

## Personal Factors Influencing Consumers' Buying Decision of Mobile Phone: A Case of Ethiopia, Dilla City

Menna Olango Agago, Ph.D.  
School of Education, Hawassa University, Hawassa, Ethiopia  
E-mail: [mennaolango@yahoo.com](mailto:mennaolango@yahoo.com);

Prof. Rajyalakshmi Nittala, M.BA., Ph.D.  
Department of Commerce and Management Studies, Andhra University, Visakhapatnam, 530 000,  
Andhra Pradesh, India  
E-mail: [nittalarl@yahoo.co.in](mailto:nittalarl@yahoo.co.in)

Genet Gebre Tirfe, MBA., Ph.D candidate  
Department of Commerce and Management studies, Andhra University, Visakhapatnam, 530 000,  
Andhra Pradesh, India  
E-mail: [genigebre2008@yahoo.com](mailto:genigebre2008@yahoo.com)

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### Abstract

Mobile phones have become one of the most important means of communication in Ethiopia. It enables people to keep in touch with their families and friends. Beyond personal communication mobile phones facilitate the day to day activity of its users. The objective of this study is to investigate personal factors influencing consumers' buying decision of mobile phone in Ethiopia, Dilla City. This study focuses on studying consumers' personal factors such as age, education, income, and occupation of consumers that influence buying decision of mobile phone. The study surveyed 381 customers by using non probability sampling technique. Sampling was all from businessmen, employees in government office, teachers, as well as students. The primary data were collected by using structured questionnaire where as the secondary data were obtained from books, various published, and unpublished works of scholars, reports, and on line sources. Customers were studied at their motive to purchase new mobile phones on the basis of pre-purchase evaluation, post purchase evaluation, and personal factors. Descriptive statistics and Chi-square test have been employed to analyze the data. Investigations of the inferential analysis revealed that significant associations exist between motivating factors and personal factors. Therefore, the findings of the study provide companies and active players in mobile phone production and marketing with practical suggestions as well as recommendations on how to meet consumers' needs in Dilla town.

**Keywords:** Personal factors, Mobile phone, Consumer behavior, Dilla City.

### 1. Introduction

The introduction of telecommunication services in Ethiopia dates back to 1884, seventeen years after the invention of telephone technology in the world. Ethio-telecom is the oldest public telecommunication operator in Africa (Ethio telecom, 2014). Information communication technology has become an integral part of Ethiopia's development program over the last decade, following initial indifference to the development of the sector. The country faces a substantial gap between interest in the information communication technology, the policy, and regulatory instruments available to enable its development. Accordingly, telecommunications infrastructure and value-added services are still owned by the state. Ethiopia is one of the few countries that retained a government monopoly on all telecom services including fixed, mobile, and internet (Lishan, 2009/10). Even though, the telecom environment in the country is monopoly, subscriber growth in mobile sector has been excellent with a compound annual growth rate of almost 90 percent since its inception in 1999 (Tele\_Stat\_bulletin, 2005). The number of mobile subscribers has increased from 17,757 in 2000 to 25,646,865 in 2013 and mobile tele-density is jumping from 0.03 to 27.25 percent over this period (ITU, 2014), however, communications market in Ethiopia is far behind the global average and neighboring countries in Africa. The current monopoly situation of Ethio telecom as sole operator in telecommunication services also stifles social and economic opportunities of individuals, enterprises, and institutions. Its cost to national development is very high. In addition, the nature of settlement in rural areas and as a result low penetration, high cost of supply installation of solar panels to use as an alternative power source in rural areas, and lack of adequate infrastructure development is another challenge of the sector. Although recent progresses are made by the government in roads and power infrastructures country wide, these are not well developed in remote areas. This hinders the rural telecom service expansion process. The telecom market in Ethiopia is also characterized by excessive pricing, poor quality of service, inefficiency,

lock-in, and the absence of choice that had a detrimental effect on the revenue of the incumbent and the productivity of public and private enterprises (Baron, 2010, Research ICT Africa, 2008). Notwithstanding recent improvements in mobile phone subscription (Taye, 2010) mobile phone coverage and its performance is still very low in the country. Besides, Ethio-telecom is unable to satisfy the growing need of customers through mobile phone technology and services.

