

## ANALYZING CUSTOMERS PAYMENT CHOICE AT PT. BANK NEGARA INDONESIA (PERSERO) TBK. IN MANADO

by:

**Wulandari Hermanto**

Faculty of Economics and Business,  
International Business Administration (IBA) Program  
University of Sam Ratulangi Manado  
email: [hermantowulandari@gmail.com](mailto:hermantowulandari@gmail.com)

### ABSTRACT

The changing of technology development in the payment system create various payment facilities of electronic payment (e-payment) namely internet banking, mobile banking, DOKU wallet and RTGS. These payment facilities make the people have a variety of payment choice that make people easier in doing transaction process. That is why this research needed to know how the people make the decision of payment choice. Theories that are supporting this research are motivation, trusting beliefs and perception. The population of this research is all customers of BNI Manado, and the sample is 10 respondents which take from the different of occupation and age. This research used qualitative analysis, using the interview and observation techniques. The findings of results and conclusions are most of respondents prefer to use cash payment rather than e-payment. This is caused by the lack of motivation and information toward customers of bank itself. To fix this problem, bank must improve the motivation and give better information for customers in order to make customers know how to use the payment facilities.

**Keywords:** *payment choice, consumer behavior, payment system, cash, e-payment, motivation, trusting beliefs, perception*

### INTRODUCTION

#### Research Background

The development of technology, knowledge and science in the world are rapidly changing. Many things that seem impossible in the past become possible in this era. It is all because of the development of technology has provided many facilities that can ease people in doing their jobs and activities. The changing of technology development also happens in the payment facilities, especially for banking and finance industry in e-commerce. Laudon and Traver (2011:289) stated that the emergence of e-commerce has created new financial needs that in some cases cannot be effectively fulfilled by traditional payment system. With the change of technology in banking and finance industry, the transaction process can be done easily, faster and more safety in every time.

A lot of payment facilities are provided by banking and finance industry to ease people in doing the transaction process, like Clearing, Real Time Gross Settlement Systems (RTGS), Automated Teller Machine (ATM), Mobile Banking, Internet Banking and others payment facilities. Money transfer is one of the banking services which widely used by the community. Fund transfer service can be created in the same region, other areas as well to Foreign Affairs. The payment facilities that are used in money transfer depend on the customers' preference, and it will affect the speed of delivery and the size of the shipping costs. But in another case like in business industry, most of the entrepreneurs are familiar with clearing and RTGS, which are the payment system in the business transaction process that can be done easily in large amount, faster, and also within national or international monetary market.

Banking industry have provided various facilities to facilitate people in the process of transaction , but the habit of people in Manado makes most of them prefer to use cash in hand or spot cash payment compared with e-payment. Whereas from many past experiences that has been happened, bringing hard cash will create risks such as the loosing, robbery, counterfeit, and others. But in other case, using traditional payment like spot cash will give the other advantages. Cash payment can be used directly to buy something that is needed by people wherever they are because some markets or shops do not receive e-payment, also cash payment will not

put some fees and cheaper than e-payment. Al-Alawi and Al-Amer (2006) in Hamid and Cheng (2013) stated that cash is perceived to be cheap, safe, convenient and fast. Further, education is also vital to create the awareness about the benefits of using e-payment especially among the young generation.

The changes of the times and the development of technology grows the level of crime that occurs. Although the payment system is now available faster, easily and safe from the robbery but there are also have the other risks that may occur in this facility, such as double cost, money laundry, fraud and others, which can influence the consumer's perception about the payment choice. Solomon (2011:37) explains that demographics are statistics that measure observable aspects of a population like birthrate, age distribution, and income. Having the different demographic factors such as age and income will produce different result of decision making and although people are in the same age, it will not guarantee that those people will have the same perception. Crowe, et al. (2006) said that each showed how well-intentioned attempts by banks to offer new payment products and influence consumer behavior failed, either because the value to the banks was not necessarily a value to the customers, or because customers had no idea how the new products could benefit them, since no one thought to ask them what they value in a payment method. In this case, if people know exactly about the product facilities that are available, they will show the clear reaction toward product facilities, and by the case, company will know and understand to identify the things that necessary for customers based on the product positioning which are important to get and keep customer loyalty for the company.

