Effect of Subjective Norm on Consumers' Purchase Intention Towards Counterfeit Apparel Products: Does Level of Formal Education Matter?

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ABSTRACT

This study investigated the moderating effect of the level of formal education on the subjective norm and purchase intention of consumers towards counterfeit apparel products in Tanzania. The study utilized a survey strategy during data collection and involved 315 respondents as a sample size. The researcher employed Structural Equation modeling technique using AMOS software for data analysis. The results indicated that subjective norm had a positive and significant effect on purchase intention of counterfeit apparel. The results showed no statistical differences between subjective norm and purchase intention of counterfeit apparel products in less and high levels of formal education consumers. The study concluded that subjective norm is the key predictor of consumers' purchase intention of counterfeit apparel products. The study also concluded that the level of formal education had no moderating effect on the relationship between subjective norm and purchase intention counterfeit apparel. Thus, the study recommends that future researchers to consider other predictors and moderating variables to investigate consumers purchase intention of counterfeit apparel products in different settings.

Keyword: Counterfeit Apparel products, Formal Education, Subjective Norm, Purchase Intention.

INTRODUCTION

Counterfeit products have caused drastic challenges around world which retard economic growth (Khan, Fazili & Bashir, 2021; Lu, 2013; Ndofirepi, Chuchu, Maziriri & Nyagadza, 2022; Samaddar & Menon, 2021). Nowadays it's very hard to distinguish between original products from counterfeit products because the copies of the products are seriously occupied in all the markets (Bupalan, Rahim, Ahmi, Rahman, 2019). Counterfeit products regardless of product category are manufactured with low quality but they are frequently purchased by different people in the societies (Ashraf, 2021). The purchase behaviour of consumers towards counterfeit products is usually influenced by different factors including internal (attitude and perceived behaviour control) and external factors (subjective norm) whereby these factors attested to cause effect on counterfeits purchase intention (Bhatia, 2018). Subjective norm being the only external variable from theory of Reasoned Action (TRA) has not given a considerable attention as to why it affects purchase intention. There is a limited literature on subjective norm than other factors influencing purchase intention of counterfeit products (Sharma, Chan, Davcik, Ueno, 2022).

Subjective norm (SN) expresses social pressure whereby a person feels in relation to the decisions to choose whether to perform or not to perform a certain behavior (Hasan & Suciarto, 2020). It's a social pressure that forces an individual to have purchase intention of counterfeit products. Consumers are usually consulting referent groups (peer groups, friends and family) before they decide what to purchase **(**Abdullah & Yu, 2019). Additionally, subjective norm can affect consumers' purchase intention of counterfeit products (Bhatia, 2018; Chiu & Leng 2021; De Matos *et al.,* 2007; Penz & Stottinger, 2005). If the behaviour of purchasing counterfeits is agreed by family and friends, the consumers are more expected to engage in purchasing counterfeits. On the contrary, when the behaviour is not agreed by family and friends, the consumers is less expected to be involved in such kind of behaviour, especially when the product category is prominent (Budiman, 2014; Tseng, 2021). However, the influence of subjective norm to purchase intention is still debatable as previous researchers reported mixed findings (Sharma, *et al.,* 2022). Thus, this is a call to carry out similar researches so as to expand knowledge on association between subjective norm and purchase intention of CPs. Based on the facts that income, age, gender (demographic variables) have been widely involved in moderating relationship between subjective norm and purchase intention, thus the focus is now given to education (formal education). According to Bhatia (2018), formal education is an important factor when assessing subjective and purchase intention of counterfeits. In purchasing process, consumers who are educated are interested to quality, trust, ethics and reputation (Moepswa, 2016). The

means of people to judge ethical and unethical behaviour is generally influenced with the level of formal education (Sharma, *et al.,* 2022). Study conducted by Lwesya (2017) purported that less educated consumers are more exposed to purchase of counterfeits since they can't figure out the effects of such purchasing. Therefore, this study employed level of formal education (moderating variable) to strengthen the relationship between subjective norm and purchase intention in explaining consumers' willingness to buy Counterfeit Apparel in Tanzania context similar to the recommendations by Bhatia (2018) and Harun, Mahmud, Othman, Ali & Ismail (2020). The market of Tanzania is flooded with various counterfeit products whereas the counterfeit apparel products are reported to be many as compared to other categories of counterfeits (Confederation of Tanzanian Industries, 2020 & Mniwasa, 2022). Nonetheless, there has been limited research conducted in Tanzania on how subjective norm affects the purchase intention of CPs (Lwesya, 2017; Mushi & Noor, 2016). Literature on the link between subjective norm and purchase intention of counterfeit apparel would be beneficial in the Tanzania's efforts to address the counterfeit purchase problem (Fair Competition Commission- FCC, 2021). This is based on the facts that the majority of researches have concentrated on other internal factors with less concentration on external factor such as subjective norm of consumers (Budiman, 2014 & Garas, 2023). The rest of this article is structured into sections that cover empirical literature on this topic, followed by the development of hypotheses, a description of the research methodology used, analysis of the data and the study findings. Finally, the paper concludes with recommendations, limitations of the study, and suggestions for future research.