Mobile phone technology has thus become a paramount importance for countries which pursue economic development. It has emerged as the way of communication for small businesses and enterprises. Mobile phones are not mere a device for communication but an extremely advanced tool with effective business applications. The integration of relatively new technologies such as GPS, text messaging in the form of SMS, mobile e-mail service, camera, and multimedia too has created demand for cell phones around the world (Das, 2012). The various application features and services make mobile phone an important device to buy even if users are from different age, income, education, and occupational groups. Despite, the growing importance of mobile phone technology there has, to date, been relatively little research on consumer behavior on mobile phone market in Africa (Aker and Mibiti, 2010; Gerstheimer and Lupp, 2004) especially in Ethiopia Context. In addition, the topic is still under developed and the research is in its early stages. Moreover, a major part of studies on cell phone have been carried out in developed countries (Lim and Ang, 2008). Furthermore, this new form of technology-led marketing affects greatly consumers' day to day life in Ethiopia. Therefore, the current study focuses on personal factors that influence consumers' buying decision of mobile phone relating with motivating factors by taking Dilla City as a study cite.

Dillas' importance as a market center grew especially for its coffee market after the mid-1920s. It is the administrative center of the Gedeo Zone in the Southern Nations and Nationalities, and Peoples Region (SNNPR). The city is located on the main road from Addis Ababa the capital city of Ethiopia to Nairobi. Dilla is the major transfer and marketing point for coffee grown farther south, particularly of the much-prized Yirga-Cheffe varietal (<http://en.wikipedia.org/wiki/Dila>). The total population of the town is 125,599 out of which male account 63,360 and female constitute 62,239 (CSA estimates, 2014). Infrastructure problems are hampering the socio-economic development of the town. The most important means of transport is road transport. Currently, the existing road network is insignificant in relation to the size and area of the town (Dilla LDP, 2012). This has been one of a great challenge in the development of communication technology in the town.

Moreover, mobile phones market in Dilla is at its infant stage as compared to the increased commercial activities of the town. The growing demand for modern communication technology and services in each sector of the economy urges more research in the country. Hence, considering mobile phone as one of the telecommunication system, the current study explores the association between personal factors of consumers and motivating factors for buying mobile phone in Dilla city.

### 1.1 Objectives of the study

1. To identify personal factors that influence mobile phone buying decision
2. To examine the association between personal factors and motivating factors for buying mobile phone

### 1.2 Literature Review

Noel (2009) elaborated that consumers' need and interests often change as they age. Solomon, Bamossy, Askegaard, and Hogg (2006) further stated that a consumer is defined to a great extent by what he or she does for a living. Hence, occupational prestige is one way to evaluate the worth of people. On the other hand, Schiffman and Knauk (1997) stated that education influences an individual's values, tastes, and the manner in which information is processed. The more education a person has, the more likely it is that the person is well-paid and has admired or respected position i.e., high occupational status.