Every person has different characteristics that are divided by some dimensions while one of the dimensions is demographic dimension. Solomon (2011:32) defined knowledge of consumer characteristics plays an extremely important role in many marketing applications, such as defining the market for a product or deciding on the appropriate techniques to employ when a company targets a certain group of consumers. Therefore, it is important for people to know about the payment choices that are available for their need is. Then, the company also needs to find the things that people consider in making decision of payment choice, perception of risks of the users, how to make people have trust to the vendor and also about the characteristics of consumer's behavior in choosing the payment choice.

### **Research Objectives**

The research objective of this research is to analyze the payment choice of BNI's customers in Manado in choosing cash payment and e-payment.

## **THEORETICAL FRAMEWORK**

### **Consumer Behavior**

Consumer behavior study is based on consumer buying behavior, but buyer is not always a user, and it makes the consumer plays the three distinct roles of user, payer and buyer. So, the company will need to know about the consumers itself by dividing the consumers in categories. Armstrong (1991) explain that the scientific research on consumer behavior does not yield findings that can be generalized, that the generalizations do not yield unambiguous predictions, that the findings are not effectively written, that the scientists do not understand the research in this area, that researchers cannot effectively use the knowledge, or that they refuse to believe the findings.

Understanding the consumer behavior is the way to make a good development in business. Consumer is the main purpose in the business to reach the successful business. By understanding the consumer behavior, the company can attract more consumers and keep the loyalty of the consumers. Consumer behavior involves many different characteristics like demographic and psychographic in consumer consumption which will provide different product or service choices. It is very important for the company to have the knowledge about consumers' characteristics, because it will influence in the process of deciding the appropriate technique to reach the target market. It also happens in payment choice. Different perception about each of payment methods will make consumers have different reason to make the payment choice. Different people will have different behavior. Even if they are in the same age, education, and environment, it does not mean that the consumer behavior of each person will be the same. That fact creates difficulties to understand about the behavior of some people, and every business has different way to understand the consumers' behavior. However, that different

people, no matter how similar they are, will make different purchasing decisions. Based on the data from the 2001 Survey of Consumer Finances (SCF) in Crowe, et al. (2006) showed that the authors found that consumers who were younger, more affluent, and better educated were more likely to adopt Internet banking. Although socio-demographic factors increase the likelihood of such adoption, the authors also found that other characteristics, such as previous experience with computers or adoption of other banking technologies, increase the probability of Internet banking adoption while lack of information and experience about some products or services can make people misunderstand about the products/services which then create difficulties for them to choose or make the decision.

The factors that influence the consumer behavior in making choice can be determined by different characteristics and demographics. Different perception of using payment method will develop some reasons and some factors that influence and one of the examples is the value.

### **Payment Choice**

Payment industry had a big development especially from the technological revolution in information processing. The changing of payment method make the people has many choices of payment facilities to be matched with various types of transaction. Crowe et. al. (2006) stated that, within the business community, consumer payment behavior is important to the profits of firms in banking, finance, retailing (both “brick and mortar” and internet commerce), and information technology. Payment choice is important thing in developing a successful business. Payment choice can give profit for both of the banks/finance companies and retailers which have made a relationship agreement. To build a success in the business, company needs to know about their customers and what the customer’s needs and wants. By understanding and providing the customer’s needs and wants through segmenting the market, company will get more customers and also build the loyalty for the company itself. One of the things that influence the payment choice is cost of the payment method itself. Cost can be a consideration for customers in the process of payment choice.

