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ASSESSING JORDANIANS' WILLINGNESS TO BUY: A CONSUMER'S POINT OF VIEW

Key Words

Risk Perception, Stisfaction, Interpersonal Communication, Self Confidence, Self Concept, Consumers' Incomes and Attitudes.

Abstract

The economic factor alone could not be used to explain consumers' willingness to buy. Using a quantitative approach, this research examined other issues, besides income, that could participate in affecting the overall willingness of Jordanians to buy products and services. The findings have indicated the importance of income to Jordanians, and also emphasized the importance of other issues (e.g. attitudes towards a product, family size, etc.) in explaining Jordanians' willingness to buy. This study is considered of importance, as it was carried out in Jordan where this type of study is almost non. Many conclusions and recommendations are reached.

Introduction

The primary concern of this research is to study the buying willingness of the ultimate consumer and, therefore, no attempt is made to study this subject with regard to the industrial consumer, which is left for future research.

There is a need for this type of study as its existence in Jordan is almost non. It is always accepted that this subject is the focal point for the success of any business. Consumer behavior is always viewed by writers and researchers as a mental decision process as well as a physical activity (Blackwell and Engel, 1986). Loudon and Bitta (1979) stated:

"The actual act of purchase is just one stage in a series of mental and physical activities that occur over a period of time. Some of these activities precede the actual purchase while others follow it". (p.7).

This exploratory study attempts to examine an important phenomenon of consumer behavior, i.e. the willingness of Jordanian consumers to buy. Jordan is characterized as a country with low-level per capita income (World Bank, Annual Report, 1996). There is a general view in Jordan that Jordanians' willingness to buy is determined only by their income. Therefore, this study examines the validity of this view and whether or not other issues should be considered as well.

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An Overview of Consumers' Willingness to Buy

It is always agreed that this issue is an important part of the overall equation that constitutes a market. It was stated that consumers' discretionary demand is a function of both ability to buy -primarily income- and willingness to buy (Katona, 1969). This emphasizes that future buying comes as a result of the combination of these two elements, and that consumers' plans for future spending are considered as an important indication of their willingness to buy. For example, if people have little income or if they are unsure of how long they will be employed, their willingness to buy will be declined.

The "willingness to buy" and the "ability to buy" are two interrelated important factors in the constitution of any market (Peter and Jerry, 1987). For example, people will be more willing to buy if they have the buying power and visa versa. However, there are other factors that influence consumers' willingness to buy. The following discussion covers these factors:

Products Price

The way buyers perceive the price of a product affects their willingness to buy. Gabor and Granger (1966) sought to establish housewives' opinions of acceptable price ranges for various products. Their study was conducted on the basis that buyers have two price limits in mind: an upper limit above which the product would be judged too expensive; and a lower limit below which the quality of the product would be suspect. They also reported that price reveals not only the cost of the product to the buyer, but also provides the buyer with some measures of the value of the contemplated purchase. A product's absolute price and its price relative to the price of substitute products influence almost all of us. Consumers may know of a similar, substitutable item with a much lower price (Robert, 1995). Hence, a product's price affects the ultimate willingness of consumers to buy.

Level of Satisfaction

Satisfaction refers to the buyer's state of being adequately rewarded in a buying situation for the sacrifice he has made (Noorman, 1990). Satisfaction is an important factor in the evaluation stage of the purchase decision process. It is always accepted that, adequacy of satisfaction is a result of matching actual past purchase and consumption experience with the expected reward from the brand in terms of its anticipated potential to satisfy the willingness of consumers to buy (Wells, 1993; Keller, 1993).

Family Size

The most basic group to which a person belongs is the family. Marketers must understand that most buying decisions come from the family and that consumer behavior is developed in the family unit (Simonson, 1989). Family buying decisions are seen as results of the different interactions between the family members. Products sold on a family-size basis must be marketed differently from those sold on the basis of the needs of a single individual. For example, as children are added to the family, there may be a reorganization and redefinition of the roles of the husband, wife and other members of the family. Loudon and Bitta (1979) stated that:

"It is suggested by Kenkel that husband and wife roles would shift in the direction of more clearly defined distinctions, typically along traditional lines. Wives would also be more likely to play the expressive role, and husbands the instrumental role in family decisions as compared with childless couples" (P. 247).

Family size does have an influence on consumers' willingness to buy. As the family size increases, the number of individuals involved in the purchase decision may increase and, therefore, the willingness to buy may be increased or decreased (Louis, 1991). For example, the willingness to buy a four door family-size car may be encouraged by all members of the family, and buying a two door car suitable for a couple may be discouraged and so on. In addition to that, "for a given level of buying power, the larger the family, the greater the willingness to buy. One of the reasons for this relationship is that, as the size increases, a greater number of dollars must be spent to provide the basic necessities of life to sustain the family members" (Norvel, 1992).