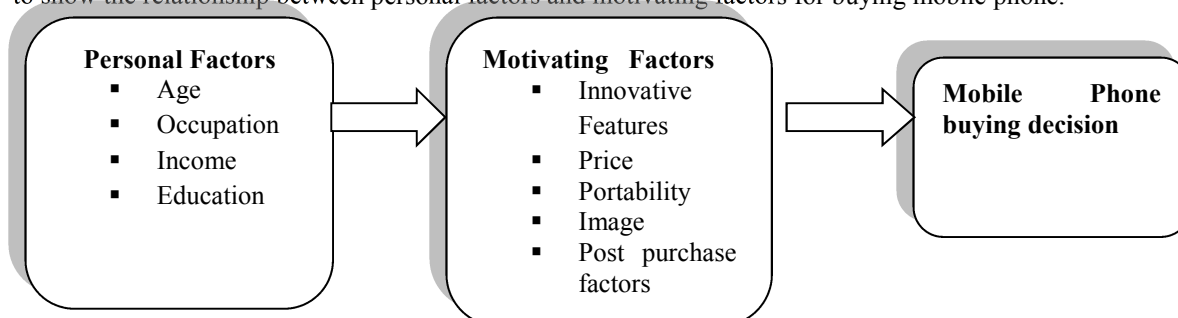
Chaubey, Zafar, and Hasan (2011) in their research observed that different factors affecting customers' decision of mobile service providers are associated with their level of education and income. Karjaluoto, Karvonen, Kesti, Koivumäki, Pakola, Ristola, and Salo (2005) also revealed that students are buying low-priced phones. Some groups regarded new technological features such as multimedia messaging service (MMS) handy but to too expensive to use at present. Participants were also skeptical about the quality of the pictures and video clips. A general view seemed to be that mobile phones are still seen as talking devices, and new properties were not commonly used. Their study concluded that consumers are aware of the so-called curse of technology markets referring to the fact that new technologies reduce in price over time. This expected price reduction seems to be a factor slowing the diffusion of new models especially among lower income consumers. In another study, Jha (2013) investigated the buying behavior of consumers by comparing urban and rural consumers in Bihar with regard to mobile phone. The result of the study reveals that rural consumers are basically different from their urban counterparts. Poor literacy levels and limited exposure to product and services account for differences in buying behavior affecting the dynamics of rural consumer behavior. These factors contribute to make rural consumer behavior dissimilar from the urban consumer. On the other hand, Patel and Rathod (2011)

conducted a study on mobile phone usage habits of students in rural areas of Visnagar by emphasizing on different influential factors affecting mobile phone purchase. The result of the study revealed that mobile phone has been hugely accepted by students pursuing their graduation. On the other hand, Juwaheer, Pudaruth, Vencatachellum, and Ponnusami (2013) examination of the inferential analysis also depicted that significant relationships exist between mobile phone selection and the demographics of the young consumer segment. Similarly, Tripathi and Singh (2012) study results suggested that the low income group people are attracted by cell phones and they purchased it by credit system. This push those buyers into the debt trap. Karjaluo et al. (2005) further investigation revealed that professions in middle or top management of various companies value enhanced data and networking features significantly higher than students and employees that perform tasks on the operational level in manufacturing or service industries. The only exception is the design, which is considered equally important between employees that perform tasks on the operational level in manufacturing or service industries workers and students. Singh and Goyal (2009) in their study also concluded that mobile handset users of age group of 18-30 years are less price sensitive than consumers of other groups; rather they consider physical appearance, brand, value added features, and core technical features are more important than users of any other age groups

The study also revealed that consumers of age group 50 years and above have given greater importance to price than consumers of other age groups. In addition it was found that there were significant differences between different age groups as regards to the importance given to all the factors except post-purchase services. The difference was highest for the brand closely followed by core technical features of the handset. Gender differences have also existed for these factors. Soriano (2005) in their study also established that middle-aged users were reasonably concerned about the efficiency at which SMS related tasks are conducted. They also found that the physical representation of textual and numerical inputs as well as navigational simplicity play an important role from the initial point of user interaction with various mobile phone handsets. Therefore middle-aged users need to be considered in improving the design of current handsets. Besides, results of Nam, Hamlin, Gam, Kang, Kim, Kumphai, Starr, and Richards (2007) reflected that elderly consumers are selectively innovative and they accept only those innovations that provide exclusive benefits.

### 1.2.1 Conceptual Frame Work

The literatures above specified that different points which are essential in understanding of factors that are involved in consumers buying decision of mobile phone. The detail discussion above also entails companies to consider personal factors of consumers in production and marketing of mobile phones. A conceptual frame work for this study is developed based on the research work of (Karjaluo et al., 2005 and Chaubay et al., 2011) to show the relationship between personal factors and motivating factors for buying mobile phone.



