



Influential factors affecting smart phone user's switching behavior

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Abstract

Increased competition and globalization has made mobile phone market to be one of the most interested environments today. It is therefore important to look at factors that influence the consumer switching between different brands of mobile phones. On this basis, this research investigates consumers' switching behavior of mobile phones by studying factors that influence consumers to change their mobile phones brand. The research is survey research; thus, questionnaire was the instrument used which was administered on two hundred and thirty (230) respondents. The study used descriptive and inferential statistics for data analysis by employing the Structural Equation Modelling (SEM-AMOS) technique using the Maximum Likelihood Estimation (MLE). The study reveals that price, reference group/social status and product features have a direct significant effect on consumer switching behavior among bank workers in Damaturu Metropolis. The recommendations from the study on mobile phone manufacturers and consumer behavior stress the importance of supporting frontline marketers, integrating pricing strategies for customer satisfaction, building long-term customer relationships, staying updated with technology trends, ensuring affordability, and encouraging customer feedback to enhance brand loyalty and satisfaction.

Keywords: consumer switching, product price, reference group and mobile phone

1. Introduction

Information Communication Technology (ICT) has become an important aspect of marketing in this era of globalization where the world has become one small village. The role mobile phones play in people's daily lives is ubiquitous. Today, mobile phones have changed the way people communicate (Short Message Service (SMS), video calls, etc.). In short, mobile phones have evolved into multi-tasking devices where 54% of usage is voiced and 46% is internet (data usage). It has now become a platform where individuals or group of individuals can exchange ideas and information (Isaid & Faisal, 2017) ^[12]. Thus, since mobile phone industry is becoming much complex, and consumers are exposed to so many different products in the market, the consumers tend to switch brand.

Adesoji (2017) ^[15], ascertains that smartphones are now the key drivers for the e-commerce market in Nigeria especially the deployment of mobile financial services (primarily mobile money). Smartphone usage is now the first point of internet access (cheaper than a computer) and therefore reach more people. Customers can access the e-commerce platform via its app rather than the full website. Mobile money enables customers who do not have bank cards (i.e., the majority of the Nigerian population) to pay for their e-commerce orders remotely. This is only possible with smartphone. Furthermore, Ovum a UK based ICT Research Company, asserts that over 20 million smartphones were in use in Nigeria in 3Q2014, and there were 95 million smartphone users in Nigeria as at 2019. The recent upsurge increase in the use of smartphone in Nigeria and the corresponding penetration of the internet may be said to be the reason for the current boom in the online banking, online shopping and online entertainment in the country.

Anshika (2018)^[10], further highlights that, Samsung, Tecno, Itel and Infinix captured two-third of the total smartphone market in Nigeria. Samsung still retained its top position in 2018 and lost it to Tecno in the first quarter of 2019 with about 17% decline in the market share. Taiwo (2017) ascertains that Samsung led the overall smartphone market with a share of 36%, and 34% in 2016 and 2017 respectively. The brand was reported to have lost about 17% of its market share by first quarter of 2019 due to market competition and in-flows of low-price and affordable devices. Smartphone devices like Samsung and Apple cost hundreds of dollars, while brand like Techno, Itel and Hauwei are fairly priced. The number of end users that uses most of these devices don't have the disposable income to afford higher-end devices. The end user then purchases the most device they can afford with the amount they have. According to Gartner (2020), emerging Chinese brands are growing larger due its comparatively low price and improved designs and quality in areas of its applications. Tecno in the first quarter of 2019 led the smartphone market with 31% market share. The introduction of new models of a device such as 'Spark Series' and upgraded its existing 'Camon Series' give more market power to the brand. Itel and Infinix holds the third and the fourth position with 14% and 12% market share respectively (Counterpoint's Market Monitor Service (CMMS), 2019).

Consumer's switching occurs when any brand and marketing strategy fails to deliver its full strengths and accomplishing the consumers' needs and requirements (Bhasin, 2010). For a product offering to survive, consumer's needs and demands must be comprehensively understood (González-Pernía, Jung, & Peña, 2015). Therefore, a clear understanding of consumer switching behavior is important considering that consumer switching behavior process could be used to attract new users and also retain existing customers. This is because consumer switching behavior is seen as a process of being loyal to one product provider and switching to another product provider due to dissatisfaction or some related issues (Sharma, Sharma, Diwan & kumar, 2017). It is important to note that losing a consumer is a serious setback for the firm in terms of its present and future earnings, as it will reduce the firm's profitability (Sathish, Kumar, Naveen & Jeevanantham, 2011). Ogebeide (2015) further opines that the loss of consumers, whether due to competition, business rivalry, market shrinkage or an overall economic downturn, will adversely affect the performance of the business.

Since the inception of mobile phone into the country Nigeria in 2001, many global mobile phone companies have flooded the Nigerian markets. Due to the large entry of mobile phone companies, many smartphone brands have been introduced into the market namely: Apple, Samsung, Sony, Lenovo, HTC, Huawei, LG, Motorola, Itel, Nokia, Blackberry, Tecno, Gionee, Infinix and others. Consumers make their decision to opt for a particular brand with lots of considerations on their minds like the price, product quality, product design and others.

From the preliminary discussions with the mobile phone users and marketers in kano phone market and Damaturu metropolis, the researcher was exposed to many dynamic factors that motivate consumers to switch a brand. Essentially, a new technology of mobile phones comes within three to four months and the maximum duration of using a mobile phone is up to three years. Afterwards, the mobile phone users tend to switch or change the existing phone due to various reasons (Sharma, Sharma, Diwan & kumar, 2017)

^[132]. Accordingly, the mobile phone manufacturing companies always try to introduce new technology to attract consumers. Also, many companies introduce new marketing schemes in order to influence consumers to own the same configuration of mobile set. For instance, many consumers purchased 4G mobile set even when they already have a good mobile of 3G capacity. Reference from friends or reference group, social status, camera resolution, storage capacity, battery life/backup, new design, low price, popularity and others are some factors that are frequently seen as influencers of consumer switching behavior.

Consumer switching behavior has long been of great interest to many researchers and practitioners (Zhang, 2007). The understanding of what influences consumers switching behavior that is, whether to stay loyal or switch to another brand is essential. Mobile phones have gained huge popularity throughout the world and has millions of users. At the end of 2017, the total number of mobile phone subscribers in the world was 4.77 billion. Nigeria being the African largest mobile market has 162 million subscribers at the rate 84% penetration in 2017 (Jumia mobile week, 2018). There is constant development of new product features, changes in the technology and design which shortens the life of the mobile phone. Firms are offering more sophisticated mobile phone services, features, functions and the look of the mobile phone in areas like the phone design, size, and computer programmes which include the storage facilities, Android, widows and others, thereby, reinforcing most of the consumers to consume new models and making the market more attractive and new players are entering, adding more options for consumers to switch their brands (Li, Ortiz, Browne, Franklin, Oliver, Geyer, & Chong, 2010 & Alshurideh, 2016).

Studies conducted by Lim, Yeo, Goh, & Koh, (2018) and Uppu, Pujari & Gundala (2016) confirmed that the consumer switching behavior is highly dependent on the cause-effect relationship. The multiple cause-effects like consumer's demographics, marketing offers, economy stage, Service Quality, Value- added services, Customer support, previous experience and type of consumer needs helps in determining the switching behavior. Generally, mobile phone companies are working closely with their customers to determine competitive product feature indicators, quality of product along with other anticipatory features that help determine future need of the consumer (Shah, Husnain & Zubairshah, 2018). One of the drivers or determinants of customer retention is customer satisfaction which is achieved by ensuring that the customer gets need satisfying products. It is, therefore, important to understand the needs of the customer and provide solutions in the form of products that actually meet those needs. In order to survive in this stiff competitive market, mobile phone marketers are eager to implement competitive and attractive promotion package in terms of their products to attract more customers (Lim, Yeo, Goh, & Koh, 2018).

