol. 6, no. 2, pp. 124–134, Apr. 2021, doi: 10.1016/J.JIK.2021.01.002.
- [2] D. H. McKnight and N. L. Chervany, "What trust means in e-commerce customer relationships: An interdisciplinary conceptual typology," *Int. J. Electron. Commer.*, vol. 6, no. 2, pp. 35–59, 2001, doi: 10.1080/10864415.2001.11044235.
- [3] D. Ofori and C. Appiah-Nimo, "Determinants of online shopping among tertiary students in Ghana: An extended technology acceptance model," *Cogent Bus. Manag.*, vol. 6, no. 1, Jan. 2019, doi: 10.1080/23311975.2019.1644715.
- [4] C. W. Chao, M. Reid, and F. T. Mavondo, "Consumer innovativeness influence on really new product adoption," *Australas. Mark. J.*, vol. 20, no. 3, pp. 211–217, 2012, doi: 10.1016/J.AUSMJ.2012.02.001.
- [5] T. Petcharat and A. Leelasantitham, "A retentive consumer behavior assessment model of the online purchase decision-making process," *Heliyon*, vol. 7, no. 10, Oct. 2021, doi: 10.1016/J.HELIYON.2021.E08169.
- [6] S. Taylor and P. A. Todd, "Understanding information technology usage: A test of competing models," *Inf. Syst. Res.*, vol. 6, no. 2, pp. 144–176, 1995, doi: 10.1287/ISRE.6.2.144.
- [7] H. Adnan, "An Analysis of the Factors Affecting Online Purchasing Behavior of Pakistani Consumers," *Int. J. Mark. Stud.*, vol. 6, no. 5, Sep. 2014, doi: 10.5539/IJMS.V6N5P133.
- [8] R. Ladhari, "Service quality, emotional satisfaction, and behavioural intentions: A study in the hotel industry," *Manag. Serv. Qual.*, vol. 19, no. 3, pp. 308–331, May 2009, doi: 10.1108/09604520910955320.
- [9] W. D. Salisbury, R. A. Pearson, A. W. Pearson, and D. W. Miller, "Perceived security and World Wide Web purchase intention," *Ind. Manag. Data Syst.*, vol. 101, no. 4, pp. 165–177, Jun. 2001, doi: 10.1108/02635570110390071.
- [10] K. Z. K. Zhang, H. Xu, S. Zhao, and Y. Yu, "Online reviews and impulse buying behavior: the role of browsing and impulsiveness," *Internet Res.*, vol. 28, no. 3, pp. 522–543, 2018, doi: 10.1108/INTR-12-2016-0377.
- [11] J. Banks, R. C. Brower, and J. Ma, "Effective water model for Monte Carlo simulations of proteins," *Biopolymers*, vol. 35, no. 3, pp. 331–341, 1995, doi: 10.1002/BIP.360350308.
- [12] Z. Ahmed, L. Su, K. Rafique, S. Z. Khan, and S. Jamil, "A Study on the Factors Affecting Consumer Buying Behavior towards Online Shopping in Pakistan," *J. Asian Bus. Strateg.*, vol. 7, no. 2, pp. 44–56, Feb. 2018, doi: 10.18488/JOURNAL.1006/2017.7.2/1006.2.44.56.

- [13] E. Vittinghoff, D. V Glidden, S. C. Shiboski, and C. E. McCulloch, "Regression Methods in Biostatistics - Introduction.," *Linear, Logist. Surviv. Repeated Meas. Model.*, vol. 23, p. 1203003, 2012, Accessed: Sep. 04, 2023. [Online]. Available: <http://www.ncbi.nlm.nih.gov/pubmed/23276534>
- [14] D. L. Kasilangam, "Understanding the attitude and intention to use smartphone chatbots for shopping," *Technol. Soc.*, vol. 62, Aug. 2020, doi: 10.1016/J.TECHSOC.2020.101280.
- [15] J. Lu, J. E. Yao, and C. S. Yu, "Personal innovativeness, social influences and adoption of wireless Internet services via mobile technology," *J. Strateg. Inf. Syst.*, vol. 14, no. 3, pp. 245–268, Sep. 2005, doi: 10.1016/J.JSIS.2005.07.003.
- [16] F. De Canio, M. Nieto-García, E. Martinelli, and D. Pellegrini, "The motives behind consumers' intention to use peer-to-peer accommodation: an fsQCA application," *Int. J. Contemp. Hosp. Manag.*, vol. 32, no. 9, pp. 2969–2989, Aug. 2020, doi: 10.1108/IJCHM-02-2020-0142.
- [17] R. E. Goldsmith and C. F. Hofacker, "Measuring consumer innovativeness," *J. Acad. Mark. Sci.*, vol. 19, no. 3, pp. 209–221, Jun. 1991, doi: 10.1007/BF02726497.
- [18] R. Husain, A. Ahmad, and B. M. Khan, "The role of status consumption and brand equity: A comparative study of the marketing of Indian luxury brands by traditional and social-media," *Glob. Bus. Organ. Excell.*, vol. 41, no. 4, pp. 48–67, May 2022, doi: 10.1002/JOE.22156.
- [19] A. A. Bakar and A. Afthanorhan, "Confirmatory Factor Analysis on Family Communication Patterns Measurement," *Procedia - Soc. Behav. Sci.*, vol. 219, pp. 33–40, May 2016, doi: 10.1016/J.SBSPRO.2016.04.029.
- [20] J. Cheong and M. C. Park, "Mobile internet acceptance in Korea," *Internet Res.*, vol. 15, no. 2, pp. 125–140, Apr. 2005, doi: 10.1108/10662240510590324.
- [21] A. Szymkowiak, B. Melović, M. Dabić, K. Jeganathan, and G. S. Kundi, "Information technology and Gen Z: The role of teachers, the internet, and technology in the education of young people," *Technol. Soc.*, vol. 65, May 2021, doi: 10.1016/J.TECHSOC.2021.101565.
- [22] F. D. Davis, "Perceived usefulness, perceived ease of use, and user acceptance of information technology," *MIS Q. Manag. Inf. Syst.*, vol. 13, no. 3, pp. 319–339, 1989, doi: 10.2307/249008.
- [23] L. (Alice) Jiang, Z. Yang, and M. Jun, "Measuring consumer perceptions of online shopping convenience," *J. Serv. Manag.*, vol. 24, no. 2, pp. 191–214, 2013, doi: 10.1108/09564231311323962.
- [24] J. Amankwah-Amoah, E. L. C. Osabutey, and A. Egbetokun, "Contemporary challenges and opportunities of doing business in Africa: The emerging roles and effects of technologies," *Technol. Forecast. Soc. Change*, vol. 131, pp. 171–174, Jun. 2018, doi: 10.1016/J.TECHFORE.2018.01.003.
- [25] Y. Lee, K. A. Kozar, and K. R. T. Larsen, "The Technology Acceptance Model: Past, Present, and Future," *Commun. Assoc. Inf. Syst.*, vol. 12, 2003, doi: 10.17705/1CAIS.01250.



Copyright © by authors and 50Sea. This work is licensed under Creative Commons Attribution 4.0 International License.