academicJournals

Vol. 12(8), pp. 221-230, 28 April, 2018 DOI: 10.5897/AJBM2018.8513 Article Number: DE4226B56892 ISSN 1993-8233 Copyright © 2018 Author(s) retain the copyright of this article http://www.academicjournals.org/AJBM

African Journal of Business Management

Full Length Research Paper

Peer pressure and its influence on consumers in Taiwan

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Received 30 January, 2018; Accepted 10 April, 2018

The social influence in the form of peer pressure is prevalent in many countries across the globe. Peer pressure is the influence of a group on behaviors of individual members of that group such that the individuals tend to follow what everybody does. In the field of business, understanding consumer's interest is of paramount importance and therefore understanding peer pressure can be a useful tool to persuade consumers to follow their peers and buy the targeted products. How this can help businessmen promote sales and increase the brand awareness thus remains an open question for many researchers. Therefore, this study was designed to investigate the importance of peer pressure on the consumption behavior of customers in Taiwan. The hypothesis is that peer pressure has a positive correlation with consumers' decisions to buy, that is, the more consumers are affected by their peers, the more they are willing to buy products that their friends buy. This study also investigated the possible explanations for the influence of peer pressure on consumption behaviors in Taiwan (if any) and from the results obtained, suggestions on how to attract more customers and increase brand awareness in Taiwan, with respect to peer pressure, were also proposed. Online and printed questionnaires were given to a wide range of participants of different characteristics including age groups, races and gender. The results were then statistically processed using SPSS software. A total of 103 participants took part in the research and the impacts of peer pressure, together with possible explanations, were examined. Possible applications of the results in real life businesses were also given.

Key words: Peer pressure, business, consumer behavior, Taiwan.

INTRODUCTION

Over the years, entrepreneurs have tried a wide range of methods to attract more customers to their products (Prahalad and Ramaswamy, 2004; Gillani, 2012). As proven by previous studies (Gheorghiu et al., 2015; Gillani, 2012; Childers and Rao, 1992; Bearden and

Etzel, 1982) that different types of products can affect the extent of impact of peer pressure on consumers' decisions, therefore, understanding consumer's interest is of paramount importance.

Furthermore, one of the important factors that can

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affect consumers' decisions is peer pressure (Anderson and Sullivan 1990). However, the research on peer pressure remains limited to the region of North America (Sheu et al., 2017; Ali and Dwyer, 2010; Makgosa and Mohube, 2007). That creates a knowledge gap between businesses in the American market and the Asian market and therefore can serve as a room for improvement in the future in Asian markets.

This research was done to assess the impact of peer pressure on consumers' decisions in Taiwan, with respect to their awareness of the influence and the differences between the choices made by consumers who live in Taiwan and stay outside of Taiwan. It aims to assess whether peer pressure can play a role in influencing numerous different consumers' decisions in Taiwan and how other factors such as price can enhance, or lower, the effects (if any) of peer pressure. Being aware of such impact on consumers' behaviors, entrepreneurs can then proceed to devise certain different innovative strategies to target and attract a wider range of customers.

LITERATURE REVIEW

Researchers define peer influence as people having a great desire to fit in and be accepted among social groups. A fact which causes them to give into peer pressure. Peer influence is generally defined as the extent to which attitudes, beliefs, and actions of an individual are influenced by peers (Sheu and Wang et al., 2016; Wang, 2016; Makgosa and Mohube, 2007; Asubonteng et al., 1996; Armistead, 1985). Furthermore, peer pressure is the direct or indirect influence that is exerted on a peer group, observers or individuals who encourage others to change their attitudes, values, or behaviors to conform to groups as a socially acceptable behaviour under it (Gulati, 2017; Akar et al., 2015). As Sheu et al. (2017) and Gillani (2012) propose the social circle of a person comprises of his or her peers, which constitute siblings, friends and acquaintances.

Therefore, a reference group is a group of people whose values and attitudes are considered through direct interaction (Wang et al., 2016; Liang, 2017; Gheorghiu et al., 2015; Sisa and Theuns, 2014; Gillani, 2012; Turcinkova and Moisidis, 2011; Chang et al., 2011; Bearden and Etzel, 2001). Referents with high credibility, such as those having presumed expertise, will often serve as sources of information-based influence for uncertain or uninformed consumers. Utilitarian influence will be reflected in attempts to comply with the wishes of a reference group to avoid punishment or receive a reward, while value-expressive influence will be reflected in the need for psychological affiliation with the reference group. Therefore, the concept of reference groups is of great importance in understanding the buying behavior of consumers as these groups make a major and significant impact on the consumer behaviour.

