



**THE EFFECT OF CUSTOMERS PERCEPTION ON PURCHASE OF
YIMULU ELECTRONICS TOP UP SERVICE**

BY

YAREGAL MOLLA DETIE

JULY, 2021

WOLKITE, ETHIOPIA



**THE EFFECT OF CUSTOMERS PERCEPTION ON PURCHASE OF
YIMULU ELECTRONICS TOP UP SERVICE: IN THE CASE OF
BUTAJIRA ETHIO TELECOM**

BY

YAREGAL MOLLA DETIE

(ID NO. GSEB 005/11)

**A THESIS SUBMITTED TO THE DEPARTMENT OF MANAGEMENT,
COLLEGE OF BUSINESS AND ECONOMICS, SCHOOL OF
GRADUATE STUDIES, WOLKITE UNIVERSITY IN PARTIAL
FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF
MASTERS OF ARTS IN MANAGEMENT (WITH MAJOR IN MBA)**

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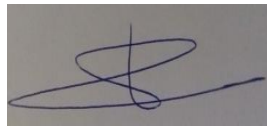

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As members of the Board of Examiners of the final Master's degree open defense, we certify that we have read and evaluated the thesis prepared by Yaregal Molla Detie under the title “the effect of customers’ perception on purchase of yimulu electronics top up service.” and recommend that it be accepted as fulfilling the thesis requirement for the degree of Master of Business and Economics in Wolkite University with Specialization in Management (MBA).

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ACKNOWLEDGMENTS

Above all, I would like to offer my deepest thanks to the almighty God and Saint Mary for keeping me inspired and courageous to go through all this work.

My particular appreciation and deepest gratitude goes to Dr. Shiferaw Mitiku, my major advisor, without his involvement, the accomplishment of this research would have been difficult. Besides, his gentle advisor-ship from the early design of the research proposal to the final write-up of the thesis by adding valuable, constructive and ever-teaching comments, highly improved the contents of the thesis. I want to extend my deepest gratitude and special thanks to my co-advisor, Mr. Tadesse Gezahegn (MSc), for his patience, interest, guidance, constructive comments and useful suggestions throughout the work. Both have worked hard to keep me on the right track and, the accomplishment of this study would not have been possible without their unreserved encouragement, guidance, inspiring suggestions, profound material support and professional expertise.

I would like to extend my thanks to my best friend to Mr. Biniam Alem (MSc) for their valuable comments and Mr. Mengistu Teshale (MSc) who are always with me in help and wish for my success through their advice. Besides, I am keen to give special thanks to Butajira Branch Ethio telecom for their participation, by providing necessary information in preparation of this research thesis.

I am very glad to acknowledge the sample Butajira ethio telecom customers for their willingness and patience in responding to my questionnaire at the expenses of their invaluable time. I would also extend my grateful thanks to those enumerators, for their effort devoted in collecting the data from the respondents with full willingness.

Last, but not least, my special thanks go to my parents they brought me up with the heart of both a mother and father, who always instilling in the great value of education. No words could express my gratitude and love to them.

Yaregal Molla Detie

September, 2021

Declaration

I, Yaregal Molla, declare that this thesis entitled “the effect of customers’ perception on purchase of yimulu electronics top up service. (The case of Butajira ethio telecom)”of this MBA dissertation is my original work and has not been presented for a degree in any other university, and all sources of material used for this thesis / dissertation have been duly acknowledged.

By: Yaregal Molla

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BIOGRAPHY SKETCH

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List of Abbreviations and Acronym

CBE - Commercial Bank of Ethiopia

CIA – Central Intelligence Agency

ETC - Ethiopian Telecommunication Corporation

EVD – Electronic voucher distribution system

GB – Giga byte

IBTE - Imperial Board of Telecommunications of Ethiopia

IT – Information Technology

LTE – Long Term Evolution

PIN – Personal Identification Number

POS- Point of Sale

SIM – Subscriber Identification Module

TAM – Technology Acceptance Model

UHF - Ultra High Frequency

VHF - Very High Frequency

EC- Electronic Commerce

TPB- Theory of Planned Behavior

TRA – Theory of Reasoned Action

ABSTACT

The aim of this study was to examine the effect of customers' perception on purchase of yimulu electronics top up service. The study was conducted in Butajira ethio telecom. As a recent phenomena, the main concern of the study is to identify what effect perception of customers have on purchase of yimulu electronic top up service since the service is not more than a year age. Both primary and secondary data were collected and used in the study. To obtain primary data both questionnaire and interview schedule used as a tool to collect data from sample of individual (non-business), business persons, government officers and others through Likert scale and secondary data was collected from relevant literatures, reports of ethio telecom offices of butajira and other publications. Data were analyzed through both descriptive statistics and regression model using both qualitative and quantitative data. Independent variables identified in this study are Perceived Product Information, Price Perception, Convenience Perception, Perceived Service Quality and Perceived Desire to Shop Without Sales Person while the dependent variable is Customers Perception on Purchase of Yimulu e-top up. The researcher used stratified sampling initially and finally simple random sampling technique to get accurate and reliable information depends up on only concerned of butajira telecome customers. The study identified that all independent variables have significant and positive correlation with the dependent variable of purchase perception. The study recommended butajira ethio telecom to sell products of Yimulu e-top up with lower prices relative to the manual voucher cards in order to familiarize the product (yimulu), recharging process has to include other features of the application Yimulu e-top up integrating finger printing codes for those who are in need, awareness creation and promotion has to be taken extensively in order to solve the problem of trust of their customers.

Keywords: product information, price, quality, convention.

CHAPTER ONE

INTRODUCTION

In this chapter background of the study, background of the organization, statement of the problem, objective of the study, significance, scope, delimitation of the study and finally organization of the study is presented.

1.1 Background of the Study

In the history of communication technology, wireless network is the fastest growing one. Multimodal communication which affects everyday life at home, at work, at school and raises broader concerns about politics and culture both global and local is possible because of mobile communication. In recent decade mobile phone is the easiest and suitable for voice communication. Integration of mobile phones with the Wireless Application Protocol (WAP) and Internet enables consumers to enjoy various facilities. Although in case of immigrant, this can be the only way to recharge mobile for their relatives. In the existing system, people can send a request to the recharge service provider using webpage by providing country code, mobile number and amount of money. But anyone living in the recent time of science and technology may want a better, flexible and time saving way to recharge his/her prepay phone. To do a favour to these person there are some existing systems for online prepaid recharging which is somehow still manual, although it is capable to remove the log book for customer record, still the recharger has to recharge manually by viewing from computer system. Consumer Buying Behaviour refers to the buying behaviour of the ultimate consumer. Many factors, specificities and characteristics influence the individual in what he is and the consumer in his decision making process, shopping habits, purchasing behaviour, the brands he buys or the retailers he goes. A purchase decision is the result of each and every one of these factors. An individual and a consumer is led by his culture, his subculture, his social class, his membership groups, his family, his personality, his psychological factors, etc.. and is influenced by cultural trends as well as his social and societal environment. By identifying and understanding the factors that influence their customers, brands have the opportunity to develop a strategy, a marketing message (Unique Value Proposition) and advertising campaigns more efficient and more in line with the needs and ways of thinking of their target consumers, a real asset to better meet the needs of its customers and increase sales. Butajira Ethio Telecom (ET) has plans of replacing their Voucher Cards (physical scratch cards) with

an Electronic system in the near future. Annual sales of Voucher Cards (physical scratch cards) and yimulu electronics top up is 84,000,000 and 38,400,000 respectively which indicates that yimulu sales is less than Voucher Cards (physical scratch cards) by 41 %. E-top up solution is required to replace the existing Voucher (scratch) cards mode of recharge, as it is far less expensive and positions the company favorably in terms of preparing it for Mobile Financial Services integration the new system would be deployed nation-wide and follow the same business model as the existing distribution Strategy defined. It will allow for significant cost reduction and pave a way for commission decrease and potentially make change of the Distribution Strategy possible. Also, system reliability and agent network availability helped increase overall transaction volume that will in turn boost overall company's revenue.

1.2 Background of the Organization

Ethiopian Telecommunications Corporation (ETC) is the oldest public telecommunications operator (PTO) in Africa. It is a state owned enterprise and the sole telecom service provider in the country. The telecommunication services in Ethiopia have made rapid stride both in quality and quantity. However, the user at large are found dissatisfied with quality and quantity of the services made available to them. The process of technological sophistication has gained the momentum but the users are yet to get the quality and quantity of service (Tele Negarit, 2007).

This is an exciting time for telecommunications development, since new technologies are revolutionizing the services worldwide. These fundamental and rapid changes being experienced by telecommunication markets throughout the world are brought about among other factors primarily by the technological developments and by competition oriented reform policies. This creates different expectation on customers' perception towards the product or service of the company. In these days globalize and borderless market, responsiveness, quality and productivity are essential for the survival and growth of any organization. These factors depend mainly on the attraction and retention of customers. Customer satisfaction significantly affects company performance and survival. Thus customer orientation is the main focus for any successful business organization to be successful in the market place. In recognition of the huge challenges created by the increasing requirement for a modern telecommunications services by its customers and in response to the civil service reform program of the nation, ETC is commissioning a system overhaul.

Ethio telecom, the state monopoly telecom service provider, has launched an electronic voucher card system for prepaid mobile air time. The e-vouchers, which are printed by a digital voucher printing machine or Bluetooth printers connected with a smart phone. Ethio telecom, which typically spends 300 million dollars annually to print scratch cards abroad, has been piloting the system for the past five months with 550 retailers. To commence the service, Ethio telecom has partnered with seven companies. Over the past year, Ethio telecom has been introducing new changes, including tariff discounts on local mobile calls, texts, mobile data services and broadband internet service.

As per fortune magazine, since the tariff amendment, data traffic and voice usage have increased by 130 percent and 19 percent, respectively referring according to financial reports of the organization. Moreover, it continues during the just-ended fiscal year, Ethio telecom earned 47.7.3 billion Br in revenue, about 105 percent of its target. It also earned a gross profit of 33.4 billion Br, a 31.40 percent rise from the preceding year.

Ethio telecom, previously known as the Ethiopian Telecommunications Corporation (ETC), is an integrated telecommunications services provider in Ethiopia, providing internet and telephone services. Ethio telecom is owned by the Ethiopian government and maintains a monopoly over all telecommunication services in Ethiopia.

More recently as per half year business performance report of the company total number of subscribers reached 45.6 million which is 99 % of the target and an increase of 10.9% from the previous year of similar period. It also states that mobile voice subscribers reached 44.03 Million, data and internet users 22.74 Million and fixed Services 1.01 Million.

1.3 Statement of the problem

The Electronic Voucher Distribution System (EVD) allows you to pay your bills, recharge mobile phones, purchase in retail stores, book tickets and even buy lotteries with e-money. All you need to do is select a service, punch in some information and get your vouchers.

Ethio telecom has launched an electronic voucher card system for prepaid mobile air time. The e-vouchers called as Yimulu are printed by a digital voucher printing machine or Bluetooth printers connected with a smart phone. With this type of e-voucher system one can settle monthly bill via yimulu service through only providing service numbers at Ethio telecom shops or partners' point of sales (PoS). Yimulu service is available all over the county: supermarkets, hotels, restaurants, cafeterias, hospitals, photo studios, other

businesses, and service centers. Yimulu e- top up is also available integrating with ‘Wallet Service’ of systems of different banks like Cbe Birr, Awash Bank Mobile wallet, Berhan Bank Mobile Wallet, United Bank Hiber Mobile and Hello Cash.

The modern consumer is more of a mix. Being very sensitive to prices, the modern consumer is constantly in search of discounts and bargains. They are also constantly on the lookout for branded services. Being very well-informed, they are even aware and conscious of their powers. This awareness increases their expectations from companies. All these factors together make it more complicated to segregate a product or service by traditional sorting by quality, pricing, and functions. As a result, coping up with the modern technology and customer excellence will be without option for service providers like Ethio telecom.

The various related studies were done in different organizations/institutions. For instance; the studies were factors affecting consumers’ perception and willingness to pay toward Yogyakarta local black rice by Y R Putri et al 2019. Factors Affecting Customers’ Perception toward Service Quality of Grab (DK Nur’ Najmah, et al., 2019). Factors influencing customer perceived value of services of medical clinics Shivany S (2013). An assessment of the challenges and opportunities on the implementation of electronics top up service project; the case of ethio telecom Gezahegn Ketema (2018). An Assessment of Ethiopian Telecom Customer Satisfaction Dr. Rajasekhara, Mangnale (2010). However, the researcher touches factors affecting customers’ perception in purchasing Yimulu electronic top up service in the case study Butajira ethio telecom.

Studies by Kim and Lee (2010), Rahman (2012), Eman *et al.*, (2013) Martínez & Bosque, (2015), reveal that corporate image as organizations observation which is hold by customers in their mind and enables the customers to perceive and evaluate the whole operations of the organization and results a positive relationship between corporate image and customer satisfaction.

Also there is limited knowledge about the factors related to product information and convenience perception and Perceived Desire to Shop without a Sales Person inclusion of them with customer perception will bring comprehensive understanding. So, identifying factors affecting customer Perception continues to be one of the most focusing areas of research and satisfying customers is challenging functions for telecom business in marketing management in the 21st Century. So that this research, examined the gaps in the service

factors of customer perception of yimulu e- top up by stating the scope, methodology and variables in Butajira city to enhance the understanding and to identify the factors of customer perception of Butajira Ethio telecom.

The total annual sales of scratch cards for 2019/2020 shows ETB 84 Million while annual sales of Yimulu for the same period shows ETB 38.4 Million which accounts only 41% of scratch cards. On the other hand, of the total annual sales of both scratch cards and Yimulu, e-voucher (Yimulu) accounts 31% which shows there is sensitive perception gap on purchase of yimulu electronic top up users. Although the system has improved technology and facility, in different parts of the country Yimulu is not yet well known and well marketable. Especially in such occasion of Covid -19 epidemics, instead of direct contact with scratch cards it's imperative to depend on electronic way of refilling balance which will help in minimizing transmission of the virus.

