EFFECT OF PERSONALITY TRAITS ON PERCEIVED VALUE AND BEHAVIOURAL INTENTIONS BY ELECTRONIC BRAND CUSTOMERS IN KENYA

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Abstract

Purpose: To examine the effect of customer personality traits on perceived value and behavioural intention of electronic goods customers in Kenya.

Methodology: The research study used explanatory (causal) research design as it sought to identify causal links between perceived value, personality and behavioural intention of electronic brand customer. The target population was electronic brands in Kenya, the unit of analysis for the study were major electronic brands (Huawei, Sony, Samsung Techno, LG, Infinix, HP, Hotpoint, and Lenovo), while the unit of observation were customers of these major electronic brands. The study used multistage sampling and obtained a final sample size of 400 customers. Data was collected using questionnaires and analyzed using hierarchical regression.

Results: The results revealed that customer perceived relationship value has significant direct influence on behavioural intention of electronic brand customers (β =.246; p<.000); perceived logistic value has no direct influence on behavioral intention of customers (β =0.242; P<0.05); while customer perceived sacrifice has a positive direct relationship with customer behavioural intentions. It also established that personality has a moderating effect on the relationship between perceived relationship value and behavioural intention of customers (β=.046; P<0.05) and on the relationship between perceived logistic value and behavioural intention of customers (β=-0.053; P<0.05), while personality has antagostic relationship with customer perceived value and behavioural intention of customers (β=0.008; P>0.05).

Unique Contribution to Theory, Practice and Policy: The contribution of the study is on the effect of personality traits on the relationships between perceived logistic value and sacrifices on behavioural intention. The Government and electronic firms must formulate and implement policies that encourage and enable firms to offer value to customers so as to influence favourably customer behavioural intentions, profitability and the overall growth of the electronic sector

Keywords- *Perceived Value, Behavioural Intention, Relationship Value, Logistic Value, Customer Personality*

1.0 INTRODUCTION

Electronic sector is experiencing growth driven by a number of positive trends such as: cheaper technology, increase in disposable incomes; changing demographics, steady rise of Kenya's middle class and Kenyan urbanites who have increased affinity to electronic brands; beside business and trade regulations have been eased (African business magazine, 2012). Hence the electronic market is characterized by: fast expanding, multi-pattern competition, market fragmentation, easy entry and exit to the market, market unpredictability- online and offline purchase and customer diversity. Fluid and uncertain situation is the new normal for the Kenyan electronic Market and as observed by Lagat, Chepkwony and Kotut, (2012) that under such competitive situation, firms wishing to get ahead need to continuously keep innovating their brands' features, focusing on offering great after-sales and being creative in their pricing strategies so as to strengthen their value proposition and influence customers behavioural intention. Behavioral intention is an indication of an individual customers' readiness to perform a given behavior (Ajzen, 1991). Customer behavioural intentions can be conceived as either favourable or unfavourable (Zeithaml, *et al.,* 1996)

Customer behavioural intention can be measured using: word of mouth communication, recommendations to others, loyalty, price tolerance and increased purchase. Behavioural intentions of customers may be influenced by value proposition of firms. In their study Komen, Bonuke and Korir (2015) acknowledged that for firms to retain their customers and even become loyal they need to offer enhanced brand value that is better than the competition. Customer perceived value can be described as a customer perceived inclination and assessment of brand features and nature of performances arising from utilizing these brands. Customer perceived value is determined by: benefits customers get from buying and using the brand and the cost customers incurs or sacrifices customer make to obtain and use the brand (Woodruff, 1997) According to Sheth, *et al.,* (1991); Monroe (1990), Lee and Overby (2004) in Lien, *et al*., (2011) customer perceived value can be measured by: brand value, logistical Value, relationship value and perceived sacrifices. Therefore in this study Perceived value is hypothesized to have an influence on behavioral intention of customers.

Personality influence customer behavior in the marketplace as it determines what customer's purchases, when and how he or she purchases (Sarker, Bose, Palit & Haque, 2013). In fact customers favour or buy brand that more or less reflect their personalities. Personality can measured based on the dimensions of : three-factor model which consisted of : psychoticism, extroversion and neuroticism (Eysenck, 1952); trait Theory dimensions which consisted of 16 dimensions that include: warmth, intellect, emotional stability, aggressiveness, liveliness, dutifulness, social assertive, sensitiveness, paranoia, obstructiveness, introversion, anxiety, open mindedness, independence, perfectionism, tension (Cattell, 1965); Big Five personality theory dimensions, that consists of: extraversion, agreeableness, conscientiousness, neuroticism and openness to experience (Costa & McRae, 1992).