As Sheu et al. (2017) and Sisa and Theuns (2014) demonstrate from marketing and consumer-behavior perspectives, the influence of reference groups on individual behavior is often manifested in the types of products and brands purchased by individuals. That is, product involvement affects consumer behaviour, such as purchase intention (Hoonsopon and Puriwat, 2016; Gillani, 2016; Hung et al., 2012; Wu and Huan, 2010).

The reviewed literature suggests that peer pressure plays an important role in product purchase decision. Also, product involvement affects consumer behaviour, such as purchase intention.

METHODOLOGY

Research and sampling designs

This research is exploratory and quantitative. It uses a survey distributed to participants who were mostly university students of 18 to 40 years old and who live in Asia, including Taiwan. The participants were chosen randomly; however, the age of the respondents was at least over 18. The survey was conducted in several places within the university, such as the cafeteria, library, gymnasium, and main gate, on a time scale of around 15 days.

Instrumentation

Online and printed questionnaires were distributed to a wide range of participants of different characteristics to determine the influences of peer pressure on consumers' decisions (Appendix 1, Copy of the questionnaire). The questionnaire was divided into 2 parts. The first part focuses on demographics of the participants, which concerns their age, gender, origin and background education. The second part focuses on the influence of peer pressure on their decisions of buying certain products. Questions were given to participants to survey their opinions about peer pressure as well to assess the frequency with which they follow their friends to go shopping or to buy certain products. A range of items of different prices and natures was given to participants to test whether they would be influenced by their friends to buy them, given two different conditions: (1) their current financial status and (2) provided that they have enough money to buy whatever they want.

During a span of two weeks (November 1st to November 15th, 2016), the data from a total number of 110 respondents was collected, however, only 103 questionnaires were valid. The results were then statistically processed using the Statistical Product and Service Solutions (SPSS) software (Hejase and Hejase, 2013). Three different kinds of tests were run (namely, frequencies test, T-test and cross tabulations) to determine whether peer pressure can affect consumers' decisions and the correlations between factors to that influence (if any).

RESULTS

The majority of respondents are of 21 to 25 years old, accounting for 50.5% (52/103) as shown in Table 1. When given the question "Given your current financial status, which item(s) would you follow your friends to buy despite the fact that you don't really need?" Respondents

Table 1. Demographic data by respondents.

		Ge	Gender	
Variable		Male	Female	- Total
	Under 20	19 (61.3)	12 (38.7)	31 (100)
	21-25	18 (34.6)	34 (65.4)	52 (100)
Age	26-30	6 (66.7)	3 (33.3)	9 (100)
	31-35	7 (87.5)	1 (12.5)	8 (100)
	36-40	2 (66.7)	1 (33.3)	3 (100)
Total		52 (50.5)	51 (49.5)	103 (100)

Table 2. Participants' top priority, given their current financial status.

Variable	Frequency	Percent	Valid percent	Cumulative percent
Milk Tea	51	49.5	49.5	49.5
Clothes	22	21.4	21.4	70.9
iPhone 7	3	2.9	2.9	73.8
None of them	27	26.2	26.2	100.0
Total	103	100.0	100.0	-

Source: Compiled by authors.

Table 3. Participants' top priority, given that they have enough money.

Variable	Frequency	Percent	Valid percent	Cumulative percent
Milk Tea	16	15.5	15.5	15.5
Clothes	29	28.2	28.2	43.7
iPhone 7	14	13.6	13.6	57.3
Car	12	11.7	11.7	68.9
House	8	7.8	7.8	76.7
None of them	24	23.3	23.3	100.0
Total	103	100.0	100.0	-

Source: Compiled by authors.

answered is shown in Table 2.

Highlighted (26.2%) respondents would definitely not follow their friends to buy anything, given their financial status; whereas 73.8% (highlighted) of them would buy something. The aforementioned results confirm the fact that peer pressure does have an impact on consumers' decisions. Moreover, milk tea was the most popular choice among all the choices with 49.5% (highlighted). It can be because milk tea is the cheapest item and as most participants are students, their current financial status does not allow them to follow their friends to buy expensive items.

Similarly, Table 3 shows the responses of the participants' top priority when given the question "Provided that you have enough money, which item(s) would you follow your friends to buy despite the fact that you don't really need?"