Literature Review

This section reviews different previous studies on subjective norm, purchase intention of counterfeit and formal education relationship resulted in formulating two (2) hypotheses to be tested during data analysis. The section presents a conceptual framework showing the variables involved in this study and provides the definitions of key terms as follows:

Subjective Norm

Subjective norm is being defined as a social pressure people feel with their decisions to choose whether to perform or not to perform certain behaviors (Hasan & Suciarto, 2020). According to Sharma *et al.*, 2022, subjective norm refers to perception of individual whereby people who are significant to her or him think she or he should or should not perform the behaviour in question. In regard to counterfeit business, significant others may influence individuals to purchase counterfeits only if they concur with purchase decisions. Significant others are people such as peers, family members and friends who may influence individual's purchasing decisions (Jain, 2018)

Purchase Intention

Purchase intention is similar to behavioural intention emanated from Theory of Reasoned Action- TRA (Fishbein & Ajzen, 1975 and TPB (Ajzen, 1991) perceived as motivational factors influencing a certain behaviour, thus the stronger the intention to conduct the behaviour, the more possibility of the behaviour to be conducted (Sharma *et al.*, 2022). According to Dodd & Supa (2011), purchase intention is the willingness of the consumer to purchase a product. Moon *et al.*, (2018) purported that purchase intention has been broadly used in many studies of consumer behaviour. Thus, this study adopted the definition of Dodd & Supp (2011) as it fits with the current study and it has clear and simple meaning.

Formal Education

According to Trommsdorff & Dasen (2001) formal education is a logical instruction in general knowledge and skills given by specialists within specified time and place. Formal education is process of increasing wellbeing of individuals by gaining of both cognitive and non-cognitive skills (Glewwe & Lambert 2010). According to Tulula (2012), formal education refers to the numbers of years an individual has spent in school. UNESCO (2016) contented that education is the process of learning and gaining knowledge, values, beliefs and skills by coaching, teaching, mentoring and training. The definition provided by Tulula (2012) is going to be applied in this study because it matches with nature of study whereby there is need to divided the responses base on their formal education level during multi-group moderation analysis.

Relationship between Subjective Norm and Purchase Intention of Counterfeit Apparel

Past studies conducted by different researchers on relationship between subjective norm and purchase intention of counterfeits provided contradictory findings. Hwai-Hui & Tu (2011) revealed that the relationship between subjective and purchase intention of counterfeits is positive and significant. The findings are similar to the arguments reported by Jain *et al. (*2020) that a subjective norm (social pressure) has positive relationship with purchase intentions. Moreover, the findings are in line with Kim & Karpova (2010), Jain *et al.*, 2020), Molina-Castillo, Penz & Stöttinger (2021) who reported positive and significant association between subjective norm and purchase intentions of counterfeits. On the other hand, Chiu *et al.* (2014), Chiu & Leng (2016), de Matos *et al*. (2007), Kim & Karpova (2016), Penz & Stottinger (2005) have found significant relationship between a subjective norm and purchase intentions of counterfeits. Fernandes (2013) has shown consistent positive association result of subjective norm on purchase intention of pirated software in Taiwan. However, Chang (1998) in Hong Kong reported that subjective norms do not influence purchase intention of counterfeits.

Similarly, the study conducted by Ang, Peng, Elison, & Siok (2001) in Singapore found negative correlation between subjective norms and purchase intention of counterfeits. The findings are consistent with Lu (2013), Bupalan *et al. (*2019) and Hasan & Suciarto (2020) who indicated that subjective norm is insignificantly related to purchase intention of counterfeits. These study findings are therefore concentrated to Asia and Europe context so other studies should also consider Africa context in order to extend the literature. Furthermore, in Tanzania, a research study carried out by Mushi and Noor (2016) examined how consumers perceived their intention to purchase counterfeits. The findings indicated a negative relationship between subjective norms and purchase intention of counterfeit products.

