

Effect of Brand Image on Consumer Buying Behaviour with Mediating Role of Psychological Factors and Moderating Role of Personal Factors

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ABSTRACT

Aim of the Study: This paper aims to test the relationship among brand image and consumer buying behavior. The gap incorporated in this study is the mediating role of psychological and moderating role of personal factors in the relationship of brand image and consumer buying behavior which is studied very rare in previous research.

Methodology: Keeping in view the perception and observation of Urban Females of Pakistan that they are more conscious in purchase of designer's brands and even designers also target female segment in their promotional campaigns. Therefore, data from (200) respondents was gathered through a five-point Likert Scale questionnaire from Rawalpindi and Islamabad cities of Pakistan. Moderation and Mediation tests were carried out along with Correlation and Reliability Analysis.

Results: The findings illustrate a noteworthy impact of brand image on consumer buying behaviour. Moreover, a significant moderation and mediating impact of the personal and psychological factors was also observed. This study employs Howard and Sheth's Theory of Buyer Behaviour for assessing the influence of brand image on consumer buying behavior.

Conclusion: The study findings could also help marketing managers and fashion designers in designing policies regarding brand image as it can contribute in boosting a positive brand image in prospective buyer's mind. Finally, the paper also highlights the study limitations and avenues for future research.

Keywords: Brand Image, Consumer Behaviour, Personal Factors, Psychological Factors, Textile Industry, Pakistan.

Introduction

Many new competitors have entered the textile industry owing to an increased consumer demand of branded clothes across the globe which requires to meet the sustainable developmental goals (Goals, 9, 12 & 17). The textile industry which is becoming a major source of fashion and lifestyle requires to create a unique position to collaborate and engage on the sustainable developmental goals (UN News, 2020). The reason

Article History

Received:
September 18, 2022

Revised:
November 20, 2022

Accepted:
November 21, 2022

Published:
November 23, 2022

of studying textile industry in this research is that this industry is contributing more towards Pakistan's economy as females are becoming fashion conscious and they like to purchase designers cloths. Approximately 46% of the entire output, or 8.5% of the country's GDP, is contributed by the textile industry of Pakistan (Shah, 2022). Pakistan is the eighth-largest exporter of textile goods to Asia, employing 45% of the country's workforce (Shah, 2022). The textile industry in Pakistan is one of the best in the world. Over 60% of all textile exports are made up of cotton-based products, which also make up 46% of all manufactured goods and employ 45% of the manufacturing labor force. The expansion of Pakistan's cotton textile industry has been greatly aided by the availability of cheap labor and basic raw cotton as a raw material for the textile industry. The clothes contemporary brands have not only transformed and modified the fashion sense of young men and women, but have developed a new aspect of apparel as well. Among the fashion brands, brand image has created a value in terms of functional benefits (Gutiérrez-Rodríguez et al., 2020), meaningful life (Lai & Perminiene, 2020) and consumer engagement with the firm (Castillo-Abdul et al., 2021). This shows that brand image certainly plays a vital role in consumer purchases which is the impression the product creates in the consumer mind (Sherry, 2005; Alimen & Cerit, 2010). According to Aaker (1991), brand image performs a major role in influencing the buying decisions of consumers. In today's world consumers' choices regarding the purchase of certain shopping products are affected by the brand image which consumers have in their mind regarding certain products. If those perceptions are positive, then the consumers are more likely to purchase the brand. The consumers give great importance to brands and associate their status with various brands (Riaz, 2015). For brand management; the creation and preservation of the brand image about any product is essential in the cognition of consumers (Park et al., 1986).

The urban female population in Pakistan is enthusiastic about buying clothes that are branded. Nowadays various clothing brands are emerging in the major cities of Pakistan. The reason for this increasing number of clothing companies is that the female population in these cities are becoming much more fashion conscious. As a result of the strong demand from the female consumers such clothing companies are increasing. These companies provide good quality dresses. Some of the clothing brands that have successfully penetrated the female consumers clothing segment in Pakistan, include Khaadi, Gul Ahmed, Al Karam, Sana Safinaz etc. This is due to the strong brand image of these clothing brands. The branded clothes companies aggressively promote their respective brands that tempt female consumers to buy branded clothes to fulfill their clothing and social approval needs. As once a brand is recognized by customers, marketing (promotion, advertising, selling) of the product becomes easier. Magid and Cox (2006) observed that brand image comprised customer responses to specific brand names and symbols which entitled the quality of product as well. Although many studies are carried out to study the impact of brand image on consumer buying behavior, however, a path was required that once an image of any brand is created then how it is going to influence the psychology of consumers in terms of psychological factors such as motivation, perception, beliefs & attitude of consumers. Starting point is brand image then moving towards the psychological factors of consumers to develop consumer behavior is a path which needs to examine. Therefore, the current research has taken psychological factors as a mediator which is a first gap in this research. However, to examine the strength or weakness of the relationship between brand image and psychological factor, the moderating role of personal factors such as age, income, occupation and life style is considered to study as a moderating variable which is the second gap in current research.