Most of the people which prefer to use cash payment have same notion, in which cash payment have lower cost than e-payment. Cost can change the people mind to choose other alternatives in using payment method that which are cheaper and give more benefit. Most of the companies have realized about the importance of consumer behavior and perception in influencing product choice. Understanding the consumer behavior and perception based on needs and wants can help the company to build customer loyalty. Schuh and Stavins (2011) explain that the results show that setup, record keeping, security, and ease of use were the most important factors in consumers’ decision whether or not to adopt payment methods. The quality of the payment methods can influence the customers in decision-making process to choose payment methods. The importance of speed explains why cash continues to be used for low-value transactions, but sometimes there is still the potential for cash displacement as transaction times for card payments decline.

Besides the quality of the payment method, the different characteristics of the people can also make the people have different way in choosing to adopt payment methods. The characteristics of the people can be divided in four factors, which are cultural factors, social factors, personal factors and psychographic factors. Bagnall et. al. (2011) stated that, while rewards points and charges were identified by around 30 per cent of participants as factors affecting their payment decisions, relatively few identified either as the most important factor. In contrary, credit card usage was higher for older, higher income, more educated and wealthier consumers. Consumer behavior of people can be distinguished between each other, based on different characteristics and demographics factors. People in different age groups obviously have different needs and wants, and it also happens to people in the same age. That fact will make each people has various different choices in payment method.

### **Payment Systems**

Payment system consists of variety of facilities which are divided by traditional system (cash payment) and e-commerce system (e-payment). From all of them, the facilities which are very often used by people are cash, credit cards, stored value, and accumulating balance. Based on the report of Bank for International Settlement (2003), a payment system consists of a set of instruments, banking procedures and, typically, interbank funds transfer systems that ensure the circulation of money. Many technological developments that

have been made by banking industry in order to provide easiness in payment facilities and safeness for everyone in doing the payment transaction. It is all depend on the people that will use that kind of payment instrument.

### **Cash in Hand (Traditional Payment)**

Most of the people which prefer to use cash payment compared with e-payment have same opinion about the advantages of using cash payment. They stated that the cash payment has lower cost and easier to use. Cash payment can be received in all stores/merchants/restaurants and it does not have any charge of cost during transaction process. Schuh and Stavins (2011) said that, Cash payment can be received in all of store and instantly in quick time. Cash is also rated as the fastest and the easiest to set up, but also as least secure and worst for record keeping. Cash payment has lower cost and easier to use, but it also has some disadvantages such as the risk for loosing and robbery.

### **E-Payment (E-Commerce Payment)**

The technological development in payment system that is provided by banking industry make the people have more facilities in transaction activity and make everything easier and simpler. Bagnall et. al. (2011), Cards are used across a wide range of merchants, with debit card use particularly strong in the petrol, electrical/furniture, holiday travel, supermarket and health merchant categories, while credit cards are used most heavily for holiday travel. As the time goes by more and more facilities with advanced technology have been provided to meet the needs of the customers, and the banks are forced to provide payment services that are easier, faster and safer to help the customers. Those easiness make people have a lot of payment facilities to be chosen.

### **Consumer Decision-Making Process**

Consumer Decision-Making Process is the main important thing in developing the business. Consumer Decision-Making Process determines what the customers' choices are and how is the quality of the company. Solomon (2011:332) stated that, consumer decision making is a central part of consumer behavior, but the way we evaluate and choose products (and the amount of thought they put into these choices) varies widely, depending on such dimensions as the degree of novelty or risk related to the decision. When the customers purchase a product or service, it means the customers give a response to a problem, decide to make decision and affect the final step of choice, to use or not and to buy or not.

### **Motivation**

Motivation refers to reasons that underlie behavior of the people that is characterized by willingness and volition. People are motivated to choose and do something when they need and want something. People's needs are different, because some people may need to fulfill their needs such as eating, feeling safe, having a comfortable place and other essential requirements, while someone else just want to have something that can make they feel satisfied like personal enjoyment, interest, or pleasure. These kinds of needs can be used as a motivation by people to make the choice, and it also happens in payment choice. Lai (2011) explains that motivation involves a constellation of closely related beliefs, perceptions, values, interests, and actions. Further Lai (2011) classified the use of rewards may either encourage or diminish motivation, depending on the type of rewards and the context in which they are given. Motivation can be the force which drives people to make a purchase and use products. To build customers motivation, providing the value is important.

