

Impact of multiple factors on Brand Loyalty of Apparel Sector in Pakistan

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Abstract

The study is conducted in order to understand how multiple factors including product prize, customer satisfaction, perceived quality, domination of alternatives and brand image can influence on the brand loyalty of one of famous textile brands of Pakistan. Brand loyalty is considered one of the major contributor in generating sales for the larger brands in Pakistan. The research is quantitative in nature and employed close-ended questionnaire in order to collect 200 responses from the customers of Gul Ahmed in Pakistan. The researcher has hence found that, there is a significant but weak relationship between product prize and brand loyalty, there is a significant but weak relationship between domination of alternatives and brand loyalty, there is a significant but weak relationship between brand image and brand loyalty. However, the moderate significant relationship was observed between perceived quality and brand loyalty in this scenario. It can also be concluded from the study that, customers are more inclined to those brands especially in apparel sector, whose perceived quality is better than their competitors.

Keywords: *Brand Loyalty, Product Price, Customer Satisfaction, Perceived Quality, Domination of Alternatives, Brand Image.*

Introduction

Businesses around the world have become more globalized than ever before and this has caused various impacts on marketing as well as production of several consumer products. It has now become essential for companies to revamp their distribution networks, pricing policies, production locations and branding, due to the integration and openness of international markets. Indeed, given the increase in competitors and products on the markets as well as the decrease of the product life cycle, organizations are required to position the brands of company more effectively in order to differentiate themselves from the increased competition and make them known by valued consumers of company. The growing number of competitors and increasingly diverse, varied proposals, and customize for more and more customers demanding, much more difficult to satisfy customers to achieve loyalty. Indeed, brand loyalty is today one of the priorities of marketing strategies. In the context of increasingly open competition to globalization customers are have become more demanding, given the level of quality in the market which is still an awake company is always looking to diversify its clientele (Mudambi, 2002).

Todor (2014) added that brand is one of the most crucial elements to reference and make a distinction on the market with the complexity of the technological, economic and material environment. This variable is not imposed by state law as is the case with accounting it is rather impose by the law of the market, which implacable especially if the competition is very forte. In order to be at the same level in advance of competition, companies are faced with the need to have a competitive advantage to better meet the needs their customers such as owning a strong brand name. Today, the brand has become an unavoidable subject for professionals of the marketing. It is indeed at the heart of strategic thinking: what brands to sell? Which brands to buy? Two indices reflect this importance given to brands. First, the development of the number of studies on the brand: the study image, potential study of extensions of ranges and brand extensions, etc. Second, the increasing financial value attributed to brands. Indeed, the brand is principles, values of promises and an identity that a company creates itself so that it can be easily identified on the market by customers and prospects. In this perspective, it is essential to study consumer behavior, as the brand is a living element daily with the human, plays a very important role in his decision to buy and also participates in satisfaction when using product that increases the possibility of consumers to repeat the purchase of the product. One of the most significant aspects of branding is brand loyalty. This brand loyalty

can refer to as probability that the consumer or customer will visit the store again to purchase a specific service or product again rather than purchasing other competitors' products. And this is not solely due to ease of accessibility of a particular product. Customers with a strong brand loyalty are known to pay a higher price for a product even if it is of a lower quality in comparison to the brand's competitors. Statistics suggest that around 44% of Millennials have stated that they have strong loyalty towards the brands that they prefer (Fernandez, 2019).

Fashion industry is known to be evolving and innovating itself continuously, this is specifically true in the sector of women fashion (Hill & Lee, 2012). Organizations who find themselves in the fashion industry are strongly impacted by low brand loyalty. This means that customers would easily switch to competitors' brands, the income is not balanced, and that the satisfaction of the brand is low in the eyes of the customer. An example to illustrate this idea is that of Forever Fashion and H&M, the switching cost of both these brands is known to be quite low. This means that their customers can find themselves having low brand loyalty and are able to switch to other brands easily, especially true for female clothing. Moreover, Lam, et al., (2010) have stated that numerous researches have been conducted in the area of customer brand loyalty. However, most of the researches have focused on generalizing the customers instead of focusing on one particular niche or a specific target market (Lam et al., 2010). This signifies that customer brand loyalty has become a fresh field to research upon. Keeping up with the latest trends can be difficult for organizations, since consumers no longer stay with one style statement, therefore, they are not loyal to any one particular brand and this could act as a threat for organizations. Selvarajah (2018) stated that many developed countries such as UK, USA and Taiwan are granting support to many researches that have been conducted on brand loyalty. Brand loyalty is a wide field and most of its potential factors have been analyzed and investigated by other researchers as well. However, this study is concerning the "Factors Affecting Brand Loyalty in the Female Ethnic Clothing Sector of Pakistan by considering a Case Study on Ideas by Gul Ahmed." With the assistance of this research work, the companies can get better understanding of the market which can led towards developing brand recognition in fashion and Clothing industry of Pakistan. On the basis of this academic research, which consists of dependent as well as

independent variables, the effective decisions can be taken by the company in order to enhance the brand loyalty as well as positive perception of customers.