**Figure 1. The relationship between personal factors and motivating factors for buying mobile phone**

Source: Adopted from the works of (Karjaluo et al., 2005, and Chaubay et al., 2011).

### 1.3 Research Methodology

This section describes the research design for this study and the manner in which the research was conducted. The research sample, research methods, instruments used to collect the data, and method of distribution of questionnaire. Techniques of data analysis including methods used to maintain validity and reliability of the instrument are also explained. The research employed a descriptive research design for this study. Descriptive research design describes behavior, attitudes, values and characteristics (Kothari, 2004). The descriptive research design was found to be appropriate for this study because the purpose of the study was to investigate personal factors influencing consumers' buying decision of mobile phone. The target population included business men, teachers, employees in government office, and students.

To make the data more meaningful, effort was made to collect the information from 400 consumers by using non probability sampling technique. However, 381 qualified questionnaires were returned. The instrument for data collection in the form of a structured questionnaire was designed to elicit information on demographic aspects and motivating factors for buying mobile phone. The questionnaire had a mix of close-ended and open-ended questions in it. The questionnaire contains six sections. The first part was related to the demographic

aspects of consumers while the rest of five sections included motivating factors such as innovative features, price, portability, image, and post purchase factors for buying mobile phone. Each section of these factors contains some subsections on some relevant aspects. These subsections are supported by some statements. The responses obtained in 5-point Likert scale are quantified as 1, 2, 3, 4, and 5 for strongly disagree, disagree, neutral, agree, and strongly agree respectively. The open ended questions also support to generate insights on behavioral patterns of consumers for buying mobile phones. The motivating factors were selected from the study conducted by (Karjaluoto et al. 2005 and Chaubey et al., 2011) keeping in view of their relevance to mobile phone buying in Ethiopia, Dilla city. In order to achieve the objective of the research Chi-square test symbolically written as ( $X^2$ ) was used for data analysis. This approach was selected to examine the association between personal factors of consumers and motivating factors towards mobile phone buying. Table 1 below illustrates the demographic characteristics of respondents.

**Table 1 Demographic distribution of the sample data**

| Parameter                 | Class                          | Frequency | %of Total sample |
|---------------------------|--------------------------------|-----------|------------------|
| Age                       | Below 20                       | 67        | 17.6             |
|                           | 20-35                          | 196       | 51.4             |
|                           | 36-50                          | 93        | 24.4             |
|                           | Above 50 years                 | 25        | 6.6              |
| Gender                    | Male                           | 117       | 30.7             |
|                           | Female                         | 264       | 69.3             |
| Marital Status            | Married                        | 183       | 48               |
|                           | Unmarried                      | 198       | 52               |
|                           | Primary School                 | 13        | 3.4              |
| Educational Qualification | Secondary School               | 80        | 21               |
|                           | Certificate                    | 17        | 4.5              |
|                           | Diploma                        | 93        | 24.4             |
|                           | Bachelors Degree               | 154       | 40.4             |
| Occupation                | Masters Degree                 | 24        | 6.3              |
|                           | Businessmen                    | 93        | 24.4             |
|                           | Teachers                       | 98        | 25.7             |
|                           | Employees in Government Office | 97        | 25.5             |
|                           | Students                       | 93        | 24.4             |
| Monthly Income            | Below 2000                     | 188       | 49.3             |
|                           | 2000-3000                      | 91        | 23.9             |
|                           | 3001-40000                     | 66        | 17.3             |
|                           | Above 4000birr                 | 36        | 9.4              |

Source: Primary Data

From table 1 above, it can be concluded that sample customers in all age groups are users of mobile phones. However, age group 20-35 consists of the highest percentage (51.4%) of users compared to others. On the other hand, the table indicates that the least number of respondents above 50 years are (6.6%). The majority of the respondents are females (69.3 %); and unmarried respondents represent (52%). Besides, sample respondents who possess bachelors' degree level are (40.4%). The least number of respondents (4.5%) and (3.4%) are in certificate and primary level of education. The table also shows that according to occupational status, the number of respondents in each group is similar. Besides, (49.3%) samples respondents are within income group of below 2000ETH br. While, (9.4%) of respondents earn monthly income of above 4,000ETHbr.