### **Trusting Beliefs**

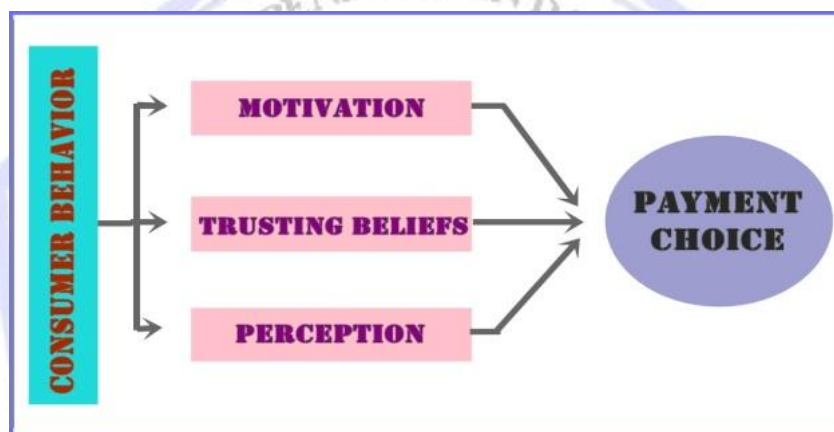
Money is the most valuable thing that will make people becomes sensitive, and therefore, that people need a person or a save place which can be trusted. Trust is related with the relationship, it will be difficult to build good relationship without trust between each other especially about money in e-commerce system. There are some risks in using e-commerce that need fidelity guarantee, and it means without trust, customers will stay away from an e-vendor. Building consumer trust is a strategic imperative for web-based vendors because trust strongly influences consumer intentions to transact with unfamiliar vendors via the web (McKnight et al., 2002).

## Perception

Perception is one of the main factors that influence the making-decisions process. Analyzing about how a person perceives and operates the information which is obtained and then forms the decisions will increase the efficiency in making forecast about the future. Solomon (2011:83) stated that, perception is the process by which people select, organize, and interpret these sensations. A study perception is about how to integrate and analyze perceive information which will create and attract more attention, and then interpret the meaning of perceived information to form decision that will provide the final choice.

## Previous Researches

Crowe et al. (2006) showed the relationship between consumer behavior influence the payment choice, it is based on different demographic and characteristics customers itself. The consumer's decision-making process concerning payment choice is quite complex, that standard economic models have difficulties in incorporating the complexity. Hamid and Cheng (2013) focused on identify young adult's perception of e-payment risk and their behavior towards different payment methods. It was discussed about the tendency risk and cost that mostly influence the payment choice of young and adult people. Cole et al. (2008) discussed about the different consumer behaviors between older and younger adults. Age-associated changes in cognition, affect, and goals intermingle to influence older consumers' decision-making processes, making these processes different from those of younger adults.



**Figure 3.1 Conceptual Framework**

*Source: Theoretical Review*

## RESEARCH METHOD

### Type of Research

Method of Analysis that is used in this research is qualitative method and this research is used form of word as a descriptive study. It will describe and investigate the phenomenon that happened related with the research objective in this research. The goal of this research is to understand consumer behavior in Manado toward Payment Choice.

### Place and Time of Research

This research is located in Manado, North Sulawesi. The informants of this research have different characteristic especially in different profession. The process of interview is taken on July 2013 and the respondents who are interviewed are customers of Bank Negara Indonesia branch Manado.

### Population and Sample

The population for this research is the customers of Bank Negara Indonesia branch Manado. This research uses purposive sampling in the process of collecting data by Tongco (2007), the purposive sampling technique is a type of non-probability sampling that is most effective when one needs to study a certain cultural domain with knowledgeable experts within. This study just uses small numbers of sample which is taken based

on the existing demographics and characteristics differences. The samples of respondent that are used in this research are ten customers of Bank Negara Indonesia branch Manado.

