



From Trust to Transaction: Exploring the Interplay of Brand Loyalty, Perception, Product Quality, and Price in Shaping Buying Decisions

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Abstract

This study investigates the complex interactions among product quality, brand perception, brand loyalty and price in shaping consumer purchasing decisions. Based on a quantitative research framework and structural equation modeling (SEM) was used to look at both direct and indirect effects between these variables. The results show that brand loyalty is the most important factor that affects the consumer buying behavior. This shows that it is the key to turning trust into action. Brand perception and product quality also have a positive effect on buying decision which shows how consumer attitudes and their experiences affect their product choices. Price also serves as a mediating variable in the model. Product quality and brand loyalty have a positive effect on how people see prices, while brand perception has a small negative effect. This means that strong brand associations don't always lead to a fair price perception. The model explains a significant portion of the variance in consumer buying decisions and providing an in-depth comprehension of the interplay between emotional and evaluative factors and rational pricing considerations. These findings highlight the necessity for marketers and brand strategists to cultivate robust brand relationships, ensure consistent product quality and implement pricing strategies that align with consumer perceived value. This integrated perspective provides actionable strategies for improving consumer engagement, fostering consumer loyalty and ultimately affecting purchase intent in competitive market contexts.

Keywords: brand loyalty, price conception, consumer engagement, moderation role, brand perception, emotional factors, buying decision.

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1. INTRODUCTION

The current business environment is becoming more competitive, with each company having to contend not only with similar businesses but also with non-similar businesses in order to reach the current potential market (Zulfikar, 2024; Wang & Han, 2014) and to keep its products alive (Ackaradejruangsri, 2013). As a result, business competition is becoming more dynamic and competitive (Santoso et al., 2023). Consumers are more cautious and selective when selecting and purchasing a product (Florack et al., 2020; Soriton & Tumiwa, 2016) and more critical in their purchasing behavior (Miklosik, 2015; Amelia & Tambunan, 2024) due to the high level of business competition, which gives them a wide range of options that meet their expectations (Lestari et al., 2024). This means that each manufacturer must be able to create unique products (Santoso et al., 2024), that have advantages over products made by competitors in the market (Fauzi & Ali, 2021; Siregar, 2022), and that are able to draw consumers' attention to businesses that are frequently referred to as brands (Gensler et al., 2015). It is also thought of as an identity that distinguishes itself from products made by competitors (Abdillah & Nurfauzan, 2024). This allows customers to develop brand loyalty (Serra et al., 2022), which in turn allows manufacturers to compete with rivals to expand their business units (Saritas & Penez, 2017).

The process by which consumers accept a product or service is carried out in the form of a purchase decision (Fan et al., 2018). The factors that most influence consumers when they make decisions about what to buy are a collection of brand assets (Macdonald and Sharp, 2000). One of these is brand loyalty (Putri and Deniza, 2018), which is a measure of consumer closeness (Alfionita et al., 2016), consumer linkages (Aaker et al., 2004), and consumer loyalty to a product brand. It demonstrates that customer expectations of a product can be fulfilled (Nadhiroh and Astuti, 2022), as well as having a positive use value (Sumarwan & Tjiptonon, 2019).

Brand loyalty is a measure of consumer attachment to a particular brand and demonstrates a positive attitude and strong consumer commitment to a product brand (Kastanya et al., 2023). Loyal consumers continue to subscribe to or repurchase the product consistently in the future (Danish et al., 2018) even when presented with multiple alternative brands (Nisa et al., 2013). In the absence of brand loyalty, consumers make decisions based solely on price, without providing satisfaction to consumers (Eng and Keh, 2007). According to Agu et al., (2024), the development of customer brand loyalty offers value and potential that the business can manage, and it maximizes the marketing performance for the business (Santoso et al., 2023). Thus, when properly managed and used, brand loyalty may be a strategic advantage for businesses looking to boost product sales volume in comparison to attempts to draw in new clients (Wiyasa et al., 2025).