Early investigations were focused on service industry: telecommunication, insurance, retail and banking industries. Some of the factors investigated includes consumer's demographic characteristics, price, switching cost, service quality, length of relationship, lifestyle, customer satisfaction, loyalty, preference, customer loyalty, mobile number porting, customer care, bank accounts; loans and credit; investment products; home insurance; vehicle insurance; fixed line telephone, corporate image and the

influence of personality that may predict their switching behavior (Harold, Cullinan, & Lyons, 2019; Qalati, Yuan, Iqbal, Hussain, & Ali, 2019; Diepstraten, & van der Crujisen, 2019; Sharma, & Sharma, 2019; Grigirious, Majumdar & Lie 2018; Ramadania, Theresia & Sadalia, 2018; Lim, Yeo, Goh, & Koh, 2018; Leng, 2017; Mathur, & Gangwani 2016; Okyireh, 2016; Zahid, Javaid & Zahid, 2015; Lautiainen, 2015; Makwana, Sharma & Arora, 2014; Afrzal, Chandio, Shalkh, Bhand, Ghumro & Khuhro, 2013; Malik, Mahmood, & Rizwan, 2014; Reinartz, & Kumor, 2014; Srivastava & Sharma, (2013) ^[62, 83, 146, 51]; Chen, 2012. However, most of these studies were focused on Switching Behaviour Intention (SBI) and not on actual switching behaviour. Equally, most of the studies conducted on mobile phone industries were outside Nigeria (Ooko, Nzomoi & Mumo 2014; Prasad 2015; Ahmed, Gull & Rafiq, 2015; Singh & Singh 2014; Grigirious, Majumdar & Lie, 2018; Frederick, 2017; Wollenbery, 2016; Diwan & Kumar, 2017; Nikhashemi, Valaei & tarofder (2017); Shah, Hussaini & Zubairshah, 2018) ^[132]. The frequent factors investigated were: attractive color, new features, design of the phone, appearance, web browser, brand value/quality, battery life/backup, brand name, security features, after sales service, durability and reliability, brand uniqueness, brand personality, perceived product quality, consumer brand identification etc.

Saleem and Raja (2014), opine that it is when customers are satisfied that they remain loyal because even the most loyal consumers sometimes display brand switching behavior. They said that too much attention is placed on the concept of consumer loyalty. Shukla, (2014) found that brand attrition is growing every year as a result of market-place saturation. Kusek (2016) even declares loyalty dead meaning consumers are no longer loyal to their brands. Since, customers are constantly being allured by attractive promotional activities by competitors, there lies a greater chance of possible switching to capitalize on opportunities and thus leading to a weaker relation between customers and marketers (Hossain, Islam, & Mohammad, 2018). The findings were supported by Sharma, Kapse, & Sonwalkar, (2016) where 56.4% consumers had switched their brand of mobile phones in India. Thus, companies have a great need to understand the motivation for consumer propensity to switch brands since they spend a significant amount of time, money and effort investing into brand building (Vani, Babu & Panchanatham, 2010).

More so, considering factors under investigation especially product price was finding by researchers have mixed findings is vital. Some report price to be a significant factor whereas others report that price is not significant. For instance, Mokhlis & Yaakop, (2012) found price to be a critical factor affecting the choice of mobile phone, especially among younger people. Dziwornu (2013) ^[42] also contends that consumers' choice or purchase of mobile phone was mostly affected by price, as they associated the price charged with the product quality. Similarly, mobile phone customers have perceived price as a key identification of brands' perceived value and brands' quality, whereby high price indicates advanced technology, design, and improved features (Kabadayi, *et al.* 2008; Malasi, 2012) ^[89]. According to Yusuf *et al.* (2015) price was not significant to the choice of mobile phone because Price, which comes hand in hand with brand, is also considered having a strong relationship with the brand. Consumers with high brand loyalty are willing to pay a premium price for their favored brand, thus, their purchase

intention is not easily affected by price. Also, Mesay (2013), study on consumer buying behavior of mobile phone device had similar findings that price was not significant to the purchase choice. Considering such mixed findings prompt the inclusion of product price and the others factors under study.

Accordingly, Nigeria is the most competitive market in Africa featuring a Second National Operator (SNO) and attracting huge amount of foreign investment with over 50 companies licensed to provide fixed telephony services. Nigeria has continued to be one of the fastest growing markets in Africa with triple-digit growth rate almost every year. It has passed Egypt and Morocco in 2004 to become the continent's second largest mobile phone market after South Africa (Nigeria internet usage and telecommunication report, 2017). As at 2015, Nigeria was the world's 20th largest economy, worth more than \$500 billion and \$1 trillion in terms of nominal GDP and purchasing power respectively and Africa's largest economy (Pwc, 2017). It overtook South Africa to become Africa's largest economy in 2014 (Population of Nigeria 2017). In Nigeria, Kano has the largest mobile phone market which supplies all other markets in the Northern states.

It is discernible therefore, that more empirical attention is needed in investigating factors that influence consumers to switch their brand of smartphones. This will hopefully provide knowledge on the unique switching behavior of the Nigeria mobile phone users as this would also help marketers/firms to better understand and develop a better marketing strategy that will suit the local markets, especially the Nigerian markets. Nigeria is often referred to as the "Giant of Africa", owing to its large population and economy, with approximately 180 million people (National Bureau of statistics, 2016).

Thus, the purpose of this study is to investigate factors influencing (phone price, phone features and the influence of reference group/social status) on consumer's brand switching behavior of mobile phone users in Damaturu, Yobe State, Nigeria. Specifically, the study aims at determining the most influential among these factors on consumers' switching among bank workers in Damaturu Metropolis. This is with a view to ascertaining what consumer's wants and demands are and the influence of the switching behavior with regard to the phone they are currently using as that will help the marketers execute their marketing plans appropriately. It will further broaden the knowledge of the consumers as to what is obtainable in the market. The results of this study are expected to provide better understanding on the switching behavior and level of satisfaction among bank workers in Damaturu metropolis, Yobe State.

Objectives

The central aim of the present study is to examine the factors that influence consumer switching behaviors of mobile phones among bank workers and the specific objectives are:

1. to assess whether price of mobile phone positively influence switching behavior of mobile phones among bank employees;
2. to investigate whether mobile phone features positively influence switching behavior of mobile phones among bank employees;
3. to determine whether reference group/social status positively influence switching behavior of mobile phones among bank employees;

Hypotheses

In addition to the above research questions, the following null hypotheses were tested in this study:

Ho₁: There is no positive and significant relationship between price of mobile phone and consumer switching behavior.

Ho₂: There is no positive and significant relationship between mobile phone features and consumer switching behavior

Ho₃: There is no positive and significant relationship between consumers' reference group/social status influence and consumer switching behavior

Review of Related Empirical Studies

This section of the present study, reviews related empirical studies with a view of establishing a gap for the underlying study.

Sugito, Arlina, Endang, Yeni, (2018) are of the view that reference group has an influence on individual purchase decision and even switching pattern of the consumer. It may be noted that family, friends and relatives have positive impact on customer satisfaction thus increases customer retention. Sub, Adamu, & Afewerk (2011) further opine that customers always keep in mind their family or friends when using or choosing a mobile phone or network. The reasons for switching brand of a phone can be because one of the family members have the brand. A person is affected from his/her environment where she/he is growing up and family members have a big influence on buyers. Impact of family is an important matter and a sociological factor in terms of consumer behavior. Family structure, culture and roles of the family members vary from country to country. In every stage of buying, family members are affected by each other. In some families, father is at the forefront, his role is important in the process of decision-making. While in others mother and children have priority (Maksudunov, 2008).