There have been more incidents where females are more inclined to buy branded clothes. Therefore, it is essential to study the effectiveness of the impact that brand image has on the consumer purchasing behavior. The key objective of this research is to study the effect of brand image on consumers' buying behavior and establish the relationship between them thus the results obtained from this investigation is valuable for marketing managers, brand managers, relationship managers and marketing firms as well as the marketing departments of the prominent fashion brands of the companies that specialize in textiles and apparel. This study also contributes towards designing or modifying the brand images of the product of these companies by identifying the weaknesses and strengths in such a way that they will be more appealing to the consumers. In addition, this research also serves as a guide for those who want to do research related to

any of the variables included in this research or who want to broaden their horizons in their quest for knowledge.

Theoretical Background

Theory of Buyer Behavior

The very first of the consumer models for decision making was offered in 1963 by Howard (Plessis, 1990). Later, Howard and Sheth in 1969 developed this model into “The Theory of Buyer Behavior” (Howard & Sheth, 1969). This model given by Howard and Sheth provides an explanation of the influences of different societal, psychological and marketing factors on consumer choices (Foxall, 1990). The basic model of “The Theory of Buyer Behavior” with inclusion of exogenous variables was given in successive publications of the original 1969 model. As the authors wanted to have a comprehensive model so they used the word ‘buyer’ instead of ‘consumer’, to encompass other purchases as well (Loudon & Bitta, 1993). The basic model of the “Theory of Buyer Behavior” involves inputs (environmental stimuli: (i) significant stimuli i.e. those components of the product which the consumer comes into contact with (ii) symbolic stimuli- are the constructed brands for the products by the marketers that the consumer comes into contact with (iii) social stimuli- social environment that is influenced by the exogenous (social class, culture, time and financial status) and intervening (perceptual and learning constructs) variables to lead to the final outcome or output (attention, comprehension, attitude, buying intention, buying behaviour) (Bray, 2009).

In this study the focus is on the symbolic stimuli as inputs, the reason of this is that the symbolic inputs such as brand image (verbal or visual product characteristics) can create a psychological impact on consumer’s perception of products visible features and attributes, personal factors as moderating variables, psychological factors (perception-perceptual construct, motivation, beliefs and attitudes-learning constructs) as intervening variables and purchase behaviour as output so as to learn the answers to the research questions that have been carefully formulated. As it is the most vital models that explains consumer purchasing behaviour therefore this model has been used repetitively in multiple consumer buying behaviour related researches one of the more recent being titled “From Browsing to Buying and Beyond: The Needs-Adaptive Shopper Journey Model” (Lee et al., 2017). As mentioned earlier in the background of current research that in Urban areas of Pakistan Females are more prone towards branded products. They prefer to purchase designers cloths and keeping in view the theory of buyer behaviour it is observed that when females develop an image of some brand in their mind then psychological factors such as motivation, perception, belief & attitude can lead them towards buying behavior. Females are always looking for new trends and fashions, they are in search of such brands which can enhance their social status. Therefore, keeping in view the theory of buyer behaviour, in this research the need of psychological factors as a mediating variable was created to establish a path between brand image and consumer buying behaviour. Further, with the theoretical support the moderating role of personal factors between brand image and psychological factors is examined.

Consumer Buying Behaviour

Consumer purchasing is a process of selecting, purchasing, consuming and disposing off products/services by people or groups to fulfill their basic needs (Solomon, 1995). At the point of decision making customers get affected by societal factors, personal factors and psychological factors. Therefore, a suggestion for marketers is to provide complete information about the product from its start of manufacturing till distribution to customers. Keeping consumers up-to-date about the product, develops the consumers’ interest in them (Thangasamy & Patikar, 2014).