1.2 Statement of the Problem

The electronic retail sector in Kenya is characterized by increased level of competition because of easy entry and exit firm behaviour and increased diversity of brands (CAK, 2017). Due to this competitive situation, most of the electronic retail firms are focused on the immediate sales with

no long term focus on customers' individual personalities and value perception and this eventually affect their customers' behavioural intention. Consequently the sector experiences high customer turnover, negative word of mouth, price intolerance, relatively decreasing volume of purchase per retail firm, frequent customer switching and complaint behavior (Kippra, 2017, Oxford Business Group, 2018). If this situation is left unaddressed it will result in a very unstable electronic sector characterized by poor performance and high failure rates of firms in the sector.

Past studies have focused on the direct relationship of personality with other variables such customer loyalty, satisfaction and customer behaviour (Onditi, 2013; Agbo Onu, Akhimien, Emmanuel & Marcus, 2014; Virani, 2013). Nevertheless, there are inadequate past research relating to the influence of buyer characteristics or personality traits on perceived value and behavioural intent of consumers. Prior research have recognized that consumer personality traits contribute significantly to explaining consumer behaviors, nonetheless it is presently not known if the relationship between personality and buyer behaviour is constant across the personality traits of customers (William, Tashchian & Shore, 2016; Onditi, 2013; Agbo Onu, Akhimien, Emmanuel & Marcus, 2014; Heesup & Kisang 2007). Past research have also found it difficultly to indicate a straightforward evidence of whether personality is a credible indicator of behavioral intention of customers without connecting to other characteristics that define the consumer (William, Tashchian & Shore, 2016; Heesup & Kisang, 2007). Previous research on consumer personality, perceived value and behavioural intention engaged at least some aspects of personality elements relevant to the geographical locations of the study and found significant relationships between personality traits and consumer buying behaviour unique to the study locations (Tan, *et al*., 2004; Ranjbarian & Kia, 2010; Mehmet,2012; Johari & Hee ,2013; Murat , 2011). Nonetheless there are inadequate studies on the role of personality on the customer perceived value and customer behavioral intention in Kenya.

1.3 Purpose of the Study

To examine the effect of customer personality traits on perceived value and behavioural intention of electronic goods customers in Kenya

2.0 THEORETICAL REVIEW

2.1 Theory of Reasoned Action

According to the theory of reasoned action, the strongest and most direct predictor of an individual's performance is his/her intention to perform the behaviour (Fishbein & Ajzen, 1975). Behaviour is a function of behavioural intention, while behavioural intention is a function of both attitude and subjective norm. Attitude and subjective norms are functions of beliefs. Beliefs that performing behaviour will result in specific consequences   and that personal behaviour is both voluntary and involuntary. Customer attitude can be described as a supersititious concept that represents an individual's degree of like or dislike for an item, good or service or an individual's positive or negative evaluation of behavior, action, thing or item (Fishbein & Ajzen, 1975). Studies by Arikan, (2010) and Van Birgelen *et al.,* (2006) regarded customer perceived value as an attitude and the evaluation that results thereof can be either favourable or unfavourable. This was reinforced by Swait and Sweeney, (2000) study findings that also

established perceived value as an outcome of customer attitude that influences the behaviour of customers either favorably or unfavorably

2.2 The Consumption Value Theory

The consumption value theory was based on the customer decisions to buy or not to buy a particular brand over another (Sheth, *et al.,* 1991; Lin, *et al.,* 2004 and Sánchez-Fernández, et *al.* 2007). Consumption values are the customers' perceptions of what they want to happen in a specific use or consumption situation. Consumption value is created when the delivered performance meets the desired performance of customers. According to the consumption value theory, there are five dimensions of value and these include functional value, social value, emotional value, epistemic value and conditional value. Three important proposals underpin the theory of consumption values: customer preference is a purpose of various consumption values; the values contribute to the selection situation, and the values are separate from each other. Thus, all or any of the consumption values may affect a customer judgement and can contribute additively and incrementally to the selection process and eventual purchase decision; customers assess the values differently in precise purchase circumstances, and are generally agreeable to trade-off one value in order to acquire extra of the alternative (Ledden, *et al*., 2007; Williams & Soutar, 2009). The consumption value theory assist in understanding consumer perception of value delivered by firms to its customers. In evaluating the theory of consumption value theory Sanchez-Fernandez and Iniesta- Bonillo (2007) observed that while consumption value theory is a significant contribution to the study of perceived value, but it disregards some bases of consumer perceived value