### 1.3.1. Reliability and validity of data

**Table 2 Reliability of instruments**

| S. No | Motivating Factors           | Items                         |                             |                              |                          |                            |                       |                          |
|-------|------------------------------|-------------------------------|-----------------------------|------------------------------|--------------------------|----------------------------|-----------------------|--------------------------|
|       |                              | 1                             | <b>Innovative Features</b>  | Built in Camera<br>.324**    | Large memory<br>.350**   | Larger display<br>.658**   | Double Sims<br>.564** | 2G&3G spectrum<br>.687** |
| 2     | <b>Post purchase factors</b> | Service center<br>.513**      | Maintenance cost<br>.463**  | Spare parts<br>.361**        | Guarantee<br>.709**      | Customer service<br>.717** | Facilities<br>.728**  |                          |
| 3     | <b>Price factor</b>          | Most important<br>.503**      | High price<br>.489**        | Reasonable price<br>.369**   | Price discount<br>.412** |                            |                       |                          |
| 4     | <b>Portability factors</b>   | Big type<br>.312**            | Medium type<br>.427**       | Small type<br>.423**         | Light type<br>.349**     |                            |                       |                          |
| 5     | <b>Image factors</b>         | Physical appearance<br>.579** | Country of origin<br>.698** | Company reputation<br>.642** | Social status<br>.566**  | New brands<br>.609**       |                       |                          |

\*\*Correlation is significant at the 0.01 level (2-tailed)

Source: primary data

The content validity of the questionnaire in this study was assessed through examination by experts in the area. Initial changes were made to clarify or delete some statements according to recommendations or comments of the experts. A pilot survey was also conducted with 24 customers from each occupation i.e., business men, teachers, employees in government office, and students prior to the data collection in terms of ambiguous questions and wordings. Few modifications were made to avoid misunderstanding among respondents, where as the reliability of the questionnaire was tested by using item total correlation (see table 2 above). According to Pallent (2005) these figures give an indication of the degree to which each item correlates with the total score; values less than .3 indicate that the item is measuring something different from the scale as a whole. In this research, items below .3 were omitted. This shows that items on the scale are acceptable

### 1.3.2 Hypothesis

We use mobile phones in our everyday life as tools and for entertainment regardless of our age, occupation, income, or education. Consumers' behavior is influenced by their personal factors, which include buyers' age and stage in the life cycle, occupation, economic circumstances, life style, personality, and self concept. The life cycle of consumers is an orderly series of stages in which consumers' attitude and behavioral tendencies evolve and occur because of developing maturity, experience, income, and status. Consumers are also very concerned about their image and the status in the society which is a direct outcome of their material prosperity. Products and brands are perceived by consumers as having images or symbolic meaning (Loudon and Della Bitta, 1993). The profession or the occupation a person is in again has an impact on the products they consume. The status of a person is projected through various symbols like the dress, accessories, and possessions. Hence, the following hypothesis is proposed.

**Different factors motivating the customer in favor of a particular mobile phone is associated with age, level of education, income, and types of occupation for buying mobile phone**

### 1.4. Data analysis and result discussion

Table 3 and 4 below are constructed to investigate the association between personal factors of and motivating factors to buy mobile phone.