Results show that only 23.3% (highlighted) of the

participants would definitely not buy the items, given their financial status; whereas 76.7% (highlighted) of them would buy something. That once again confirms the fact that peer pressure does have an impact on consumers' decisions. Clothes were the most popular choice among all items with 28.2% (highlighted). It can be explained by three reasons: (1) as participants have money to buy what they want, they can follow their friends to buy more expensive items (as compared with milk tea); (2) participants are likely to follow their friends to clothes shops and therefore follow their friends to buy clothes; (3) iPhone, car and house are too expensive for participants to follow their friends to buy without reasons.

T-test analysis

Using one-sample T-test for the question "Do you think peer pressure can affect your decision on buying things?",

Variable	Do you thi	nk peer pres	sure can affect	your decision o	n buying thin
Variable		N	Mean	Т	P-value
Do you go abanning with your friends	No	25	1.6400	8.240	0.000*
Do you go shopping with your friends	Yes	78	2.8205	6.240	0.000*
		In general, o	lo you buy stuff	that your friends	s buy
		N	Mean	Т	P-value
Do you go shapping with your friends	No	25	1.4000	-8.999	0.000*
Do you go shopping with your friends	Yes	78	2.5513	-0.999	0.000

Table 4. Decision on buying vs. going shopping with friends vs. buying stuff that friends buying.

"Do you go shopping with your friends?" and "In general, do you buy stuff that your friends buy?" with each answer ranging from (1) (Absolutely No) to (4) (Absolutely Yes), the mean obtained was 2.5, 2.9 and 2.3, respectively (p < 0.05) shown in Table 4.

It shows that participants tend to think that they will not follow their friends to buy stuff that they do not want (means closer to "NO" answer), yet are unsure if peer pressure can affect their decision to buy (means being at average of 2.5), although they tend to go shopping with their friends (means closer to "YES" answer). This contradicts the analysis in Table 2, which shows that the majority of the participants (73.8%, given their current financial status and 76.7%, given that they have enough money) would follow their friends to buy an item although they do not need it. One explanation for this is that the participants are not even aware of peer pressure on themselves as the willingness expressed when given specific items (more realistic) is different from the willingness expressed in participants' awareness (more abstract idea). They tend to underestimate the effect of peer pressure on themselves since that is something they cannot use their senses to evaluate. This finding conforms with the previous studies as Sheu et al. (2017), Gheorghiu et al. (2015), Gillani (2012), Turcinkova and Moisidis (2011), Chang et al. (2011), and Bearden and Etzel (2001) propose the concept of peer pressure (or reference group) is of great importance in understanding the buying behavior of consumers as these groups make a major and significant impact on the consumer behaviour.

Crosstab analysis

Cross tabulation were performed to determine the statistically significant results between the 7 factors: (1) Gender, (2) Age, (3) Participants Educational Background, (4) Origin, (5) Participants' opinions about peer pressure on their decisions, (6) Frequency of participants going shopping with friends and (7) Frequency of participants buying products that their friends buy. The results show that only (4), (5) and (6)

have statistically significant relations to whether a consumer will buy a certain product, as shown in Table 5.

In terms of geographical location, the analysis shows that when given their current financial status, the participants show an interest with statistical significance (p < 0.05) in clothes whereas they provided that they have enough money to buy whatever they want, they show more interest in iPhone, car and house (p < 0.05). Those who live outside Taiwan are more affected by peer pressure as 59.3% (highlighted) living outside Taiwan would choose to buy clothes (p < 0.05) while the number is only 32.9% (highlighted) for those who live in Taiwan, given their current financial status (p < 0.05). Similarly, they provided that they have enough money, those who would follow their friends to buy cars and houses contribute 44.4 and 40.7% of participants who live outside Taiwan, respectively (p < 0.05); while those who live in Taiwan is only 19.7 and 15.8% (highlighted), respectively (p < 0.05). Yet the percentage of people living in Taiwan who want to buy iPhone (26.3%) (highlighted), given that they have enough money is more than that of people living outside Taiwan (17.1%) (highlighted) (p < 0.05). This can be because iPhone is considered a symbol of status in Taiwan and it is also because most participants are university students, who tend to be more interested in smart phone products (Harris, 2015) (Table 6).