Research Questions

The research questions for this research work are stated as follows:

1. What is the impact of product price on brand loyalty?
2. What is the effect of customer satisfaction towards brand loyalty?
3. What is the impact of consumers' perceived quality on brand loyalty?
4. What is the effect of domination of alternatives on brand loyalty?
5. What is the relationship between brand image and brand loyalty?

Hypotheses of the Study

- H₁: There is a significant & positive relationship existing between product price and brand loyalty.
- H₂: There is a significant & positive relationship existing between customer satisfaction and brand loyalty.
- H₃: There is a significant & positive relationship existing between perceived quality & brand loyalty.
- H₄: There is a significant & positive relationship existing between domination of alternatives & brand loyalty.
- H₅: There is a significant & positive relationship existing between brand image & brand loyalty.

Review of the Literature

Brand Loyalty

Brand loyalty can be defined as to when there is positive perception and attitude towards a particular brand by consumers. This brand loyalty allows the customer or consumer to buy the product of that specific brand over and over again, despite the fact that there may be substitute products available in the market. The customer who is loyal towards a brand will not change his commitment towards it no matter what strategies the competitors pursue or due to any alterations in the environment (Oliver, 2019). A researcher has defined brand loyalty in an extremely simple manner, Jacoby et al.,(2018) stated that it is a behavioral response consumer express over time when they need to decide between brands. It is also considered as a function of psychological processes. The basic principle that underlies the

words stated by the researcher is based on the attitudinal, cooperation and behavioral loyalty. Dick and Basu (2014) brand loyalty can be segregated into behavioral and attitudinal elements. The attitudinal element is regarded as mental and psychological process; where in a relationship is formed between the service or product and customer and that relationship remains loyal and consistent towards that brand. This affiliation or relationship ultimately leads to behavior loyalty. Having said that, behavioral loyalty is explained as the behavior of a consumer who not only prefers a brand but purchase it over and over again and consistently. Furthermore, in the case of loyalty, the attitudinal component is regarded as the most significant in ensuring loyalty for a longer period of time. Corporations demand and desire brand loyalty for a number of reasons. This is because retaining existing customers is less costly for businesses than obtaining new ones. Lazarevic (2012) supports the claim that businesses are able to gather huge advantages from customers who are loyal as they have to spend less money on marketing and maintaining them. There is considerable evidence that highlight the fact that organization can maximize their market share through capturing and retaining loyal customers. This is because these loyal consumers are able to re-purchase the company's products as well as stay committed to their brand. They are also immune to efforts made by competitors as well (Su & Chang, 2018). Brand loyalty is part and parcel of where the fashion industry is concerned and corporations are finding it a hefty task to retain customers and reinforce brand loyalty, especially the market of millennial.

A study conducted by Su and Chang (2018) stated that students in college prefer those clothing collections that are low cost as well as fast fashion brands. This is because of the continuous change in fashion and style and low incomes as well. However, on the flip side, there are studies that state otherwise. These researches argue that the market for millennial are quite conscious about the changing fashion trends (Fernandez, 2019), and these youngsters are likely to prefer and purchase premium products especially for those products whose trends last for a longer time duration. Giovannini et al., (2015) shed light on the fact that the youngster market segment is willing to spend on products with a higher quality despite their lower incomes. This is because of their mind-set which is relatively brand conscious and materialistic. They purchase high quality premium products in order to boost their self-image and status. On the other hand, there have been numerous studies stating that youngsters are able to consume branded products 10 times faster; however, they are no

known to be loyal to brands as older age groups are. These millennials are known to buy from diverse brands of diverse prices (Giovannini et al., 2015).

Product Price

A product's price can be defined as a quality benchmark that is used by consumers in order to evaluate the quality of a specific product, it basically informs the competitive position that a firm has in the market. Retailers who sell apparels tend to function in highly competitive as well as a market that has been saturated, where growth of sales has slowed down and the competition for price is particularly high (Standard and Poor's, 2014). Moreover, the intense rivalry that goes on between the retailers of apparels has been witnessed to increase over the years. This is because of discount merchants who have gained a lot of power as well as due to price deflation. Established retailers who are large enough are able to reduce the prices of apparels through bringing in imports that are much cheaper. In order to fight and compete such retailers, the retailers need to achieve economies of scale through reducing costs and revamping their position in the market (Standard and Poor's, 2014). Firms need to look out for other ways to fight back; having to lose competitive advantage in the current market may have harsh consequences. Customers are known to prefer products that are shaped by their previous experiences and give more importance to the choice they have picked, Moreover, prior studies have suggested that the attributes with increased importance tend to receive more fixations (Glöckner et al., 2012). Dennis et al.,(2017) have stated in their research that a number of customers or consumers who are looking out for clothing specifically look for reasonable prices. People who shop for clothes tend to be more attracted towards retail prices as they are considered as price conscious (Dennis et al., 2017).