General Economic Conditions

The economic environment has a major impact on supply and demand, buying power, consumers' willingness to buy and consumer expenditure levels (James, Roger and Paul, 1995). For example, during prosperity, unemployment is low, buying power is high as a result of low unemployment and, hence, consumers' willingness to buy is enhanced. On the contrary, when it comes to depression where unemployment is high, total spending income is at its lowest, consumers lack confidence in the economy and, therefore, their willingness to buy is reduced.

Education, Occupation, Income and Social Class

These four factors are mainly interrelated and could be explained together. For example, consumers with high education usually have better job prospects, better income, and hence, higher social class than their counterparts who have lower education (Goleman, 1983; Jerrey, 1982). This phenomenon is true as consumers with high education have better jobs and, therefore, better ability to buy which may help increase their willingness to buy. Moreover, writers and researches measure consumers' social class (i.e. high, middle and low) by using a combination of consumers' education, occupation and income. Therfore, it can be suggested that the overall social class of consumers can affect their willingness to buy.

Product Complexity and Risk Perception

It is safe to assume that the more the product complexity, the greater the risk perceived by consumers. It was suggested that consumers perceive risks (i.e. financial, social, functional, psychological and physical) because adopting a complex product involves consequences, some of which are likely to be unpleasant, which the consumer cannot anticipate with certainty if he or she does not have enough information to evaluate the product (MacInnis, Noorman and Jaworski, 1991; Puto, 1987; Berry, 1979). Therefore, the issues of product complexity, risk perception and lack of proper information affect consumer's willingness to buy which, in turn, may force the consumer to engage in personal communications with friends and relatives to help in making purchase decision.

Attitudes

Attitude is defined as how positive or negative, favorable or unfavorable, pro or con, a person feels toward an object. This definition views attitude as a feeling or evaluation reaction to objects (Pride and Ferrell, 1989). All attitudes eventually develop from human needs and the values that people place upon objectives to satisfy those perceived needs (Bettman, 1979). For example, attitude may come as a result of people's need to protect and enhance the image they hold of themselves and, therefore, positive attitudes toward goal objects perceived as need satisfying and/or negative attitudes toward objects perceived as punishing or threatening. Hence, consumers' attitudes influence their willingness to buy.

Statement of the Problem

As was revealed in the introductory part of this research, there is a general view that Jordanians' incomes are the only determinant of their willingness to buy. Therefore, this exploratory study attempts to examine the truthfulness of this view in one hand, and on the other hand it tries to find out if other issues could be used to fully understand this subject. This is important as this type of study on Jordan has never been carried out.

Study Hypothesis

The literature reported extensively that income is not the only determinant of consumers' willingness to buy and that other issues such as, family size, product complexity, attitudes and so on, would have a lot to do with this matter. Based on this, the researcher has formulated the following hypothesis.

H_1: "Jordanians' willingness to buy is determined by other issues (e.g., family size and attitudes) rather than income only"

Methodology

This section covers two issues: (a) Questionnaire development and (b) Data collection.

Questionnaire Development

The questions used in this study were constructed being guided by their definitions or uses in the literature. This process has helped in securing a reasonable degree of validity and reliability. The questionnaire included, mainly dichotomous type questions (i.e. yes and no), however, a five-point scale was also used. The actual questionnaire which was used in collecting the data was written in Arabic language, and translated into English for inclusion in this study. The questionnaire included 16 variables, however, it is possible that some very vital variables active and influential in consumers' willingness to buy were left out.

Data Collection

After development of the questionnaire was completed, 850 questionnaires were hand-delivered at random, using a multistage area sampling procedure, to residents in the capital of Jordan (Amman). This procedure made the sample representative to all parts of Amman (i.e. East, West, North and South). Amman was chosen for the study as it contains a cross-section of people reflecting the different social classes in Jordan. According to the latest edition of Jordan's Statistical Yearbook No. 46 of October 1996, Amman has a population of 1,631,000 people (i.e. the population of study). Taking into account the time and resource constraints, a sample of 850 households was thought to be an adequate sample size for this type of study. Respondents were informed of the nature and type of the study and were told that either the husband or the wife could answer the questionnaire. They were further informed that someone would call in 2-3 days to collect the completed questionnaire. This procedure resulted in the return of 643 usable questionnaires, which meant that the response rate was 75.6%. Of the 643 respondents, 398 (i.e., 61.9%) were male and 245 (i.e., 38.1%) were female.

Statistical Analysis

This section shows the findings of this study. Table 1 shows respondents' answers regarding the importance of the overall willingness to buy as opposed to consumers' financial ability.