Frederick, (2017) conducted research on factors influencing the youth in brand switching of smart phones and ascertained that factor such as camera, phone 's appearance', 'guarantee/warrantee', 'battery life', 'easy usage, apps facility, brand name, phone accessories, security features, are among factors consumers consider when buying a smartphones especially the youths. Juma, Otuya & Mwaura (2017) further conducted a study on the determinants of choice of mobile phone brands among university students in Nakuru, Kenya, and found that a significant relationship exists between product features and choice of mobile phone. Product features such as different phone characteristics with connectivity of wireless, installation of application programmes, and a system of file management, presentation of multi-media programmes, camera, picture, video quality and mobile memory, influence students purchase choice for mobile phone.

However, Kawengian, (2015) argues that price is not independent, but rather it should be integrated into the overall corporate strategy for profitability and long-term customer relation and satisfaction. Researches have also shown that, more than 50% of customers who defect or switch their allegiance from one brand to another were attributed to price dissatisfaction (Ghour, Siddqui, Shaikh & Alam, 2010; Farquhar & Panther, 2008; and Zeb, Rashid & Javeed, 2011). Therefore, Price significantly influences the overall customer switching behavior of goods (Gerrard & Cunningham, 2000). Though, its influence may differ from one set of consumers to another, as well as from one product to another. Consumers use price to measure product quality, and meeting these

expectations can promote satisfaction and loyalty (Nguyen & Gizaw, 2014).

Chinomona, Okoumba, & Poee, (2013).). According to the study, when a product is highly priced, it has a positive effect on the product purchase. This is mainly caused by the perception that a higher priced product has a higher quality. In other words, high-price imposed on products leads to a detrimental effect. The high-price implies a negative effect on the product purchase intention (Vida, Cosmos, & Samuel, 2013). This is so, because consumers are very heterogeneous in terms of their decision and reaction to price and promotions. This literally means that products that have the same functionality and that are not differentiated will tend to have a negative effect when it is high priced. In general, these products mostly compete on cost-leadership strategy, whereby each company will try to manufacture the goods with the least cost as possible.

Meirovich, Bahnan and Haran, (2013) opine that new attractive product features will satisfy consumers as a foundation. Therefore, a feature of phone affects customer satisfaction towards mobile phone brands and these features further determines the brand of the phone the consumer will buy. Dziwormu (2013) ^[42], believes that these factors influence consumers switching in the mobile phone markets. Therefore, product features are good determinants of consumer's switching behavior, that is to say, product feature has a positive impact on consumer switching behavior. Uppu, Pujari & Gundala (2016) studied brand switching behavior in Indian wireless telecom service market where they considered price, quality, product features and applications, competitive offer, after sales services and change in income level as factors or variables consumers view important when making a decision to switch a brand. They found that consumers prefer to switch brands when competitors offer additional service features or when they note there are no product improvements in the existing brand for a long time. Sata, (2013) conducted research on consumer buying behavior of mobile phone devices using six independent variables which are price, social influence, durability, brand, product features and after sales services with the decision to buy a mobile phone device. Accordingly, all factors have a positive and significant relationship with the decision to buy a mobile phone. However, the degree of correlation among the variables is different. The result of the study shows that price had the highest correlation value that is, price influence the consumer decision to buy most. Kumar (2012), also found price as one of the most influential factors in consumer buying decision of mobile phone device. Furthermore Ayodele, Adetola & Ifeanyichukwu (2016) in their study on factors influencing smartphone purchase behavior among young adults in Nigeria, ascertained that the price of a smartphone has a significant effect on the purchase behavior among young adults. Osman Talib, Sanusi, Shiang-Yen, T. & Alwi, (2012) further found that selling price of a smartphone is a factor that affects smartphone purchase decision though not the most influential factor.

Research conducted by Vida, Cosmos, and Samuel, (2013) reveals that between durability, performance and features of a product; the features of the product is the most influential factor in the purchase of mobile phones among young female students. According to Lay-Yee, Kok-Siew, and Yin-Fah, (2013), product feature greatly affects consumer's purchase intention towards smartphone brand. The way and manner a consumer perceive a product feature or its functional

performance affects his/her purchase decision. Consumer's perception of product features is associated with the product performance, function, and the benefits consumers assign to it. It represents consumer's objective evaluation at the feature level (Myers, 2003; Czellar, 2003; & Grimm, 2005)

Vida, Cosmos, and Samuel, (2013) and Lay-Yee, Kok-Siew, and Yin-Fah, (2013) that product feature greatly affects consumer's purchase intention towards smartphone brand but, it has to consider its reliability, sales activity and brand support to meet the required satisfaction of the customers. Satisfied customers usually rebound the consumer to buy more. Besides buying more they also work as a network to reach other potential customers by sharing experiences. Hence, providing quality product in the 21st century is not only to satisfy the customers but also to have a safe position. Likewise, Das (2012) conducted empirical research on factors influencing buying behavior of youth consumers of mobile handsets in coastal districts of Odisha in India, and found that, a handset with reputed brand, smart appearance, and advanced value-added features influences the choice of young female post-graduates' students' consumers. Pakola, Pietila, Svento, and Karjalutoo, (2010) attempted to investigate consumer purchasing motives in cellular phone markets. The results indicated phone features to be the most influential factors influencing the purchase of a new mobile phone. As well, Saif (2012) analyzed factors influencing consumers choice of mobile phone in Pakistan. The results indicate that consumers' value new technology features as the most important variable amongst all and it also acts as a motivational force that influences them to go for or switch to another new mobile phone with added features. In the same manner Malasi (2012) ^[89] examines the influence of product features on mobile phone preference among undergraduate university students in Kenya. The study indicates that varying product features influenced the undergraduate students' preferences of mobile phones. The result indicates that various aspects of product and brand features such as color themes, visible name labels, mobile phone models, that is mobile phones that have variety of models, packaging, degree of awareness on safety issues, looks and design of the phone influence their purchase and switching behavior.

Moreover, the finding of Leelakulthanit and Hongcharu (2012) ^[82] was also of the support that fair price is one of the positive determinants of smartphone repurchase in Thailand. Also, the study carried out in India by Malviya, Saluja, & Thakur, (2013) reveals that pricing is one of the important factors which contributes to the purchase decision of smartphones though not a key concern for people using Smartphone. This is also supported by Yui-Jui (2012) when he found out that price has an influence on people's buying decision process. Bansal and Manjit (2019) further studied factors affecting customer switching behavior in Indian telecom industry and found price as the most influential determinant of consumer switching behavior. Prasad & Kumar, (2016) likewise conclude that price influences the switching behavior of Mobile Phone users in Andhra Pradesh.

According to Decker and Trusov (2010) ^[39], product features is very important for high-tech products. Consumers in developing their purchase decision consider features and build their preferences on it and this in turn provides room for product improvement and development for the firms. Similarly, Petruzzellis', (2010) study reveals that there is significant relationship between the functional features of a

product and consumer brand switching and choice of mobile phones. In the service industry, telecommunications in particular, Alamro and Roewley (2011) and Cobb-Walgren, Ruble and Donthu, (1995) conclude that service provider features, brand associated features, the components of the brand equity have an impact on consumer's choice and preferences for brand. Wollenberg, (2016) further opines that consumers will always go for or purchase mobile phones that have features such as internet facility, camera that matches and enhances or suits their personality, the mobile phone should have a long talk time/battery life and short recharge time. The screen size and its quality are other factor and the availability of speaker on the phone (Wollenberg, & Thuong, 2014) ^[143]. The researchers further found that complex functionality of software like operating system and high specification of camera megapixel are some of the attachment's consumers consider.