Brand equity dimensions like brand perception, brand loyalty and perceived product quality are crucial factors that influence buying decision and shapes consumers future product demands. These factors are also crucial for retail businesses to survive and thrive in the face of increased competition and customer

demand for quality of life. Brand equity refers to the relationship people have with a brand and how they react to its products. This study examines the impact of a retailer's brand equity factors (brand loyalty and brand perception), product quality and price on consumer buying decision during distribution and sales process. This study can also help businesses and marketing managers to establish effective strategies to retain current customers and attract new customers.

2. LITERATURE REVIEW

To develop a comprehensive understanding of the interplay between brand loyalty, consumer perception, product quality, and pricing in influencing buying decisions, an extensive literature search was conducted using multiple academic databases, including Scopus, Web of Science (WOS), and Google Scholar. A variety of relevant keywords and Boolean combinations were employed to ensure a broad and inclusive capture of pertinent studies. The search strategy was designed to identify not only recent contributions but also the most frequently cited and influential articles in the field, providing both contemporary insights and foundational perspectives. This approach enabled the identification of key themes, theoretical frameworks, and empirical findings that inform the current discourse and highlight gaps that this research aims to address.

Consumer buying decisions have been thoroughly investigated in several marketing and consumer behavior studies. A substantial number of models and theories have been developed to better explain how people assess, choose, and purchase goods and services. The relationship between brand perception and loyalty has been the subject of marketing and consumer behavior studies. Strong brand impression frequently increases the consumer trust and emotional connection to the brand. The below literature review looks at current research on brand perception, loyalty, price and product quality and their influence on consumer buying decision.

2.1 Product Quality

According to Kotler & Keller (2012), product quality is a critical tool for marketers in establishing their product position. Customer value and satisfaction are inextricably linked with quality. Kotler and Armstrong (2010) argue that product quality is a basic property of a product that refers to its ability to meet clearly stated consumer criteria or implicit meanings. According to Kotler et al., (2001), product quality is the ability of a product to perform its functions, including durability, reliability, accuracy, ease of use, and improvement, as well as other attributes. A product is deemed high quality when it can accomplish its intended function.

Product quality refers to the characteristics and features of a product that determine its ability to successfully fulfill the consumer needs (Pane et al. 2024). The customer perception of a product is frequently dependent on concrete criteria such as product design, material, and product functionality, as well as intangible variables such as the brands reputation and finally to the quality of customer service. According to Zeithaml (1988), perceived quality is a consumer's evaluation of a product's overall excellence or superiority. Customers' perceptions

of a product can have a significant impact on their purchasing decisions since they often use the product's quality as a mental shortcut for judging it, especially when they have multiple options.

H₁: Product quality is positively associated with the consumer buying decision.

2.2 Brand Loyalty

Researchers claim that, an organization's brand is an intangible asset that serves a critical purpose. Pappu and Quester, (2016) in their study state that brand trust and brand loyalty are measures of customer emotional attachment connection to a certain brand (Alghizzawi et al., 2024). According to Li et al., (2012) study, a brand-consumer relationship fosters strong emotional bonds and greater current and future commitment. Rubio et al., (2017) study claims that customer happiness, price, and perceived brand values are all correlated with brand loyalty and trust. According to research, brand loyalty is the tendency of a customer to favor a certain brand because of their prior purchasing experiences (Thompson et al., 2014).

A circumstance in which a customer purchases and utilizes a brand that they trust rather than one they do not trust. In this way, the consumer expresses loyalty to the brand. Brand loyalty is assessed by good word-of-mouth, consumer satisfaction, brand trust, and price sensitivity. A measure of how frequently a consumer buys the brand offered in the product category. Consumer loyalty to a certain brand will remain constant as long as the brand is available (Rizwan et al., 2013). Customers today have a greater grasp of brands and are more likely to purchase certain products based on their attributes, quality, and pricing. Furthermore, they do not look for other vendors to acquire the product. Consumers may remain loyal to their preferred brand even if cheaper and higher-quality alternatives are available.

According to Aaker et al., (2004) brand loyalty is an essential component for a company's competitiveness and profitability. Every business wants its brands to have strong consumer loyalty. Unfortunately, not all brands can engender substantial loyalty. Moreover Brand loyalty is crucial to a business's capacity to compete and to be profitable. Every company wants consumers to be loyal to its brands. Regrettably, not all brands can inspire strong loyalty.