2.4 Personality Theories

Personalities theories consists of: Three-factor model developed by Eysenck, (1952) who proposed that individuals have the following traits: psychoticism, extroversion and neuroticism. The Trait Theory developed by Cattell (1965) was an improvement on Eysenck (1952) three factor theory and proposed that an individual has16 traits that influence his/her behaviour under any situation. These factors comprise of: warmth, intellect, emotional, aggressiveness, stability, liveliness, dutifulness, social assertive, sensitiveness, paranoia, obstructiveness, introversion, anxiety, open mindedness, independence, perfectionism and tension. Lastly, the Big Five-factor theory of personality developed by Costa and McRae (1992) proposed that the 16 personality factors were numerous and could be reduced to five factors which include: neuroticism, extroversion, agreeableness, openness, conscientiousness. Personality researchers (Schiffman & kanuk, 2008; Sarker *et al*. 2013; Tsao & Chang, 2010; Luchs & Mooradian, 2012) have found that it is generally more realistic to expect personality traits to be linked to how customers make their choices. According these authors customers assess goods and services in the marketplace by means of their personal traits and eventually purchase those brands that reflect their respective personalities (Mishra & Detta, 2008). This study's moderating variable was based on the five factor theory of personality.

3.0 RESEARCH METHODOLOGY

This study adopted the positivist view because it is based on the belief that objective reality exists independently of what individuals perceive hence understanding such casual links is

necessary for prediction and control of the phenomena. The research study used explanatory (causal) research design as it sought to identify causal links between perceived value, personality and behavioural intention of electronic brand customer. The target population was electronic brands, the unit of analysis for the study were major electronic brands (Huawei, Sony, Samsung Techno, LG, Infinix, HP, Hotpoint, and Lenovo), while the unit of observation were customers of these major electronic brands in Kenya.

The study used multistage sampling which involved organizing target population into mutually exclusive clusters consisting of electronic brand and their retail outlets: Huawei (4), Samsung (5), Sony (5), Techno (5), LG (5), Infinix (4), HP (5), Hotpoint (3), and Lenovo (3). Thereafter the study undertook a census survey of the total 39 major brand retail outlets as a sample because they were few. Finally Taro Yamane formula was used to establish the sample size because the retail outlets had a large number of units of observations that runs into thousands. The formula consisted of:

$$n = \frac{N}{1 + N\,(e)^2}$$

The final sample size for the study was 400 customers

Primary data was obtained using structured questionnaires distributed to electronic brand customers. Prior to large-scale administration of the instruments; a pre-testing session was conducted to ensure that the research instrument was valid and reliable. First, the questionnaires were administered to three marketing experts and three randomly picked electronic brand customers to obtain feedback on the suitability of the questionnaire to correctly collect the required data. Secondly, questionnaires were administered to customer drawn from the electronic retail outlets who were not part of the final sample and who were randomly selected and responses were analyzed using cronbach alpha with a set lower limit of acceptability of cronbach alpha of 0.7 as recommended by Nunnally (1978). The results indicated that all of the study constructs Cronbach's Alpha coefficients were above the recommended threshold of 0.7 implying that the data collection instrument was reliable

Prior informed consent was obtained from each respondent before the questionnaire was administered. The study systematically selected the second (2) customer entering each of the selected electronics retail shops as a starting member. The systematic approach to selection of respondents for data collection was preferred because it minimized bias as the selected respondents were evenly distributed and it was cost and time efficient (Black, 2004). The researcher individually administered the questionnaire to each of the selected respondents at the retail shops because the researcher could clarify questions, ensure completion of questionnaire and it also ensured higher response rate and greater control of environment. Data was analyzed using hierarchical regression

4.0 FINDINGS

4.1 Response Rate

The response rate of the study respondents is shown on Table 1 below

Table 1 : Response Rate

Description	Frequency	Percent
Usable Questionnaires	294	73
Unusable questionnaires	106	27
Total	400	100