Customer Satisfaction

Customer satisfaction can be both, external as well as internal. External satisfaction can be defined as a type of satisfaction that is derived from the corporation's product or services. On the other hand, internal satisfaction is achieved by the organization itself that is able to satisfy its employees. A renowned researcher named Gilbert stated that satisfaction in a nutshell can be explained in simple words as to saying that it is basically consumer pleasure. Customer satisfaction is fulfillment of expectations of that of a customer (Chodzaza & Gombachika, 2013). Apart from that, Oliver has described satisfaction as the attainment of consumer expectations that customers have towards a brand's products. If the expectation meets, this means the customer is satisfied, however, if it does not, this leads to dissatisfaction (Oliver,

2019). Another researcher stated that if the customer satisfaction is maximized, it is more likely that the consumer will purchase that specific product again and this will eventually positively influence the brand loyalty. In addition, it also creates a long-term positive relationship between customers and brands. An example to illustrate this concept could be of skin care products. If customers are satisfied with that brand of skin care, then most probably they will repurchase again (Ha et al., 2009). The discussion that has been done above basically signifies that there is a significant relationship between brand loyalty and customer satisfaction. This is why these variables are a necessary part of the conceptual framework of this research (Selvarajah, 2018).

Perceived Quality

Perceived quality is actually the personal judgment or consumer's perception towards a brand in comparison to other type of brands available in the market. Furthermore, this also indicates the customer's judgment of the benefits the product provides relative to the price being charged. Aaker and McLoughlin (2010) explain that consumer perception can be wrong about a product since their interpretation is based on hints and cues which include advertising, product quality, price, other users etc. Nevertheless, the actual quality of the product may differ from what the consumers perceive it to be. This inevitable will have an impact on brand association, and this will further influence their attitude towards brand selection and brand itself (Yoo et al., 2014). According to Souki and Goncalves-Filho (2018), consumers perceive quality of a product by making a comparison between the perceived performance of product/service and their expectations. When perceived performance exceeds expectations, the consumer judges that the product/service is of good quality (normally client is satisfied) when the perceived performance is lower than expected, the consumer judges that the product/service is not of good quality (normally, it is not satisfied). The judgment of quality leads to evaluate the superiority or inferiority of the product/service compared to its competitors (Souki & Goncalves-Filho, 2018).

This simple view of perceived quality raises an obvious paradox. Once expectations aligned with performance, even if these expectations are very low, the consumer will be satisfied. Some companies find that performance is sometimes judged to be higher than expected, but the consumer is not satisfied. What seems to be an inconsistency is that the consumer does not just use expectations as a standard of comparison (Jian & Yazdanifard, 2014). Yee and San (2011) stated that the consumer does not only compare the performance of the product/

service to the expectations as they result from past experiences. It compares the performance of the product/service to various "comparison standards": the average performance of competing products/services, the performance of its favorite brand, the minimum tolerable performance, and the latest performance obtained. The consumer can also compare performance obtained the one he could have obtained by choosing another product/ service (idea of regret). As a standard of comparison, they can also retain the ideal performance, the one they dream of in absolute terms. In some cases, the comparison standard is not performance-related, but may be based on the fairness of the exchange; the performance can be excellent (Yee & San, 2011).

Furthermore Saleem et al., (2015) added that the consumer probably uses several standards of comparison. These standards are used either jointly or according to the circumstances (rather this one in this circumstance, rather this one in another). The question of comparison standards naturally has a direct impact on how to measure quality and satisfaction. This question is of great concern to professionals but remains very open in academic research. For example, some showed that only perceived performance should be measured instead of difference between perceived expectations and performance (Saleem et al., 2015).

Domination of Alternatives

Since the 1960s, the continuous globalization of textile and clothing has developed in a confrontational way. Far from submitting to the forces of competitive markets beyond the power of each of them, the actors of the sector have constantly struggled to keep or to take control of the conditions of production and development of this production. Other activities have undergone major changes in production methods, technology, marketing methods, and their locations. But only textile-clothing has never experienced a pose in this succession of upheavals (Khan & Kazmi, 2018).

If we look back at the last five years of the fashion industry, it has been realized that the retailers within the fashion industry share similar concerns with that of the rest of the retailers found around the world. On the other hand, clothing brand specifically direct to consumer models or fast fashion models have been able to quickly adapt to consumer needs as they are able to innovate faster which has led them to be successful. Firms are always concerned about the ongoing competition no matter which market or industry they are working in. But the current market for retailers is much tougher that it was before. Furthermore, there has been an increase in various competitors in the market; this means that businesses need to be quick on

their feet when it comes to adapting to customer preferences and continuous changing of fashion trends. Not just retailing industry, the apparel industry is also facing a lot of competition in their respective industry especially of Pakistan, such as Al-Karam, Khaadi, Zeen, Sapphire, Sana Safinaz, Agha Noor, etc. High-end clothing brands are facing much stronger competition from fast fashion and other less expensive alternatives. Different e-commerce sites are also starting to dive into the clothing space, which is another concern (Tanveer & Zafar, 2012).