As per structured interview made with experts of Ethio Telecom in Butajira Branch office, users are not well adopting to the new e-top up card. Recently, at macro level there are a number of initiatives made by the government to increase users of online banking system. At this point, Yimulu service is integrated with online banking system of some banks through partnership agreement. However, regardless of government initiatives to increase online banking system and decrease spread of the epidemic, it's customary to see people scratching cards here and there instead of using Yimulu though the traditional scratch card is exposed to different risks including a risk of missing numbers/digits while scratching. Hence, due to current escalating figures of Covid-19 coupled with improved technology facilities, the perception of customers towards purchasing Yimulu needs to be investigated.

In this regard, so long yimulu e-top up is new for the country and the telecom industry, studying what perception of customers has real impact on purchasing intention will be important to extend further the service with wide marketing effort and coverage widening the current market domain. the study case to help and give direction to know customers perception yimulu electronics top up service existing factors and the major critical gaps in a way of that offer some solutions which could be improve its utilization intend of Butajira Ethio telecom to satisfy their customers.

The perception of customers is influenced by different factors depending on the nature of product and service provided by service providers. Ethio telecom exerts utmost effort to

extend its manual card voucher system to electronic top up service system. In due course of transforming this service, the researcher will address what factors directly influence customers' perception in purchasing Yimulu electronic top up service system to further develop the current marketing and sales of Ethio telecom in the case Butajira Ethio telecom in addition to analyzing benefits of the service that will render for customers, Ethio telecom and the country at large.

1.4 Research Questions

The following are research questions derived from the research problem

- ✓ What are the major factors influencing customers perception in purchasing Yimulu electronics-top up service?
- ✓ How the perception of customers influences purchasing of Yimulu electronics-top up service?
- ✓ What are the levels of awareness of the target community about yimulu e-top up product features?

1.5 Objectives of the Study

1.5.1 General Objective

The main objective of this study would be to examine the effect of customer's perception on purchase of Yimulu electronics top up service in the case of Butajira ethio telecom

1.5.2 Specific Objectives

Specifically, the study has the following specific objectives;

- ✓ To identify the major factors influencing customers perception in purchasing yimulu electronics-top up service
- ✓ To examine the role of customer perception purchasing of yimulu electronics-top up service
- ✓ To examine the level of awareness of the ethio telecom customers about yimulu e-top up product features

1.6 Significance of the Study

The research was produce indispensable outputs identifying factors determining customer's perception on purchasing of yimulu electronics-top up service. As long as projects are successful, it helps the ethio telecom to continue serve customers with utmost effort towards the effort of Yimulu electronics-top up service through identifying major factors for expansion of marketing on the service. Furthermore, the results of this study expected to have important role to Ethio telecom to trace the major factors which will influence the Yimulu electronics-top up service and boost sales working more on the factors. On the other hand, Ethio telecom will save its resource further which will be exposed as a result of using voucher top up service for its clients. Finally, the findings of this work are useful as an input for the company managers and policy makers to understand the impact of the new technology on the performance of the company moreover to outline benefits of electronics-top up service for customers.

1.7 Scope of the Study

Geographically the study was concentrate particularly on Butajira town, the town of Meskan wereda in Gurage zone. Of these customers, the sample size has determined by using formula from published article that is relevant to the study. Based on the broader nature of the research, the study was limited to Butajira ethio telecom. For Factors affecting customer perception, the researcher used to construct measurement scale by following the recommendations of Beauty Therapy (1970), Emma Aspfors (2010), Choy Johnn, *et al* (2011), Y R Putri *et al* (2019) and DK Nur' Najmah, et al (2019). The researcher intends to study mainly factors influencing perception of customers on purchasing Yimulu electronic-top up service in the case of Butajira Ethio Telecom because the service has been newly launched in our country. The study will consider neither Ethio telecom employees nor agents instead it will be only limited to investigate the case from the view point of the customers/users perception.

1.9 Operational Definition

Prepaid card: - is pre-loaded with funds that can be used as an effective way of payments. For example, different companies may issue a prepaid instrument with a stored value in it. The prepaid cards can be bought and sold at particular venues (already suggested on the prepaid cards) and act as a debit or credit card. The benefit of using these vouchers is that it

gives a controlled spending mechanism. For example, a credit card allows a user to spend more than what deposits they have in its account Maarika Talja (2015).

Electronic top up: - also known as reload and multi recharge, e recharge or single sim all recharge software or EVD (Electronic Voucher Distribution) software. It is a simple method which has replaced the conventional method or recharge via scratch card to electronic top up. E-Top-up can process top-ups from multiple channels, applying the Operator's business rules for sales, and calculating distribution and commission payments in real-time (Gezahegn Ketema, 2018).

1.10 Organization of the study

This research proposal was comprised five chapters. Chapter one consists of introduction that including background of the study, statement of the problem, objectives, significance of the study, scope and limitations of the study. Chapter two consists of Review of Related Literature, Chapter Three were dealt with research methodology, This chapter includes research approach, research design, Sampling techniques and procedure, source of data and data collection techniques, method of data analysis and validity and reliability. Chapter four shows data analysis and interpretation and chapter five which is the last chapter will be consisting of summary of the major findings, conclusions and recommendations

CHAPTR TWO

RELATED LITERATURE REVIEW

2.1 Theoretical Literature Review

2.1.1 Customer Behavior

Consumer behaviour is the study of the processes involved when individuals or groups select, purchase, use or set out of products, services, ideas or experiences to satisfy needs and desires. (Solomon et al. 2006)

A number of different approaches have been adopted in the study of decision making, drawing on differing traditions of psychology. Writers suggest different typological classifications of these works with five major approaches rising. Each of these five approaches posits exchange models of man, and emphasise the need to examine quite different variables. (Foxall, 1990) These are Economic Man, Psychodynamic, Behaviourist, Cognitive and Humanistic. Cognitive consumer behaviour models in turn divided in to two; analytic and prescriptive. Analytic model in turn will divide in to consumer decision model and theory of decision behaviour. On the other hand, prescriptive cognitive model has two theories; theory of reasoned action (TRA) and theory of planned behaviour (TPB).

2.1.2 Customer Perception

Business Dictionary defines customer perception as a marketing concept that encompasses a customer's feeling, awareness and/or consciousness about a company or its offerings. Customer perception is typically affected by advertising, reviews, public relations, social media, personal experiences and other channels. Kotler et al. (1998) on the other hand, described consumer perception as acting and reacting on what one sees.

Customer perception is a marketing concept that outlines a customers' opinion or view about a brand or a company by examining their experience with the company from the products' branding and services offered. Customer perception can be positive or negative depending on the experience that a customer has. Customer experience is on the verge of overtaking price and product quality as the key competitive advantage, hence, companies should focus more on improving customer experience and perception Anastasia Belyh (2017).

Customers' perception of service quality have been studied by many scholars and practitioners who have shown that they are positively related to satisfaction (Barber, et al., 2011; Marinkovic, *et al.*, 2014; Truong, *et al.*, 2017).

There are two key schools of thought about customer perception. Looking at the point of view of European researchers, Grönroos (1984) and Lehtinen & Lehtinen (1982) stated that customer expectation is an element that affects customers' perception of service quality and that the perception of service quality is antecedent of satisfaction. In contrast, customer perception can also be used to reflect upon the whole service quality of an industry. Service organizations therefore, need to be concerned about customers' expectations and how they perceive the actual value of organizations so that product and promotion strategies can be aligned more efficiently (Zeithaml, 1988; Truong, et al., 2017). Expectations reflect customers' needs, and if their needs are well satisfied, then their perception of the service quality will be more positive and vice versa (Van, *et al.*, 2000).

When participating in a service organization, customers' perception may be influenced not only by the nature of the product and its physical attributes but also by the attributes of the service-delivery process (Parasuraman, *et al.*, 1990; Bolton & Drew, 1991). If a company understands the perception of customers in regard to the product or service they offer, the company would be in a better position to gain knowledge about how the customer views the product or service (Subramaniam, et al., 2014). It is known that there are various ways which can influence customer perception which is usually through advertising, public relation, loyalty schemes and other media (Watson & Hill, 2015)

2.1.2.1 Service Quality

Service quality is measured to be a key factor in service sector performance, that is, profitability. Service quality not only entices new customers away from competitive firms but also induces customers' repurchase intentions (Venetis & Ghauri, 2002; Wantara, 2015).

Service quality has been increasingly recognized as a critical factor in the success of any business Parasuraman, Zeithaml & Berry (1988). Ladhari (2009) also supported the role of service quality and stated that it is considered as an important tool for a firm's struggle to differentiate itself from its competitors.

Service quality is understandable by many researchers through time. Parasuraman, Zeithaml & Berry (1985) defined service quality as "a function of the differences between expectation and performance along the quality dimensions". Roest and Pieters (1997) also provide the

same definition that service quality is a relativistic and cognitive discrepancy between experience-based norms and performances concerning service benefits.

Another description of service quality is by Bitner, Booms and Mohr (1994), they stated service quality as the consumer's overall impression of the relative inferiority/superiority of the organization and its services. Cronin and Taylor (1994) viewed service quality as a form of attitude representing a long-run overall evaluation.

In service organizations, they must facilitate the customer with their consistent and best service qualities that can make them at the top in the competition of services provided. The point to keep in mind while in competition is to provide customers with their consistent and best products, loyalty of customers with brand and mitigating cost (Ahmed, 2014). According to Wu, *et al.* (2014), both perceptions and expectations need to be measured in order to evaluate service quality.

On the other hand, Mauri, *et al.* (2013) defines service quality as “a multidimensional concept, assessed and perceived by consumers, according to a set of vital parts, grouped in five categories, namely: tangibility, reliability, responsiveness, assurance and empathy”. Rauch, *et al.*, (2015) specify that the concept of service quality was initially used as part of a framework of marketing strategies, by making customers the focal point. This strategy became popular after a growing concern with quality assurance.

Moreover, Lin (2007) pointed out that good service quality will really satisfy the diversified demands of the customer, which means customer satisfaction is the overall assessment of products and services processed by customers according to the past experience. When the actual service result provided by the service provider is higher than the customer service expectation, then the customer will be very satisfied; if it is to the contrary, the customer will be very dissatisfied (Joewono & Kubota, 2007). According to Gera (2011), service quality was found to significantly impact on customer satisfaction and value perceptions. Companies that have goods and services that are perceived as being of high quality typically have greater market share, higher return on investment, and higher asset turnover than firms which have goods and services perceived as being of low quality (Kim, *et al.*, 2004).

To get products or services in good quality is a must in customers' perception. Especially for telecommunication industry, customers cannot touch the physical product before they make their decision. To gain trust from consumers, it is necessary for the mobile service provider to provide the identity and complete information of the company such as their physical location,

pass record, product quality approved. Besides, Telecommunication Company has to ensure providing only good quality product or service to consumer because they can gain word of mouth. Once they fail to do it, they will suffer it. Thus, poor-quality service produces customer dissatisfaction, and customers may not return to the establishment in the future or even immediately move their business dealings to other providers (Prentice, 2013; Cheng & Rashid, 2013).

According to Sjolander (1992), Product quality is for all time an important portion of a purchasing decision and in market behavior. Since, consumers regularly face the task of estimating product quality under conditions of imperfect knowledge about the underlying attributes of the various product offers with the aid of personal, self-perceived quality criteria.

Perceived quality, which is the outcome of a comparison that customers make between their expectations about a service and their perception of the way the service has been performed (Gronroos, 1984; Kotler, 2000; Lehtinen & Lehtner, 1982; Lewis&Booms, 1983; Parasuraman et al., 1983, 1985, 1994; Zeithaml, 1987), appears to be the main operationalization of service quality. Perceived service quality is therefore viewed as the degree and direction of inconsistency between customers' perceptions and expectations (Parasuraman et al., 1988). Service quality is of particular importance for financial service providers who characteristically offer products that are homogenous in nature (Stafford et al., 1998).

SERVQUAL is a multi-dimensional research instrument, intended to capture consumer expectations and perceptions of a service along the five dimensions that are believed to represent service quality. SERVQUAL is built on the expectancy-disconfirmation paradigm, which in simple terms means that service quality is understood as the extent to which consumers' pre-consumption expectations of quality are confirmed or disconfirmed by their actual perceptions of the service experience. When the SERVQUAL questionnaire was first published in 1985 by a team of academic researchers, A. Parasuraman, Valarie Zeithaml and Leonard L. Berry to measure quality in the service sector, it represented a breakthrough in the measurement methods used for service quality research. The diagnostic value of the instrument is supported by the model of service quality which forms the conceptual framework for the development of the scale (i.e. instrument or questionnaire). The instrument has been widely applied in a variety of contexts and cultural settings and found to be relatively robust.

2.1.2.2 Customer Satisfaction

According to Hoffman & Bateson (2011), customer satisfaction is the evaluation of customer expectations to perceptions regarding the service they meet. Customer expectations are beliefs about service delivery that serve as standards or reference points against which performance is judged (Zeithaml, et al., 2006). Chen (2010) suggested that customer satisfaction is a very important influence on customer to purchase product and services repeatedly and positive word of mouth to their friend, relatives, family, also provides good recommendation for the company to improve in the future. For instance, satisfied customers will be more likely to tell others about their favorable experience. Therefore, customer satisfaction can also increase the probability of the customers' return to their services. In contrast, dissatisfied customers will be more likely to switch to the competitors or complain to the services provider if their services are below the customer's expectations. Furthermore, they intend to tell the poor services of the company to their friends, relatives, or their family. This will damage the reputable industry in the future (Jun, 2012).

The concept of customer satisfaction occupies a central position in marketing thought and practice. Many companies today are aiming for total Customer Satisfaction. Satisfaction is a major outcome of marketing activity and serves to link processes culminating in purchase and consumption with post purchase phenomena such as attitude change, repeat purchase and brand loyalty. Satisfaction is defined as a judgment that a product or service feature, or the product or service itself, provided (or is providing) a pleasurable level of consumption-related fulfillment, including levels of under-or-over-fulfillment (Oliver, 1981).