Methodology

Research Design

This study is aimed at examining factors influencing consumer switching behavior of mobile users among bank employees in Damaturu metropolis, Yobe State, Nigeria. The study is confirmatory in nature in which descriptive survey research design is adopted that is, the work aims at examining the effect/causal of three exogenous variables (namely, smartphone price, smartphone features and reference group) on one endogenous variable (consumer switching behavior).

Population of the Study

The population of the study consists of bank employees in Damaturu, Yobe State. It covered all bank workers both males and females who use smartphones. The choice of bank workers was based on the fact that bank workers were assumed to have the purchasing power and are found to have the largest social media usage Odu (2018). Furthermore, bank employees who are mostly youths engaged themselves using mobile phones to network and build valuable relationships with customers, friends and even family members more than any other social group to widen their social life as it is evident on facebook to BBM, via Twitter through 2go, whatsapp and others.

Sample Size

In determining the sample size, the confidence level used in this study is 95% ($Z=1.96$) and taking the margin error to be 5% which signifies how accurate the sample size represent the population. Finally, the proportion of the total population in this study is 100%, the target population of the study are bank employees in Damaturu.

Based on this information, the study used Bertlett *et al*, (2001) sample size formula as adopted in Mensah (2016).

$$n = S^2(X)/E^2$$

Where n = sample size

S = confidence level of 95% ($Z=1.96$)

X = Proportion of the total population that are bank workers in the study areas.

E = Confidence interval /margin error (5%)

$$n = (1.96)^2(0.1)/0.04^2 = 227.1 \approx 230$$

A sample size of two hundred and thirty (230) was chosen to

represent the participants in the study.

Sampling Technique

A Probability Simple Random Sampling technique was employed in the study due to the fact that the target population of the study is homogenous in terms of characteristics of interest (i.e., bank workers), this sampling procedure allows for the equal chance for any element in the population to be selected as a sample for the study.

Instrument for Data Collection

Data for this study was collected with the aid of questionnaire. Questionnaire was employed because it is considered to be one of the most appropriate data collection instruments for survey research; it is efficient and practical and allows for the use of a larger sample size (Asika, 1991). More so, it is a tool that can be administered to collect data from a fairly large sample that was involved in this survey research. The study therefore adapts a self-administered questionnaire as an instrument to collect primary data. The questionnaire was delivered personally to each respondent.

Validity of the Instruments

This study used content validity because it measures the degree to which the sample of the items represents the content that the instrument is designed to measure. Some few experts were asked to examine the questionnaire and provide feedback for revision. To establish the content validity of the instruments, the researcher clearly defined the conceptual framework.

Reliability of the Instruments

Praveen *et al.*, (2008) describes the reliability of the scale as to how free it is from random error. There are two frequently used indicators of the scale's reliability; test-retest reliability and internal consistency (Praveen, 2008; Jamaluddeen, 2012). Repeatability can be assessed using a test-retest method which involves administering the same scale or measures to the same respondents at two separate times in order to test for stability in the model (Ahmad, 2011). If the measure is stable over the period, the result of the test-retest should be similar and that was achieved through pilot study. The study used both the internal consistency reliability test using Cronbach alpha and test-retest reliability through pilot study. Below is the result for the Cronbach alpha for internal consistency reliability.

Techniques for Data Analysis

This study used descriptive and inferential statistics. The study employed the Structural Equation Modelling (SEM) technique using the Maximum Likelihood Estimation (MLE) (Chin 1998; Gefen, Straub and Boudreau, 2000) [53]. SEM is a second-generation data analysis technique developed for analyzing the inter-relationship among multiple constructs in the model. This technique provides researchers with an opportunity to answer a set of interrelated research questions in a single, and comprehensive analysis by modelling the relationships among multiple endogenous and exogenous constructs simultaneously (Gefen, Straub & Boudreau, 2000; Emmoglu, 2011) [53].

Model Specifications

The following models are used in explaining the relationships between (product price, product features and reference

group) and consumer switching behavior construct. Previous studies conducted by Rae and Subramanian (2008), Alley (2005) also used model and analyzed the relationship. However, this study used a modified similar version of the econometric model of Miyajima *et al.*, (2003) [99] as adopted by Coleman from the previous studies, the following multi regression equation was developed.

The multiple regression model is usually presented in this form:

$$Y = F(X) \quad (1)$$

$$Y_i = \beta_{0t} + \beta_1 X_{1t} + \beta_2 X_{2t} + \beta_3 X_{3t} + e_i \quad (2)$$

Where Y_i is the dependent variable, that is, consumer switching behavior, b_1 is the intercept, it is constant and measures the consumer's switching behavior when product price, product features and reference group influence are zero; x_1 ; x_2 ; x_3 are the independent variables and they stand for product price, product features and reference group while e_i is the error term which is random or stochastic.

$$CSB_i = \beta_0 + \beta_1 PMP_i + \beta_2 PF_i + \beta_3 RG_i + e_i \quad (3)$$

Where,

CSB_i = Consumer Switching Behavior at time t.

PMP_i = Price of Mobile Phone at time t.

PF_i = Product Features at time t.

RG_i = Reference Group at time t.

β_0 = Intercepts/ autonomous variable. It depicts the degree of the dependent construct even without the existence of independent constructs.

β_1 , β_2 , β_3 and β_4 = are parameter estimates or coefficient of independent constructs, it depicts the degree of switching behavior by applying the independent constructs (PMP, PF and RG).

e_i = the error term or the amount which account for other possible factors that could influence Y_i that are not captured in the model.

$\beta_1 PMP_i$, $\beta_2 PF_i$ and $\beta_3 RG_i > 0$. Accordingly, a positive or negative effect is expected between explanatory variables ($\beta_1 PMP_i$, $\beta_2 PF_i$ and $\beta_3 RG_i$) and the dependent construct.

The hypothesis was tested at p-value ≤ 0.05

Result and Analysis

Descriptive Analyses

The descriptive analysis section begins with the demographics of the study's respondents.

Demographic Features of Respondents

The survey questionnaire requires respondents to answer seven demographic questions reflecting their gender, age group, level of education, monthly income, type of smartphone currently in use, how frequently smartphone is changed and changing of smartphone in the last three years that is from 2016-2018. From the fourteen banks in Damaturu metropolis two hundred and twenty (220) respondents responded out of two hundred and thirty (230), which represent 96% response rate and that legitimizes the representation in the study as shown in the tables. The section further summarizes the general frequency distribution of respondents on different demographic items as shown in Tables 1.