Siegmann (2016) stated that many fashion and apparel customers have given priority to offering an experience. But first, to be able to do this, they must first understand their customers. Innovation in technology has allowed businesses to have access to numerous customer data and this enables them to understand their customers better and have a peek inside their holistic view of their properties. But the ongoing problem is to understand and implement them in the right way. The world today is experiencing remarkable evolution in many areas. There is what we call "fast fashion", where the most inescapable trends observed during fashion shows can be found in mainstream stores in a short time. Everything is done very quickly, but in less expensive, the fashion industry takes natural resources to make extraordinary items. This proves that, in social or environmental terms, the United Nations goals for sustainable development will still be insignificant (Linden, 2016).

Brand Image

‘Brand image’ is a concept that has been gaining popularity in customer behavior research since the 1950’s. Brand image and brand personality are reflections of one another. Aaker and Equity (1991) carried out a research where they defined brand image as a set of associations that are prearranged in an understandable way. After touching the different concepts of the brand, the brand image and its related concepts, it has been noted that the brand is a major competitive lever for companies. It is a precious asset that must be protected and developed. The brand image is of paramount importance, it corresponds to the place occupied by mark in the mind of its audience. It is considered as creating the value of multiple ways: It assists customers and consumers to differentiate between brands, process information, generating reason as well as feelings to buy a particular product.

Brand image is something is weaved and developed through the interpretation of consumers and customers, be it logical or emotional Hsieh et al.,(2014). A brand image that is triumphant allows customers to identify their respective needs and also allows them to

distinguish between competitor brands and find those brands that fulfill their needs. A firm's services or products can gain a sustainable competitive advantage, increased market share & get better position in the competitive market. Therefore, numerous researches have supported and assured that a developed brand image of the company will lead towards loyalty, equity of brand, brand performance & purchase behavior (Roth, 2015). Image can be defined as a psychological perception which is developed in the minds of customers through certain impressions. These impressions are further exaggerated, expanded and systematic. Kotler and Armstrong (2010) stated that image was a certain set of beliefs & ideas and impressions that one perceives about a certain entity. Keller (2011), on the other hand stated that brand image was an organized set of perceptions that are linked with brands and are imprinted in a consumers' memory. Described brand image close to what Keller said as to association that are organized in a systematic manner and set in a proper and meaningful way. Aaker and Equity (1991) described brand image close to what Keller said as to association that are organized in a systematic manner and set in a proper and meaningful way. However Biel (2012) said otherwise and regarded brand image is referred to as combinations of attributes and traits that the valued consumers and customers relate with names of brands. Having some familiarity with the brand and past experience can have an influence over consumer perception and their respective buying decision as well. Brand image is considered to be an extremely important factor in shaping consumer's perception about what the brand's quality is of a service or product.

Chi, Zhu and Yan (2016) highlighted brand image in their research stating that it was an image that the firm or company returned to the general public. Brand image extends itself from the marks on the product or products attributes and characteristics and this image is highly moderated by advertising as well. If the image that is associated with the product is favorable or positive, then allows consumers to charge high prices as well as promotes the marketing of the product as well. It is essential to know the mental psychology of consumers as each and every person has a different brand image (Chi et al., 2016).

Khan and Razzaqu (2015) further elaborated on brand image by stating that brand image stands out when consumers want a particular need to be fulfilled in respect to their social role. This brand image is responsible to trigger an attitude which can be either favorable or non-favorable. Innumerable Corporation are putting in efforts to establish strategies like those of H&M and Zara. These brands not only have a positive brand image but a fabulous image globally as when a consumer purchases a product, he or she is also purchasing the brand

itself. When we speak about the internet, e-reputation is spoken about more. Reputation is hence a driving and determining element for a consumer to take a decision about buying a specific product (Khan & Razzaqu, 2015).