The results were similar to the results of Nandonde (2022) that social pressure had insignificant results with the purchase of counterfeit mobile phones in developing countries including Tanzania. However, the study's findings reported by Mushi (2020) indicated that there is a positive correlation between consumer purchase behavior and subjective norm of illegally copied music CDs in Tanzania. Hence, it is essential to carry out an extensive scientific investigation into the purchase intention of consumers towards counterfeits of different products in Tanzania to generate a reliable body of empirical literature on the subject. Nevertheless, this study considered subjective norm as an antecedent of counterfeit purchase intention. Thus, it was hypothesized that subjective norm influences purchase intention. Explicitly, the present study has developed the following hypothesis:

H1: There is a positive and significant relationship between subjective norm and purchase intention of counterfeit apparel product

The Relationship between Subjective Norm and Purchase Intention under moderation of Formal Education

Previous researches on purchase intention of counterfeits have identified several factors that can influence the purchase intention. Despite its significance, there has been a lack of attention given to the influence of formal education level on the link between subjective norm and purchase intention of counterfeits (Faria, 2013; Sharma *et al.,* 2022). According to Moepswa (2016), formal education level has indirect effect on correlation between subjective norm and purchase intention of counterfeits. This means that the higher the level of formal education of consumers (with bachelor, masters and doctorate degree), the lower the relationship between subjective norm and purchase intention of counterfeit products. Significant others such as friends and peer groups with similar education level can influence on each other about their judgments and planned behavioral intentions towards

purchasing of counterfeits (Sharma *et al,* 2022). Therefore, the relationship between subjective norm and purchase intention of counterfeits products thought to be stronger in less level of formal education consumers compared to the high level of the formal education consumers. A study conducted by Bian & Mounthno (2011) reported social influence (subjective norm) in low level of formal education was among the determinant connected with less purchase intention of counterfeit products while subjective norm of consumers with high level of formal education had positive correlation on high intention to purchase counterfeits. The findings are in line with the findings of Riquelme, Abbas & Rios (2012) that social influence of the younger consumers with low levels of education purchase few counterfeit products in Hong Kong. Regarding the conflicting findings of formal education level on subjective norm and purchase intention of counterfeits and scarcity literatures, there is possibility to carry out more researches on the moderating role that formal education has in this phenomenon. Therefore, based on the preceding arguments, it is acceptable to propose that there is a significant relationship between subjective norm and purchase intention of counterfeit apparel in consumers with less level of formal education compared to consumers with high level of formal education. Consequently, the following hypothesis is put forth:

H2: The positive relationship between subjective norm and purchase intention of counterfeit apparel is stronger in less level of formal educated consumers than in high level of formal educated consumers.

Conceptual Framework

This study proposed a conceptual framework (Figure1) indicating three variables and two hypotheses. The three variables include subjective norm as an independent variable, purchase intention as a dependent variable and level of formal education as a moderating variable.

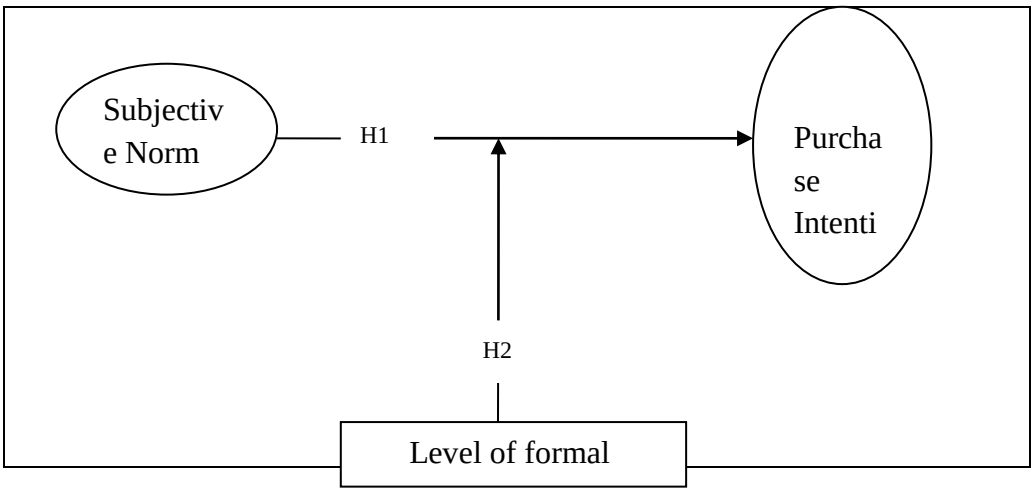

Figure 1: Conceptual Framework

Methodology

The study adopted quantitative research methodology and used explanatory research design because it focused in explaining the causal effect relationship between variables as related to the study phenomena.

Targeted Population and Area of the Study

The population of this study involved apparel products consumers. The sampling frame was 462 streets and 915806 households found in Tanzania, major commercial city of Dar es Salaam Region. (Tanzania National Bureau of Statistics-NBS, 2022). The reasons of choosing this area is Dar es Salaam has been reported to receive 80 per cent of all counterfeits via Dar es salaam port and around sixty per cent remained within Dar es Salaam markets (Confederation of Tanzania Industries-CTI, 2020).