Generally, 60.0% who choose to buy certain product as their top priority think that peer pressure can affect their decisions (given their current financial status) (p < 0.05). They provided that they have enough money, that number is 84.9% (p < 0.05). Given their current financial status, 52.8% of them would buy clothes and are aware that peer pressure is affecting them (p < 0.05). Given that they have enough money, the number of participants who buy milk tea and clothes while being aware of the effect of peer pressure is 64.2 and 62.3%, respectively (p < 0.05). From these statistics, it can be seen that participants who are aware of peer pressure's influence tend to follow their friends to buy. That is an added note to the above finding, which states that customers can follow their friends to buy products although they are not aware of it. It can be implied from the finding that

Table 5. Origin and the effect of peer pressure consumers' decisions.

Maniabla	Clothes (given your curre	ent financial status) ⁽¹⁾	Tatal
Variable —	Yes (%)	No (%)	- Total
	25 (32.9)	51 (67.1)	76 (100)
	16 (59.3)	11 (41.7)	27 (100)
	iPhone (provided that you	have enough money) ⁽²⁾	
	20 (26.3)	56 (73.7)	76 (100)
	13 (17.1)	14 (18.4)	27 (100)
Do you live in			
Taiwan?	Car (provided that you ha	ave enough money) ⁽³⁾	
	15 (19.7)	61 (80.3)	76 (100)
	12 (44.4)	15 (65.6)	27 (100)
	House (provided that you	have enough money) ⁽⁴⁾	
	12 (15.8)	64 (84.4)	76 (100)
	11 (40.7)	16 (59.6)	27 (100)

 $^{^{(1)}}p = 0.016; \,^{(2)}p = 0.037; \,^{(3)}p = 0.012; \,^{(4)}p = 0.007$ Source: Compiled by authors.

Table 6. Participants' opinions about peer pressure on their decisions and the effect of peer pressure consumers' decisions.

\/!I-I-		Clo	othes (given your curre	nt financial statu	ıs) ⁽¹⁾	Tatal
Variable			s (%)		o (%)	- Total
	No, not at all Sometimes	0 13	13 (26.0)	9 28	37 (74.0)	50 (100)
	Yes, usually Absolutely yes	20 8	28 (52.8)	22 3	25 (47.2)	5 3 (100)
	Unwilling to fo	llow friends to b	ouy anything (given yo	ur current financ	ial status) ⁽²⁾	
	No, not at all Sometimes	8 12	20 (40.0)	1 29	30 (60.0)	50 (100)
Do you think peer pressure	Yes, usually Absolutely yes	7 1	8 (15.1)	35 10	45 (84.9)	53 (100)
can affect		Milk Tea (provi	ded that you have enou	ugh money) ⁽³⁾		
your decision on buying things?	No, not at all Sometimes	1 17	18 (36.0)	8 24	32 (64.0)	50 (100)
92	Yes, usually Absolutely yes	28 6	34 (64.2)	14 5	19 (35.8)	53 (100)
		Clothes (provid	ded that you have enou	igh money) ⁽⁴⁾		
	No, not at all Sometimes	1 21	22 (44.0)	8 20	28 (56.0)	50 (100)
	Yes, usually Absolutely yes	26 7	33 (62.3)	16 4	20 (37.7)	53 (100)

Table 6. Cont'd.

Unwilling to	follow friends to buy	anything (provided t	hat you have eno	ugh money) ⁽⁵⁾	
No, not at all Sometimes	7 12	19 (38)	2 29	31 (62)	50 (100)
Yes, usually Absolutely yes	6 2	8 (15.1)	36 9	45 (84.9)	53 (100)

 $^{^{(1)}}p = 0.004$; $^{(2)}p = 0.001$; $^{(3)}p = 0.010$; $^{(4)}p = 0.041$; $^{(5)}p = 0.001$.

Table 7. The frequency of participants buying products that their friends buy and the effect of peer pressure on consumers' decisions.