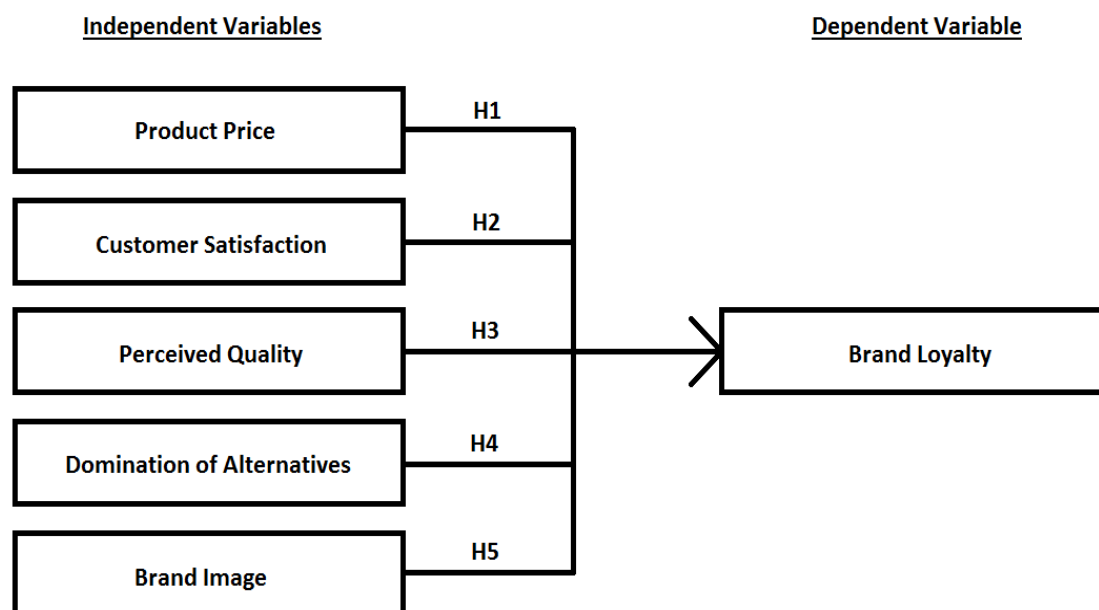
A proper message, therefore, needs to be selected by the company to showcase it to the public. Asking the right kind of questions is key that will help in developing a successful strategy. Some of the questions include: What message does the business needs to convey? What kind of image does the business wants? One of the most essential things to remember is to listen to target audience. This allows businesses to be sure that the brand image they are trying to establish matches with their target audience and with the values of the firm. Due to social media and the internet, it has become easy to destroy or mislead the image of brands in general. Therefore, communication with your customers is vital to strengthen this image. In order to make brand image stronger, certain tools can be used, this includes promotional tools, packaging, design, advertising, distribution channel, etc. (Zhang, 2015).

Research Methodology

The research that is being carried out has used a quantitative research approach. According to Bacon-Shone (2013), conducting a quantitative research style allows one to utilize mathematical, computational and statistical tools in order to retrieve the right results. It is a kind of research that allows data to be collected from a number of sources and in a structured manner and allows researchers to analyze it effectively.

The basic purpose of quantitative research approach is to make the problem that can be quantified. Findings are understood through projectable results that constitute to a larger sample of the population. Whereas, a qualitative research design deals with the collection of observational, verbal and behavioral data that is transcribed and interpreted in a subjective manner. Qualitative research is adopted by those researchers looking to find the causes of potential problems. This research design is able to provide people with valuable insights of major marketing issues that may exist. Depending very much on research objectives, quantitative or qualitative research can be conducted accordingly (Bacon-Shone, 2013).

Figure 1
Conceptual Framework



Description of Instruments

The study used questionnaire to collect data. The instrument that was used in order to gather data was through a questionnaire in the research that is being carried out. A questionnaire is designed in a way where questions, also popularly known as items in research context are adopted from previous researches for each variable that is being studied. Interviews and questionnaires are often mixed up by people. However, a questionnaire is a structured form of asking questions where the question is fixed. On the other hand, an interview is one on one and is basically a conversation that is supported by questions that have been drafted (Mathers, Fox, & Hunn, 2007).

Likert scale was used in this research. This scale is commonly used in a questionnaire, this allows respondents to respond easily to the questions asked in the instrument. Whether they agree or disagree with the statement given in the questionnaire. Likert scales can be defined as one-dimensional and non-comparative scales in nature that measure only a single

trait. Ordinal scale allows respondents to provide preference and agreement on the given statement within the questionnaire.

Procedure of the Study and Data Collection

Secondary as well as primary data has been used for the research in question. The latter data was collected from around 200 respondents which were all females and they were aged between 20-35 years old and resided in elite areas of Karachi. This sample size was adopted as this particular age group is known to be more brand conscious than others. The sample was limited to the apparel industry within Pakistan, Karachi. The sample size of 200 was considered as enough and adequate for the research being carried out (Siddiqui, 2013).

Primary data is first hand data collected through the researcher's experience and efforts. This allows a proper base and foundation to be built to further analyze the data. Also, it allows the researcher to address the research issue or problem in question. The drawbacks of primary data collection are that it requires a lot of time and resources; therefore, it is costly to carry out. However, this research has been carried by an organization, hence, the collection of all the data are under guidance of the immediate investigator and supervisor. Where as, secondary data is already established or published data that is readily available over the internet and can be downloaded easily using various portals. This may include internal organization records, government records, censuses etc. The second-hand data was all retrieved in the form of research papers and journals. Secondary data does not provide answers to the research problem in question. However, it does have several benefits as it can easily be downloaded from search engines like Google Scholar. This inevitable saves the researcher's effort, resources and time. Because data is not directly linked to the problem, therefore, the data's usefulness is quite limited and is less accurate and relevant for the research that is being carried out (Ajayi, 2017).