Sampling Procedure and Design

Multistage and systematic random sampling techniques were employed to collect primary data using 315 heads of households as respondents. Researcher used both multistage and systematic random sampling techniques as probabilistic sampling procedures because they were linked to quantitative study methodology (Saunders, Lewis, & Thornhill, 2019). The multistage random sampling was used because it divided the population in different stages such as; wards, streets and households from the five districts of the Dar es Salaam. In this study, the primary sampling units were streets obtained by employing systematic random sampling with probability

proportional to size sampling. The number of households was used as the measure of the size whereby one household provided one respondent. Thus, the 462 streets were distributed in proportion to the number of streets in each district as shown in Table1. As a result, the streets in each district were allocated proportionally using the formula the following formual:

$$n_j = nM_j / \sum_{j=1}^{J} M_j$$

Whereby;
n= is the sample size
MJ = total number of households in a street
Source: Bankier (1998)

Table 1: Streets and Households by District

District	Allocation		
	Proportional Households	**Power Allocation**	**Streets**
Ilala	79	64	5
Kigamboni	12	60	3
Kinondoni	69	63	4
Temeke	93	65	5
Ubungo	62	63	4
Total	**315**	**315**	**21**

The selection of 21 streets was done by systematic random sampling where researcher calculated a random number and systematic interval of the selected households in order to identify all 21 streets. During the field, the boundaries of the selected streets were identified followed by listing the names head of the households' heads from one corner of the street. The total number of listed households was written in a prepared template with a 15 fixed number of households selected using systematic random sampling. The reason of using 15 numbers of households is based on the facts that are normally used by many Tanzania Demographic Housing Surveys as produced valid results, reduce cost and save time. In executing systematic random sampling, the systematic interval was obtained by taking the total number of the households listed in each street, dividing 15 number of fixed household. Consequently, the starting point was obtained by multiply obtained interval with 0.5 which was the number taken to be less than one

(1) so as to avoid biasness. The selection of households is indicated in appendix 1 whereby one household provided one respondent.

Data Collection and Measurement of Variables

A self-administered questionnaire was a technique used to collect primary data from the field. The questionnaire was an ideal tool in this study based on the quantitative nature (Saunders *et al.,* 2019). According to Kothari (2019), questionnaire enhances the collection of data from respondents in scattered locations. Another reason of using questionnaire in the current study was to collect adequate insights in a simple way than other tools. A total of 315 structured questionnaires which with closed- ended questions were distributed to the selected respondents to gather the required information. In this study, all the variables were measured by previous scales from various sources as indicated in Table 2. A seven-point Likert scale was involved in measuring different variables' items of subjective norms and purchase intention. The seven Likert scale was chosen because it has been used in many consumer behaviour studies producing valid results (Lu, 2013). Subjective norm was measured by seven items whereas purchase intention was measured by four items on seven-point scale. The responses on seven-point scale were started from strongly disagree to strongly agree. Besides that, formal education level was measured by two items through categorical scale to provide data for multi-group moderation analysis. Moreover, as per recommendation of Hair *et al.* (2010) nominal scale was utilized to measure information of respondents to express demographic descriptive statistics.

Table 2: Measurement Variables of the Study

Variable	No. of Items	Code	Measurement Items	Measurement	Sources
Subjective Norms	7	SN	SN1=Admire SN2=Approve SN3=Recommendation SN4=Good impression SN5=Belonging SN6=Think as a choice SN7= Identification	Seven-point scale 1= strongly disagree 4= Neutral 7=Strongly Agree	Cheng et al., (2011), Chiu & Leng (2016), de Matos *et al.*, (2007), & Lu (2013)
Purchase Intention	4	PI	PI1=Think as a choice PI2=Consideration PI3=Recommendation PI4=Plan to purchase	Seven-point scale 1= strongly disagree 4= Neutral 7 = Strongly Agree	Bhatia (2018), de Matos *et al.*, (2007), Rizwan *et al.*, (2014), & Stumpf *et al.*, (2011)
Level of the formal Education	2	LFE	LFE1=1year to 13years LFE2=14years and above	Categorical scale 1= low LFE 2= high LFE	Moepswa (2016), & Tulula (2012)

Data Analysis

IBM Statistical Package for Social Scientists version 22 facilitated data analysis. The data analysis process included descriptive, inferential analysis and multi-group moderation analysis. During the analysis, IBM Amos version 23 was utilized for Confirmatory Factor Analysis (CFA) and Structural Equation Modeling (SEM). SEM analysis included measurement model which test for variables' validity and reliability. SEM also involved structural model for examining formulated hypotheses of the study. SEM technique was considered in the analysis since it had ability to appraise the estimation of errors within the parameters compared to other analytical techniques. SEM analysis was also utilized because the study involved relationships between latent and observed variables.