Product quality services have an important role to establish customer satisfaction. The more quality products and services delivered, the customer satisfaction felt by the higher. The level of satisfaction is a function of the difference between perceived performances to expectations. Kotler argues that satisfaction is a person's feeling of pleasure or disappointment resulting from comparing a product perceived (or came out) in relation to his or her expectation (Kaiman & Zani, 2013). Originally customers make their expectation and perception about the brand product by means of positive word of mouth from the friends and family, the selling and promotion activities by using the market strategies. If the customers found unsatisfied from the product and services it is possibility that they can tell others about such practice (Ahmed, 2014).

Customer satisfaction is defined as an "appraisal of the perceived divergence between prior expectations and the actual performance of the product" (Tse and Wilton, 1988, Oliver 1999).

Satisfaction of customers with products and services of a company is considered as most important factor leading toward competitiveness and success (Hennig-Thurau and Klee, 1997). Customer satisfaction is actually how customer evaluates the ongoing performance (Gustafsson, Johnson and Roos, 2005). According to Kim, Park and Jeong (2004) customer satisfaction is customer's reaction to the state of satisfaction, and customer's judgment of satisfaction level. Customer satisfaction is very important in today's business world as according to Deng et al., (2009) the ability of a service provider to create high degree of satisfaction is crucial for product differentiation and developing strong relationship with customers.

According to Kotler, & Keller (2012) acknowledged customer satisfaction creating satisfied and loyal customers is a key concern of marketers and marketing managers in now a days and it will remain in the future, since customers' satisfaction is both a goal and a marketing tool for customer centered companies. Generally, customer satisfaction definition concerns internal feelings of every individual the expectation and perceived values of performance from product, service and other related.

On the other hand, a theoretical framework and model developed by Muzammil *et.al* (2010) indicated that price fairness and customer service directly influence customer satisfaction.

2.1.2.3 Product quality

The quality of a product is a conceptualize service quality as the relative perceptual distance between customer expectations and evaluations of service experiences and service quality using a multi-item scale called the SERVQUAL model.(Parasuraman *et al.*, 1988). The SERVQUAL model includes the five dimensions of tangibles which is the physical facilities and the appearance of personnel, reliability to perform the promised service dependably and accurately, responsiveness as the willingness to help customers and provide prompt service, assurance where employee knowledge base which induces customer trust and confidence, and empathy which is the caring and individualized attention provided to customers by the service provider.

According to lemons model (Akerlof 1970), product quality is the fundamental idea in a competitive market. Products only differentiated by their exogenous quality. If product quality is undistinguishable beforehand by the buyer, then there is one price. If cost is increasing in quality, then at that price the highest quality products may not be offered, and as a result buyers become reluctant to pay high price. They learn to expect low-quality products

which mean the price must fall. Product quality is always an important aspect of a purchasing decision and in market behavior. Since, consumers regularly face the task of estimating product quality under conditions of imperfect knowledge about the underlying attributes of the various product offers with the aid of personal, self-perceived quality criteria. Product quality is always an important aspect of a purchasing decision and in market behavior. Since, consumers regularly face the task of estimating product quality under conditions of imperfect knowledge about the underlying attributes of the various product offers with the aid of personal, self-perceived quality criteria.

Tsiotsou (2006) well thought-out the perceived product quality and overall satisfaction on purchase intention. Its study comprises of the survey questionnaire and collected data by simple random sampling from 197 university students in 2004 and after doing lot of tests and analysis the researcher confirmed that there is a positive relationship between product quality and the consumer purchase intention. The study of Eze, Tan, Yeo(n.d) on product quality to find out its influence on the consumer purchase intention involving 215 respondents who are Chinese students having age between 20-23 years also found positive relationship between product quality and consumers' purchase intention. This helped us in developing our hypothesis.

2.1.2.4 Promotion

In order to promote a company's product, a company often uses advertising to create brand and or product differentiation in order to soften the price competition. To the extent that persuasive advertising create customer loyalty through perceived differentiation over essentially identical products, they create market power in the sense that consumers may be willing to pay more for preferred brands, thus allowing Telco Company to raise prices above marginal costs. The most preferred outcome by firms is where one advertises while its competitors don't, leading to market share and profitability gain at the expense of its rivals.

Promotion is painstaking the set of marketing techniques or practices, marketing action, form of communication, aiming at overcoming a sales level by attracting potential buyers, through point of sale, information, belief, training and maintaining a customer interested in the product and the manufacturing company (Mihai and Marius 2018).

Promotion is one of the elements of the marketing mix that is often turned by local self – governments, particularly under the conditions of market economy, where competitiveness is one of the key determinants. It is not enough to prepare a production offer. It is also

necessary to communicate the fact of its existence, so the prospective users can show their interest in the product and their willingness to purchase it. Communication with the external and internal environment, which is one of the basic tasks of promotion, should constitute an element of a wider marketing activity conducted within the framework of the accepted marketing strategy. The formation and implementation of such a marketing activity is related to the development of the tools to influence the markets, which are referred to as marketing mix (Alicja Sekula, 2012).

In the price promotion, the Telco companies are using game theoretic model (Axelrod and Hamilton, 1981) to provide a homogenous product and have sufficient capacity to serve the market demand. It is a non-cooperative game as there weren't any enforceable agreements between them as they compete in the marketplace. It is a repeated one-shot simultaneous game as they were driven by quarterly performance accountable to shareholders. As such, they would decide on their pricing strategies independently and aware of rivals' prices in the market while forming certain expectations about rivals' pricing strategies. Actions available are Maintain Price and Undercut Price. Payoffs are ranked in order of preference (higher number is preferred). The most preferred outcome by firms is where one undercuts price while its competitors maintains price, leading to market share gain at the expense of its rivals. When all firms maintain prices, there is no change in market-share and profitability. When all firms undercut prices, market-share remains with reduced profitability.

Marketing promotion is playing a vital role in the industry but the technological advancements are heartbreaking at a faster rate. In order to inculcate the changes it is thus necessary to understand the human decision making process. As the world is technologically advancing and going more individualistic there is a need to understand the human decision making process. Going deeper on human communications we understand that the human body stimulates to the five senses. They are: Sight –Seeing, Ear –Hearing, Skin-Touch, Tongue-Taste and Nose-Smell. Based on these five basic senses the decisions are taken by the people. The technology used today is capable of producing the communication articulation through the first two senses that are pursued by the human. Further on as the technology develops these four mediums could incorporate the other senses like touch, taste, smell. But as of present the only two mediums which are used for communication could be utilized (Rajesh Karanjka, 2016).

Price plays a vital function in telecommunication market especially for the mobile telecommunication service providers (Kollmann, 2000). It's included not only the purchase price but also the call and rental charges. Generally, a price dominated mass market leads to customers having more choice and the opportunity to compare the pricing structures of different providers. Therefore, the company that will offer lower charges, the more customers will commit themselves to the telephone networks, so more call minutes will be achieved.

2.1.2.5 Perception of Price

Consumers' perception of price is a matter of major concern to many marketers. If the price of a particular brand is perceived to be suitable by the target customers, chances are that it will sell well. Commonsense says that higher actual prices suggest higher financial risks. Marketers are, therefore, very much interested in revealing how prices are perceived by consumers. Customers believe using price as a measurement or indicator of product quality (Agyekum, Haifeng, and Agyeiwaa, 2015). Price is a marketing communication instrument that conveys a message to the customers for the product and influence to speed up decision making process (Erdil, 2015). However, price transparency should lead directly to price fairness perceptions, which, in turn, have significant impacts on satisfaction. Therefore, it is important to build the customer loyalty toward the product, because the customer will repeat purchasing the product with any price offered on the table (Spence and Essoussi, 2010).

Price is one of the marketing mix elements. The elements of marketing mix include price, promotion, product and place. Price can change very easily as compared to the other three elements. The marketer can decide to lower or raise a price more frequently. According to Taylor and Wills (2000), psychology places a strong and large part in pricing a product. Consumers facing any risk in their purchasing decision feel safer with a price. The fact that a high price is an indicator of quality of a product is the consumer's perception.

According to the chartered institute of Marketing (1997), consumers perceive price to be related to quality and it has even been shown that consumer may evaluate different price stages. The institute mentions further that price acts as replacement indicator of quality. There is a positive quality perception; some products are therefore priced deliberately high to position them as 'premium' or 'quality' brands. Consumers may be suspicious of such products or brands. People are made likely using price as an indicator of quality for relatively expensive product. According to Olson (1997) stated further that, as the price level increase,

the risk of an incorrect assessment increase and consumer often become less familiar with the product of infrequently of purchase .

2.1.2.6 Perception of convenience

Service convenience is acknowledged to be increasingly important to customers: Consumer convenience in buying and using services is not well understood. Convenience is the ability to get smaller consumers non-monetary costs (i.e. Time, energy and effort) when purchasing or using goods and services (Chang & Polonsky, 2012). Colwell *et al* (2008) note that, in homogeneous markets, where service offerings are similar and therefore not key competitive differentiators, providing greater convenience may enable a competitive advantage. Service convenience can directly affect customer satisfaction and lead to customer loyalty. The goal of improving service encounters is to increase positive consumer outcomes, where satisfaction is one such outcome. Chang and Polonsky (2012) in their research of service convenience have found that only benefit and post-benefit convenience are associated with improved behavioral intentions and that satisfaction partially mediates the relationship for those two types of convenience. Chen *et al* (2011) have found that customers perception of home delivery service elements are classified into one-dimensional and must-be attributes by Kano model, while this study contributes to the creation of attractive elements that significantly affect the customer satisfaction and owing an enormous potential to further differentiate competitors. Customer satisfaction is positively correlated with different types of service convenience.

Service convenience is defined as: a decision made by consumers according to their sense of control over the management, utilization and conversion of their time and effort in achieving their goals associated with access to and use of the service (Thuy, 2011).

Convenience is the state of being able to continue with something with little effort or difficulty, avoiding pain and nervous tension (Mai and Olsen 2016). Convenience is savings in time and effort (Farquhar and Rowley 2009), as well as avoidance of pain and obstacles (Higgins 1997). Convenience is a relative concept concerned with the efficiency in time and effort as well as reduction in pain and solution to problems (Engdahl 2015)

(Andaleeb & Basu, 1994) and (Berry, 2016) service convenience has a positive impact on the perception of the service experience and drives customer satisfaction. Convenience is the main attraction and focus of the customers who use internet banking (Shariq, 2006; Berry,

Seiders, & Grewal, 2002; Farquhar & Rowley, 2009; Seiders, Voss, Godfrey, & Grewal, 2007).

Another benefit expected to influence the acceptance of online environments is perception of convenience as it manifests the opportunity to shop at home 24 hours/7 days a week. Yu et al. (2005) also indicated the positive relationships among perceived usefulness, convenience and behavioral intention. This obvious benefit of online shopping which cannot be overlooked is convenience. This convenience in interactive shopping increases search efficiency through the ability to shop at home, by reducing such frustrations as fighting traffic and looking for a parking space, and avoiding long checkout lines, while also offering single “stop” shopping that avoids traveling to or from a different store. It was found that this construct directly affected satisfaction. Seiders *et al.* (2005) revealed that access convenience interacted with satisfaction in terms of influencing consumers’ future intentions.

2.1.2. 7. Product Information

According to Shahzad, A. *et al* (2015) an essential factor affecting the effectiveness of satisfaction using sensible deliberation is product information. Product information distribution is defined as the usefulness of the available information about an attribute of a product in helping a decision maker to evaluate the product. Appropriate information is the key to consumer’s consumption in e-stores that is why a vital question for companies is how information about products and services is presented to consumers on the Internet. The quality information has a strong impact on those customers that perceives a great risk, probably because information sharing helps consumers overcome these fears and form a more favorable opinion of using e-stores. Hence the online shopping experience greatly depends on the website information to compensate for the lack of physical contact; online quality information becomes crucial. Information sharing is measured by the cumulative importance of the attribute information. Product information plays a critical role in purchasing decision in e-stores. Information and knowledge about the product are positively related to customer satisfaction

2.1.2.8 Description of Electronic top up Service

According to Gezahegn Ketama (2018) E-top up clarification is critical for the growth of any prepaid service provider to offer many quick and easy ways for its customers to recharge their prepaid accounts. Voucher Less E-top up: Most advanced and easy way for subscribers, channel partners and service providers to manage the top up process. E-top up platform with

proven deployments globally offers a convenient experience for customers to top up their prepaid accounts in real-time, within seconds. It replaces the traditional scratch cards based top up and offers great flexibility to operators of Mobile Networks, Fixed Line Telephony, ISPs, and Calling Cards, prepaid TV, prepaid electricity, prepaid utilities etc. The technology offers tremendous benefits to the subscribers and distributors of service providers.

E-top up consequence is the modern delivery channel for banking services. Banks have used electronic channels for years to communicate and transact business with both domestic and international corporate customers. With the development of the Internet and the World Wide Web (WWW) in the latter half of the 1990s, banks are increasingly using electronic channels for receiving instructions and delivering their products and services to their customers (Wondwossen and Tsegai, 2005). Electronic top-up system provides without comparison flexibility for cash-based prepaid mobile top-up any value, anywhere, at any time using standard SMS or host-based messaging. The system has been specifically designed to make small, variable value top-ups profitable and secure. Customers with limited disposable income can purchase credit whenever they need it and for a value they feel comfortable with at the time.

The Electronic Top-Up function is a stored value account system that provides a secure and reliable network of agents, distributors and retailers able to transact virtual value between digital wallets arranged into a distribution hierarchy. The distribution agent's wallet is used to transact virtual value between members of the distribution tree and eventually to consumers' prepaid mobile accounts. The solution enforces the Operators business rules within the distribution hierarchy providing the Operator with more control over their distribution strategy than is available using traditional physical vouchers. E-Top-up can process top-ups from multiple channels, applying the Operator's business rules for sales, and calculating distribution and commission payments in real-time. A direct interface to the IN Prepaid system enables direct on-line recharge of customer's accounts. Security is ensured through end-to-end encryption of transaction data with keys that are unique to each terminal device with the vast majority of the African population operating in the feature mobile market, top-up and prepaid services are the norm. Top-up options allow the consumer the flexibility of purchasing data and/or airtime at a price suitable to their current financial situation. The electronic top-up voucher-less airtime. The solution implements a hierarchical distribution model for distributors, sub-distributors and retailers and moves virtual airtime value between these entities in real-time (Gezahegn Ketema, 2018).