H₂: Brand loyalty is positively associated with the consumer buying decision.

2.3 Brand Perception

The Understanding the inter-link between consumer buying decisions and brand perception has been the fascinating topic in current digital marketing era. The preferences of consumers are promoted and their buying decisions are influenced by brand perception. Alfian et al. (2024) define it as the way a consumer interprets and gives meaning to a brand by drawing on prior experiences, connections, and other marketing-related elements. Rizwan et al. (2014) found that these two factors

were strongly correlated. Wanke et al. (2007) state that consumers' attitudes, experiences, and views about a product or service as a whole all contribute to their perception of the brand. Mandagi et al. (2021) claim that it captures the whole range of brand multidimensionality as perceived and holistically defined. Aaker (1991), and Kotler & Keller (2012) are only a few of the studies that focus on creating frameworks to understand the fundamental components of brand impressions.

H₃: Brand perception is positively associated with the consumer buying decision.

2.4 Price

Price is the only element in the marketing mix that produces revenue; all other elements represent cost," according to Kotler and Armstrong (2010). Price is the only component of the marketing mix that creates income, while the other components signify expenses. The component of the marketing mix with the greatest degree of flexibility is pricing. Unlike product characteristics and commitment to channels, pricing can be easily and rapidly altered. Simultaneously, price remains the foremost challenge encountered by marketing managers. A prevalent issue is that businesses often lower prices too soon in an attempt to boost sales rather than persuading customers that their goods are better off at higher costs (Rajasa et al., 2023).

Purchasing choices are dependent on how people view pricing and what their current real price is, not the price marketers represent. Customers may exhibit a price sensitivity that falls below a certain threshold, below which prices are seen as low quality or undesirable. Similarly, there is an upper limit on prices, above which they are seen as excessive and not appropriate to the value received (Keller, 2022). In Andrei et al., (2013) study and Kotler & Keller (2012) outlined four dimensions that define pricing: affordability, price alignment with product quality, price alignment with benefits, and price based on ability or buying power.

H₄: Price is positively associated with the consumer buying decision.

H₅: Price has positive moderating role in the study.

2.5 Consumer Buying Decision

Consumer behavior is the process of making a purchasing decision depending on available resources such as effort, money and time (Chiang et al., 2016). Furthermore Tsao et al. (2019) study offered a comprehensive understanding of customer purchasing behavior. Consumer behaviors are the actions and processes by which people pick and use ideas, products, services and experiences. According to Li et al. (2021) study consumer behavior analysis is another method for assessing the complexity of marketing activities. Meanwhile, Sumi and Kabir (2018) study illustrated how today's customers are kept in the dark about when and what they want, resulting in interactive advertising. Consumer behavior consists of both consuming and purchasing items and services (Sundararaj and Rejeesh, 2021). Study by Anetoh et al. (2020) investigated seven stages of consumer purchasing decisions that require recognition: search for information, prepurchase, assessment,

purchase, consumption, post-consumption evaluation, and divestment.

A buying decision is one that is made between two or more options for making purchases. Study by Kukar-Kinney, 2012; Rizwan et al., 2014 argue that when there are multiple options for items and services with the same objective, making a purchase decision crucial. A variety of motivations and unique emotions influence the consumer purchasing decisions. The strong impulse and motives for specific good creates high chances to purchase that good (Wang et al., 2022). Purchase decision refers to the process of making a decision to purchase a certain brand, which involves studying the factors that influence customer behavior (Adekoya & Laksitamas, 2024). Testa et al. (2024) provide a definition of purchase intention as the inclination of a buyer to acquire a certain product under specific circumstances.

Buying decision is a complicated process that is often influenced by a consumer's perception, behavior, personality, attitude, ability to purchase a product, research into potential solutions to their needs, and product attributes. According to Rasheed et al. (2024), consumers in the current digital era obtain adequate information about items and also evaluate them side by side before making a purchase. A number of factors including perceived value, quality and price may influence the consumers' choice to buy. Additionally during the purchase process consumers are impacted by both internal and external incentives (Gogoi, 2013).

H₄: Brand perception has a substantial influence on the consumer buying decision.