Study Results

Preliminary Results

The researcher cross checked the data to ensure the absence of missing data and outliers in order to end up with valid conclusion. Missing data were found in a completely random style at 3 questionnaires. Based on the facts that, the missing data were few completely random and few in numbers, the deletion of three questionnaires using list-wise approach was used in order to remain with complete data. On the other hand, outliers for each variable were

examined by using SPSS version twenty-two (22) to create box plots. There were neither circles nor asterisk shapes found inside the box plots thus indicating absence of outliers in all variables. Furthermore, normality assumption was tested to make sure data produce ideal results. Normality was checked by examining skewness and kurtosis values, thus the values for skewness and kurtosis for all variables were pinpointed. The results indicated that all the values ranged from -2 to +2 for all variables suggests a normal distribution pattern for all variables. The researcher purposely did not consider testing other SEM assumptions such as multicollinearity, linearity and homoscedasticity because there was only one independent variable (subjective norm) that influenced the dependent variable purchase intention, thus, there were no inter-correlations between independent variables (Kline, 2011).

Distribution of Respondents by Education Results

The researcher was interested more with respondents' formal education statistics than other demographic statistics as it was later on used in multi-group moderation to produce valid discussion and conclusion. The results of formal education indicated that majority of the respondents completed secondary education account for 40% followed by 24.8% respondents who had bachelor degree as shown in Table 3. This implied that the sample is composed of respondents with different levels of formal education which is evident of collection of relevant information. Therefore, it could be concluded that respondents were knowledgeable to provide the appropriate responses.

Table 3: Demographic Statistics for Level of Formal Education

Level of Education	Frequency	Per cent
Non- formal education	1	.3
Primary	52	17.4
Secondary	121	40.6
Diploma	36	12.1
First degree	74	24.8
Masters degree	13	4.4
PhD degree	1	.3
Total	**298**	**100.0**

Measurement Model Analysis

The parameters were measured by maximum likelihood estimation method using Amos version twenty three. Maximum likelihood estimation method is efficient and very flexible method to use leading to good mode fit (Hair *et al.,* 2010). It's often reliable method to employ in a normal distribution of

the data. This study invloved testing of various fit indices from all the categories of fit indices to enhance the good fit of the model(Kumar, 2015). The results of CMIN/DF = 2.39, GFI = 0.95, AGFI = 0.92, RMSEA = 0.07, CFI = 0.99 and TLI = 0.98 implies good model fit as based on the fit indices cut-off points such as for CMIN/DF ≤ 3, GFI >0.90, AGIF>0.90, RMSEA<0.08, CF>0.90 and TLI>0.90 (Awang, 2011) as shown in figure 2.