**Table 3 Association of age and occupation of consumers with motivating**

| Association between age of consumers and motivating factors |                    |    |         | Association between occupation of consumers and motivating factors |    |         |
|---|--------------------|----|---------|--|----|---------|
| Motivating factors  | Pearson Chi-Square | DF | p-value | Pearson Chi-Square   | DF | p-value |
| Innovative features   | 26.351*            | 9  | .002    | 33.777*  | 9  | .000    |
| Price   | 6.075              | 9  | .732    | 18.640*  | 9  | .028    |
| Portability   | 23.744*            | 9  | .005    | 13.986   | 12 | .302    |
| Image   | 22.702*            | 12 | .030    | 25.884*  | 9  | .002    |
| Post purchase factor  | 8.596              | 9  | .475    | 12.532   | 9  | .185    |

**Factors for buying mobile phone**

\*Significant at .05 levels

Source: Primary data

Table 3 above indicates that the association between ages and occupations of consumers and motivating factors for buying mobile phone. The Pearson Chi-square test depicts that there is a significant association between age of respondents and innovative features as ( $X^2$  26.351, DF 9, p.002,  $P < .05$ ); portability of mobile phone ( $X^2$  23.744, DF 9, p .005,  $P < .05$ ); and image towards mobile phone as ( $X^2$  22.702, DF 12, p .030,  $P < .05$ ). While the association between sample respondents' age and price of the mobile phone as ( $X^2$  6.075, DF 9, p.732,  $P > .05$ ); and post purchase factors to buy mobile phone as ( $X^2$  8.596, DF 9, p. 475,  $P > .05$ ) is not significant.

Hence, the study result in table 3 above shows the association between respondents ages, innovative features, portability, and image towards mobile phone is significant as ( $P < .05$ ) for these aspects. On the contrary, the association between respondents' ages and post purchase factor is not significant as ( $P > .05$ ) for these factors. Sample respondents represent different occupational groups of business men, teachers, employees in government office, and students (see table 1). The result in table 3 also indicates that there is a significant association between sample respondents' occupations and innovative features as ( $X^2$  33.777, DF 9, p.000,  $P < .05$ ); price of mobile phone ( $X^2$  18.640, DF 9, p.028,  $P < .05$ ); and Image towards mobile phone ( $X^2$  25.884, DF 9, p. 002,  $P < .05$ ). On the other hand, the association between respondents' occupations and portability of the mobile phone as ( $X^2$  13.986, DF 12, p.302,  $P > .05$ ); and post purchase factors to buy mobile phone as ( $X^2$  12.532, DF 9, p. 185,  $P > .05$ ) is not significant. Hence, the study result shows that the association between respondents occupational status and innovative features, price, and image towards mobile phone is significant as ( $P < .05$ ) for these aspects. However, the association between respondents' occupations and portability aspects and post purchase factor is not significant as ( $P > .05$ ) for these factors.

**Table 4 Association of monthly incomes and educational level of Consumers with motivating factors**

| Association between Monthly Incomes of consumers and Motivating factors |                    |    |         | Association between Educational level of consumers and Motivating factors |    |         |
|---|--------------------|----|---------|---|----|---------|
| Motivating factors  | Pearson Chi-Square | DF | p-value | Pearson Chi-Square  | DF | p-value |
| Innovative features   | 26.329*            | 9  | .002    | 25.520 *  | 15 | .043    |
| Price   | 7.323              | 9  | .604    | 21.250  | 15 | .129    |
| Portability   | 10.987             | 9  | .277    | 15.142  | 15 | .441    |
| Image   | 15.142             | 12 | .234    | 32.319 *  | 20 | .040    |
| Post purchase factor  | 20.800*            | 9  | .014    | 14.397  | 15 | .496    |