Reliability and Validity

When the researcher collected data through a questionnaire, before going to further scrutinize the data, it is essential to know two things, whether the collected data is reliable and consistent to be further analyzed. In other words, to check the quality of instrument. Validity can be regarded as whether the questionnaire measures what it is intends to measure. On the other hand, Reliability show cases whether the questionnaire that is being used is providing reliable and consistent results. There are various reliability measures; these include test-retest, internal consistency and inter-rater reliabilities. One of the most renowned and common

methods to check for instruments' internal consistency is through Cronbach's alpha. It is a function that calculates the average and inter-correlations of the items that have been used in the questionnaire. Cronbach's acceptable values are usually 0.6 and above. This value indicates a good internal consistency and if the values range from 0.8 to 0.9 then it is considered as exceptional. In the field of Social Sciences, Acceptable ranges are from 0.6 to 0.9.

Data Analysis and Results of the Study

Reliability Analysis

Cronbach's alpha is a type of reliability coefficient that is a measure of reliability, and is sometimes simply referred to as the alpha coefficient. The alpha coefficient indicates how consistent the responses of the items used in the psychological scale are.

Table 1

The results are shown below in Table 6. Table 1: Reliability Analysis Variables	Items	Cronbach's Alpha
Product Price	4	0.730
Customer Satisfaction	4	0.748
Perceived Quality	4	0.880
Domination of Alternatives	4	0.609
Brand Image	4	0.667
Brand Loyalty	4	0.750
ALL VARIABLES	4	0.844

Correlation Analysis

Pearson's correlation coefficient is one of the most useful test which is used to measure the statistical relationship existing between two or more continuous variables. If the association between the elements is not linear, then the coefficient is not adequately represented.

Table 2

Correlation Analysis

Correlations

		Product Price	Customer Satisfaction	Perceived Quality	Domination Of Alternatives	Brand Image	Brand Loyalty
Product Price	Pearson	1	.452**	.460**	.026	.144*	.315**
	Correlation						
	Sig. (2-tailed)		.000	.000	.719	.042	.000
	N	200	200	200	200	200	200
Customer Satisfaction	Pearson	.452**	1	.538**	-.108	.052	.295**
	Correlation						
	Sig. (2-tailed)	.000		.000	.127	.467	.000
	N	200	200	200	200	200	200
Perceived Quality	Pearson	.460**	.538**	1	.092	.221**	.596**
	Correlation						
	Sig. (2-tailed)	.000	.000		.195	.002	.000
	N	200	200	200	200	200	200
Domination of Alternatives	Pearson	.026	-.108	.092	1	.288**	.300**
	Correlation						
	Sig. (2-tailed)	.719	.127	.195		.000	.000
	N	200	200	200	200	200	200
Brand Image	Pearson	.144*	.052	.221**	.288**	1	.152*
	Correlation						
	Sig. (2-tailed)	.042	.467	.002	.000		.032
	N	200	200	200	200	200	200
Brand Loyalty	Pearson	.315**	.295**	.596**	.300**	.152*	1
	Correlation						
	Sig. (2-tailed)	.000	.000	.000	.000	.032	
	N	200	200	200	200	200	200

** . Correlation is significant at the 0.01 level (2-tailed).

* . Correlation is significant at the 0.05 level (2-tailed).

As per correlation matrix which is represented above, the price of the products has 31.5% correlation coefficient with brand loyalty at a p-value of 0.00 which is indicating the significant relationship existing among the price of product and the loyalty towards brand. On the other hand, customer satisfaction is indicating the correlation coefficient of 29.5 % with brand loyalty at a p-value of 0.00 which shows that there is a statistically significant relationship between customer satisfaction and brand loyalty. Perceived quality has a

correlation coefficient of 59.6 percent with brand loyalty at a p-value of 0.00 which means that there is a statistically significant relationship between perceived quality and brand loyalty. Domination of alternatives has a correlation coefficient of 30 percent with brand loyalty at a p-value of 0.00 which indicates statistically significant relationship between domination of alternatives and brand loyalty. Brand image has correlation coefficient of 15.2 percent with brand loyalty at a p-value of 0.03 which indicates a statistically positive relationship between brand image and brand loyalty.

Regression Analysis

Regression analysis is referred to the statistical technique which allows the examination of the relationship which exists among two variables or more variables in order to identify that which variable have ability to impact the other dependent variables of study.

Model Summary

Table 3

Regression Analysis: Model Summary

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.648 ^a	.421	.406	.49565

a. Predictors: (Constant), Brand Image, Customer Satisfaction, Domination of Alternatives, Product Price, Perceived Quality

According to the above Model Summary R value of .648 shows a strong correlation between the independent variables and dependent variables. R Square value of .421 indicates 42.1 percent changes in brand loyalty are described by changes in predictors.