3. METHODOLOGY

This study has used a quantitative research design and collects cross-sectional data. The authors of this study have used positivist philosophy and a deductive approach to analyze hypotheses for generalized results.

3.1 Respondents and Sampling

The study's respondents were MBA students from private sector higher education institutions and universities in the Karachi region who completed an online survey. The basic convenience sampling technique was used to collect data, and the sample size determined was 384, however we received responses from 390 MBA students.

3.2 Data Collection Instrument

The data for the study collected through likert scale questionnaire. The questionnaire used in this study was taken from previous relevant literature and covered variables including price, consumer purchasing decisions, brand perception, brand loyalty and product quality. The base of this section is on the thoroughly past literature and previous studies. Variables measuring brand equity like brand perception, brand loyalty and product quality are used as independent variables, whereas, price is used as moderating variable, while buying decision is used as dependent variable. Each variables consist of 5 items.

4. RESULTS

4.1 Demographic Analysis of Data

Table 1, shows the demographic characteristics related to the data, which were analyzed using Statistical Package for the Social Sciences (SPSS) version-25. Table highlights that study respondents consist of 126 males and 264 females. Whereas, 205 respondents are between age bracket of 20-26, 115 respondents are in age group of 27-33, 21 respondents fall in age group of 34-40, 2 respondents fall in age bracket of 41-47, while only 2 study respondents are above 48 years. All study respondents are MBA Students.

Table 01: Demographic Characteristics

Demographic Characteristics		Frequency	Percent (%)
Gender	Male	126	67.7
	Female	264	32.3
Age Group	20-26	205	64.1
	27-33	115	29.5
	34-40	21	5.4
	41-47	2	0.5
	Above 48	2	0.5
Education MBA Student	Yes	390	100
	No	00	0

Table 2 below highlights the study respondent's affiliation to the higher study institutions or university in Karachi region. 18 respondents are affiliated with Emaan institution, 104 respondents are affiliated with Ilma University, 32 respondents are affiliated with IoBM, 57 respondents are affiliated with Iqra university, 37 respondents are affiliated with KASB|IT, 29 respondents are affiliated with KIET, 30 respondents are affiliated with KSBL, 23 respondents are affiliated with MAJU, 58 respondents are affiliated with SZABIST, while only 2 are Ziauddin University students.

Table 02: University Statistics

University Name	Frequency	Percent (%)
Emaan Institute	18	4.6
ILMA University	104	26.7
IoBM	32	8.2
Iqra University	57	14.6
KASBIT	37	9.5
KIET	29	7.4
KSBL	30	7.7
MAJU	23	5.9
SZABIST	58	14.9
Ziauddin University	2	0.5

Table 3 highlights the statistics of smartphone brand used by study respondents. It shows that 180 respondents are stuck to Samsung smartphone brand, 67 respondents love Infinix smartphone brand, 52 respondents are in favor of OPPO smartphone brand, 46 respondents are like Vivo smartphone brand, while 45 respondents stand with Xiaomi smartphone.

Table 03: Smartphone Brand Statistics

Smartphone Brand	Frequency	Percent (%)
Infinix	67	17.2
OPPO	52	13.3
Samsung	180	46.2
Vivo	46	11.8
Xiaomi	45	11.5

4.2 Data Analysis and Results in PLS-SEM

Partial Least Square Structure Equation Modeling (PLS-SEM) technique is utilized to estimate the model, analyze data, and compute results through SmartPLS Version 4 (Ringle, Wende, & Becker, 2022). We preferred to use SmartPLS-SEM, as it works in an efficient way with complex models and small sample sizes (Cassel, Hackl, & Westlund, 1999; Hair, Sarstedt, & Ringle, 2019). First we have tested the impact of product innovation, customer service and product quality (independent variables) on Consumer buying decision (dependent variable) to identify the direct impact of independent variables on dependent variable. After that we have introduced 3 moderating variables namely brand perception, brand Loyalty and price in the study model to identify the change in original relationship between independent and dependent variables.

4.3 Measurement Model Assessment

Measurement model highlights the links between constructs and indicators (also referred as outer model) which may be reflective (shows arrows from construct to indicators) as well as formative (shows arrows from indicators to construct) in nature (Hair et al., 2021). As a part of measurement model assessment, the authors first assessed the quality check of data gathering instrument, such as factor loadings, reliability, convergent validity and discriminant validity.