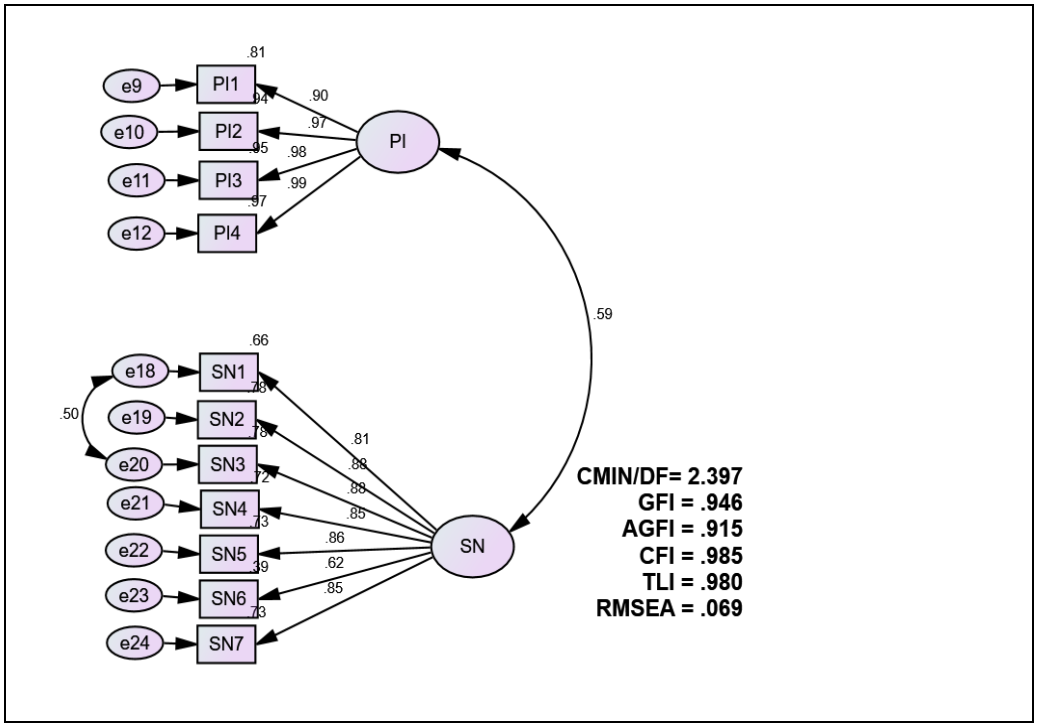

Figure2: Measurement Model

Reliability

The scale test for reliability examined internal consistency by employing value of Cronbach's Alpha. The Cronbach's Alpha values were over 0.7, demonstrating that internal consistency was achieved. Subsequently, Composite Reliability (CR) values was used to check the reliability of latent variables. CR value higher of more than 0.5 is more significant and value of CR of 0.6 and more is satisfactory in research (Tabachnick & Fidell, 2013). The results of this study has shown value of CR to be more than 0.5 as seen in Table 4, affirming measurement items were reliable thus measured what they were needed to measure hence internal consistency was realized.

Convergent Validity

The convergent validity was measured by Average Variance Extracted (AVE). Awang (2011) formula was used to calculate AVE for every construct in the Microsoft excel. The AVE values of all variables achieved the required value of 0.5, indicating that convergent validity was adequately achieved as indicated in Table 4.

Table 4: Reliability and Convergent Validity

Construct	Cronbach's alpha value	Composite Reliability (CR)	Average Variance Extracted (AVE)
Subjective Norm (SN)	0.937	0.936835	0.68193
Purchase Intention (PI)	0.977	0.979501	0.92285

Discriminant Validity

The comparison of square root of Average Variance Extracted (AVE) and correlation of latent constructs is a good approach applied to measure the discriminant validity (Fornell-Lacker, 1981). Therefore, the current study employed the suggested approach. The estimate of AVE seemed to be higher than the squared correlation estimates of the latent constructs, indicating the achievement of discriminant validity based on Awang (2011) suggestions. Table 5 presents results of AVE square roots and squared correlation estimates.

Table 5: Discriminant Validity

Construct	Subjective Norm (SN)	Purchase Intention (PI)
Subjective Norm (SN)	**0.825791**	
Purchase Intention (PI)	**.453**	**0.979501**

The Structural Model

The structural model analysis was performed through IBM Amos 23 utilizing the maximum likelihood estimate to examine model fit indices and significance level of stated hypotheses. Prior testing the study hypotheses, the structural model was checked to ensure fitness of the model to the data. The results of fit indices were CMIN/DF = 2.34, GFI = 0.95, AGFI = 0.92, RMSEA = 0.07, CFI = 0.99 and TLI = 0.98 shown in figure 3 which fall

within the normal ranges provided by Awang (2011) thus indicating that structural model fits to the collected data.

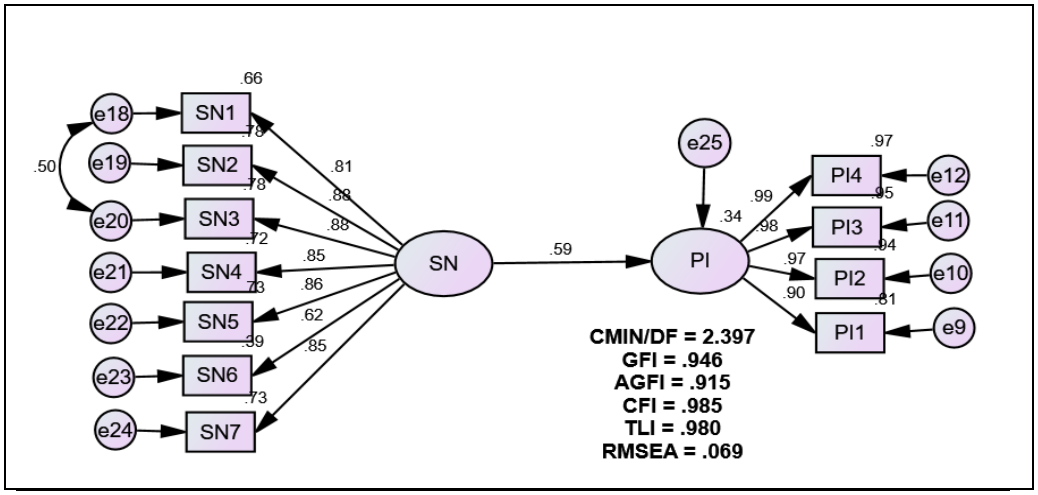

Figure 3: Structural Model

Hypothesis Testing Results

The structural model was done to test the formulated hypothesis of the current study where the link between subjective norm and purchase intention were examined. The relationship between the variables in the stated hypothesis was examined by checking standardized path coefficients value (γ) and significant level (p-value). This study applied the values of $p < 0.05$ and $\gamma \geq 0.2$ as recommended by Hox and Bechger (2014) to analyse the hypothesis. The results indicated positive and significant relationship between subjective norm and purchase intention of counterfeit apparel with $\gamma = 0.59$ and $p < 0.05$) as shown in Table 6 thus H1 was supported.