Variable		Clothe	es (Given your currer	nt financial st	tatus) ⁽¹⁾	Total (9/)		
variable			/es (%)		o (%)	Total (%)		
	No, not at all Sometimes	3 12	15 (24.6)	13 33	46 (75.4)	61 (100)		
	Yes, usually Absolutely yes	24 2	26 (61.9)	16 0	16 (38.1)	42 (100)		
	iPho	ne (Provided th	nat you have enough	money) ⁽²⁾				
	No, not at all Sometimes	3 8	11 (18.0)	13 37	50(82.0)	61 (100)		
In general, do	Yes, usually Absolutely yes	21 1	22 (52.4)	19 1	20 (47.6)	42 (100)		
you buy stuff	Car (Provided that you have enough money) ⁽³⁾							
that your friends buy?	No, not at all Sometimes	2 7	9 (14.8)	14 38	52 (85.2)	61 (100)		
	Yes, usually Absolutely yes	18 0	18 (42.9)	22 2	24 (57.1)	42 (100)		
	Но	ouse (Although	you have enough me	oney) ⁽⁴⁾				
	No, not at all Sometimes	1 6	7 (13)	15 39	54 (87)	61 (100)		
	Yes, usually Absolutely yes	16 0	16 (38.1)	24 2	26 (61.9)	42 (100)		

 $^{^{(1)}}p = 0.001$; $^{(2)}p = 0.004$; $^{(3)}p = 0.007$; $^{(4)}p = 0.007$.

if participants are aware of peer pressure, they will feel that it is normal to follow their friends and their subconscious resistance to it will be reduced.

From the Table 7, it clearly shows that the percentages of participants who follow their friends to buy certain products (and are aware of it) decrease as the price of the products increases (61.9, 52.4, 42.9 and 38.1% for clothes, iPhone, car and house, respectively (p < 0.05). Moreover, the results show that participants tend to follow their friends to buy cheaper items (clothes), given their

financial status. Given that they have enough money, the participants will tend to buy a larger range of products of higher price under the influence of peer pressure (iPhone, car and house).

DISCUSSION

Based on the findings, the following observations can be confirmed.

Peer pressure has an impact on consumers' decisions. The more peer pressure there is, the more customers are likely to follow their friends to buy certain products. This is in agreement with previous studies such as Gulati (2017), Makiuchi (2016), Nirupma (2015), Akar et al. (2015), etc. For this reason, it is likely that the impact of peer pressure on consumers' decision is universal and entrepreneurs can take advantage of that phenomenon. They should provide incentives related to peer pressure such as "Buying with friends" week: who go shopping with friends and buy identical products can get a coupon/a discount (5% for items of lower price (< 200 NTD) and 10% for items of medium price (200 NTD to 1000 NTD) and 15% for items of high price (>1000)). Advertisements can also play an important role to keep the audiences informed that their friends are using certain products. Entrepreneurs can pay celebrities to use certain kinds of products to go to events to affect other celebrities, which in turn can attract more fans as they know more about the products and will buy the same ones in order to imitate their idols.

Those who live outside Taiwan tend to be affected by peer pressure more than those who live in Taiwan. This is therefore important to attract foreigners into the country as they are influenced by their friends to a larger extent and if businessmen can think of measures to attract those consumers, it will be beneficial to their business.

The willingness expressed when given specific items is different from the willingness expressed in participants' awareness. They tend to underestimate the effect of peer pressure on themselves.

Participants who are already aware of peer pressure's influence tend to follow their friends to buy. This is therefore important to remind participants that they are affected by peer pressure and thus make them feel that it is the norm to follow their friends. The more they are aware of it, the more they feel that it is normal and they will tend to buy more.

Price and affordability can have an effect on consumers' decision as well. This is in agreement with previous studies that stated that the extent of peer pressure will be different depending on the types of goods (luxury versus necessity, for example) (Bearden and Etzel, 1982; Armistead, 1985; Asubonteng et al., 1996; Bolton, 1998; Childers and Rao, 1992; Pinto, 2013). The higher the price, the participants are less likely to follow their friends. However, when given enough money, they will tend to follow their friends to buy expensive, even exorbitant products. This can be very useful if businessmen target high-end customers such as millionaires or celebrities who are willing to pay a large amount of money just to follow their peers to buy certain products.

LIMITATIONS AND SUGGESTED IMPROVEMENTS

The range of items given does not represent all products

sold in the market. Buyers might be interested in different items with the same price. More items of different natures can be given in the future, should similar researchers seek to extend this research.

The sample size can be bigger to improve the universality and reliability of the research. The number of respondents who were only 110 with a valid data for 103 people, so it was insufficiently representative to generalize the real situation, especially for a study case in NCHU, a few number of research team who could not be quite intensive to spread the concentration for each respondents; and the limitation of variables to measure in this study as well. In addition, the limitation of time also influenced the quality of this study.