According to recently conducted a global study on the consumer experience, focusing on the mobile market publicized that the range of top-up methods available is very wide and growing, although not all methods are available in all countries. The ability to top-up via ATM varies greatly between countries. In Europe it is nearly universal – any ATM can be used to top-up services from any telecommunications operator and the top-up is processed straight to the prepaid account from a bank account. Gezahegn Ketema, 2018) In the US, the availability of top-up via ATM is limited and in a number of other countries there's no link between the ATM network and the operators' networks. E-top up platform offers two key variants (Gardachew Worku 2010):

➤ **Voucher Less E-top up:** Most highly developed and easy way for subscribers, channel partners and service providers to manage the top up process. No need for e-PINs or Vouchers with pre-fixed denominations. Customer's account is topped up instantly against payment of any value made at a retail outlet. The retailer triggers a direct recharge of customer's account using his mobile phone or other devices like POS or a computer enabling true Anytime, Anywhere, Any Value Top up.

➤ **E-Voucher:** A favored way of recharge in some countries. An e-PIN is delivered via SMS to subscriber's mobile phone, or is printed from a POS terminal against payment made at retail outlet. The subscriber then sends the e-PIN via SMS, IVR or USSD to the service provider's top up application short code and their account is recharged.

2.1.2.9 Applications of Electronic Voucher Systems

The electronic voucher system is useful for both dealers and customers as it has a wide range of applications! For example, it can be used for the payment of your post-paid bill or recharging your prepaid connection. That's not all, though. These systems also facilitate easier bill payments, such as internet, gas or water, to ensure easier card recharge options, and offer simpler solutions for bank transactions and booking tickets. Slowly, the electronic voucher system is being incorporated into other purchase places as well. Newer designs are being created and several innovations are being tested to solve the unique challenges faced in the retail world (Maarika Talja, 2015).

2.1.2.10 Why Electronic Voucher Systems?

Electronic voucher systems offer a wide range of advantages:

The first and most obvious advantage of this system is that it's safe. Customers do not need to worry about carrying large amounts of money around with them anymore, hence, providing

them a smarter way to shop. On the dealer's front, there is less work to do as there is absolutely no need to maintain whole databases or print physical vouchers. As everything is done virtually, these systems save a lot of money and time for them. As far as manufacturers are concerned, they get the advantage of transparency. With an electronic voucher system present at the store, they will know the transaction history and can view the sales records as well. As you can see, electronic voucher systems are a win-win model for the business world as they promise easy and safe transactions. Hopefully, now you are aware of every aspect of how these systems work (Maarika Talja, 2015).

2.1.2.11 Prepaid voucher exchange system

There are an expected 2.5 billion people in the world that are not connected or partially connected to the banks. The prepaid voucher system is to target these people. The prepaid voucher industry has been growing rapidly over the last few years and is expected to reach 877 billion US dollars by 2017 according to (Lloyd Adiele, 2016).

Prepaid voucher system is a new and upcoming system that is aimed to target people that are either unserved or under served by the banks. The prepaid voucher system is an inclusive, safe and convenient way of storing money and making payments, as no banking relationship or credit check is required by the user (Gezahegn Ketema, 2018).

A prepaid card is pre loaded with funds that can be used as an effective way of payments. For example, different companies may issue a prepaid instrument with a stored value in it. The prepaid cards can be bought and sold at particular venues (already suggested on the prepaid cards) and act as a debit or credit card. The benefit of using these vouchers is that it gives a controlled spending mechanism. For example, a credit card allows a user to spend more than what deposits they have in its account. Through prepaid vouchers you can spend only what you have got or paid for it (Maarika Talja, 2015).

There may be different amounts stored on prepaid vouchers. There can be even prepaid vouchers targeting different segments of the market. For example, there are prepaid vouchers that have less value stored in it compared to others, effectively targeting low income groups.

While prepaid vouchers act more like a credit or debit card, it certainly does not require a bank or connectivity to a bank. It is a quick, easy and accessible way to store value and easily carry around (Lloyd Adiele, 2016).

The prepaid voucher system is particularly effective for developing countries where the banking system is not very developed. For instance, people living in a developing country

with no access to banks and with no safe way to carry or transfer money, can use these vouchers. The vouchers can be in the form of smart cards, magnetic stripe cards, mobile accounts or paper vouchers. The prepaid vouchers can be used by businesses as well. For example, a business may want to limit its spending in a particular department. The prepaid vouchers allow the businesses to spend only what they want to allocate to each section (Lloyd Adiele, 2016).

The prepaid voucher exchange system is an upcoming system that can rapidly grow over the next few years. It is being continually used by people that want to limit their spending, a business that wants to control spending and people that want to carry around money easily in a place where banking sector is under developed. The prepaid voucher systems can be used effectively without the fuss of the banks, accounts and other paper work. Hence, quick, simple, easy and effective (Lloyd Adiele, 2016).

2. 1.2.12 advantage of Top up service from the Operator's point of View

Top Up is the unique payment product providing unlimited opportunities for your subscribers to recharge credit to their mobile account. is designed to deliver an electronic top up system which provides a real time re-charge capabilities for prepaid mobile airtime/data replacing any paper print or scratch cards, optimizing the management process of the service. The main advantages of E top up (FSD, 2015) for operators are as follows: Operators maintain control over the distribution network, pricing and margin, ensuring effective sales coverage across their entire distributor and customer base, while being shielded from direct reseller management and associated costs. Pre TUPS has enabled operators to reduce the cost of top up by up to 20%, significantly improving margins.

Prepaid Operators can achieve savings in the areas of voucher production, warehousing, distribution, and fraud, while offering an improved top-up service for their customers. The system opens up new distribution opportunities and enables Operators to target their products to new market segments through the creation of a low cost, high volume mobile retail network that can drive new ways to sell prepaid mobile airtime. Pre TUPS allows the operator to define any number of channels and any number of hierarchal to reach untapped market. The operator can define transfer rules for each channel members and define their scope of activities. The operator also benefits from an enhanced ability to manage commissions. Flexible Top Up denominations, which are not possible in case of physical vouchers,,: with the complete removal of denomination dependency, retailers need carry no

deed stock or face stock out situations. And operators can also track performance across channel members in near real time, reducing the need for resource to manually track inventory. As well as Electronic top up service is important for operators to Modular combination with other Media Pay Modules (Gezahegn Ketema, 2018).

2.1.2.13 importance of Top up service from the channel user and subscribers point of View

End users determine the amount of top up they wish to make, rather than the operator determining the top up denominations available. This delivers greater convinces to the end customer and improves overall satisfaction levels among users of the prepaid electronic recharge system. Subscriber with low income levels have access to mobile phone services as a result of the flexible and relatively low top up denomination offered. And finally Better control over the distribution network (Gezahegn Ketema, 2018).

2.1.2.14 Importance of Top up service from the channel point of view

Faster and Simpler acquisition of talk time: Retailers are able to procure talk time credits from distributors immediately by simply by placing a call or sending an SMS. As well as Affordable business opportunity: for the cost of a mobile phone and SIM card, an individual can become a member of distribution hierarchy and supplement their income (Gezahegn Ketema, 2018).

2.1.2.15 Challenges of Electronic top up service

According to (Gezahegn Ketema, 2018) It significantly magnifies the importance of security controls, customer authentication techniques, data protection, audit trail procedures, and customer privacy standards (BCBS, 2001). Other E-top up related problems are user error, network access problems and security issues. Most of these problems happen less to outweigh its benefits. Here are the most challenges: Customer cannot top-up their prepaid phones from other operators' electronic top up system and hence retailers have to keep different cell phones for different operators and have to invest money in each operator's electronic wallet.

2.1.2.16 Importance of Electronics Vouchers to Merchants and Service Providers

According to Nonlanee Wainuapiwat (2014) Prepaid Financial Service's indicated that e-vouchers can provide massive benefits to merchants and service providers. It is a user-friendly method that helps pull customers, and the merchants and service providers may use it for brand advertising. Moreover, it can be part of seasonal promotions that may generate

additional revenue to merchants and service providers. Apart from the benefits mentioned earlier, e-vouchers also are useful in the operation process. Because it can have system to support all activities related from e-voucher issuing till redemption process ending.

2.2 Empirical Literature Review

The technology of Yimulu is apparently similar to online purchasing systems, e- procurement platforms and electronic commerce in general.

According to Yoon C. and Esen S. (2015) confirmed that price, convenience, and perceived product affecting perceived usefulness and perceived product or service quality, and desire to shop without a salesperson has positive and significant effect on ease of use in on line shopping. Among the results, they also found that consumers' perceived ease of use of online stores is positively related to their intention to shop online.

While the power of information and communication technologies in the shopping experience increases constantly, customers' expectations also rise, by forcing retailers to fast prompt to market instability. The global usage of new technologies will dramatically changes the interactions between consumers and retailers and requires new efficient retailing business models, as anticipated by Sorescu *et al.* (2011).

In recent years, the number of electronic commerce (EC) users increased significantly. According to Eurostat (2014), between 2004 and 2013, the penetration rate of EC increased by 150% in just the European Union (27 countries). However, despite this increase, the proportion of consumers that purchase online is still reduced in most European countries. In 2013, only 38% of European Union consumers made online purchases in the last 3 months and only 14% of firms' turnover is generated from EC. Searching the reasons for this phenomenon, we note that privacy concerns about personal information are the second most important motivation for non- adoption of EC by European Union consumers, just after security concerns.

Eleonora (2012) has tested the applicability and the convergence of TAM relationships across various fields. This study differs from past reviews due to its attempts to develop an integrating map of TAM based on the most important variables: perceived security, perceived cost, satisfaction, self-efficacy, behavioral control, subjective norms, social influence, perceived risk, enjoyment, and trust. In this scenario, the present work advances our knowledge on the consumers acceptance of new technologies in the points of sale, in both online and offline context, and explores the newly extended concept of Technology

Acceptance Model (TAM) represents one of the most widely used models for describing an individual's acceptance of information systems. Different literatures noted that the acceptance of e-procurement system is influenced by different factors

Muzamil (2010) has made a study on factors affecting customer satisfaction in order to know the reasons or the factors which are responsible to create satisfaction among customers for a particular brand. The results showed that both the factors significantly contributed to explain customer satisfaction but comparatively price fairness had the larger impact on customer satisfaction than customer services. The researcher has used a regression analysis and the result revealed that price fairness and customer service explain customer satisfaction with adjusted R square value of 0.378 which meant 37.8% of the variation in criterion variable (customer satisfaction) is explained by two of the predicting variables i.e. price fairness and customer services.

A study conducted by Nuno and Paulo (2016) aiming to investigate how privacy concerns about the internet have an impact on the consumer's intention to make online purchases revealed that the intention to use electronic commerce (EC) affected by the positive impact of perceived usefulness, perceived behavioral control and attitude tested via a research model developed with the theories of trust and risk, the theory of planned behavior (TPB) and the technology acceptance model (TAM).

DK Nur' Najmah, *et al* (2019) indicated that service quality, customer satisfaction and brand image has positively related to customer perception and they also revealed that it is important for a service company to focus on its service quality as it is a challenge to survive in today's competitive era due to complaints by customers can lead to negative perception.

Gusti N., F *et al* (2020) Found that level of awareness has a positive and significant effect on purchase intentions, the higher awareness of the product or service, the consumer's intention to buy a product or service will increase. Brand awareness has a positive and significant effect on the quality of perception, with the higher consumer awareness of the services, the perceived quality of consumers by organizations providing services will increase.

Owusu Alfred (2013) examined the Influences of Price and Quality on Consumer Purchase of Mobile Phone in the Kumasi Metropolis in Ghana a Comparative study employing non probability sample method to gain quantitative data, and the findings of his study revealed that (71%) respondents confirm encountered Price and quality has influence on the consumer

buying decision. The fact remains that consumer consider both price and quality in their buying situation.

According to Shahzad, Y. S., *et al.*, (2015) in their study on the “An Empirical Study of Perceived Factors Affecting Customer Satisfaction to Re-Purchase Intention: the case in Online Stores in China, the conclusion of their study revealed that customer satisfaction directly affects re-purchases intention in online stores.

As a variety of scholars like Rejieli Liligeto, *et al* (2014) confirmed that, surrounding environment, unpredicted circumstances, and the culture had proven to be viable and attractive factors that impact customer perception. Hence, the same sentiments were echoed by Beauty Therapy (1970), when he asserted that some of the peer influence, customer service quality, product quality, promotion and network coverage have been discovered primarily factors affecting customer perception. Similarly, some empirical results show that price, customer satisfaction and Service quality are factors which have effect on customer perception.

As various scholars like Connie B. and Sean V. (2015) confirmed that salespeople can identify the needs of customers and direct them to products and services that satisfy these needs. Such an approach ideally facilitates trust, and according to their findings, should help enhance how customers perceive they are treated from an ethical perspective and increase their purchase intentions.

A study conducted in Amman, Jordan by Alrubaiee and Alkaaida (2011) established that perceived quality from a telecommunication inclined client satisfaction and trust. Cheng, Lai and Yeung (2008) found that perceived quality of offerings by an organization was related to customer loyalty. Customers who perceived an organization as offering quality services were inclined to be more loyal to the organization which made the organization spend less money on customer attraction and retention which ultimately positively affected performance measures.

According to (Barber, et al., 2011; Marinkovic, *et al.*, 2014; Truong, et al., 2017) result of t-test indicated that price, customer satisfaction and Service quality are factors which have effect on customer perception in different countries with different level of significance. The

thesis hypothesis is that price and quality has an impact in customer perception and customer satisfaction.