There are 10 respondents which divided by 2 males and 8 females with different ages and professions. Most of them work as employee, entrepreneur and student, whereas the rest are civil servant and housewife. All the respondent live in different areas, which are in Tuminting, Paal 2, Bahu, Banjer, Wonasa and Sea II.

### **Data Collection Method**

This research used several methods in collecting the data. To collect the primary data, the researcher uses the data which is obtained directly from observation and interview process. Secondary data is collecting by theoretical data from previous studies that related with the grand concept of Payment Choice. The usage data is from some resources such as books, journals and internet.

There are some important steps in qualitative research data analysis in order to arrange the systematic written data analysis process, those are transcribing all data, organizing all data, coding the data, grouping data, elaborating small set of generalization, testing the assumption from data collection, examining the generalization and alternative explanation, and the last step is arranging the result.

### **Operational Definition of Research Variables**

The definitions of research variables are:

1. Consumer behavior is the study to understand the individuals, groups, or organizations perspective and the processes they use to select, secure, and dispose of products, services, experiences, or ideas to satisfy needs and the impacts that these processes have on the consumer and society (Solomon, 2011:33).
2. Payment Choice is the decision-making process to use the payment facility based on motivation, belief/trust, perception and other factors that are influenced, which are distinguished by demographic factors of consumers that are taken based on various concepts and characteristics aspects that affect the use of payment methods (such as: ease of use, cost, safety, speed, control, records, acceptance and usefulness). Payment choice can also be determined as the process of selecting payment method.
3. Motivation refers to the processes that lead people to behave as they do (Solomon, 2011:154).
4. Trusting beliefs are the trustor perception that the trustee possesses characteristics that would benefit the trustor (Mayer et al., 1995 in McKnight et al., 2002:303).
5. Perception is the process by which people select, organize, and interpret these sensations. The study of perception, then, focuses on what we add to these raw sensations in order to give them meaning. (Solomon, 2011:83).

### **Data Analysis Method**

#### **Qualitative Research Method**

The analysis method that is used in this research is Qualitative Method that uses descriptive study. It is based on the collecting data in the process of interview and observation, where the research uses direct experience in collecting data and examining the valid answer from the research. According to McCaslin & Scott (2003), "The Five-Question Method is an approach to framing Qualitative Research, focusing on the methodologies of five of the major traditions in qualitative research: biography, ethnography, phenomenology, grounded theory, and case study". Qualitative research contains qualitative approach, in which, when selecting process of methodology, researcher chooses one of the methodologies which is appropriate with the desired perspective and selects topic to be used in the process of collecting data.

In order to check the validity of data, researcher uses credibility, transferability and confirmability to prove the validity of this research process and result. This research also uses the technical triangulation method. The components to retain trustworthiness are as follows:

1. Credibility is used to prove the validity of this research process and result. Technical triangulation is assumed as the credibility of this research.
2. Transferability: The result can be implemented in different condition. There is responsibility in providing accurate data systematically and trustable research result.
3. Confirmability: The way of proving the validity in which, the result is matched with the data collection.

## RESULT AND DISSCUSSION

Payment choice can be said as a human activity in the process of choosing payment method. Each of payment method has an advantage and disadvantage, and it depends from the person who uses those facilities. Some of the people prefer to use cash payment, while the others prefer to use e-payment. The main point in the payment choice is the process of making decision. There are some reasons that are established during the interviews and observation process, and each of the reason becomes factors that influence the process of making decision. This research examines the BNI customers' payment choice based on psychological factors, which are motivation, trusting beliefs and perception. In this research, the respondents are divided into different demographics, which are age, occupation, and education/knowledge to get the real data that can become the representative of BNI's customers in Manado.

This research uses qualitative method which conduct interview and observation in data collection and all the data is analyzed to provide the result. The research result shows that 7 out of 10 respondents prefer using cash payment to using e-payment. Most of them have same opinion about using payment method which is using cash payment is easier since not all stores/restaurants/merchants in Manado receive card payment. As the additional reason, sometimes Manado people prefer to buy something in small shop and some of them do not want to use e-payment facilities because lack of information about e-payment products/service that makes people unsure and hesitate to use those facilities. On the other hand, the informants who prefer to use e-payment have more advantages in using those facilities. There are various responses about the payment choice of BNI's customers in Manado. In this research, there are various indicators of psychological factors that are used to show how the psychological factor of consumer behavior (motivation, trusting beliefs and perception) have relationship in making the payment choice.