Table 1
Importance of "Willingness to Buy" as Opposed to Consumers' Financial Ability

Response	n	%
Yes	401	62.4
No	242	37.6

643 Cases
0 missing value

It is evident from Table 1 that Jordanians' willingness to buy is an important element of their purchase decision and is considered no less important than their financial ability as 62.4% of respondents indicated so. To examine whether issues other than income would affect the overall willingness to buy, respondents were asked question No. 2. Table 2 reveals the results.

Table 2
Respondents' Opinions Regarding the Effect of Issues, Other than Income, On their Overall Willingness to Buy

Response	N	%
Yes	483	75.0
No	160	25.0

643 cases
0 missing value

As can be seen from Table 2, Jordanians do consider other issues, aside from income as having an effect on their overall willingness to buy. In order to examine these issues, respondents were asked question No. 3. Table 3 shows the percentages of respondents' answers to these issues.

Table 3
Issues that Could Affect Jordanians' Willingness to Buy

Issue	Yes		No	
	n	%	n	%
a- Product price or prices of substitute products.	502	78.1	141	21.9
b- Availability of credible product-related information.	493	76.7	150	23.3
c- Product complexity.	403	62.7	240	37.3
d- Risk perception	497	77.3	146	22.7
e- Satisfaction with the product.	421	65.5	222	34.5
f- The size of your family.	571	88.8	72	11.2
g- General economic conditions.	395	61.1	248	38.9
h- Your education.	337	52.2	306	47.8
i- Your income.	591	91.9	52	8.1
j- Your job or your expectations about future employment.	427	66.4	216	33.6
k- Your communication with others (friends and relatives).	453	70.5	190	29.5
l- Your self-confidence.	441	68.6	202	31.4
m- Your self-concept (i. e., your perception of yourself).	475	73.9	168	26.1
n- Your lifestyle (i. e., the way you spend your time and money).	483	75.1	160	24.9
o- Your attitude towards a product.	514	79.9	129	20.1
p- Others, please specify				

643 cases
0 missing value

Table 3 shows that income is the most important issue affecting Jordanians' willingness to buy. However, the same table shows that income is not the only issue and others like, product price availability of credible product-related information, etc., may also have an affect.

To further examine if significant relationships exist between Jordanians' overall willingness to buy and the issues reported in Table 3, and to test the study hypothesis, a cross-tabulation technique using chi-square test of significance was employed. Table 4 shows the results.

Table 4
The Relationship between Jordanians' Overall Willingness to Buy and the Issues Reported in Table 3.

The overall willingness to buy Issue	Chi-square	dF	Level of significance
a- Product price or prices of substitute products.	6.968	1	**
b- Availability of credible product-related information.	6.963	1	**
c- Product complexity.	5.809	1	*
d- Risk perception.	6.965	1	**
e- Satisfaction with the product.	6.531	1	**
f- Family size.	6.973	1	**
g- Economic conditions.	5.735	1	*
h- Education	5.372	1	*
i- Income.	6.988	1	**
j- Job or future employment.	6.731	1	**
k-Communication with others.	6.931	1	**
l- Self-confidence.	6.871	1	**
m- Self-concept.	6.941	1	**
n- Life-style	6.961	1	**
o- Attitudes.	6.970	1	**
p- Others, please specify			

643 cases
0 missing value
* = significant relationship at the 0.05 level
** = significant relationship at the 0.01 level

Table 4 indicates that significant relationships exist between Jordanians' overall willingness to buy and the different issues included in Table 3. This supports earlier findings of this study which suggested that Jordanians' willingness to buy does not depend solely on their income. The study hypothesis (i.e. H_1) was, therefore, accepted. Jordanian manufacturers and producers should emphasize in their promotional campaigns, other issues (like credibility of product-related information, satisfaction with their products, etc.). This may help to ease consumers' risk perception, for example, and to enhance the overall willingness of Jordanians to buy their products.

To double check on respondents' answers regarding the issues included in question No. 3, respondents were asked question No. 4. Table 5 shows the results.

Table 5
Respondents' Opinions Regarding the Effects of Certain Issues on the Overall Willingness to Buy

Issue	To a very large extent		To a large extent		Uncertain		To some extent		Not at all	
	n	%	n	%	n	%	n	%	n	%
Effects of certain issues on the overall willingness of Jordanians to buy.	210	32.7	250	38.9	45	6.9	95	14.8	43	6.7

643 cases
0 missing value

The majority (i.e. 71.6%) of respondents have concluded that the issues given in question No. 3 have affected their overall willingness to buy. This should mean a lot to Jordanian manufacturers and producers who only consider the issue of income in assessing their customers' willingness to buy.

As was indicated earlier, there was 398 male respondents and 245 female respondents. To examine if a significant difference exists between male and female respondents regarding their answers to question No. 4 (i.e. the effects of certain issues on Jordanians' overall willingness to buy), a Mann-Whitney test was carried out. Table 6 reveals the results.