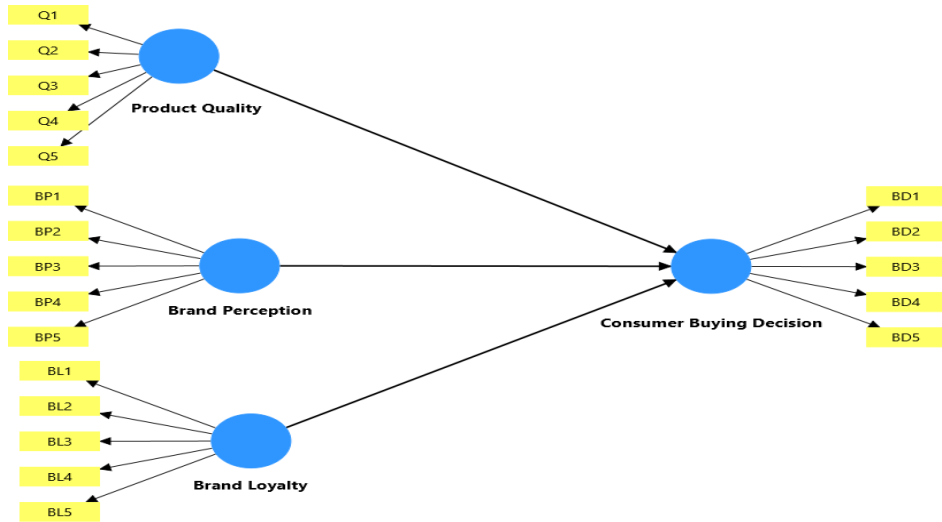


Figure 1: Study Basic Structural Model

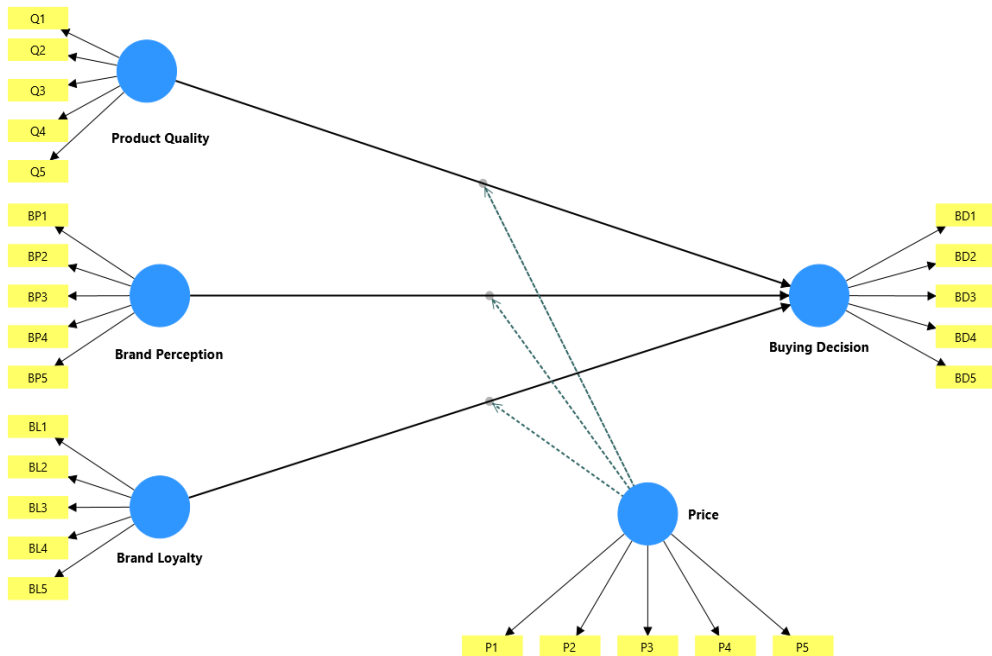


Figure 2: Moderating integrated study structural model.