Results on Table 1 above indicate that four hundred (400) questionnaires were administered to the sampled target population however two hundred and ninety four (294) questionnaires were successfully filled representing 73% response rate, while one hundred and six (106) representing 27% were poorly or wrongly filled or incomplete therefore were discarded. -Saunders, Lewis and Thornhill (2009) suggested a 30-40% response; Sekaran (2010) indicated a response rate of 30%, while Mugenda & Mugenda (2003) advised on response rates exceeding 50%. Based on these assertions, it implies that the response rate of 73% attained for this study was adequate

4.4 Correlation Analysis

Pearson correlation coefficients were used to establish the relationships between predictor variables (customer perceived logistic value, relationship value and sacrifices), moderating variable (customer personality), and the criterion variable (customer behavioural intention) as shown in Table 2 below

Table 2: Correlation Analysis

	CBI	PLV	CPRV	CPS	CP
Customer Behavioural Intention	1				
Perceived Logistic Value	.183[**]	1			
Perceived Relationship Value	.367[**]	.113	1		
Customer Perceived Sacrifices	.261[**]	.388[**]	.075	1	
Personality	-.033[**]	.136[*]	.061	.154[**]	1

CBI- Customer Behavioural Intention; PLV- Perceived Logistic Value; PRV- Perceived Relationship Value; Perceived Sacrifices, CP- Customer Personality

Results on table 2 above show that there is a significant correlation between customer perceived: relationship value (r^2= .367, P< 0.01); perceived sacrifices (r^2=.261, P< 0.01); customer personality (r^2=-.033, P< 0.01) and customer behavioural intention. The implication of the study results is that there is significant relationship between customer perceived value (brand value, relationship value and perceived sacrifices), customer personality and behavioural intention of electronic brand customers

Table 3. Regression Coefficients of Model I- IV

	Model I	Model II	Model III	Model IV
(Constant)	3.249*	1.018*	1.248*	0.427*
Gender	.034	.009	.015	.014
Age	.082*	.103*	.098*	.096*
Income Bracket	-.055	-.081*	-.082*	-.081*
Education Level	.054	.046	.041	.043
Perceived Logistical Value(PLV)		.030	.038	.049
Perceived Relationship Value (PRV)		.242*	.246*	.269*
Customer Perceived Sacrifice (CPS)		.246*	.260*	.265*
Customer Personality (CP)			-.091*	-.119*
P x CPLV				-.053*
P x CPRV				.046*
P x CPS				.008
F	3.366	16.568	15.338	10.544
R2	.045	.318	.328	.329
Adjusted R2	.031	.299	.306	.298
ΔR2	.045	.274	.010	.002
Sig. F Change (P<0.05)	.010	.000	.045	.006
Note: * P<0.05				

Dependent Variable: CBI-Customer Behavioural Intention. Predictors: CPLV-Customer Perceived Logistic Value; CPRV- Customer Perceived Relationship Value; CPS- Customer Perceived Sacrifices; CP- Customer Personality

In order to establish the extent of effect of customers perceived value variables (perceived logistic value, relationship value and customer perceived sacrifices) on behavioural intention the study controlled the effect of age, gender, educational level and income on the relationship between customers' perceived value variables and behavioural intentions shown in Table 3, Model 1 above.

The results of the analysis in Table 3, model II above predicted up to 31.8 % of variation in behavioural intention of electronic brand customers (R^2 =0.318; P<.000). Model III predicted up to 32.8 % of variation in behavioural intention of customers (R^2 =0.328; P<.000) implying the presence of significant moderation effect of customer personality on the relationship between customers' perceived value and customer behavioural intention. Model IV predicted up to 32.9% of variation in behavioural intention of customers (R^2 =0.329; P<.000) meaning that customer personality influences the relationship between customers' perceived value and customer behavioural intention

H_{O1}: There is no relationship between perceived logistic value and behavioral intentions of electronic brands customers in Nairobi County.