Table 6
Respondents' Sex By The Effect of Certain Issues on Their Overall Willingness to Buy

Issue	Level of effect	N	N	P value	Level of significance
Effect of sex on overall willingness to buy.	L	398	643	0.1430	-

643 cases
O missing value
L = Low
- = No significant difference was found.

It is evident from Table 6 that no significant difference was found with regard to respondents' sex. Therefore, it can be said that the issues given in question No. 3 have the same influence on Jordanians' overall willingness to buy regardless of their sex. This finding could be explained by the fact that more Jordanian females are going to work and, therefore, their role in making purchase decisions is enhanced as a result.

Conclusions

Studies of consumer behavior are usually concerned with investigating human behavior associated with decisions and acts of individuals in purchasing and using products. In doing so, writers and researchers make extensive use of the social sciences, including psychology, sociology, economic, and cultural anthropology.

To fully understand consumer behavior one has to remember that consumers are susceptible to personal influences (i.e. motivation, learning, perception, attitudes, personality and lifestyle) and sociocultural influences (i.e. family, social class, reference group and culture influence) that strongly affect his/her buying decisions. These factors are interrelated and interact in a very complex way, which in turn, have a strong impact on the overall behavior of consumers.

All previous research, which is mostly western oriented, has concluded that one factor only (e.g., economic) cannot be used to explain the overall behavior of consumers. All factors, i.e. economic, social, cultural, psychological, physiological and political, must be taken into consideration to explain the phenomenon of consumer behavior, and Jordanian consumers are no exception.

The view that Jordanians' willingness to buy is only related to their income is an unfounded view. The findings of this study have shown that there are other issues, such as family size, product complexity, product price, attitudes, self-confidence, lifestyle, and so on, are no less important than income in influencing Jordanians' willingness to buy.

Jordanian manufacturers, producers and businessmen need to consider these issues together with income to assess potential buyers' willingness to buy. For example, the study findings show very clearly that Jordanians' satisfaction with products has a lot to do with their willingness to buy and therefore, the higher the satisfaction, the more they are willing to buy the same product. Another example of the study findings is related to the size of the family. The findings indicate that the size of the Jordanian family does influence their willingness to buy, the larger the family, the greater their willingness. Of course, increase in family size requires more necessities, which means more willingness to buy.

This study does not undermine the importance of income in affecting Jordanians' willingness to buy, but rather emphasizes the need for including other issues in this regard. This is important for Jordanian manufacturers and producers as most Jordanians regard imported products as superior to their locally-made ones. Therefore considering other issues together with income in assessing Jordanians' willingness to buy could improve the competitiveness of locally made products against imported ones.

This study neither examines the relationship between consumers' income and the willingness to buy with regard to a specific product, nor examines the influence of income groups on consumers' willingness to buy, which are left for future research.

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الملخص

دراسة رغبة الأردنيين بالشراء
وجهة نظر المستهلك

حسين عبدالله العمري
الجامعة الهاشمية

يهدف البحث، وبإستخدام الأسلوب الكمي، إلى دراسة عوامل أخرى والتي يمكن إستخدامها في تفسير رغبة المستهلك الأردني في شراء السلع والخدمات. لقد أظهرت النتائج أهمية عامل الدخل، كما أكدت أهمية العوامل الأخرى مثل (إتجاهات المستهلك، حجم العائلة، ...، الخ) في شرح رغبته في الشراء. ومما يزيد في أهمية الدراسة أنها تتناول الموضوع في الأردن، حيث أن هذا الموضوع لم يدرس -حسب معرفة الباحث-في الأردن من قبل، ولقد أعطت هذه الدراسة العديد من النتائج والتوصيات.

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حوليات كلية الآداب

تصدر عن مجلس النشر العلمي - جامعة الكويت

دوريَّة علميَّة محكَّمة تتضمّن مَجموعَة من الرّسائل وتعنى بنشر الموضوعات التي تدخُل في مجالات اهتمام الأقسَام العلميَّة لكليّة الآداب

- تنشر الأبحاث والدراسات الأصيلة باللغتين العَربيَّة والإنجليزيَّة شريطة أن لا يقلّ حَجم البَحث عَن ٤٠ صَفحَة وأن لا يزيد على ١٣٠ صفحة مَطبُوعة من ثلاث نسَخ.
- لا يقتَصر النشر في الحَوليّات عَلى أعضَاء هَيئة التَدريس بكليّة الآداب بَل يشمل غيرهم من الباحثين في المَعاهد والجامعَات الأخرى.
- يُرفق بكلّ بحث ملخصٌ لَه باللغة العربيَّة وآخَرُ بالإنجليزيَّة لا يتجاوَز ٢٠٠ كلمَة.
- يُمنَح المؤلّف ٥٠ نسخَة مَجَّاناً.

الاشتراكات :

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