Table 1: Respondents Profile

Variables	Category	Frequency	Percent	Cumulative Percent
Gender	Male	159	72.3	72.3
	Female	61	27.7	100.0
	Total	220	100.0	
Age	18-25 years	27	12.3	12.3
	26-35 years	132	60.0	72.3
	36-45 years	55	25.0	97.3
	46 years and above	6	2.7	100.0
	Total	220	100.0	
Level of Education	SSCE/NECO	5	2.3	2.3
	OND	4	20.9	23.2
	NCE	14	6.4	29.5
	HND	28	12.7	42.3
	Degree	86	39.1	81.4
	master's degree	40	18.2	99.5
	Others	1	.5	100.0
	Total	220	100.0	
Monthly Income	Below-#50,000	34	15.5	15.5
	# 51,000 – #100,000	102	46.4	61.8
	# 101,000- #150,000	24	10.9	72.7
	#151,000 - #200,000	16	7.3	80.0
	#201,000 and above	44	20.0	100.0
	Total	220	100.0	

Cont'd

Variables	Category	Frequency	Percent	Cumulative Percent
Smart Phone Currently in Use	Tecno	104	47.3	47.3
	Itel	13	5.9	53.2
	Infinix	30	13.6	66.8
	Nokia	9	4.1	70.9
	Samsung	21	9.5	80.5
	Blackberry	4	1.8	82.3
	Hauwei	5	2.3	84.5
	Apple	16	7.3	91.8
	Gionee	10	4.5	96.4
	Others	8	3.6	100.0
	Total	220	100.0	
Frequently Change in Smart Phone	5 year or above	21	9.5	9.5
	Once in 4 years	9	4.1	13.6
	Once in 3 years	29	13.2	26.8
	Once in 2 years	86	39.1	65.9
	Once in a year	46	20.9	86.8
	Every 6 months	24	10.9	97.7
	Others	5	2.3	100.0
Total	220	100.0		
Smart Phone Change in Three Years	Yes	175	79.5	79.5
	No	45	20.5	100.0
	Total	220	100.0	

Source: Field survey (2019)

In terms of gender, the Table 1 reveals that 159 of the subjects (72%) are males while 61 (28%) are females. The larger men sample is attributed to the fact that not until of recent, most job opportunities in the country were being occupied by men. Women education emancipation had been poor. Ssemogerere (2015) ^[136] observes that despite the advent of a democratic order, the African workplace is still characterized by discrimination and inequality. One of the clearest indications of the perverseness of systematic inequality is the under-representation of women in senior positions and the lack of representation of disabled people.

From Table 1, the 27 (12%) of the respondents fall within the age brackets of 18-25 age, while 26-35 age bracket consist of 132(60%) of the respondents. 55 (25%) within the age group

of 36-45 and only 6 (3%) of the respondents fall within the ages of 46-Above. This signifies that majority of the subject are youth within the age bracket of 18-35 with 72%.

Table 1 reveals that 5(2%) of the respondents hold SSCE/NECO as the highest educational qualification, while 46(20%) and 14(6%) had obtained additional certificates in the forms of OND and NCE respectively While a total sum of 28 (13%) and 86 (39%) hold HND and degree as highest qualification, while 40(18%) of the respondents acquired master's degree and only 1(0.5%) was able to hold other certificates i.e., professional certificates.

The education sector in Nigeria has witnessed many graduates from both public and private universities joining the labor market in the hunt for jobs. The desperate hunt for

jobs has subjected many of them into settings that in most instances subjected such individuals to underutilization of their potentials. However, this percentage still reflects that the level of literacy in the country has been low given the fact that about 42% of the respondents drop out before reaching university level coupled with the fact that many Nigerian parents cannot afford educating their children up to university level (Gronroos & Ojasalo, 2014).

In terms of monthly income 34(16%) of the respondents earn #50,000 and below while 102(46%) earn monthly income of #51,000-#100,000 and 24(11%) of the respondents received monthly income of #101,000-#150,000 and 16(7%) the respondents earn #150,000-#200,000 lastly 44(20%) of the respondent's monthly income was #201,000 and above. Most of the respondent's monthly income ranges from #51,000 and above this clearly signifies that the respondents are financially fit to engage in switching among brand of smartphones if dissatisfied.

From the Table 1, 104 (47%) of the subjects are currently using Tecno and 13(6%) and 30(14%) are currently using Itel and Infinix smartphone respectively while only 9(4%), 4(2%), 5(2%), and 8(4%) are currently using Nokia, Blackberry, Hauwei and others respectively, also 21(10%) of the subjects are currently using Samsung and lastly 16(7%) and 10(5%) hold Apple and Gionee smartphone for use respectively. This signifies that majority of the subject are currently using Tecno smartphone, followed by Itel and Infinix.

The Table 1, shows that 21(10%) of the respondents changed their smartphones after every 5 years and above while 9(4%), 29(13%), 86(39%) and 46(21%) of the respondents changed

their smartphone once in every four years, three years, two years and once in a year respectively and lastly 24(11%) of the respondents changed their smartphone in every 6 months. This entails that majority of the respondents change their smartphone once in every two years then followed by once in a year.

The Table 1, further shows that 175(79.5%) of the respondents have changed their smartphones in the last three years while only 45(20.5%) of the respondents do not change their smartphones in the last three years. This entails that majority of the respondents change their smartphones during the years under study 2016-2018.

Result of Exploratory Factor Analysis

Though the study is confirmatory in nature, exploratory factor analysis is done because it is a statistical technique that is used to reduce data to a smaller set of summary variables. It is used to identify the structure of the relationship between the variables and the respondents. Exploratory Factor Analysis (EFA) is used for validation, that is, to test the validity of the instrument. Here, the reason for conducting Exploratory Factor Analysis was to see whether the instruments modified have the same measurement capacity as the original. Since the items are uni-dimensional (all load on only one factor), then there is the need to check the data. An exploratory data analysis is further performed in order to check for normal distribution and multicollinearity of data. Therefore, the main purpose here was to examine the validity of the measures in the new setting with new sample.

Source: Field survey (2019).

Table 2: KMO and Bartlett's Test

	Approx. Chi-Square	Df. Sig
Product Price		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.776	15
Bartlett's Test of sphericity	370.714	.000
Product features		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.785	45
Bartlett's Test of sphericity	387.611	.000
Reference Group		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	0.890	28
Bartlett's Test of Sphericity	1076.706	.000
Switching Behaviour		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy	.621	3
Bartlett's Test of Sphericity	28.463	.000

From Table 2, the results of the EFA for product price show a high value of 0.776 for the Kaiser-Meyer-Olkin Measure (KMO) and indicate the suitability of the research data for structure detection, that is, the proportion of variance in the items that might be caused by underlying factors (Hair *et al.*, 2006) ^[61]. Thus, the data is useful for factor analysis. This is confirmed by the significance of the Bartlett's test of sphericity (χ^2 : 370.714, DF: 15, Sig.: 0.000) indicating that the variables are not unrelated and, therefore, suitable for structure detection (Zainudin, 2014) ^[147].

The KMO and Bartlett's Test for Product Feature result presented in Table 2 indicates that the Bartlett's Test of Sphericity was significant (Chi square =387.611, DF: 45, p-value < 0.000). The measure of sampling adequacy by Kaiser-Meyer-Olkin, (KMO) is 0.785, and it has improved above 0.6. The KMO value close to 1.0 and the significance value of Bartlett's Test indicate that the data at hand is

adequate to proceed into factor analysis (Zainudin, 2014) ^[147]. The Bartlett's Test for Reference Group shows, KMO value of 0.890 (Table 2) is good as it exceeds the recommended value of 0.6 (Hair, *et al.*, 2006) ^[61]. The two measures (KMO value close to 1.0 and the Bartlett's Test significance value close to 0.0 and Chi square =1076.706, DF: 28) suggest that the data is appropriate to proceed with its reduction procedure (Hair, *et al.*, 2006; Zainudin, 2014) ^[61, 147]. The next step is running factor analysis procedure.

From Table 2, the results of the EFA of switching behavior show a high value of 0.621 for the Kaiser-Meyer-Olkin Measure (KMO) and indicate the suitability of the research data for structure detection that is, the proportion of variance in the items that might be caused by underlying factors (Hair *et al.*, 2006) ^[61]. Thus, the data is useful for factor analysis. This is confirmed by the significance of the Bartlett's test of sphericity tests (χ^2 : 28.463, DF: 3, Sig.: 0.000) indicating that

the variables are not unrelated and, therefore, suitable for structure detection (Zainudin, 2014) [147].