Consumer perception is widely varied with service quality, customer satisfaction and brand image. There are few empirical literatures discussing on each variables; customer perception, service quality, customer satisfaction and brand image. Rahman (2012) has conducted a research on Service Quality, Corporate Image and Customer satisfaction towards Customer perception: An Exploratory Study on Telecomm in Bangladesh. The study was undertaken to examine and understand the consumer's perception in the choice of selecting mobile telecommunication service providers in Bangladesh. The result also show that service quality and brand image have significant relationship.

The proposed model for this study was modified from the TAM (Davis, 1989; Davis, Bagozzi, and Warshaw, 1989). As shown in Figure 3, this study examined i) the effects of such factors as product information, convenience, and perceived product or service quality on perceived usefulness; ii) the effects of convenience, perceived product or service quality, and desire to shop without a salesperson on perceived ease of use; iii) the effects of perceived ease of use on perceived usefulness; iv) the effects of perceived ease of use and usefulness on intentions to shop ; and v) the effects of trust on intention to shop through. According to Davis *et al* (1992) perceived usefulness refers to consumers' perception regarding the outcome of the experience. According to the study, irrespective of the culture, perceived usefulness of a system was more important in influencing believability and trust of a system. Similarly, Mathwick *et al* (2001) defined perceived usefulness as the extent to which a person deems a particular system to boost his or her job. Perceived usefulness (PU) is one of the independent constructs in the Technology Acceptance Model (TAM). It is "the degree to which a person believes that using a particular system would enhance his/her job performance" (Davis, 1989).

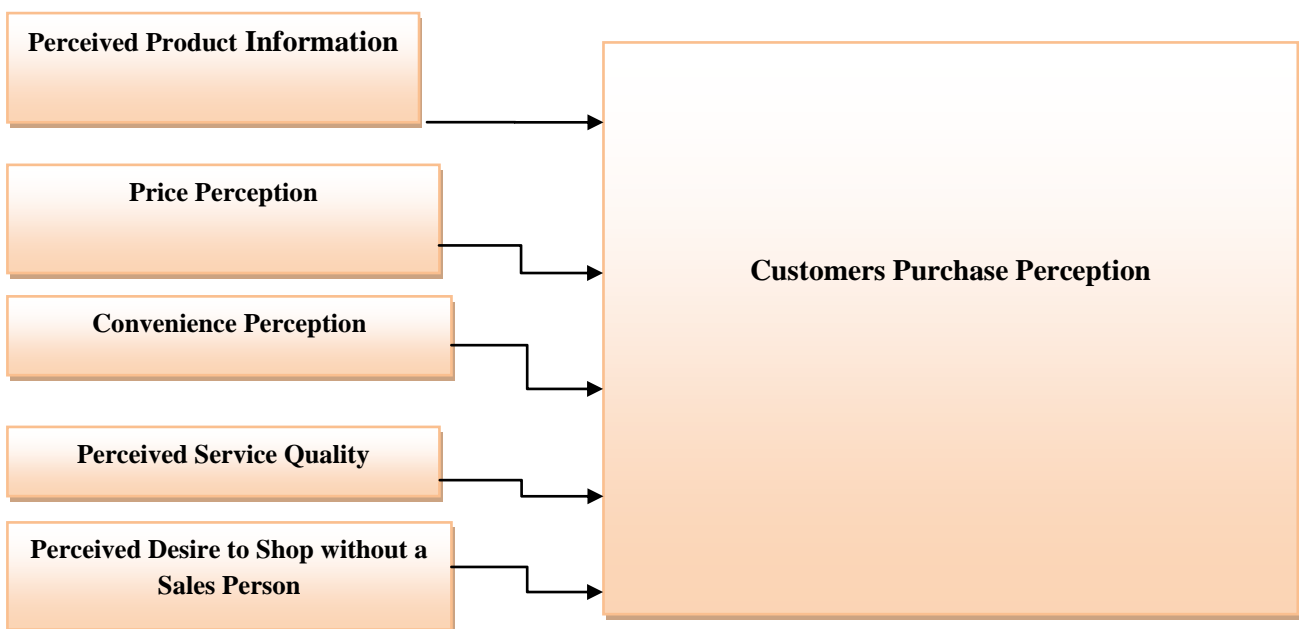
According to Davis *et al* (1992) perceived usefulness refers to consumers' perception regarding the outcome of the experience. According to the schoolwork, irrespective of the culture, perceived usefulness of a system was more important in influencing believability and trust of a system. Similarly, Mathwick *et al* (2001) defined perceived usefulness as the extent to which a person deems a particular system to boost his or her job. The technology acceptance model (TAM) is an information systems theory that models how users come to accept and use a technology. The actual system use is the end-point where we want everyone

to be able to do with technology, so we have to form Behavioral Intention, which is a factor that leads people to use the technology. The behavioral intention (BI) is influenced by the attitude (A) which is the general impression of the technology.

2.3 Conceptual Framework

The conceptual framework explains the underlying process, which is applied to guide this study. As discussed above, the researcher developed the following framework to test the effect of customer's perception on purchasing of Yimulu electronic top up service which is going to be tested with data collected from customers.

Figure 1. Conceptual framework of the study



Source: Modified from TAM (2010) and Yoon C. and Esen S. (2015).

This framework is developed based on literatures showing how perceived usefulness and perceived ease of use has direct influence on customers purchase perception. However, the study is limited to investigate direct effect of perceived product information, price perception, convenience perception, perceived service quality and perceived desire to shop without sales person as independent variables to affect customers' perception on purchase of Yimulu electronic top up.

2.4 Identified Literature Gap

There have been some preceding related studies conducted on factors affecting customer purchase activity in retail stores (Subhra Mondal, *et al.*, 2017), customer perception of service, store image and product assortment(Emma Aspfors 2010), factors affecting

customers' perception toward service quality of grab (DK Nur' Najmah, *et al.*, 2019), factors influencing customer perceived value of services of medical clinics by Shivany (2013) and other researchers such as Adeyeye (2013), Johnston, Spinks and Manning (2010) analyzing consumer behavior in sectors such as airlines, banking, petroleum, personal computers and other consumer products, focusing on customer perception on service quality and product delivery and their effect on market share, cash flow, profits and stockholder returns.

However, the studies show a gap or remain limited on addressing the effect of customer's perception on telecom service of Yimulu e-top up. Therefore, this study will fill the gap testing factors of customer's perception like perceived product information, price perception, convenience perception, perceived service quality and perceived desire to shop without sales person on effect of purchasing in the case of ethio telecom Butajira Branch.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter was dealt with the methodology of the study the research approach, the research design, sample and sampling techniques, source of data collection, data collection techniques, method of data analysis and reliability & validity of the study were discussed.

3.1. Description of the Study Area

The study was conducted in Butajira ethio telecom, which is part of the Gurage Zone of the SNNP Regional State. The total population of Butajira was 78,029. From the total population of the area, 39,827 are males and 38,202 are females (CSA, 2011).

The district covers an area of 793 km², and is bordered by Gurage is bordered on the southeast by Hadiya and Yem special woreda, on the west, north and east by the Oromia Region, and on the southeast by Silt'e (Fig.2). Its highest point is Mount Gurage. Welkite is the administrative centre of the Zone; Butajira is the largest city in this zone and the former administrative centre.



Figure 2: Map of Butajira

3.2 Research Approach

The research approach in this study was chosen based on the purpose (objective of the study) and the research questions set out to be addressed. According to Creswell (2003, p.13-15), there are three basic types of research approaches, quantitative, qualitative, and Mixed approach. Quantitative research is the systematic and scientific investigation of quantitative properties and phenomena and their relationships. The objective of quantitative research was to develop and employ mathematical models, theories and hypotheses pertaining to natural phenomena. On other hand Qualitative research involves studies that do not attempt to quantify their results through statistical summary or analysis rather adopt interpretive multiple meaning of experience and observation. Whereas, mixed research approach involves collecting and analyzing both quantitative (numeric) and qualitative (descriptive) forms of primary data in a single study (Creswell, 2003). The use of quantitative strategy of inquiry is necessary when the researcher want to deeply investigate and analyze an event. In doing so, the study intended to describe, the existing facts in relation to various variables, which would help to understand the issue and analysis.

Therefore, having an instrument of questionnaires, the researcher used mixed (quantitative and qualitative) research approach. Whereas the qualitative data tends to be open-ended without pre-determined responses while qualitative data usually includes close-ended responses such as found on questionnaires or psychological instruments (Creswell, 2014).

3.3 Research Design

According to Chopra *et al.* (2012) research design is the conceptual structure within which research is conducted. They specifically indicated that “a research design is the arrangement of condition for collecting and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure”. A research design is the arrangement for a precise statement of goals and justification. Zegeye *et al.* (2009) stated that the goal of descriptive research is to describe some aspect of a phenomenon, i.e., the status of a given phenomenon. However, although some people dismiss descriptive research as ‘mere description’, good description is fundamental to the research enterprise and it has added immeasurably to our knowledge of the shape and nature of our society (Vaus, 2001). He further argued that good description provokes the ‘why’ questions of explanatory research. Descriptive research is a type of research that is mainly concerned with describing the nature or condition and the degree in detail of the present situation. Creswell (2003) stated that the

descriptive method of research is used to gathering information about the present or existing condition. Therefore, according to the above fact the researcher used both descriptive and explanatory research design to identify and determine the factors outlined in the theoretical framework of this research. The analysis to be employed has been identified major factors influencing perception of customers in purchasing Yimulu Electronics top up service in the case of Butajira Ethio Telecom. To do so the researcher collected data through questionnaire and interview.

3.4 Data Source and Collection Method

There are two types of data, namely primary and secondary data. Researcher might use either both or one of the types of data depends on the research type and data collect by researcher Saunders *et.al* (2007). Primary data were collected, systematically analyzed and presented in the study through questionnaires distribute to respondents and interview from Butajira government offices.

Primary data may originate by the researcher for the specific purpose of addressing the problem at hand Malhotra and Birks (2006). Since the researcher use mixed (both quantitative and qualitative approach). Quantitative approach develops techniques that can produce quantitative data (i.e., data in the form of numbers) Neuman (2007).

According to Malhotra and Birks (2006) analysis of available secondary data is an essential step in the problem definition process and understands the background of the research topic. The researcher may use secondary data from journals, company publication and other publicized documents. According to Adams *et al.* (2007) secondary data is data collected by someone else and there is a great deal available to researcher from books, libraries and on the web. The secondary data that the researcher use as reference and guide the focus of clarify research question.

In order to analyze the research questions of factors affecting customer perception in purchasing, importance of customer perception in purchasing of yimulu as well as customer perception that the researcher raised, a questionnaire was used on the other hand awareness of customers on yimulu is addressed by an interview. This is because it offers considerable advantage in the administration presenting an even stimulus potentially to large number of people simultaneously and provides the investigation with an easy accumulation of data. Questionnaires give respondents freedom to express their views, opinion and ideas. The

questionnaire has been open ended and close ended questions which were collected from customers of Ethio telecom in the case of Butajira at different levels.

3.5. Instruments of Data Collection methods

In order to analyze the research questions that the researcher raised, a questionnaire was used. This is because it offers considerable advantage in the administration presenting an even stimulus potentially to large number of people simultaneously and provides the investigation with an easy accumulation of data. Questionnaires give respondents freedom to express their views, opinion and ideas. The questionnaire has open ended and close ended questions which would be collected from customers of Ethio telecom in the case of Butajira at different strata.

The data employed in this study were both primary and secondary data. questionnaires was distribute to respondents that involve Individual Customers, Organizations , Government Offices, Business Society and a face to face interview was addressed from managers in government offices and organizations. As far as the secondary data were conducted from Ethio telecom working documents and individual files of different Yimulu customers reviewed and the annual reports of ethio telecom, bulletins, manuals, website and procedures on Yimulu electronics top up service of Butajira ethio telecom were have used in the study.

3.6 Sampling Design

Enock.N (2010), population is the summative of each one element that share some common set of characteristics and that comprise the universe for the purpose of the research problem therefore the population of the study were constitutes 28,870 cellular mobile subscribers of Butajira Ethio telecom. However, the researcher could not accurately found the subscribers of Butajira Ethio telecom. Instead, experts of Butajira Ethio telecom advised, the population shall be the total number of current residents in the town with mobile device. This is because though subscribers are registered in Butajira, they will not be located in the town. On the other hand, other residents registered in other areas of the country are dwellers of the town who use mobile cards and hence should be incorporated in the sample.

3.7. Sampling Unit

The researcher was selected sample from parties involved more importantly in different business categories, customers, individuals and organizations who engaged in electronic top up service located in different parts of Butajira town.

3.8 Sampling Technique

For the selection of the required respondents for this study the researcher used a probability sampling. Accordingly in order to determine sample size, two stage sampling techniques were considered. On the first stage, the researcher would have stratified the number of respondents in to four strata. The strata of the sectors was (1) Individual Customers (2) Government Offices (3) Business Society and others. The number of subscribers for each strata in Butajira Ethio telecom could not be directly found As a result, the researcher has used disproportionate stratified sampling with expert judgment considering 55%, 12%, 27% and 6% of total sample for individual, business society, government offices and others respectively per noted above.

As an integral part of the research design and research technique of survey, the researcher were developed a questionnaire to collect the data from the respondents as well as the researcher was selected judgmentally five (5) managers from government offices and were developed an interview to those managers.

Strata	Number of Respondents
Individuals	217
Business society	45
Government officers	107
Others	25

Table 3.8 Number of Respondents

3.9 Sample Size

Sample size refers to the number of elements to be included in the study (Malhotra, 2007). Once the target population of the study is defined, it is required to decide the sample size for the study.

As an integral part of the research design and as per the research technique of survey, the researcher developed a questionnaire to collect the data from the respondents through determining number of samples based on Taro Yamane (1967) formula of determining number of samples.