Below mentioned study results table 4 above highlights data gathering instrument's the reliability and validity statistics. Cronbach alpha values of 0.7 or higher (Adams & Wieman, 2010; Taber, 2018) indicate acceptable internal consistency of the gathered data. In addition to the using Cronbach's alpha, composite reliability can be considered to ensure the reliability of the PLS construction score, as defined by Dijkstra & Henseler (2015). Secondly Composite reliability (ρ_a and ρ_c) threshold value is between 0.60-0.90 (Hair et al. 2021). Finally the convergent validity is calculated through average variance extracted (AVE) which is defined as average mean value of square of loadings of items of the construct. The AVE values greater than 0.50 are suggested to explain more than 50% variance in the indicators of the construct (Hair et al. 2019; Hair et al. 2021).

The table indicates that each factor of the variable has reached the acceptable value of 0.72. Moreover Cronbach alpha values of consumer buying decision is 0.861, its composite reliability value is 0.862, while its average variance extracted value is 0.664. For variable product quality Cronbach alpha value is 0.780, composite reliability value is 0.850, and average variance extracted value is 0.531. Study variable brand perception Cronbach alpha values is 0.772, its composite reliability value is 0.777, while its average variance extracted value is 0.522. Cronbach alpha values of variable brand loyalty is 0.832, its composite reliability value is 0.850, while its average variance extracted value is 0.600. Finally variable price's Cronbach alpha values is 0.769, its composite reliability value is 0.772, while its average variance extracted value is 0.572.

Table 4. Loadings, Reliability & Validity

Items	Loadings	Cronbach's alpha	Composite reliability (ρ_a)	Composite reliability (ρ_c)	Average variance extracted (AVE)
BD1	0.816	0.861	0.862	0.900	0.644
BD2	0.792				
BD3	0.835				
BD4	0.776				
BD5	0.791				
Q1	0.694	0.780	0.784	0.850	0.531
Q2	0.739				
Q3	0.710				
Q4	0.752				
Q5	0.749				
BP1	0.719				

BP2	0.685	0.772	0.777	0.845	0.522
BP3	0.772				
BP4	0.731				
BP5	0.703				
BL1	0.734	0.832	0.850	0.882	0.600
BL2	0.855				
BL3	0.700				
BL4	0.731				
BL5	0.841				
P1	0.704	0.769	0.772	0.870	0.572
P2	0.705				
P3	0.716				
P4	0.720				
P5	0.755				

Study table 5 highlighting the discriminant validity of variables through HTMT Ratio in PLS-SEM (Algorithm). It indicates the degree to which a variable in the model is different from other variables in empirical sense (Chin, 2010; Hair et al., 2021; Hair et al. 2019).

Heterotrait-monotrait (HTMT) ratio threshold values are below 0.85 or can be up to 0.90 (Clark & Watson, 1995; Gold, Malhotra, & Segars, 2001; Kline, 2011; Henseler, Ringle, & Sarstedt, 2015; Henseler et al., 2015; Henseler et al., 2015; Franke and Sarstedt, 2019). The table indicates that the variables used in this study remained within the threshold values and successfully qualifying the discriminant validity (HTMT-Ratio).

Table 5: Discriminant Validity – HTMT Ratio

	Brand Loyalty	Brand Perception	Buying Decision	Price	Product Quality	Price x Product Quality	Price x Brand Perception	Price x Brand Loyalty
Brand Loyalty								
Brand Perception	0.889							
Buying Decision	0.883	0.869						
Price	0.777	0.807	0.758					
Product Quality	0.707	0.763	0.713	0.716				

Price x Product Quality	0.183	0.219	0.187	0.340	0.190			
Price x Brand Perception	0.075	0.140	0.110	0.284	0.205	0.730		
Price x Brand Loyalty	0.090	0.120	0.069	0.271	0.209	0.730	0.824	

Study results table 6 below highlighting the discriminant validity – Fornell and Larcker Criterion calculations and highlighted that diagonal italic bold values are squared AVE which are higher than correlation of other constructs beneath values (Fornell & Larcker, 1981). The table shows that the discriminant validity of study variables has been established.