Table 6: Results for Hypothesis Testing

Path			Estimate	S.E.	C.R.	P	Standardized Estimate
PI	<---	SN	.661	.065	10.145	***	.586
SN1	<---	SN	1.000				.810
SN3	<---	SN	1.109	.043	25.647	***	.884
SN4	<---	SN	1.050	.061	17.188	***	.846
SN5	<---	SN	1.054	.060	17.467	***	.855
SN7	<---	SN	1.053	.060	17.450	***	.855
SN6	<---	SN	.774	.067	11.468	***	.622
SN2	<---	SN	1.095	.060	18.223	***	.880

Multi-group Moderation Results

The primary step in the multi-group analysis was to divide the data into two groups depending on the moderating variable which was the level of formal education (LFE). The LFE variable was created in the IBM SPSS by employing transform menu under decode into a different variable. Thus, LFE variable utilized a categorical scale that was 1year to 13 years was coded as 1 for less-educated group and 14years and above coded as 2 for highly educated group as shown in Table 7.

Table 7: Descriptive Statistics for the Grouping Variable – Level of Formal Education

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Less Educated	162	54.4	54.4	54.4
	Highly Educated	136	45.6	45.6	100.0
	Total	**298**	**100.0**	**100.0**	

Moderation Hypothesis Testing

In multi-group moderation analysis, the chi-square difference test results have shown no difference between less and high levels of formal education groups of consumers because both groups had significant results at $p < 0.05$ as shown in Table 8. The standardized estimate for less level of formal education group was 0.159 while that of high-level formal education group was 0.465. This indicated that the standardized estimates for the two groups had significant results suggesting absences of moderation in the relationship between subjective norm and purchase intention of counterfeit apparel. Therefore, H2 was not supported based on the fact that the two groups indicated the same significant results.

Table 8: Results for Hypothesis Testing in Moderation Analysis

	Standardized Estimate	P	Result
Less Level of Formal Education	.159	***	Significant at p= 0.016
High Level of Formal Education	.465	***	Significant at p=0.000

Discussion of the Results

This study examined the effect of subjective norm on purchase intention of counterfeit apparel. The findings reveled that subjective norm had a positive and significant effect on purchase intention. This entailed that the more the subjective norm the stronger the purchase intention implying that purchase intention increased with subjective norm. The findings were consistent with findings of Ajzen (1991) who concluded positive and significant effect of subjective norm on behavioural intention. Similarly, Chiu & Leng (2016), Jain *et al.,* (2020) and Molina-Castillo *et al.* (2021) confirmed that subjective norm was positive and significantly linked to purchase intention of counterfeits. This suggests that good impression, admiration, belonging, recommendation, identification, approve and think as a choice were good indicators of subjective norm causing strong purchase intention of counterfeits because they possesed significant role to purchase intention (Chiu & Leng, 2016). Subjective norm as a social influence from referent groups (peer groups, friends and family) influence strong purchase intention to consumers.

Generally, if consumers are not involved in social groups, there is either a little or no completely consumers' purchase intention of counterfeits (de Matos *et al*., 2007; Chui & Leng, 2016; Sharma *et al.*, 2022). The reasons behind this are that consumers interact with each other, copy behaviour and lifestyles from referent groups and they also look for recognition. Similarly, referent people may provide strong influence on purchase intention of counterfeit apparel because people want to make positive impression to others. The finding of this study is different with the previous findings of Lu (2013), because of samples differences whereby present study used a sample that involved variety of demographic characteristics as compared to the sample of university students used by Lu (2013). However, other past researchers (Bupalan *et al.,* 2019; Hasan & Suciarto 2020) have also revealed inconsistent findings that subjective norm was not related to purchase intention of counterfeit. The findings are the same as that of Mushi & Noor (2016) and Nandonde (2022) who investigated perception of consumers in intention to purchase counterfeit in Tanzania and confirmed the negative relationship between subjective norm and purchase intention of counterfeit. This suggests that population involved in that particular study had no social pressure from referent groups such as family, peer groups and friends in their purchasing decisions. Therefore, the negative findings obtained from the aforementioned previous scholars are in line with Ajzen (1991) that the factors influencing behavioural intention may vary depending on product category and context. In a multi-group moderation analysis, the study also found positive and significant relationship between