Women are more conscious towards buying clothes from different brands. Some researchers agree that women easily get attracted toward making purchase decisions. Fry and Siller (1970) compared in research the elements of buying choice procedure of both employed and lower-class housewives under conditions of shopping behavior. Comparison of research, priority of brand and measures for these two classes showed the high level of similarity in behaviors observed during shopping simulation. Image of a particular brand

has some significance and leaves more of an effect on the buying decision of consumers. If a purchaser observes that particular brand has good quality and a high status in society and business market, then they buy more products of that brand. It is proved from the research that perception of brand in customers' mind is very significant in making purchase or buying decisions. Brown, Bellenger and Johnston (2007) analyze that brand has a significant role in the process of decision making. If products represent a brand, then they are considered more valuable. Therefore, it may be hypothesized:

H₁: Brand image has a significant and positive effect on consumer buying behaviour.

Psychological Factors

Buying behavior of consumers is very much influenced by certain factors that might be personal or psychological in nature. Psychological factors are also considered to be internal factors and include (i) motivation, (ii) perception and (iii) beliefs and attitudes. Motivation means that the consumers will be motivated to make a purchase when their need intensifies and becomes a motive (drive) i.e. to buy so as to satisfy the need. According to Abraham Maslow (1943) the most important needs are fulfilled first followed by needs that are secondary in importance. Clothing is considered to be a primary need in the Theory of Human Motivation (Maslow, 1943). Perception refers to a process in which people pick up things from their environment, organize this information in a systematic way and then understand it in a meaningful way (Kotler & Armstrong, 2012). Most of the times the consumers judge the product based on the perceived quality and then may make decisions about purchasing it (Sheau-Fen et al., 2012). Beliefs are thoughts that a person has regarding a product while attitudes towards a product might be positive or negative. Beliefs and attitudes of a consumer help them to evaluate the various alternatives and ultimately decide upon which ones they want to buy thus influencing the consumer's buying behavior (Kotler & Keller, 2012). It can thus be hypothesized:

H₂: Psychological factors have a significant and positive effect on consumer buying behaviour.

Personal Factors

Purchasing behavior of the consumers is affected by the personal factors too, which include (i) age, (ii) income, (iii) occupation and (iv) lifestyle. Age of a person determines their life cycle stage and determines what that person might want or need in a certain stage of his life cycle (Ramya & Ali, 2016; Hazzam, 2022) For example, a child might want clothes with cartoon characters while an adult might prefer clothes which have an elegant design. Income also affects the buying behavior by influencing the choices of the consumers through financial constraints. Income is a significant element of the purchasing power which forms the pillar of the concept of demand so if there is no purchasing power then there will be no demand and no consumption. Occupation also affects which products the consumer will be intending to purchase as people in different professions might buy according to the nature of their profession. Life styles might refer to the living patterns of the consumers that might be displayed in their choice of products, hobbies and interests. Such factors will determine and affect the purchasing behavior of the consumers (Ramya & Ali, 2016). It can thus be hypothesized:

H₃: The mediating role of brand image on consumer buying behaviour through psychological factors is moderated by personal factors such that this effect is stronger for people with more income.

H₄: The mediating role of brand image on consumer buying behaviour through psychological factors is moderated by personal factors such that this effect is stronger for people with less age.

H₅: The mediating role of brand image on consumer buying behaviour through psychological factors is moderated by personal factors such that this effect is stronger for people with good lifestyles.

Brand Image

According to Herzog's (1963) research findings, brand image is basically the thinking and feeling or opinion regarding any product (goods and services) or organization. Brand image is a critical aspect for

brand equity having an impact on consumers' buying behavior. With the changing lifestyle of the consumers', the brand image remains the supreme impacting factor of consumption decisions.

Based on Keller's study (1993), marketing campaigns are helpful in creating a positive brand image by linking brand association and consumers' perceptions about the brand. The attributes associated with the clothing brand like quality, comfortability, designing, stitching, pricing are those factors which make a certain perception about it. If brand association is better, then it will create a positive perception among customers. Chitty et al. (2007) conducted a study and demonstrated the influential role of brand image in forecasting the customer satisfaction. Aaker (1991) and Rory (2000) raised a point that, with the creation of a positive brand image, customer satisfaction is increased, they increase the usage of the product and recommend it to others also. Gensch (1978) found by a study that a market can prosper by winning customers. With creativity and innovation, the marketers can gain the trust of customers, the brand image can be positioned to be established to gain satisfaction of company's customers and their loyalty.