The analysis results displayed in Table 3 of Model II in show that customer perceived logistic value is not statistically significant in predicting customer behavioural intention at 0.05% level. This is supported by the study analysis result indicating unstandardized coefficients (β=.030;

P>0.05) meaning that customer perceived brand logistic value does not influence customer behavioural intention. These findings led to the failure to reject the stated null hypothesis. The implication of the study is that the behavioural intention of electronic brands customers is not influenced by their perception of the dimensions of logistic value such as: access to electronic brands, search, evaluation, transaction, possession and post-purchase of the electronic brands. This situation could be attributed to the fact that access and the other resultant dimensions associated with logistic value are   no longer as important as they were in the past because purchase of retail brand has many pathways both offline and online

H_{O2}: Customer perceived relationship value does not influence behavioral intentions of electronic brands customers in Nairobi County

The analysis results in Table 3 of Model II show that customer perceived relationship value is statistically significant in predicting customer behavioural intention at 0.05% level. This is supported by significant regression coefficients that indicate that customer perceived brand relationship value influence customer behavioural intention (β =0.242; P<0.05). Arising from these findings the study rejected the stated null hypothesis and accepted the alternative hypothesis. The implication of the study results is that customers' behavioural intention to purchase electronic brands is influenced by provision of correct and regular brand information, being served by skilled and knowledgeable staff, being offered favourable sales terms and being given efficient and cost effective after sales service.

H_{O3}: Customer perceived sacrifices do not affect behavioral intentions of electronic brands customers in Nairobi County.

The analysis results displayed in Table 3 model II show that customer perceived sacrifices value is statistically significant in predicting customer behavioural intention at 0.05% level. This is supported by the study positive unstandardized coefficients that show that customer perceived sacrifices influence customer behavioural intention (β =0.246; P<0.05). These findings led to the rejection of the stated null hypothesis with 95% confidence level and acceptance of the alternative hypothesis that there is a relationship between customer perceived sacrifices value and behavioral intention of electronic brands customers in Nairobi County. The implications of the findings is that electronic brand customer behavioural intention is influenced by customer sacrifice which include: the effort that electronic brand customers expend in obtaining the brand; cost incurred in the utilization of the electronic brand; the cost of not obtaining the alternative brand; time used in obtaining the brand; cost in disposing the brand after use and psychological costs associated with usage of the brand. Hence unfavourable behavioural intention of customer would arise from high perceived sacrifice, while, low perceived sacrifice would ensure favourable behavioural intention of customers.

H_{04}: Customer personality has no moderating effect on the relationship between perceived logistic value and behavioural intention of electronic brands customers in Nairobi County

The results shown in Table 3 Model IV show that the interaction between customer personality, customer perceived logistic value and behavioural intention is significant as evidenced by unstandardized coefficient that show that customer personality has potentially significant negative moderating effect on the relationship between perceived logistic value and behavioural intention of electronic brands customers. Hence this findings led to the rejection of the null

hypothesis that customer personality has no moderating effect on the relationship between perceived logistic value and behavioural intention of electronic brands customers and acceptance of the alternative hypothesis. Arising from the findings it can be concluded that the personality of individual customers negatively influenced their perception of logistic values. The implication of the study is that individual customers with different personality traits negatively influence the way customers perceive different aspects of logistic values such as brand access, search, evaluation, transaction, possession and post-purchase value when deciding to purchase or not to purchase electronic brands

H$_{05}$: Customer personality has no moderating effect on the relationship between perceived relationship value and behavioural intention of electronic brands customers in Nairobi County

The results shown in Table 3 model IV indicate that the interaction of customer personality and customers perceived relationship value and customer behavioural intention accounted for significantly more variance than just customer perceived relationship value and customer behavioural intention by themselves (ΔR^2=.002, P<0.05; β=.046; P<0.05). This meant that there is potentially significant moderation of the relationship between customer perceived relationship value and customer behavioural intention by customer personality. From the findings it can be inferred that customers personality traits influence their perception of the nature and type of relationship nurtured by the retail outlets with them which may involve regular provision of correct brand information, being served by skilled and knowledgeable staff, being offered favourable sales terms and being given efficient, cost effective after sales service and personally being known by the retail firm staff. This perception in turn influence the behavioural intention by electronic brand customers

H$_{06}$: Customer personality has no moderating effect on the relationship between perceived sacrifices and behavioural intention of electronic brands customers in Nairobi County

The results in table 3 Model IV show that the interaction effect of customer personality on customers' perceived sacrifices and customer behavioural intention is not significant as evidenced by unstandardized coefficients (β=0.008; P>0.05). This meant that that there is no potentially significant moderating effect of personality on the relationship between perceived sacrifices and behavioural intention of electronic brand customers. From the findings it can be deduced that when personality is introduced into the relationship between customer perceived sacrifice value and behavioural intention of the electronic brand customers, the relationship which was hitherto significant in Model III becomes insignificant meaning that customer personality reverses the potentially positive significant effect of perceived sacrifices on behavioural intention of electronic brand customers earlier established. This implies different individual customer with different customer personality traits do not place any significant consideration on time, money, and effort expended in order to acquire their electronic brands. This situation may be arising from the fact that electronic brands are widely available, are of diverse models or brands, have different functional capabilities, have wide price differentials that appeal to different customers' personalities or reflect different brand personalities.