Therefore based on this formula the sample size were determined. Yamane formula is widely used by Previous researchers like (Abreham, 2017, Niekerk, 2015, Daniel & Getaneh, 2016) have used Yamane formula to determine the sample respondents. This formula is advisable for sample size determination for homogenous population and it is better than other sample size determination formula such as Cochran to determine appropriate sample size.

As per the data obtained from World Bank, the number of mobile cellular subscribers per 100 inhabitants in Ethiopia in 2017 is 37. As per Butajira town administration socio economic office the total population of Butajira town in 2019 is estimated to be 78,029. Number of subscribers of ethio telecom not known at branch level. As a result, the data was determined using the total population of the town. Hence, the total population of this study for cellular mobile subscribers is estimated to be 28,870. The sample size for this study was determined using the formula given by Yamane(1967) in drawing an adequate sample size from a given population at 95% confidence level, 0.5 degrees of variability and 7% level of precision.

$$n= N/1+N (e)^2$$

Where: n= sample size

N= total population

e= sampling error

$$n= N/1+N (e)^2 = (28,870/ (1 + 28,870(0.05)^2) = \underline{394}$$

3.10 Method of Data Analysis

In analyzing the effect of customers' perception on purchase of Yimulu e-top up in the case of Butajira Ethio telecom, the researcher used the following method of analysis. After the data was collected, the researcher used software to analyze the raw data. Therefore, the researcher preferred SPSS IBM Version 20 econometric software as a data analysis tool. The researcher imported the data and run regression and descriptive analyses. Two kinds of statistical techniques were used for this study. These techniques were descriptive statistics and regression analysis

Descriptive statistics: The study contains mean and standard deviation as descriptive statistics. They are useful because it explains the main features of data, distribution of tendency and dispersion of each variable and present relationship between variables with correlation results. It is also good way to summaries the data.

Regression Analysis: is statistical tool to investigate relationships between the variable (Scarborough & Tanenbaum, 1998). It was used for this study because researcher wants to explain, identify and quantify relationships between variables in detail. It also provides estimations of quantitative effect of variables and assesses the statistical significance of the estimated relationships. The nature of data collected determines the type of tool to be adopted for analysis.

3.11 Model Specification

The study was adopted a quantitative approach to examining the PU (Perceived Usefulness), EU (Perceived Ease of Use) components impact on purchase perception of customers in the case of Butajira Ethio telecom. Multiple linear regression analysis was captured existence of simultaneous relationships between dependent and independent variables and worked best in identifying effects that each explanatory variable has on each of the purchase perception. For the purpose of analysis the study were applied similar model applied by Yoon C. Cho (2015). SPSS IBM Version 20 econometric software used for data analysis. The multiple linear regression models were as follows:

$$Y_t = \beta_0 + \beta X_t + \mu_t$$

Where:

Y_t = is the dependent variable.

β_0 = is the intercept

X_t = is the independent variable.

μ_t = are the error terms.

$\beta_1, \beta_2, \beta_3, \beta_4, \dots, \beta_n$ = Slopes of the equation in the model

Therefore the general models which incorporate all of the variables to test the hypotheses of the study are specified as:

$$CPP = \beta_0 + \beta_1 PPI + \beta_2 PP + \beta_3 CP + \beta_4 PSQ + \beta_5 PDS + U$$

Where;

CPP = Customers Purchase Perception of Yimulu e-top up

PPI = Perceived Product Information

PP = Price Perception

CP = Convenience Perception

PSQ = Perceived Service Quality

PDS = Perceived Desire to Shop without Sales Person

U = Error terms

3.12 Study Variables

Customers Purchase Perception of Yimulu e-top up is specified as dependent variables in this study. It is measured in terms of the respondents answer on a five point Likert scale as (1) Strongly disagree, (2) Disagree, (3) Neutral, (4) Agree and five (5) Strongly Agree. In addition, explanatory (independent) variables included in this study are customers Purchase Perception of Yimulu e-top up, Perceived Product Information, Price Perception, Convenience Perception, Perceived Service Quality and Perceived Desire to Shop without Sales Person.

3.12.1 Dependent variable

The intention of this study was related to the first objective, customers purchase decision. Customers purchase decision is influenced by perceived usefulness and perceived ease of use.

3.12.2 Independent variables

☞ Perceived Product Information

In this study, product information is taken as a separate independent variable to analyze its influence on perceived usefulness. One of the major differences between traditional and electronic top up is the amount of information provided during shopping activities. In the offline environment, consumers are often exposed to cheating of voucher cards.

☞ Price Perception

Price is unquestionably one of the most important marketplace cues and may be said to have both attracting and repelling characteristics. Literatures stated that if the price cue is indeed a complex stimulus, finer discriminations in consumer perceptions of both the positive and negative roles of price appear plausible. Previous studies addressed relationships between price perception on customers' attitudes and behaviours in the electronic shopping environment. Studies found that perceived cost is strictly linked to consumers' attitude toward the use of a new technology. Customers have a high probability of favoring a product or service that is economically priced

☞ Service Quality

Perceived quality could be defined as the consumer's judgment about a product's overall excellence or superiority. Previous studies discussed perceived p service quality in terms of a

continuum by establishing relationships to satisfaction and loyalty. If the product completely satisfies a customer then it enhances his/her perception towards it

☞ **Convenience Perception**

The use of the word convenience changed from a descriptor of products into its own unique concept with an emphasis on time buying or time savings.

Convenience has been a key factor affecting customers' attitudes and behaviours in the electronic environment. The convenience dimension of electronic shopping has been one of the principal motivations behind customers' inclinations. Dimensions of retail shopping convenience include access, search, transaction, and possession, all of which involve concepts of the speed and ease with which consumers can reach or engage a retailer, identify and select products, amend transactions, and obtain desired products. Based on these considerations, it is hypothesized that perceived convenience in the online environment also affects perceived ease of use. Reputation of products develops over time and depends on the experience with the product and intensive marketing campaigns that raise the status and brand identity. This determines customer's product perceptions.

☞ **Perceived Desire to Shop without a Salesperson**

Customers are free of scratching voucher cards that require physically touching, smelling, seeing without sales person guidance while buying e-top up using wallet service and POS.

3.13 Expected Sign

Expected sign was a statistical technique which shows the relationship between two variables. The positive expected sign means that one variable has positive influence on another while negative expected sign means that when one variable would have a negative influence on another variable.

Table 3.13- Summary of explanatory/ independent variables and their expected effect on the dependent variable

PPI = Perceived Product Information	Positive(+)
CP = Convenience Perception	Negative/Positive(+)(-)
PDS= Perceived Desire to Shop Without Sales Person	Positive/Negative(+)(-)
PSQ = Perceived Service Quality	Positive(+)
PP = Price Perception	Positive(+)

3.14 Reliability and Validity

While developing the questionnaire, two conditions were considered; validity and reliability. Cronbach alpha (Gall, Gall & Borg, 2007) coefficient used in the research to investigate the reliability of the questionnaires. The reliability of the questionnaire is concerned with the consistency of response of the questions. (Mitchel, 1996). Internal consistency is use to assess the reliability of the questionnaire it involves correlating the responses to each questions in the questionnaire, which those to other questions in the questionnaire. It therefore measures the consistency of response across either all the questions or subgroups of the questions from the questionnaire. In addition it allows the researcher to obtain validity and the likely reliability of the data collected. Mugenda (2003) indicate that piloting of research instruments is important to establish reliability and validity. Piloting is done to ensure that items are stated correctly and that respondents are able to understand them. Before drafting the final questionnaire, the draft questionnaire was tested among Customers from similar Werabe ethio telecom. Initially the researcher asked the experts to comment on the representativeness and suitability of the questions. Eight (8) customers from Werabe ethio telecom in werabe city were issued the questionnaires and have been required filling them and commenting on their structure, effort in filling and clarity of the questions. The feedbacks from these respondents were used to make amendments to the questionnaire.

All factors were reasonably reliable as the Cronbach's Alpha's coefficients were above the threshold value of 0.70 which is a 0.73 Cronbach's Alpha coefficient is obtained in the analysis of the questionnaires reliability

3.15 Ethical Consideration

In order to keep the confidentiality of the data given by respondents, the respondents did not require writing their name and assured that their responses were treated in strict confidentiality. The purposes of the study have been disclosed in the introductory part of the questionnaire. Furthermore, the researcher tried to avoid misleading or deceptive statements in the questionnaire.

CHAPTER FOUR

4.1 DATA ANALYSIS AND INTERPRETATION

In this section, the researcher organized and compiled the data to make ready for analysis and drawn relevant conclusions.

4.2 Description of Sample

Dillman, Smyth, and Christian (2009) suggested using multiple methods of contact (e.g., human interaction and mail) to improve response rates. The sample sizes as discussed in chapter 3 a total of 394 questionnaires were prepared to potential respondents to fill the structured questions. Out of the 394 potential respondents, a total of 375 questioners were collected and the remaining 19 were not returned. In the end, a total of 375 respondents filled and returned the questionnaire. The overall respondent rate for the survey was approximately 95.18%

4.2 Questionnaire Distribution and Response Rates

Category	Frequency	Percentage
Response	375	95.18%
Non Returned	19	4.82%
Total	394	100%

Source: researcher's own compilation of Survey data 2021

As presented in Table 4.2, response rates for hand-delivered questionnaires were higher 95.18%. The primary researcher's personal relationships and ongoing network efforts with ethio telecom customers and management representatives may have contributed to the high response rate received when using the hand delivery method.

4.3 Summary of Background of Respondents

Demographic profile	Item	Frequency	Percent
Gender	Male	155	41.3
	Female	220	58.7
Total		375	100.0
Age	Below 30	150	40.0
	31 to 49	126	33.6
	50 and above	99	26.4
	Below 30	0	0
Total		375	100.0
Education	Below Grade 12	103	27.5
	Diploma	109	29.1
	Degree	145	38.7
	Master & Above	18	4.8
Total		375	100.0
Experience	Below 2 Years	205	54.7
	2 to 5 Years	170	45.3
Total		375	100.0
Occupation	personal business	212	56.5
	Government Officer	40	10.7
	Others	23	6.1
	Business Society	100	26.7
Total		375	100.0

Source: researcher's own compilation of Survey data 2021

In this study, of the total respondents that the questionnaires are collected, 58.7% are men while the rest 41.3% are women.

Information regarding to the age composition of the respondents is also analyzed. In this study, 3 age classifications in range is used; below 30, between 31 and 49 and above 50 years of age. Table 4.3 shows that more than 73.6% of the respondents are below the age of 50 consisting of 40 % and 33.6 % of the total respondents while the remaining 26.4% of the respondents are above the age of 50.

Regarding educational background of the respondents, the data depicts that the majorities of respondents are diploma holders and up to grade 12 complete level which accounts more than 56.5% of the respondents while the rest respondents fall degree, master and above. The summary is shown above in table.

The above table revealed that 54.7% of the respondents use yimulu electronics top up service below two years. This indicates that the respondents are not used yimulu electronics top up for long periods due to information and quality of package as well as it is new product for our country

The respondents are individuals but not engage in business, business traders, government officers and others. As shown in the table below, of the total respondents, individuals but not engage in business, business traders, government officers and others took 56.5%, 26.7%, 10.7% and 6.1% respectively.

4.4 Descriptive statistics

This section presents the descriptive statistics of dependent and independent variables used in the study for the sampled banks. The researcher used SPSS IBM Version 20, software for the analysis method in this study. The dependent variable used in the study was CPP (Customer Purchase Perception) while the independent variables are Perceived Product Information, Price Perception, Convenience Perception, Perceived Desire to Shop without Sales Person and Perceived Service Quality. Descriptive statistics showing mean and standard deviation value indicated below.

Table 4.4. Descriptive statistics

Variable	N	Mean	Std. Deviation
Customer purchase perception	375	3.5573	1.4278
Perceive product information	375	3.6587	1.4573
Price perception	375	3.6373	1.4280
Convenience perception	375	3.5973	1.4011
Perceived desire to shop without sales person	375	3.9200	1.4585
Perceived service quality	375	3.7147	1.3821
Valid N (listwise)	375		

* Source: SPSS data output result computed from questionnaires

According to Soumia Bouhmama (2016) reveals that mean scores ranging from 3.0 to 5.0 has high extent. As a result, the study reveals that Perceived Product Information, Price Perception, Convenience Perception, Perceived Desire to Shop Without Sales Person and Perceived Service Quality and perception on service quality has significant impact on

customers perception on purchase of Yimulu e-top up in the case of Butajira Ethio telecom to a high extent with mean value of 3.5787, 3.6373, 3.5973, 3.9200 and 3.9227 respectively.

4.5 Diagnostic test for regression

4.5.1 Testing for Multicollinearity

Multicollinearity exists when the independent variables are highly correlated. Usually the multicollinearity is exist if the correlation between two independent variables is more than 0.9 ($r=0.9$ or above) (pallant, 2005). As it appears in the correlation matrix table below, there is no such high correlation between independent variables. Variance inflation factor VIF is widely used method to test for multicollinearity; it measures the increasing in the variance of a coefficient as result of collinearity. Also tolerance (TOL) is a commonly used measure of collinearity and multicollinearity. It is represented by $1-R^*$, where R^* is the coefficient of the determination for the prediction of a variable by other independent variables. As a tolerance value smaller, the variable is more highly predicted by other independent variables.

Variable inflation factor is directly related to the tolerance value ($VIF=1/TOL$). More than 10 for VIF values or TOL less than 10 indicates high degrees of collinearity or multicollinearity among the independent variables (Hair, 2006). Having guidance from the correlation matrix, variables are tested for multicollinearity for each relationship testing the values of variance inflation factor (VIF) and tolerance (TOL). As result, VIF and tolerance results are acceptable and prove that the data is free of multicollinearity.

Table 4.5.1 testing for multicollinearity

Variable	VIF	1/VIF
Perceive product information	1.43	0.701200
Price perception	1.36	0.735520
Convenience perception	1.32	0.757036
Perceived desire to shop without sales person	1.19	0.840961
Perceived service quality	1.03	0.966851
Mean VIF	1.27	

As we can see from the above table 4.6 all VIF and TOL are acceptable and prove that there is no multicollinearity problem.