ANOVA

Table 4

Regression Analysis: ANOVA

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	34.587	5	6.917	28.158	.000 ^b
	Residual	47.660	194	.246		
	Total	82.247	199			

a. Dependent Variable: Brand Loyalty

b. Predictors: (Constant), Brand Image, Customer Satisfaction, Domination of Alternatives, Product Price, Perceived Quality

The above ANOVA Table shows a high F-value of 28.158 with a p-value of 0.00. The F-value is greater than 4 and p-value is less than 0.05 which means that the analysis is statistically significant.

Coefficients

Table 2

Regression Analysis: Coefficients

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	.085	.346		.246	.806
Product Price	.633	.067	.605	8.942	.000
Customer Satisfaction	.441	.079	.420	6.770	.000
Perceived Quality	.494	.062	.556	7.993	.000
Domination of Alternatives	.274	.060	.263	4.538	.000
Brand Image	.266	.069	.256	4.250	.000

a. Dependent Variable: Brand Loyalty

The above table represents the regression coefficients of each independent variable with dependent variable. Product Price has a beta value of .633 with t-value of 8.942 and p-value 0.00. Customer Satisfaction has a beta value of .441 with t-value of 6.770 and p-value of

0.00. Perceived Quality has a beta value of .494 with t-value of 7.993 and a p-value of 0.00. Dominations of alternatives have a beta value of .274 with t-value of 4.538 and a p-value of 0.00. Brand Image has a beta value of .266 with t-value of 4.250 and a p-value of 0.00. The t-values of all variables are greater than 2 and p-values are less than 0.05 which indicates that these independent variables have a significant impact on brand loyalty.

Hypothesis Testing

Table 5

Hypothesis Testing

Hypothesis	Path	Co-efficient	t-value	p-value	Accept/Reject
H ₁	Product Price – Brand Loyalty	.633	8.942	.000	Accepted
H ₂	Customer Satisfaction – Brand Loyalty	.441	6.770	.000	Accepted
H ₃	Perceived Quality – Brand Loyalty	.494	7.993	.000	Accepted
H ₄	Domination of Alternatives – Brand Loyalty	.274	4.538	.000	Accepted
H ₅	Brand Image – Brand Loyalty	.266	4.250	.000	Accepted

According to the above table, the hypotheses (H₁, H₂, H₃, H₄ and H₅) have been accepted and the independent variables (product price, customer satisfaction, perceived quality, dominations of alternatives, and brand image have a significant and positive impact on brand loyalty.

Discussion and Conclusion

This research study aimed to identify the “Factors Affecting Brand Loyalty in the Female Ethnic Clothing Sector of Pakistan: A Case Study on Ideas by Gul Ahmed.” The selected independent variables were product price, customer satisfaction, perceived quality, dominations of alternatives, and brand image. The dependent variable was brand loyalty. Therefore, the researcher applied a quantitative methodology of research and unit of sampling

consists of females related to age group from 25 to 35 as they are more concerned with brand conscious as compared to men of the clothing industry of Pakistan. The sample size taken in this research is $N = 200$ whereas respondents were from posh areas of Karachi. Questionnaire used a research instrument and collected data analyzed and summarized by using SPSS. Different statistical measures have been applied to check the validity and reliability of data and research instrument, such as correlation and regression analysis. The study found that entire the selected variables, product price, customer satisfaction, perceived quality, dominations of alternatives, and brand image have significant positive impact on brand loyalty.

Discussion

Today, the market has become more dynamic and competitive. The growing number of competitors and increasingly diverse, varied proposals, and customize for more and more customers demanding, much more difficult to satisfy customers to achieve loyalty. Indeed, brand loyalty is today one of the priorities of marketing strategies. Therefore, there is need to examine the factors which affect brand loyalty. The current study aimed to identify the factors affecting brand loyalty in the female ethnic clothing sector of Pakistan. The study selected product price, customer satisfaction, perceived quality, dominations of alternatives and the independent variable of the study is brand image whereas the brand loyalty is selected as the dependent variable. The first variable is product price and the study found a significant relationship between product price and brand loyalty. In the same way, Dennis et al., (2017) have argued that the customers mostly look for the low prices while shopping in the clothing industry. It is also a fact that the motivation driven by the price, the consumer prefers reasonable prices which are supposed to be lower as compared to the other prices of the products and it may be fell in the category of the moderate range. Thus, the price of product is an important factor to be considered by the marketers in the way of maximizing brand loyalty.

The second variable which is known as the satisfaction of customers has the ability to significantly influence brand loyalty of customers. It is the fact that the customers who are more satisfied tend to purchase the products from the same brand again & again which is due to the brand loyalty of the customers. The study by Ha et al.,(2009) also stated that if the company's customers are more satisfied then the brand loyalty is enhanced which increase the probability of purchasing the same brand or products again from the company which

seems to be positive for the company. When the use of a particular product pleased and satisfied the customers then they will use that product again. It will lead towards the development of long-term relationship among company & customers which will also repeat the purchasing behavior of the valued customers.