5.0 DISCUSSIONS, CONCLUSIONS AND RECOMMENDATIONS

Results revealed that customer perceived logistic value does not influence behavioral intention of electronic brands customers in Nairobi County. However prior research have come up with contradictory findings with some researchers suggesting that perceived logistic value influence behavioural intention by customers directly or indirectly or both (Yazdanparast, Manuj & Swartz, 2010; Bobbitt, 2004; Chen and Sai, 2008; Bobbitt, 2004). Other empirical studies found that customers who perceive that they have to sacrifice the least value in acquisition, consumption and disposal of the brand engage in positive behavioural intentions the contrary is also true as reflected in the studies by Hutchinson, *et al*, (2009); Wang *et al.,* (2004); Gabbott, (2004). On the moderation effect of customer personality on perceived logistic value and behavioural intention of customer, the results of the study demonstrates significant moderating effect by personality trait on the link between perceived logistic value and behavioural intention by customers. The study results support research studies that found that customer characteristics have an involuntary effect on the relationship between customer attitude (which in this study is regarded as perceived value) and behaviour of customers (Fishbein & Ajzen, 1975; Ajzen, 1991). The findings also enriches studies on perceived logistic value and behavioural intention in consumer retail sector that showed that logistic value has a direct effect on purchasing trends (Jiang, Yang, Jun, 2012; Mpinganjira, 2015; Liu, Zhao, Chau, Tang, 2015)

The study established that perceived relationship value affect behavioral intention of electronic brands customers. This results support previous research whose findings showed that perceived relationship value is a significant element in influencing the intentions and behaviour of customers (Ulaga, 2003; O'Cass & Ngo, 2011; West, 2007). These prior research alluded to the fact that the greater the perceived relationship value, the increased possibility that the customer intention will be influenced positively and that this will lead to a customer eventually purchasing the brand and even becoming loyal. On other hand, the study shows that there is potentially significant moderation. These findings agrees with the observations of West (2007) that customer behavioural response to a brand is as a result of the degree of trust that the firm and employees nurture and this contribute to how customers feel towards the firm, brand and their satisfaction with the brand and service offered

The results of the current study indicate a significant relationship between customers' perceived sacrifice and their behavioral intention. These results are consistent with other empirical studies that established that customers who perceive that they have to sacrifice the least value in acquisition, consumption and disposal of the brand engage in positive behavioural intention (Gabbott, 2004; Hutchinson *et al*, 2009; Wang *et al.,* 2004); Sánchez-Fernández & Iniesta-Bonillo, 2007). Furthermore, interaction results demonstrate that customer personality traits do not moderate the link between perceived sacrifices' and the behavioural intentions of customers. These study findings contradicts previous research that found that personality impacts customer buying drives and that personality traits have significant and conclusive relationship with the manner in which customers assess brand values and purchase them (Bosnjak, Galesic, *et al.,* 2007; Tsao & Chang, 2010).

Conclusions

Perceived logistic value has no direct significant influence on the behavioural intention of electronic brands customers; however when personality is interacted with perceived value and behavioural intention of customer it becomes significant. Customer perceived relationship value has a positive significant direct influence on their behavioural intention. This relationship is even further enhanced positively when customers' personality is introduced as moderator into the relationship. Customers perceived sacrifices has a direct positive significant influence on behavioural intentions of electronic brand customers. However when customer personality is introduced into the relationship between perceived value and behavioural intention of electronic brand customers, the relationship becomes insignificant

Recommendations

The main contribution is on the effect of perceived logistic value and sacrifices on behavioural intention and how customer personality moderates this relationships. other theoretical contributions include the fact that the study has empirically tested variables of customer perceived values that had been least examined by previous studies such as customer perceived logistic value and customer relationship value. Electronic retail firms need to shift their attention to brand personalities that mirror their target customers which provides alternative mechanism of differentiation and customization of their brands because increased competition in the markets has saturated the possibility of brand differentiation based on traditional attributes such as price and quality

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