subjective norm and purchase intention of counterfeit apparel in both less and high level of formal education groups. Thus, there is no statistical difference of significance level and direction in relationship between subjective norm and purchase intention for both groups of consumers. This implies that consumers with less level of formal education hold the same subjective norm to influence intention to purchase counterfeit apparel as consumers with high level of formal education. This finding diverged from the previous studies of Bian & Mounthno (2011); Riquelme, Abbas & Rios (2012) and Tulula (2012) that relationship of subjective norm and purchase intention of counterfeit is negative and insignificant in consumers with high level of formal education and significant in consumers with less level of formal education because social influence in consumers with less level of formal education could be very powerful (Lu, 2013). Another reason to explain this diverged finding is that, there is a high possibility that respondents had hidden their subjective norm (social influence) regarding the positive and negative feelings towards purchase intention of counterfeit apparel because they thought that feelings may be controlled (Khan, Razzaque & Hazrul, 2017). Therefore, subjective norm of all groups of consumers despite of level of formal education could affect purchase intention of counterfeit apparel.

Conclusion and Recommendations

From the findings of this study, it can be concluded that subjective norm had a positive and significant effect on purchase intention of counterfeit apparel. The greater the influence of subjective norm, the more likely it was for consumers to have a strong intention to purchase counterfeit apparel. Hence, the subjective norm was an important factor that influenced consumers' intention to buy counterfeit apparel. The study also found out that the relationship between subjective norm and purchase intention of counterfeit apparel was not influenced by the level of formal education. This was because multi-group moderation results showed positive and significant outcomes in both groups of less and high level of formal education consumers. These findings contradict previous scholars' propositions which indicated differences in the level of formal education based on the subjective norm and purchase intention of counterfeits. Therefore, this study contributed new and important information to the existing research in the field of consumer behaviour particularly purchase intention of counterfeit apparel. The findings also has helped to fill gaps and expand on previous findings by incorporating the moderating effect of the level of formal education on the relationship between subjective norm and purchase intention of counterfeit apparel. Moreover, the study made recommendations to market players and the genuine producers of apparel to consider subjective norm as one of the

factors that influenced consumers purchase intention of counterfeit apparel. The consideration may help them to develop anti-counterfeiting promotions, strategies and educational campaigns in reducing purchase intention of counterfeits apparel.

Limitations and Areas for Future Research

This study pointed out some limitations that could be sources for future researches. The study was based on one factor which is subjective norm to assess purchase intention of counterfeit apparel under moderating role of level of formal education. The study proposes that future studies should consider other factors to increase an understanding of the factors and expand the literature on consumer behavior. However, the study involved quantitative methodology approach to examine the relationship between subjective norm and consumers' purchase intention. Therefore, future study should use qualitative methodology to make a deep investigation of the phenomena.

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District	Ward	Street	Household Listed	Household Selected	Select interval	1	2		4	5	6	7	8	9	10	11	12	13	14	15
Ilala	Buguruni	Malapa	72	15	4.8	2	7	12	17	22	27	32	37	42	47	52	57	62	67	72
	Kimanga	Darajani	46	15	3.1	2	5	8	11	14	17	21	24	27	30	33	36	39	42	45
	Kivule	Matangi	66	15	4.4	2	6	10	14	18	22	26	30	34	38	42	44	48	52	56
	Segerea	Segerea	42	15	2.8	1	4	7	10	13	16	18	21	24	27	30	33	36	39	42
	Vingunguti	Kombo	48	15	3.2	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
Kigamboni	Tuangom	Mzinga I	139	15	9.3	5	14	23	32	41	50	59	68	77	86	95	104	113	122	131
	Tuangom	MzingaII	63	15	4.2	2	6	10	14	18	22	26	30	34	38	42	44	48	52	56
	Kisarawe II	Kisarawe II	48	15	3	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
Kinondoni	Kigogo	Kigogo Mwajun	58	15	3.9	2	6	10	14	18	22	26	30	34	38	42	44	48	52	56
	Kijitonyama	Kijitonyama	61	15	4.1	2	6	10	14	18	22	26	30	34	38	42	44	48	52	56
	Makongo	Makongo Juu	47	15	3.1	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
	Mwananyamala	Msisiri A	50	15	3.3	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
Temeke	Azimio	Mtongani	34	15	2.3	1	3	5	7	9	11	13	15	17	19	21	23	25	27	29
	Kijichi	Mtoni Kijichi	24	15	1.6	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Mbagala kuu	Mbagala Kuu	49	15	3.3	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
	Mianzini	Mianzini	21	15	1.4	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Mtoni	Bustani	46	15	3.1	2	5	8	11	14	17	21	24	27	30	33	36	39	42	45
Ubungo	Kimara	Golani	27	15	1.8	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15
	Mabibo	Matokeo	44	15	2.9	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
	Msigani	Kwa Yusuph	45	15	3	2	5	8	11	14	17	20	23	26	29	32	35	38	41	44
	Masenze	Kilimani	57	15	3.8	2	6	10	14	18	22	26	30	34	38	42	44	48	52	56