The question is given in ranking, which can be changed to a YES/NO question so that the participants cannot 'play safe' by choosing the middle ranked options (that is, 2 or 3). There are other factors influencing consumers' decisions that should be identified and controlled, including family background or consumers' interests.

RECOMMENDATIONS AND APPLICATIONS

On the basis of existing findings, the study determines what could be improved in future research. First of all, it would be desirable to pick up on this research by conducting quantitative research on large population to compare results and back it up by qualitative research. Ideal sequence of methods would be following qualitative, quantitative and qualitative. In addition, within qualitative research, also other techniques apart from in-depth interviews could be employed, such as observation, experiments, focus groups, etc.

Moreover, peer pressure affects the purchase intention of consumers. Consumers frequently use reference groups to guide purchasing decision. Also, product involvement affects consumer behaviour, such as advices discussed previously. As Hoonsopon and Puriwat (2016), Hung et al. (2012), and Wu and Huan (2010) demonstrate that the degree of product involvement has been classified into two categories; high and low. When consumers consider a purchase that requires high product involvement, they seek information and engage in more consideration about the product than with low product involvement. Consumers focus on less effort and attention in the case of low product involvement. Therefore, how to attract more customers and increase brand awareness in Taiwan with respect to peer pressure, are also proposed in this study.

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Appendix 1

SURVEY ON PEER PRESSURE

Dear participants, thank you for taking part in doing this questionnaire on the impact on peer pressure on consumption behaviours of customers in Taiwan. Your help is very much appreciated.

1. How old are you	?•							9	, and so	on.
				_						
2. What is your edu	ıcational lev	el?								
3. What is your ger	ider? * (Mark	only one	oval.)							
Female										
Male										
Others										
4. Do you live in Ta	iwan? * (Mar	rk only or	ne oval.	.)						
Yes										
O No										
5. Where are you fr	om? * (Mark	only one	oval.)							
Ania										
Asia Africa										
Australia										
America										
Europe										
Others										
PART 2:	THE IN	LLUEN	ICES	S OI	- PE	ER	PRE	SSU	RE	

NI		1	2	3	4	
14	o, not at all	0		0.		Absolutely yes
	you think prices of the second		ssure c	an affe	ct you	decision on buying things? (Please rank) *
		1	2	3	4	
N	o, not at all			0		Absolutely yes
buy		ne fact t				n item(s) would you follow your friends to eed? (you can choose more than one)
	Milk Tea (NT\$30-5	50)			
	Clothes (N	NT\$500 -	5000)			
	iPhone 7	(NT\$25,0	000 - 40	(000)		
	Car (NT\$9	900,000	- 2,000,0	000)		
	House (N	T\$20,000	(000,0			
	l don't buy s ney like tha		ig just be	ecause	my frie	nds do. I know what I need and I don't waste
0. W h	ich one is y	our top	priority	of the a	bove it	ems? (please indicate one item only) *
. Prov	vided that y	you hav	e enou	gh mor	ney, wl	at item(s) would you follow your friends to b
. Prov	vided that y	you hav	e enou	gh mor	ney, wl	
. Prov	vided that y pite the fac ck all that a	you hav t that yo	re enoug ou don't	gh mor	ney, wl	at item(s) would you follow your friends to b
. Prov	vided that y pite the fac ck all that a Milk Tea (N	you hav t that yo pply.	re enoug ou don't	gh mor	ney, wl	at item(s) would you follow your friends to b
. Providesi	vided that y pite the fac ck all that a Milk Tea (N Clothes (N	you have that you pply.	e enougou don't	gh mor really	ney, wl	at item(s) would you follow your friends to b
. Provides	vided that your pite the factor of the facto	you hav t that yo pply. IT\$30-50 T\$500 -	re enoug ou don't 0) 5000)	gh mor really r	ney, wl	at item(s) would you follow your friends to b
. Provides	wided that your pite the factor of the facto	you hav t that yo pply. VT\$30-50 T\$500 - 1 VT\$25,00	ou don't 0) 5000) 00 - 40,0	gh mor really r	ney, wl	at item(s) would you follow your friends to b
. Provides	wided that your pite the fac ck all that all Milk Tea (N Clothes (N' iPhone 7 (N Car (NT\$90 House (NT	you hav t that yo pply. VT\$30-50 T\$500 - VT\$25,00 00,000 - \$20,000 somethii	ou don't 0) 5000) 00 - 40,0 2,000,00	gh mor really (ney, wl	at item(s) would you follow your friends to b