Table 6: Discriminant Validity – Fornell and Larcker Criterion

	Brand Loyalty	Brand Perception	Buying Decision	Price	Product Quality
Brand Loyalty	0.775				
Brand Perception	0.774	0.723			
Buying Decision	0.758	0.715	0.802		
Price	0.621	0.625	0.621	0.720	
Product Quality	0.571	0.590	0.591	0.551	0.729

4.4 Structural Model Assessment

The study table 7 below highlights the results of basic structural model and hypothesis testing. The results show that product quality has positive and highly significant impact on consumer buying decision. The beta value is 0.178 and p-values is 0.000. Variable brand perception has positive and significant impact on consumer buying decision, its beta value is 0.254 and p-value is 0.002. While variable brand loyalty also shows positive and significant impact on consumer buying decision. Its beta value is 0.459 at p-value 0.000. The overall study results show that all independent variables has positive and significant impact on the consumer buying decision The results are indicated at 95% confidence interval.

Table 7. Basic Structural Model Assessment and Hypotheses Testing

Variables	β	Standard deviation	T-statistics	P-values
Product Quality → Buying Decision	0.178	0.039	4.598	0.000
Brand Perception → Buying Decision	0.254	0.081	3.124	0.002
Brand Loyalty → Buying Decision	0.459	0.088	5.190	0.000

4.5 Moderating Variable Integrated Structural Model Assessment

Study table 8 given below highlighting a bootstrapping procedure with 5000 resamples has been run to further assess structural paths, significance 95% confidence interval bias corrected and hypotheses testing. The result table indicate that product quality has significant and positive impact of 0.157 units on consumer buying decision (p-value<0.05). Further brand perception also has significant and positive impact of 0.194 units on consumer buying decision (p-value<0.05). Brand loyalty has significant and positive impact of 0.429 units on consumer buying decision (p-value<0.05). Price also has significant and positive impact of 0.148 units on consumer buying decision (p-value<0.05). Integration of price as moderating variable between brand loyalty and consumer buying decision suggest that price has positive but insignificant impact over the relationship between said variables (p-value = 0.056). Price as moderating variables between brand perception and consumer buying decision suggest that it leads to negative and significant impact of 0.135 units over consumer buying decision (p-value<0.05). Finally price is used as moderating variables between product quality and consumer buying decision suggest that there is no significant impact of moderating variables between said variables (p-value = 0.343).

Table 8: Moderated Structural Model Assessment and Hypotheses Testing

Variables	β	Standard deviation	T-statistics	P-values
Product Quality → Buying Decision	0.157	0.039	4.014	0.000
Brand Perception → Buying Decision	0.194	0.072	2.712	0.007
Brand Loyalty → Buying Decision	0.429	0.103	4.145	0.000

Price → Buying Decision	0.148	0.070	2.116	0.034
Price x Brand Loyalty → Buying Decision	0.231	0.121	1.911	0.056
Price x Brand Perception → Buying Decision	-0.135	0.066	2.052	0.040
Price x Product Quality → Buying Decision	-0.045	0.047	0.948	0.343