### Motivation

The interviews and observation processes showed the benefit that is given by BNI does not reach the target market. It is all because of the term and condition that cannot allow some of respondents to take advantages of that promotion. Most of them cannot have the rewards and benefits because of their limited income while the promotion requires a high minimum payment in every purchase. The findings in the second indicator shows that most of the respondents agree if BNI has safe and secure facilities especially in external condition, but some of them are a little bit unsure about the system process in BNI's facilities and it makes some respondents feel hesitate to use e-payment facilities that are provided by BNI. That condition is influenced by the lack of information and knowledge, so, there is a gap between BNI and its customers. The third indicator is easy to use. The respondents who prefer to use cash payment feels the easy to use of cash payment is because cash payment can be received in all stores/merchants/restaurants. On the other hands, the respondents who prefer to use e-payment say that easy to use of e-payment is the people do not have to bring money in large amount, because it is too dangerous, and also in e-payment have systematic system and it makes the use of money can be easier to monitor. Each of the indicators above can lead to gain more motivation to get customers satisfaction so that company can build the customer loyalty.

### Trusting Beliefs

The risks in e-payment that may happen make the people hesitate to use e-payment facilities. Within this research, it is found that personal knowledge is the single indicators which can make people believe to choose and use payment method, especially e-payment. Trusting intentions (TI) indicates a person's willingness to depend on the e-vendor. Most of respondents of BNI said that lack of information causes the customers to feel unsure about the facilities that are provided by BNI. As the consequence, there will be hesitancy to using all of those facilities. In addition, it makes cash payment become more credible to use and also make people heavily depend upon cash payment.

## Perception

Service Quality (SQ) determines the quality of the company itself. By building good service quality will make the people have individual experience, also company will have good image, so that the people also will have a good perception about the company. Most of Manado people often ask for suggestion from other peoples before making a decision and it makes individual experience is really important. If more people have a good experience when using the facilities, it will influence the perception of a person about those facilities and vice versa. Attitudes continue to play an important role in adoption of e-commerce because attitude can influence behavioral intentions. Attitude or habit from a person will acquire different perception. Attitude or habit from a person who wants to have high quality product or service will prefer to use e-payment, whereas attitude or habit from a person who will buy something when it is needed, will depend on the condition because most of the transactions happen in small shops/restaurants so these kind of people always prepare cash in hand and prefer to use cash payment. Most of Manado people attitude or habit is buying something when needed, so that most of Manado people is prefer to use cash payment to e-payment.

## CONCLUSION AND RECOMMENDATION

### Conclusion

1. Most of the respondents prefer to use cash payment to e-payment. The result shows that most of customers' lack of information about e-payment and also the vendor still do not present the best way to motivate the customers, so that it makes the customers hesitate to use those facilities.
2. The result shows that most of customers have low motivation in using e-payment. It is all because the customers think if the promotions which have been made by bank are not attractive, and it means marketing department of the bank still cannot make a promotion that can reach the target market.
3. The condition which not all merchants/stores/restaurants can receive e-payment and also the high minimum payment of purchase make the people must always bring cash in hand because most of the people only have small amount of transaction in doing the daily transaction process.

### Recommendation

1. The bank must increase and improve the publication in mass media to provide clear information about the products and services, so that the customers will have more trust and finally give their loyalty.
2. The bank must consider about providing the good segmentation to make the best promotion which appropriates to their target in order to increase the customers motivation in choosing payment method, so that the company will get more customers and also increase the customers' loyalty.
3. The bank must make an attempt on expanding the line of e-payment in every merchants/stores/restaurants and also tries to reduce the minimum payment, because it will make the customers feel easier and more comfort in using the provided facilities, and also, the customers will have more willingness and volition in using e-payment facilities.



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