Reliability Test

The results indicate that the Cronbach's Alpha reliability coefficients for all constructs are all above 0.6. Generally,

Sekaran (2006) states that reliabilities of less than 0.6 are considered to be poor, those of 0.7 are deemed acceptable, those above 0.8 are good, while the closer the reliability coefficient to 1.0, the better. Table 3 below indicates that, the internal consistency reliability of the variables used in this study is considered good and excellent.

Table 3: Result of the Reliability Statistics of the Variable of the Study

Construct	Number of Items in Construct	Cronbach's Alpha
Product Price	6	0.795
Product Feature	10	0.751
Reference Group	8	0.912
Switching Behaviour	3	0.641

Source: Field Survey (2019)

Confirmatory Factor Analysis Unidimensionality, Construct Validity and Discriminant Validity of the Measurement Model

The main objective of this study is to utilize Structural

Equation Modelling (SEM) to examine the effect of exogenous variables on the endogenous variable.

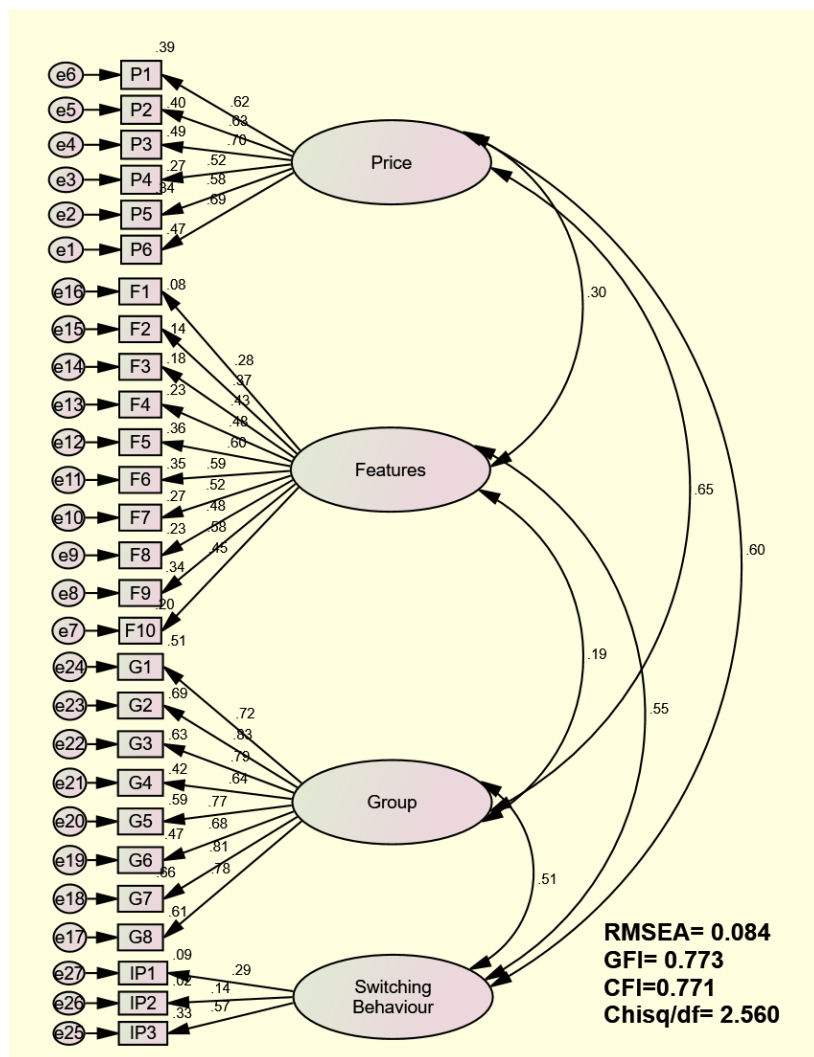


Fig 1: Measurement Model

The CFA results shows the four constructs that involves product (smartphone) price, product (smartphone) feature, reference group influence switching behavior in Figure 1 showing the factor loading for each item together with its R². Most of the factors loading are above the recommended value of 0.40 above (Hair *et al.*, 2006)., with the exception of F1,

F2, IP1 AND IP2, but only those with lowest values were deleted as recommended by Hair *et al.*, (2006) that the deletion should not be more than 20%. Thus, F1 and F2, were deleted as indicated above before proceeding to the next analysis.

Table 4: The Fitness Indexes for Measurement Model

Name of Category	Name of Index	Index Value	Comments
Absolute Fit	RMSEA	0.084	The Required Level is Achieved
	GFI	0.773	The Required Level is not Achieved
Incremental Fit	CFI	0.771	The Required Level is not Achieved
Parsimonious Fit	Chisq/df	2.560	The Required Level is Achieved

Source: Field Survey (2019)

The CFA result confirms that the model was not accepted for further analysis. The values indicate that some of the fitness indexes for the pooled constructs do not achieve the required level and the proposed model does not adequately fit the data. In general, the result of the assessment of the measurement

model did not show solid evidence of unidimensionality, discriminant validity and construct validity. Therefore, to achieve the fitness indexes of the measurement model, a modification needs to be carried out. The new modified model is presented in Figure 2 below.

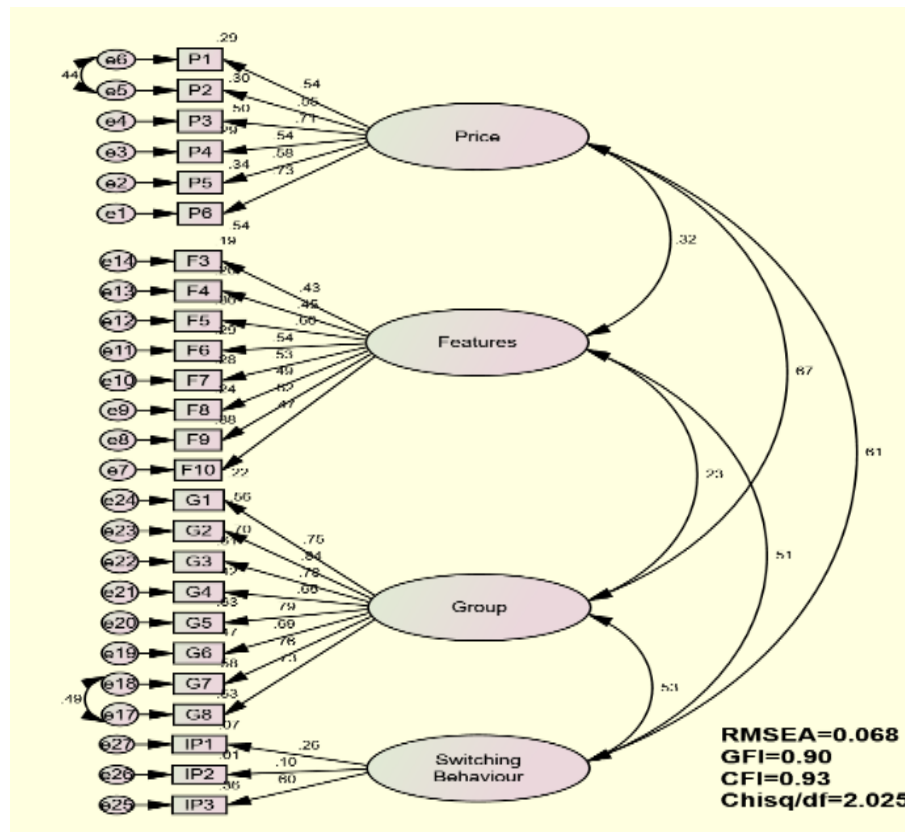


Fig 2: The New Measurement Model

Figure 4.2: The New Factor Loading after four items with lowest factor loading were deleted (The New Measurement Model).