According to the current study, the third variable perceived quality is referred to the most crucial factor which influences significantly to the loyalty towards brand. This perceived quality of the product is also led towards the personal judgment which is linked with the quality, perceived by customers over the brands which are competing brands for the company. According to Souki and Goncalves-Filho (2018), perceived quality is results from a comparison among the expectations of customers & perceived performance of the product or service. Consumers considered a product or service of good quality when their perceived performance exceeds expectations. The judgment of quality leads to evaluate the superiority or inferiority of the product/service compared to its competitors. Therefore, it eventually impacts their brand loyalty.

The fourth variable is dominations of alternatives which also has significant positive relationship with brand loyalty. Today, fashion industry has become extremely competitive and consumers are exposed to wide variety of choices offered by different competitive brand. Siegmann (2016) stated that many fashion and apparel customers have given priority to offering an experience. But first, to be able to do this, they must first understand their customers. The apparel industry is becoming fast and changing as a result of changing preferences and fashion choices of customers. If a particular brand could not meet the customers fashion expectations, then they could easily switch to other available brands. Thus, maintaining a brand loyalty becomes challenging for companies in clothing sector.

The final variable is brand image that has an impact on brand loyalty. Although, the current study found a minimum impact of brand image on brand loyalty, but the importance of brand image could not be neglected while improving brand loyalty. The image of brand is referred to the glass reflection of personality of brand. According to research work of Hsieh, et al., (2014), the brand image of the company become able to recognize and identify the diverse range of needs of customers which also involves the development of product which differs from the competitors of the company which also ensures that the customers will prefer the brand over others. Moreover, a positive brand image creates a great reputation as consumers not just buy a product, but they also buy a brand.

Conclusion

Today, business market has become more competitive, thus force the organizations to be more dynamic and creative in their processes. Achieving brand loyalty is also become challenging as consumers have wide variety of choices so they can easily switch to other brands. Thus, organizations need to identify those factors which help to achieve brand loyalty. The current study indented to identify those factors which help to maximize brand loyalty by taking a clothing sector as a case study. The study identified that product price, customer satisfaction, perceived quality, dominations of alternatives, and brand image have significant impact on brand loyalty. Therefore, the organizations and marketers need to understand these factors to make effective marketing strategies in order to achieve maximum brand loyalty.

Findings

The purpose of the study was to identify the Factors Affecting Brand Loyalty in the Female Ethnic Clothing Sector of Pakistan. The selected independent variables were product price, customer satisfaction, and perceived quality, dominations of alternatives, and brand image which are considered to have potential impact on brand loyalty. Cronbach's Alpha value for product price is 0.730, customer satisfaction is 0.748, perceived quality is 0.880, domination of alternatives is 0.609, brand image is 0.667, and brand loyalty is 0.750. The Cronbach's Alpha values of entire variables are greater than 0.06 which indicates that the data is reliable. The Correlation matrix showed product price has correlation coefficient of 31.5 percent with brand loyalty at a p-value of 0.00 which indicates a statistically significant relationship between product price and brand loyalty. Customer satisfaction has a correlation coefficient of 29.5 percent with brand loyalty at a p-value of 0.00 which shows that there is a statistically significant relationship between customer satisfaction and brand loyalty. Perceived quality has a correlation coefficient of 59.6 percent with brand loyalty at a p-value of 0.00 which means that there is a statistically significant relationship between perceived quality and brand loyalty. Domination of alternatives has a correlation coefficient of 30 percent with brand loyalty at a p-value of 0.00 which indicates statistically significant relationship between

domination of alternatives and brand loyalty. Brand image has correlation coefficient of 15.2 percent with brand loyalty at a p-value of 0.03 which indicates a statistically positive relationship between brand image and brand loyalty.

Recommendations

Based on the research findings, the followings recommendations have been made:

- For apparel companies, the primary condition for pricing is to maintain a high degree of consistency between prices and product grades. The prices of products that follow the affordable and mass line must be relatively close to the people and low in price, giving consumers the feeling of value for money and good prices; while products that are positioned as high-end brands or luxury brands are not, their pricing is not. It does not simply represent the price of the product itself, it is more of a conspicuous consumption, so it must be distinguished from ordinary products at expensive prices. In addition to the above two types of brands, such as mid-range brands at all levels in the meantime, it is necessary to take the value for money as a prerequisite and determine the brand price according to the consumer groups.
- A good brand image is one of the important factors affecting customers' purchase of products and brand loyalty. As we all know, the establishment of a good brand image does not happen overnight, it requires long-term efforts by enterprises. The reason why customers buy products is not only because of the use value of the product itself, but also often with the emotional color of the brand. Through marketing and other means, it can strengthen the brand publicity, let the target customer group know the brand, and leave a deep impression.
- The quality of the product is directly related to whether the customer is willing to pay. Therefore, clothing brands should pay close attention to quality and meet customer needs.
- High-quality customer service will add points to the brand image. Always take customers as the starting point and end point and respond to customers' questions and needs in a timely and effective manner. Professional words and friendly tone are all

ways to make a good impression on customers. Develop standardized and standardized pre-sales and after-sales processes.

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