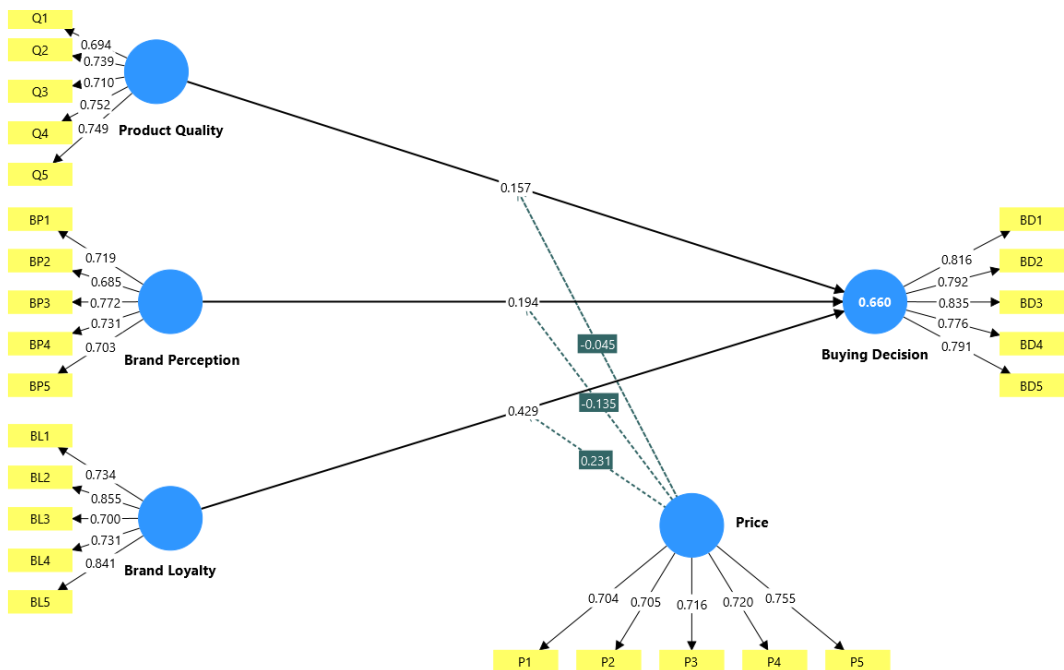


Figure 3: Moderation integration estimated Model

5. DISCUSSION

The purpose of this study was to investigate the influence of price, brand perception, brand loyalty, and product quality on customers buying decisions. The study used price as moderating variable. In order to have an extensive understanding of the factors influencing consumer buying behavior, the study investigated both direct and indirect effects among these variables using structural equation modeling (SEM). The study findings shed light on the relative importance of each concept and offer empirical support for a number of well-known marketing

ideas. Additionally, the model demonstrated good explanatory power by explaining a significant 66.0% of the variance in consumer buying decision. In light of the body of current literature, this discussion goes into further detail on the implications of these results, emphasizing the role that each aspect plays in consumer decision-making and the implications for brand management and marketing strategy.

The basic model of the study suggests that product quality enhances the consumer buying decision by 0.157 units. While moderation integrated model suggest that product quality improves buying decision by 0.157 units, while price is reluctant to moderate the relationship between product quality and consumer buying decision. Study suggest that brand equity dimensions brand perception and brand loyalty positively boost the consumer buying decision by 0.194 units and 0.429 units respectively. While moderating integrated model suggest that these variables improves buying decision by 0.254 units and 0.459 units respectively. Further price is unable to moderate the relationship between brand loyalty and buying decision. While price successfully moderated the relationship between brand perception and buying decision. Finally price itself improves the buying decision by 0.148 units.

Further it is elaborated that if slightly increase in product price is offset by increased perceived product quality, then increase in product price cannot impact the purchase decision of consumers. Likewise strong brand perception may also justify the premium pricing but may can reduce the intent via price channel. Existing literature elaborated that brand image can raise the product price expectations, but if consumers are price sensitive then it can cause the negative impact over the consumer buying decision unless it is fully offset by brand trust and perceived value. Moreover loyal consumers perceive the price as fair or acceptable, thus price boost here rather than hindering the buying decision. Literature suggest that loyal consumers are less price sensitive and can accept price premiums due to emotional attachment with the brand or satisfaction based commitment.

5.2 Limitations of the Study

The current study explains the substantial portion of the variance (66%) of consumer buying decision, but some other variables are still left that can explain remaining (34%) of consumer buying decision behavior. These variables may be brand trust, electronic word of mouth and perceived value.

6. CONCLUSION

This study examined the intricate relationship between brand loyalty, brand perception, product quality and price in shaping the consumer buying decisions, highlighting how these interconnected factors collectively influence the consumer

buying decision. The findings of the study suggest that each variable holds an individual importance and their combined effect plays a more significant role in driving consumer behavior. Brand loyalty is often rooted in consistent product quality and positive perceptions which build over time and foster trust. Brand perception of consumer acts how product quality and price are evaluated. Although price remains a key consideration, it is often weighed against perceived value with consumers more willing to invest in brands they trust and associate with high quality. Ultimately, the research concludes that brands aiming for long-term success must keep a strategic balance among these factors to shape positive consumer experiences and influence purchase behavior.

6.1 Future Recommendations

Future studies may benefit from exploring how these dynamics vary across sectors, regions, or digital platforms to better understand evolving consumer expectations.

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