Note: the construct validity is achieved since all the model fit

index values are within accepted region, though some of the items in the model are still having loadings below 0.4. Because we cannot delete more than 20% of the items in a construct (Hair *et al*, 2006).

Table 5: The Fitness Indexes for Measurement Model after Modification

Name of Category	Name of Index	Index Value	Comments
Absolute Fit	RMSEA	0.068	The Required Level is Achieved
	GFI	0.910	The Required Level is Achieved
Incremental Fit	CFI	0.930	The Required Level is Achieved
Parsimonious Fit	Chisq/df	2.025	The Required Level is Achieved

Source: Field Survey (2019)

Note: The fitness index has improved after the modification has taken place in the measurement model.

According to Figure 2 and Table 5, the CFA results show that the RMSEA = 0.063, GFI = 0.901. CFI = 0.903, and Chisq/df = 1.875. The fitness indexes, as shown in Table 5, indicate that the measurement model signify a satisfactory fit of the data and the result of all the fit indexes yield adequate fit. In

general, the result of the assessment model shows solid evidence of unidimensionality, discriminant validity and constructs validity. Certainly, the model has enough measurement properties and hence can proceed with further analysis. In order to further justify the CFA the measurement model of each construct is stated.

Discriminant Validity

The term “discriminant validity” stems from theoretical approaches that focus on the construct (Cronbach & Meehl, 1955). The goal of discriminant validity is to confirm whether there is difference between measures of dissimilar constructs. Discriminant validity can further be seen as the degree to which two similar concepts are distinct. It is demonstrated by evidence that measures of constructs that theoretically should not be highly related to each other are not and is not found to be highly correlated to each other. Discriminant validity

determines whether the constructs in the model are highly correlated. It compares the Square Root of AVE of a certain construct with other constructs in the study. The value of square root of AVE should be higher than the correlation. The correlation value exceeding 0.85 indicates the two exogenous constructs are redundant or having serious multicollinearity problem. From Table 6 below all the correlations do not exceed the threshold of 0.85, hence the constructs have achieved discriminant validity.

Table 6: Discriminant Validity

Construct	Price	Feature	Group	Satisfaction	Switching
Price					
Feature	0.27				
Group	0.66	0.20			
Switching	-0.06	0.43	-0.13	0.79	

Source: Field Survey (2019)

Convergent Validity

Convergent validity refers to the extent to which items truly represent the intended latent construct and indeed correlate with other measures of the same latent construct (Hair *et al.*, 2006). Convergent validity was assessed by examining the Average Variance Extracted (AVE) of each latent construct, as suggested by Fornell and Larcker (1981) [50]. To achieve

adequate convergent validity, Chin (1998) recommends that the AVE of each latent construct should be 0.50 or more and CR should be 0.60 or above. Following Chin (1998), the AVE and CR values exhibited high loadings (AVE>0.50 % CR>0.60) on their respective constructs, indicating adequate convergent validity.

Table 7: The Measurement Model Results for Each Construct (After Modification)

Construct	Cronbach’s Alpha (Above 0.70)	C.R. (Above 0.60)	AVE (Above 0.50)
Price of Product	0.795	0.752	0.521
Product Feature	0.745	0.732	0.511
Reference Group	0.912	0.899	0.562
Switching Behaviour	0.612	0.612	0.501

Source: Field Survey (2019)

From Table 7 above, the model has sufficient measurement properties on each single factor model based on its Cronbach’s Alpha, Composite Reliability, and Average Variance Extracted. Therefore, with the above result, the

model is adequately fit for further analysis. The missing (F1 and F2) items were deleted as a result of low factor loading and redundancy.

Structural Model

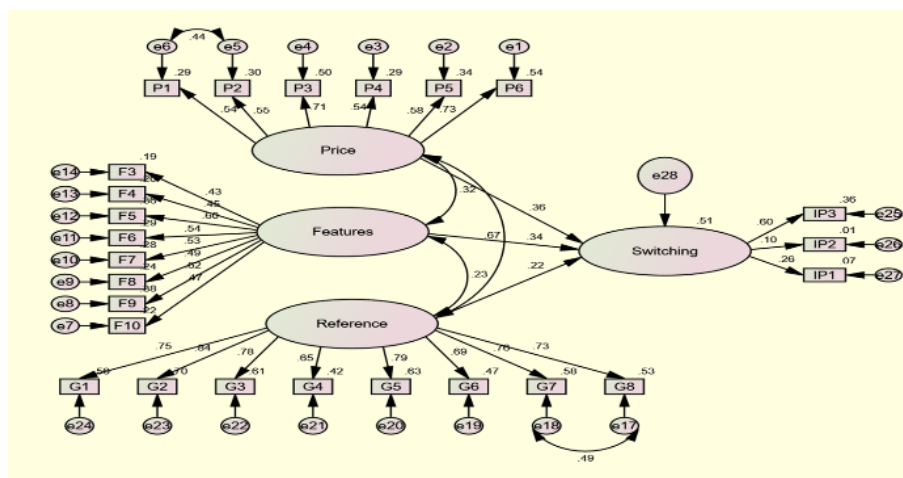


Fig 3: The Standardized Estimate for Every Path in the Structural Model

From the Figure 3 above price, feature, and reference group are the latent exogenous constructs, whereas switching is the latent endogenous construct. The oval shapes are used to model the latent constructs as shown in Figure 3, the

standardized beta estimate for direct effect of price on switching is 0.36, whereas the standardized beta direct effect estimate of feature on switching is 0.34, while the standardized beta direct effect estimate for reference group is

0.22 and lastly the standardized beta estimate of satisfaction on switching is 0.51.

Table 8: The Squared Multiple Correlation (R^2)

Construct	Estimate R^2	Standard Error	P-Value
Switching	0.51	0.026	0.001

Source: Field Survey (2019)

The value of coefficient of determination R^2 of switching behavior is 0.51. ($p < 0.001$). The Table 8 indicates the contribution of exogenous constructs price, feature, and reference group in estimating the endogenous construct switching is 51%, this signifies that the exogenous variables (price, feature and group) of the model were able to explain 51% variation in the endogenous variable switching while the remaining 49% variation is taken care by error term.

The Standardized Regression Weights for the Model Direct Effect and its Significance for each Path

Table 9: The Standardized Path Coefficients for the Model Direct Effect and its Significance

Dependent Construct	Path	Independent Constructs	Coefficient	P-Value	Result
Product Price	--->	Switching Behaviour	0.36	***	Significant
Product Feature	--->	Switching Behaviour	0.34	**	Significant
Reference Group	--->	Switching Behaviour	0.22	**	Significant

Source: Field Survey (2019)

Notes: *** $p < 0.001$; ** $p < 0.01$; * $p < 0.05$

Hypothesis Testing

Testing Null Hypothesis 1

Ho₁: There is no positive and significance relationship between price of smartphone and Consumer switching behavior.