4.5.2 Test Normality Data

The most fundamental assumption in data analysis is normality, which considers the benchmark for statistical methods. Normality refers to the shape of data distribution for an individual metric variable. Normality is tested using graphical and statistical tests. The simplest test for normality is a visual check of the histogram that compares the observed data values with distribution approximating the distribution. This method is problematic for small's samples where the construction of the histogram can disfigure the visual portrayal to such an extent that the analysis is useless. The main statistical tests for normality which are available in most of the statistical programs are Shapiro-Wilk test (Hair J.*et al.*2006). A non – significant result (P-value of more than 0.05) indicates that the distribution is normal. Meanwhile, a significant result (P-value of less than 0.05) indicates that the distribution violates the assumption of normality which is common in large samples (Pallant, 2005). In this paper the normality test data result shows the P-value most variable less than 0.05 (See Appendix table I). Therefore, this model is violates by normal distributions. This model used large sample size and, therefore, there is no serious departures from the assumption of normality of the error terms were detected.

4.7 Heteroscedasticity Test

It states that the variance of the error term is constant in regression results (Gujrati, 2004).

$$E [\epsilon/ X] = 0$$

Heteroscedasticity is to be present in a model if the variances of the error- term of the different observation are not the same ((Gujrati, 2004). The Breusch-pagan test is considered to identify any linear form of heteroscedasticity. This paper analyze Breusch-pagan test to check if there is any problem of heteroscedasticity. The Breusch-pagan tests of the null hypothesis that the error variances are all equal versus the alternative that the error variance are a multiplicative function of one or more variables.

The paper made the following hypothesis:

H0: Heteroscedasticity is not present.

H1: Heteroscedasticity is present

After heteroscedasticity test, the result is found P-value is 0.641 (see Appendix table VII) which is more than 5% of level of significance. As a result the researcher does not reject heteroscedasticity. Therefore, this model does not face any heteroscedasticity problem, because the correlation coefficients between independent variable are fairly small.

4.6 Result of Regression

Regression analysis is a statistical technique used to test the relationship between one dependent variable and one or several independent (predictor) variables. Overall, the result derived from this study show signs that are consistent with theoretical predictions. The regression proved to be statistically significant at 0.05 (5%).

Table 4.6 Result of Regression

Model		Coefficients		t	Sig.
		B	Std. Error		
1	(Constant)	-.552	.186	-2.966	.003
	Perceive product information	.156	.036	4.389	.000
	Convenience Perception	.136	.035	3.879	.000
	Price perception	.369	.037	10.029	.000
	Perceived service quality	.387	.039	9.937	.000
	Perceived desire to shop without sales person	.092	.031	2.938	.004

Dependent Variable: CPP

$$CPP = \alpha + \beta_1 PPI + \beta_2 PP + \beta_3 CP + \beta_4 PSQ + \beta_5 PDS + U$$

Hence, incorporating coefficients in the model, we will obtain the following model.

$$CPP = -0.552 + 0.156PPI + 0.369PP + 0.136CP + 0.092PDS + 0.387PSQ$$

As per the above table, the coefficient of perception on product information, perception on price, Convenience Perception, Perceived Desire to Shop without Sales Person and perception on service quality has a coefficient of 0.156, 0.369, 0.136, 0.092 and 0.387 respectively.

PPI= 0.156 indicate that, the existence of directly (positive) relationship between perceived product information and customer purchase perception. The value PPI = 0.156 means, the explanatory variable perceived product information is increased by one unit the response variable (Customer purchase perception) is also increased by 0.156, then keeping the other significant explanatory variable are constant. A similar finding is observed according to Yoon

C. and Esen S. (2015) as $PP = 0.369$ indicate that, the existence of directly (positive) relationship between perceived price and customer purchase perception. The value $PP = 0.369$ means, the explanatory variable perceived price is increased by one unit the response variable (Customer purchase perception) is also increased by 0.369, then keeping the other significant explanatory variable are constant. This finding is consistent with certain studies conducted on Owusu Alfred (2013) examined the Influences of Price and Quality on Consumer Purchase of Mobile Phone. Therefore, price perception has a positive impact on purchase perception of yimulu electronics top up.

$CP = 0.136$ indicate that, the existence of directly (positive) relationship between convenience perception and customer purchase perception. The value $CP = 0.136$ means, the explanatory variable convenience perception is increased by one unit the response variable (Customer purchase perception) is also increased by 0.136, then keeping the other significant explanatory variable are constant. This result matches with the finding of Berry (2016) service convenience has a positive impact on the perception of the service experience and drives customer satisfaction.

$PDS = 0.092$ indicate that, the existence of directly (positive) relationship between perceived Desire without sales person and customer purchase perception. The value $PDS = 0.092$ means, the explanatory variable perceived Desire without sales person is increased by one unit the response variable (Customer purchase perception) is also increased by 0.092, then keeping the other significant explanatory variable are constant. The finding is matched or consistent with studies conducted on Yoon C. and Esen S. (2015) Exploring Factors That Affect Usefulness Ease of Use, Trust, and Purchase Intention in the Online Environment

$PSQ = 0.387$ indicate that, the existence of directly (positive) relationship between perceived service quality and customer purchase perception. The value $PSQ = 0.387$ means, the explanatory variable perceived service quality is increased by one unit the response variable (Customer purchase perception) is also increased by 0.387, then keeping the other significant explanatory variable are constant. Perceived service quality is statistically significant at 5% level of significant and positively correlated with the dependent variable. This finding is consistent with certain studies conducted on DK Nur' Najmah, *et al* (2019) Factors Affecting Customers' Perception toward Service Quality of Grab'.

4.7 Correlation Matrix

Correlation test is common to carrying out in research that relate with regression to determine whether collinearity exist among the independent variable employed in the work or not, because it is capable of distorting the true picture of the relationship of dependent variable and independent variable. The most widely-used type of correlation coefficient is Pearson r , also called linear or product moment correlation.

According to Brooks (2008), if it is stated that y and x are correlated, it means that y and x are being treated in completely symmetrical way. Thus, it is not implied that changes in x cause changes in y or indeed that changes in y cause change in x rather, it is simply stated that there is evidence for a linear relationship between the two variables, and that movements in the two are on average related to an extent given by the correlation coefficient. Correlation coefficient between two variables ranges from $+1$, (i.e. perfect positive relationship) to -1 (i.e. perfect negative relationship). It also defined as dependence of one variable upon another.

Table 4.7. Summary of correlation coefficient and R^2

		Perceived product information	Price perception	Convenience perception	Perceived desire to shop without sales person	Perceived service quality	Customer purchase perception
Customer purchase perception	Pearson Correlation Sig. (1-tailed) N	1 375					
Perceived product information	Pearson Correlation Sig. (1-tailed) N	.502* .000 375	1 375				
Convenience perception	Pearson Correlation Sig. (1-tailed) N	.385* .000 375	.295 .000 375	1 355			
Price perception	Pearson Correlation Sig. (1-tailed) N	.641 .000 375	.402 .000 375	.218 .000 375	1 375		
Perceived service quality	Pearson Correlation Sig. (1-tailed) N	.658* .000 375	.392* .000 375	.344* .000 375	.445* .000 375	1 375	
Perceived desire to shop without sales person	Pearson Correlation Sig. (1-tailed) N	.194* .000 375	.084* .104 375	-.049* .349 375	.131* .011 375	.117* .023 375	1 375

*. Correlation is significant at the 0.05 level (1-tailed).

Model	R Square	Adjusted R Square	Std. Error of the Estimate
1	.632	.627	.8715

As it's clearly shown on the table, Customers Perception on Purchase of Yimulu e-top up is positively correlated with all independent variables of perception of product information, price perception, perceived service quality, convenience perception and Perceived Desire to Shop without Sales Person will increase the customers' perception on purchase of Yimulu electronic top up. The highest correlation (0.658) is indicated between perceived Price and perception on purchase of Yimulu e-top up and the correlation coefficients of all variables are significant at 5% level of significance. Because correlation coefficients of the variables are below 0.8 as it can be seen in the above table.

R-squared is measured the goodness of fit of the explanatory variables in explaining the variations in purchase preference of e-top up. R-squared value for the regression model was 0.627. This indicates the explanatory variables in this study jointly explain about 62.7% variation in the purchase preference of e-top up. The remaining 37.3% variation in the customers purchase perception on Yimulu e-top up in the case of Butajira Ethio telecom were explained by other variables which are not included in the model. Therefore, these explanatory variables together are good explanatory variables of the purchase perceptions of Yimulu electronic top up.

According to Field, (2005). 0.1 – 0.29 is weak; 0.3 – 0.49 is moderate; and > 0.5 is strong. As a result of this the independent variable of perceived desire to shop without sales person is weakly correlated and significant at 5% level of significant with the dependent variable of purchase perception, the independent variable of convenience perception is moderately correlated and significant at 5% level of significant with the dependent variable of purchase perception. While the remaining independent variables of price perception, perceived product information and perceived service quality are significant at 5% level of significant and strongly correlated with the dependent variable purchase perception.

Question: What other advantages and risks are involved with Yimulu electronic top up?

Most of respondents stated that the advantage of denominations other than multiples of 5 has made the service more appropriate. They also said it avoids a risk of blocking while topping up more than three times since direct PIN of e-voucher is inserted to the subscriber

electronically in automatic way. The availability of the service for 24 hours on peak and off peak hours is the other advantage stated by the respondents.

Additionally, some of the respondents replied that the manual voucher card scratched with hands had bad health effect and with the absence of scratching cards manually, they said they have made free of safety and health threat issues. The respondents also recommended, Ethio telecom should consider other incentives in Yimulu e-top up in addition to the current temporary discount till adoption of the technology is created on the society as far as saving the foreign exchange lost for purchase of voucher cards abroad is involved herewith. Additionally, the respondents also noted that the current restricted number of agents has to boost as that the rural community around the town will be part of the service. On the other hand, most of the respondents replied that a risk of error in inserting mobile number while topping up in shops raised as a major risk to be shy of using Yimulu e-top up.

Question: Currently, the wallet service for e-top up is not available on all local banks. Do you think the unavailability of channel of wallet service system in all banks forbids you from using Yimulu e-top up?

Some of the respondents replied that the service has to be available throughout all local commercial banks stating that their partner bank is not included in the partners list. Moreover, they have noted that there should be a method to the unreachable part of the society where banking service is not available.

Question: Do you think the difference between voucher card and electronic card adequately advertised and awareness creation made?

Most of the respondents replied that they do not believe adequate promotion and advertisement is made on Yimulu e-top up instead it's just a onetime seasonal event often advertised on public holydays. However, they said, as far as mobile top up is a day to day activity of people, they will continue to recharge their balance instantly. As a result, they replied the promotion and advertisement on the service has to be made on a continuous basis in addition to public holydays in order to create firm awareness on the community. They also added that so long most of the society live in rural areas, other systems of advertisement has to be employed to promote the product for the rural community so that the market share will boost.

The respondents replied that the mode of the Yimulu e-top up service excludes blind people from using appropriately the technology by own with wallet services and they recommended as the service should include topping up using finger print.

CHAPTER FIVE

5. SUMMARY, CONCLUSION AND RECOMMENDATION

5.1. Summary

The study employed descriptive and explanatory research design. The respondents were customers of butajira ethio telecom. A sample of 375 Individual Customers, Government Offices, Business Society and Others who has major role in yimulu electronics top up service. Likert scale Questionnaire was used to obtain information from respondents. Data were analyzed using descriptive statistical: such as, percentage, frequency, mean and inferential tools: such as, correlation and multiple regression. Depending on the analysis result, the following major findings were obtained.

Regarding extent of purchase perception of yimulu electronics top up, descriptive statistics show that PPI, PP, CP, PDS, and PSQ has a great effect with almost equal average mean values 3.6587, 3.6373, 3.5973, 3.9200 and 3.7147 respectively.

Concerning the relationship between customer purchase perception and convenience perception, desire without sales person, price perception, perceived product information and perceived service quality; the correlation analysis further shows that there was strong positive relationship between customer purchase perception and price perception, perceived product information and perceived service quality. This finding was consistent with Yoon C. and Esen S. (2015). Results from inferential statistics i.e. multiple regression analysis also show that convenience perception, desire without sales person, price perception, perceived product information and perceived service quality have a significant contribution on customer purchase perception. Summarized model, shows that ($R^2=.632$) all the predictors account for 63.2 % variation of customer purchase perception. The value of adjusted R square was .627, showing that the prediction of convenience perception, desire without sales person, price perception, perceived product information and perceived service quality on customer purchase perception account for approximately 62.7% less variance.

5.2 Conclusion

The purpose of this study was to investigate the effects of identified factors such as perception on product information, perception on price, perception on convenience, perceived service quality and perceived desire to shop without a salesperson on customers' intention on purchase of Yimulu electronic top up service in the case of Butajira Ethio telecom.

First, research findings indicate potential customers' perception levels and major factors in effect, whether they are ready for the adoption of changed lifestyle and, if not, what encourages and discourages them from shopping on the Yimulu e-top up. Second, necessary strategies for Ethio telecom to implement are proposed, along with approaches they can use to enhance online environment and optional other facilities. Third, these findings can predict behavioral intentions of consumers in the e-top up market environment, even where the concept of e-commerce is not mature yet in our country in general and town of Butajira in particular.

This study found that there is positive relationship between independent variables of product information, perception on price, perception on service quality, convenience perception, perception on desire of sales without sales person and dependent variable of purchase perception. These reveal that all independent variables have positive impact on purchase of Yimulu electronic-top up service or referring to direct relationship.

The present study shows that perceived service quality has usefulness with slightly greater effect on consumers' purchase intention. Similarly, price perception, perceived product information, perception on desire to shop without a salesperson and convenience perception was one of the major constructs in this research model that positively affected buyers' intentions

The study discovered that most of the community do not engage in point-of-sales and wallet service which indicates e-commerce is not adopted by the community in which Yimulu e-top up mode of sales made with.