\*Significant at .05 levels

Source: Primary data

Table 4 above indicates that the association between monthly incomes'; educational level of consumers; and motivating factors to buy mobile phone. The Pearson Chi-Square test reveals that there is a significant association between innovative features of mobile phone and monthly incomes of consumers as ( $X^2$  26.329, DF 9, p.002,  $P < .05$ ) and post purchase factors of mobile phone ( $X^2$  20.800, DF 9, p.014,  $P < .05$ ). On the other hand, the association between monthly income of consumers' and price of mobile phone as ( $X^2$  7.323, DF 9, p.604,  $P > .05$ ); portability of the mobile phone as ( $X^2$  10.987, DF 9, p.277,  $P > .05$ ); Image of the mobile phone as ( $X^2$  15.142, DF 12, p. 234,  $P > .05$ ) is not significant. The table also indicates that the association between educational level of consumers' and motivating factors to buy mobile phone. The Chi-Square test shows that there is a significant association between Innovative features and image towards mobile phone and educational level of consumers as ( $X^2$  25.520, DF15, p.043,  $P < .05$ ) and ( $X^2$  32.319, DF 20, p.04,  $P < .05$ ). On the contrary, the association between educational level of consumers and price of mobile phone as ( $X^2$  21.250, DF15, p.129,  $P > .05$ ); Portability of mobile phone ( $X^2$  15.142,

DF 15, p.441,  $P > .05$ ); Post purchase factors ( $X^2$  14.397, DF 15, p.496,  $P > .05$ ) is not significant. Hence, the study result in table 4 above shows that there is a significant association between monthly income of respondents' and innovative features, and post purchase factors of mobile phone.

The result above also shows that there is a significant association between educational level of respondents and innovative features and image towards mobile phone. Therefore, the study results in table 3 and 4 concluded that there is a significant association between ages, occupation, monthly incomes, and educational level with innovative features of mobile phone; there is also a significant association between ages, occupations, and educational level of consumers and Image factors of mobile phone; the association between ages of consumer and portability aspect is also significant; the association between occupations of consumer and price factor is significant; and the association between monthly incomes and post purchase aspect is significant at ( $P < .05$ ) level.

The results of the analysis discussed in this study are supported by different research studies: Zhao (2004) considered the age character of the college student group, the study results showed that these groups are easier to be attracted by novelty of the mobile phone which includes new appearance and sculpting, new function, and new type; Zulkefly and Baharudin (2009) found that age of the students also played a factor in

determining patterns of using the mobile phone. Younger students were found to be more inclined to use the additional features of the mobile phone such as, MMS and GPRS, while older users preferred to use the conventional voice calls.; Karjaluoto et al. (2005) investigation also revealed that professions in middle or top management of various companies value enhanced data and networking features significantly higher than students and employees that perform tasks on the operational level in manufacturing or service industries. In addition, Özcan and Koçak (2003) studies showed that income, previous experience with cellular phones, brand of handset, and use at the workplace and in the car are found to be important in determining the level of usage. Thus, research works discussed above from different perspectives supported the current study.

### 1.5. Conclusion

The research was carried out to investigate personal factors influencing consumers' buying decision of mobile phone in Ethiopia, Dilla city. This study adds to the knowledge of consumer behavior which is very much influenced by personal factors such as age, education, income, and occupation of consumers. The research also suggests that consumers make their purchase decisions on the basis of their evaluation of various factors related to the product and their personal factors. Besides, the study result revealed that the association between personal factors and consumers' buying decision of mobile phone by identifying five motivating factors such as innovative features, price, portability, image, and post purchase factor. Consistent with the findings of (Karjaluoto et al., 2005, and Chaubey et al., 2011) the study found that significant association between innovative features, portability, image factors and age of consumers. Similarly, a significant association was found between innovative features, price, image, and occupation of consumers. In addition, the study findings depicted that there is a significant association between innovative features, post purchase factor, and monthly income of consumers. Likewise, a significant association was portrayed between innovative features, image factors, and educational status of consumers. Thus, producers and marketers in Dilla city achieve their future marketing strategy best if they take in to account personal factors that affect consumers' decision for mobile phone buying. Despite this study provides an insight into consumers' personal factors that influence mobile phone buying decision research work is still an attempt on consumers' behavior toward mobile phone choice and certain limitations concerning the research setting should be suggested in order to guide future research. Hence, the study used non-probability sampling technique which is not totally free from bias. The study was also conducted by using Dilla City with business men, teachers, employees in government office, and students. Future research may focus to validate the current result by using probability sampling technique encompassing customers in rural areas. Further investigation may be required by focusing on other aspects of personal factors such as consumers' personality and self concept.

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