The result in Table 9 shows that the level of significance for Regression Weight indicates that, the p-value is less than 0.05. In other words, the regression weight for product price in the prediction of switching behavior is significantly different from zero at the 0.05 level (two tailed). Furthermore table 4.13 shows that the influence of product price on switching behavior is positive 0.36 and statistically significant ($\beta=0.36$, P-value=0.001). Therefore, the beta coefficient for the effect of product price on switching behavior was (0.36 i.e., 36%), which signified that for each unit increase in product price, switching behavior decreases by 36%, hence the coefficient is positive and strong with a P-value less than 0.05. Therefore, the null hypothesis was rejected. Hence product (smartphone) price positively and significantly influences switching behavior of bank employees in Damaturu metropolis.

Testing Null Hypothesis 2

Ho₂: There is no positive and significance relationship between product features and Consumer switching behavior. The result in Table 9 above shows the level of significance for Regression Weight which indicates that, the p-value is less than 0.05. In other words, the regression weight for product (smartphone) feature in the prediction of switching behavior is significantly different from zero at the 0.05 level (two tailed). The table 4.13 further shows that the influence of product (smartphone) feature on switching behavior is positive ($\beta=0.340$, P-value=0.012) and statistically significant ($P < 0.05$). Therefore, the beta coefficient for the effect of product (smartphone) feature on switching behavior was (0.340 i.e., 34%), which signifies that for each unit increase in product (smartphone) feature, switching behavior increases by 34%, hence the coefficient is in positive form with a p-value less than 0.05. Therefore, the null hypothesis was rejected. Hence product (smartphone) features do positively and significantly influence switching behavior of smartphone among bank employees in Damaturu metropolis, Nigeria.

Testing Null Hypothesis 3

Ho₃: There is no positive and significant relationship between consumers' reference group/social status and consumer switching behavior.

In the same vein, Table 9 shows that the level of significance for Regression Weight with, the p-value less than 0.05 is not significant. In other words, the regression weight for reference group in the prediction of switching behavior is significantly different from zero at the 0.05 level (two tailed). This indicates that the influence of reference group on switching behavior is 0.220 and statistically significant ($\beta=0.220$, P-value=0.023). Therefore, the beta coefficient for the effect of reference group on switching behavior was (0.220 i.e., 22%), that signifies that for each unit increase in reference group influence, switching behavior increases by 22%. Therefore, the null hypothesis was rejected. Thus, reference group positively and significantly influence switching behavior of bank employees in Damaturu metropolis, Nigeria

Discussion of Findings

This study examines the direct effects of product (mobile phone) features, product (mobile phone) price and the influence of reference group/social status on consumer switching behavior among bank employees in Damaturu metropolis. In an attempt to accomplish the set objectives, three research questions and three hypotheses were formulated. While providing answers to the three questions and three hypotheses, the results show that price have a direct effect on consumer switching behavior among bank employees in Damaturu metropolis. The findings of this study are in agreement with the study conducted by Yusuf, Rashid, Saaban & Abdullah, (2015) who report that price was not significant to the choice of mobile phone because price, which comes hand in hand with brand, is considered as having a strong relationship with brand. That is, consumers with high brand loyalty are willing to pay a premium price for their favored brand, thus, their purchase intention is not easily affected by price.

Hypothesis two which stated that, there is no positive and significant relationship between product features and Consumer switching behavior was rejected. Thus, the results of this study is incognizance with the findings of Wollenberg, (2016) who opines that consumers will always go for or

purchase mobile phones that have features such as internet facility, camera that matches and enhances or suits their personality, the mobile phone that has a long talk time/battery life and short recharge time, availability of speaker on the phone and others. The researcher further found that complex functionalities of software's like operating system and high specification of camera megapixel are some of the attachment's consumers consider. Meirovich, Bahnan and Haran, (2013) opine that new attractive product features satisfy consumers as a foundation. Therefore, a feature of phone affects consumer's choice of mobile phone and thus determine the brand of the phone the consumer will buy. Dziwornu (2013) ^[42] further ascertained that these features influence consumers switching in the mobile phone markets. Therefore, product features are good determinants of consumer's switching behavior, that is to say, product features have a positive impact on consumer switching behavior.

Hypothesis three which states that, there is no positive and significant relationship between consumers' reference group/social status and consumer switching behavior was further tested and the alternate hypothesis was accepted. Thus, this study is not in consonance with the study of Adnotetola and Ifeanyichukwu, (2016); Uddin, & Oheduzzaman, (2014); and Sata, (2013) where friends', colleagues' and neighbors' recommendations, social/ status have a significant effect on the purchase behavior of a consumer unless where the consumer is satisfied with the brand, then consumer can switch.

Conclusion

The objective of this research was to investigate influential factors of consumer's switching behavior of smart phone devices. According to the study, majority of the consumers own Tecno smart phones followed by ITEL and Infinix. Moreover, most of the respondents indicated that they have switched their brand in the past three years.

Secondly, the results of the study indicated that product features play a significant role in consumers switching behavior and usage of a product. Product features have been found to be the most influential predictor of consumer switching behavior among bank employees in Damaturu metropolis. The study confirmed that product features can increase customer satisfaction both directly and indirectly. That is, the features incorporated in mobile phone are the most important factors which is considered by the consumers while purchasing mobile phones. Though, not all features of mobile phones are equally important to all customers.

The study still confirms that, reference group/social factors, are considered as another factor that influences consumer switching of mobile phones among bank employees in Damaturu. This is because, people choose products that communicate their role and status in society. Therefore, it can be concluded that consumer's brand switching is influenced by product features and social factors such as family, friends, co-workers, social roles and status. The reasons for switching a brand of smartphone can be because one of the family members or co-workers has the same brand.

Recommendations

In the light of the findings and conclusions derived from the study, the following recommendations have been put forward:

- Management of mobile phone manufactures should

always give adequate support to their frontline marketers in order to engender and sustain the trust of customers. Mobile phone manufactures who want to increase the level of customer satisfaction should emphasize excellence in product delivery and in visually appealing features.

- The study recommends that, companies should build a long-term relationship with customers to prevent brand switching by understanding the consumer's demands and satisfying the consumer's needs and specifications as any improvement in the product feature by a competitor can enhance consumer switching behavior. Consumer switching behavior could have a negative effect on firms' revenue and brand continuity.
- People are attracted towards newer technologies and will be able to shift from one smartphone to another if it uses better technology. Mobile phone companies should carry out periodic survey to help in identifying these new technology features and decide which ones to add to their product. Moreover, by determining which combination of these features match the current trends and consumer needs would be cost effective to the mobile phone companies. In turn, phone features (its design, phone appearance) is also very important in the success of the brand.
- Manufacturers of different smartphone brand are improving on the durability and quality of the brand; they should also consider the price of selling it so as to make it affordable to all persons. This is because reports have shown disposable Personal Income in Nigeria has decreased to 17580757.16 million in the first quarter of 2019 from 20011346.06 million in the fourth quarter of 2018 (UK economy news 2019). Akinwale (2019) and Abdullahi (2019), further reports that 69 percent of the Nigerian population lives below poverty level and that 90 million people - roughly half of Nigeria's population - live in extreme poverty. That is to say people would buy what they can afford and still be satisfy. It is recommended therefore, that companies should concentrate more on developing quality and affordable smartphones and spend more time on enhancing their products to offer it at lower prices which can be done by employing cost reduction measures.
- From the findings of the study, it can be noted that majority of the respondents (79.5%) had changed their brand of mobile phone in past three years. This can be because the manufacturers or firms do not allow or open room for consumers to communicate their areas of dissatisfaction to the manufacturer. Thus, creating an avenue to listen to the voice of the consumer or increasing efforts to make the users have an access to freely express their dissatisfaction with the product might increase the consumer involvement and increase the brand loyalty. Hence, offering a discount to take few simple surveys about the customer satisfaction about the product could be a good beginning.

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