Moreover, the study shows the fear of inserting mobile numbers wrongly by service providers often in small scale shoppers while topping up is hindering the community from using Yimulu e-top up service. The results of the study also find that price perception significantly affects perceived purchase.

5.2 Recommendation

The study shows that perceived service quality has usefulness with slightly greater effect on consumers' purchase intention. Consequently, Ethio telecom shall exert utmost effort on service quality providing decent product information which will in turn influence purchase perception of Yimulu e-top up.

Some of banks referred as 'partner' banks by Ethio telecom do not comply with the requirement and preference of customers. As a result, the wallet service should be available on all banks in addition to fulfilling requirements of customers. Moreover, other payment options should be considered other than the two channels of the service, mainly POS and wallet service. To put in nut shell, Ethio telecom shall work extending the number of partner banks, agents and other modes of service providing through market research in order to make the service accessible to everyone.

The technology used in Yimulu e-top up shall consider some features for instance integrating finger print of users while topping up. Because, while registering to the service, finger prints are being taken and already documented in archives of Ethio telecom. Hence, Ethio telecom has to bring such features of finger print options in addition to subscribing directly by numbers in order to include blind people and illiterate people in the service scheme. Hence, the recharging process has to include other features of the application Yimulu e-top up integrating finger printing codes for those who are in need.

Ethio telecom should also leverage on building trust in topping up is also on the service quality which will result to grow the current sales of e-top up. Illiterate people still do not have confidence on the technology of Yimulu e-top up. Because, they are adopted of receiving hard voucher card as a guarantee and would not trust the technology while topping up in small scale shoppers. Hence, awareness creation and promotion has to be taken extensively in order to solve this problem of trust.

The study indicated that price perception is the other factor that customers' are influenced within the purchase of Yimulu e-top up. If Yimulu e-top up sell products with lower prices relative to the manual voucher cards, people are highly inclined to perceive e-top up as an ultimate option dropping use of manual voucher cards all in all.

Ethio telecom should also note that customers who intend to shop Yimulu e-top up online rely on detailed product information due to reasons such as computer-mediated environment

where customers cannot easily judge the quality of the products. Hence, upgraded and detailed product information has to be provided in these technology features.

Ethio telecom should provide promotion and advertisement on yimulu electronics top up service to be made on a continuous basis in addition to public holydays in order to create firm awareness on the community.

5.3 Direction for Future Research

This study had limitations which did not consider other important aspects of consumer behaviour since the product is recently adopted, e-commerce shopping experience, social impact, and risk and enjoyment factors which only demarking customers perception excluding others like service providers. Further research needs to address these constructs. Further research should also consider a larger sample size to increase reliability.

Last, this study serves as a basis for further research on e-commerce by providing further applications through adopting advanced technologies for increased levels of attitudes, behaviours and satisfaction.

The study could expand to similar towns in areas of research. E-business models should also be integrated in further issues such as customer relationship management by applying new models based on advanced technology.

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APPENDICES

Appendix I – Questionnaire

WOLKITE UNIVERSITY
COLLEGE OF BUSINESS AND ECONOMICS
DEPARTMENT OF MANAGEMENT

OCTOBER 2020

Subject: Data Collection

Dear Sir/Madam.

My name is Yaregal Molla. I'm a student at Wolkite University at post graduate level. One of the requirements in Masters Degree is to undertake a thesis and for this I have chosen the research topic "THE EFFECT OF CUSTOMERS PERCEPTION ON PURCHASE OF YIMULU ELECTRONICS TOP UP SERVICE IN THE CASE OF BUTAJIRA ETHIO TELECOM". This research project is to be undertaken as an attempt to identify the impact of customer's perception on purchase of Yimulu electronics top up in the case of Butajira Ethio Telecom. It's possible to conclude that the study is new to the Ethio Telecom and it will have a policy implication and relevance for success of the organization especially showing the road for the influencing perception of customers on purchase of Yimulu e-top up.

I'm honored to make you part of this study and hence this is to kindly request you to assist me in collecting the data by responding to the questions stipulated in the questionnaire carefully.

If you need any clarifications, please contact me through my e-mail address: yaregalmoll@gmail.com or please give me a call at +2519-18-56-25-13

Thank you for your valuable time and response in advance.

Yours Sincerely,

Yaregal Molla

Appendix II- Questionnaire

Questionnaire for Data Collection

The information provided in this questionnaire will only be used for the purpose of this study. Please read carefully and give appropriate answers by ticking or filling the blank spaces. The information will be treated with maximum confidentiality.

SECTION A: GENERAL INFORMATION

1. Indicate your age

Below 30 ()

31 to 49 ()

50 and above ()

2. Indicate your gender

M ()

F ()

3. Indicate your educational level

Below Grade 12 ()

Diploma ()

Degree ()

Masters and Above ()

4. Indicate your type of occupation: Personal Business () Government Officer ()

Organization () Business Society ()

5. How Long have you use Yimulu electronics top up service

Below 2 years ()

2 to 5 years ()

above 5 years ()

SECTION B: FACTORS AFFECTING CUSTOMERS PURCEPTION AND PURCHASE OF YIMULU ELECTRONIC TOP UP

Using a scale 1-5, Please tick (√) as appropriate: 1. Strongly Disagree 2. Disagree. 3. Neutral

4. Agree 5. Strongly agree

Question	1	2	3	4	5
Objective1:factors influencing customers perception in purchasing					
1.Perceived Product Information has impact on perceived usefulness and purchase of Yimulu e- top up					
2.Perceived usefulness and perceived ease of use has effect on purchase of Yimulu e-top up service					
3.Convenience Perception has impact on perceived usefulness and purchase perception on Yimulu e top-up service					
4.Service Quality has impact on perceived usefulness and purchase perception of Yimulu e-top service					
5.Convenience Perception has impact on perceived ease of use and perception to purchase Yimulu e-top up					
6.Perceived Desire to Shop without a Salesperson has impact on perceived ease of use and purchase perception of Yimulu e-top up					
7. Price Perception has impact on perceived usefulness and purchase of Yimulu e-top up					
Objective 2: customer purchase perception					
8. What is the reason you do not want to buy yimulu (Tick appropriately). 1. quality of package 2. not satisfied with price 3. do not have information on yimulu					
9. Do you think that the following are among the driving forces for the Adoption of E-top up services in Butajira telecom (Tick appropriately). 1.Desire to improve the relationship with customers					

<p>2.Desire to cover wide geographical area;</p> <p>3.Desire to reduce transaction cost;</p> <p>4.Desire to improve customer service;</p> <p>5.Desire to satisfy rapid change of customer needs and preferences</p>					
<p>10.Major individual response factors are:</p> <p>a. Interest, attention, needs/motives, and past experiences</p> <p>b. Personality, and attitudes</p> <p>c. Values, and mental set</p>					
<p>Objective 3: the role of customer perception in purchasing</p>					
<p>11. Possible benefits that customers expected to realize from yimulu e-top up (Tick appropriately).</p> <p>1. Enhance higher revenue</p> <p>2. reduced paper work</p> <p>3.Increase reliability and reducing errors;</p> <p>4.Improving transaction speeds</p>					
<p>12. To what extent do you realize the following benefits of yimulu as opposed to voucher card? (Tick appropriately).</p> <p>1. Risk avoidance at the time of scratch</p> <p>2. availability of all denominations</p> <p>3. risk avoidance of theft</p> <p>4.Generally, I am satisfied with yimulu products</p>					

13. What persuade you to buy/use yimulu (Tick appropriately).					
I. advertisement					
II. friends, families					
III. social media(face book, telegram)					
IV. other					

Table 1. Summary of factors affecting customers purchase perception of Yimulu e-top up

14. Please choose and circle five most important factors that will make you return to purchase at ethio telecom by placing an “X” in front of each factor.

1. Price
2. Service
3. Simplicity
4. Quality of the product
5. Product information
6. Availability
7. Convenience
8. Other_____

15. What other advantages and risks are involved with Yimulu electronic top up?

16. Currently, the wallet service for e-top up is not available on all local banks. Do you think the unavailability of channel of wallet service system in all banks forbids you from using Yimulu e-top up?

17. Do you think the difference between voucher card and electronic card adequately advertised and awareness creation made?

18. Is voucher card or yimulu electronics top up important for you. Why?

19. Please list any major problems(technical, social, economic, environmental and other related) and opportunity associated with yimulu electronic-top up activities in your community:

20. Give your views as to what interventions must be made for better implementation of yimulu electronics top up service:

21. How effective are Butajira ethio telecom in providing relevant information on yimulu electronics top up?

22. Why is customer perception important?

23.If any Comments;

THANK YOU FOR YOUR COOPERATION!!!

Appendix III – Interview

WOLKITE UNIVERSITY

COLLEGE OF BUSINESS AND ECONOMICS

DEPARTMENT OF MANAGEMENT

Structured interview conducted with government office & other organization management members of yimulu electronics top up users.

Hello sir/madam! My name is Yaregal Molla and I am currently pursuing my Masters of Business Administration (MBA) at Wolkite University College of business and economics. I kindly request you to ask a few set of questions regarding factors affecting customer perception in your good office. Shall I proceed?

Survey of factors affecting perception of customers on purchasing of yimulu electronics top up service in butajira ethio telecom

Thinking over your entire experience in the position you have hold now, would you please give me your genuine response to the following questions?

1. Can you describe the yimulu electronics top up practice of your organization? In what way does it differ from other organizations?
2. How does your organization attain knowledge about yimulu electronics top up?
3. What are the major factors in your office on purchasing of yimulu electronics top up?
4. How do you describe the awareness of yimulu electronics top up concept as well as perception of yimulu electronics top up?
5. Would you tell me any strength and weakness of yimulu electronics top up related to purchasing and using of it?
6. Does Butajira ethio telecom gives awareness on yimulu electronics top up to perceive the product or service?

THANK YOU FOR YOUR COOPERATION!!!

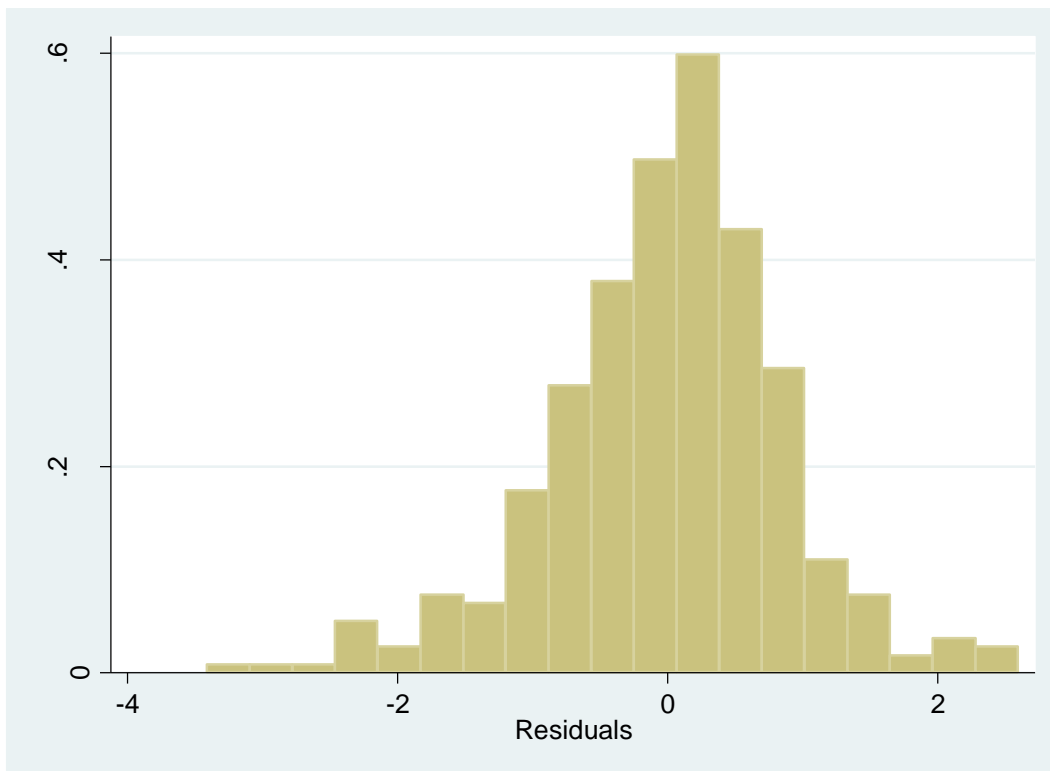
Appendix IV: Normality test

. swilk r

Shapiro-Wilk W test for normal data

Variable	Obs	W	V	z	Prob>z
r	375	0.97729	5.902	4.211	0.00001

Histogram test for normal data



Appendix V: Regression

. reg CPP PPI CP PP PSQ PDS

Source	SS	df	MS	
Model	482.244621	5	96.4489243	Number of obs = 375
Residual	280.272712	369	.759546645	F(5, 369) = 126.98
Total	762.517333	374	2.0388164	Prob > F = 0.0000

R-squared = 0.6324
Adj R-squared = 0.6275
Root MSE = .87152

	Coef.	Std. Err.	t	P> t	[95% Conf. Interval]	
CPP						
PPI	.1558966	.0355218	4.39	0.000	.0860461	.2257471
CP	.1360511	.0350738	3.88	0.000	.0670815	.2050207
PP	.369033	.0367968	10.03	0.000	.2966753	.4413906
PSQ	.3868965	.038935	9.94	0.000	.3103343	.4634587
PDS	.0923257	.0314232	2.94	0.004	.0305347	.1541167
_cons	-.5515401	.1859311	-2.97	0.003	-.9171576	-.1859227

VI. Reliability Statistics

Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
.734	.736	6

Appendix VII- Heteroscedasticity test table

Breusch-Pagan / Cook-Weisberg test for heteroscedasticity

Ho: Constant variance

Variables: fitted values of customer purchase perception

chi2 (1) = 0.22

Prob >chi2 = 0.6410