The factors which are involved in creating a strong brand name are prominence (notable), differentiation and the trust linked with the brand (Wantara, 2008). According to Keller (1993), if the benefits that are provided by the product fulfill the customers' needs or desires then it would create a positive brand image and develop a brand trust. If a female customer is satisfied with the attributes of any clothing brand, then she would likely prefer it again in the future. Brand image and trust affected the purchasing behavior of consumers. It highlights the maintenance of valuable relationship between the brand and consumers that is made on the existence of a brand trust which is ultimately based on the brand image (Chaudhuri & Holbrook, 2001). It can thus be hypothesized:

H₆: Brand image positively affects consumer buying behaviour through the mediating role of psychological factors.

Theoretical Framework

The conceptual framework developed for this report has been shown in the following Figure 3.

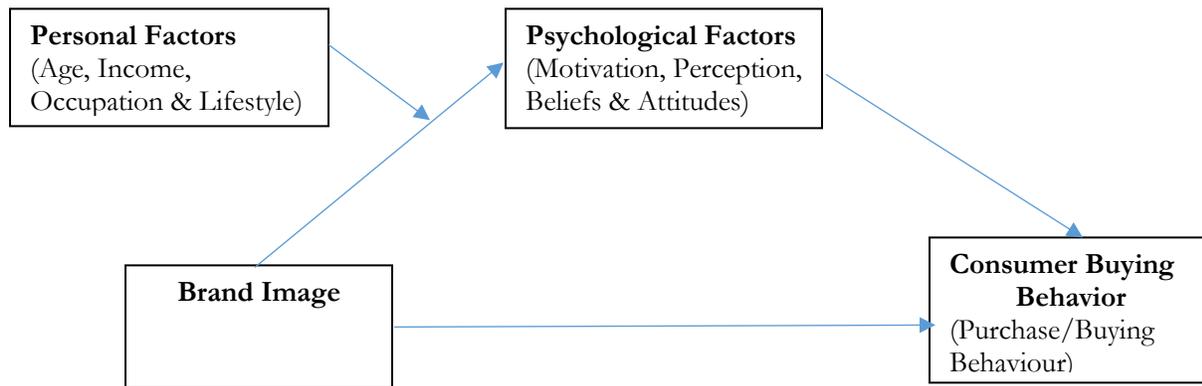


Figure 1: Theoretical Framework

Research Methodology

To study the effect of brand image on customer purchasing behavior 200 structured questionnaires were distributed among the consumers by using the convenience sampling technique which is a quick, convenient and in-expensive for collecting the data from respondents. The respondents were kept anonymous. The questionnaires were self-administered. Before questions, the background of the study was told to the respondents so they could answer properly. The items of study are reported in Table 1 with the sources of variables adapted from.

Table 1. *Sources of Variables*

Variable	Item	Source
Consumer Buying Behaviour	7	Yakup and Jablonsk (2012)
Brand Image	5	Lassar, Mittal and Sharma (1995)
Psychological Factors		
1. Attitude	3	Götze (2011)
2. Beliefs and Emotions	11	Brakus, Schmitt and Zarantonello (2009)
3. Motivation/Perception	2	Götze (2011)
Personal Factors		
1. Age		
2. Income	10	Asamoah (2012)
3. Occupation		
4. Lifestyle		

As depicted in Table 1, the 7 items for measuring consumer behavior were adopted from Yakup and Jablonsk (2012), the variable of brand image consists of 5 items which were adopted from Lassar et al. (1995), whereas, the psychological factors which were further divided into three dimensions include (i) attitude adopted from Götze (2011); beliefs & emotions consists of 11 items which were adopted from Brakus et al. (2009) and (iii) motivation/perception 2 items were adopted from Götze (2011), the items of personal factors were adopted from Asamoah (2012).

Table 2. *Research Demographics*

Demographic Factors	Demographic Characteristics	Frequency	Percentage
Gender	Male	0	0%
	Female	200	100%
Age	18- 25	170	85%
	26- 40	17	8.5%
	41- 60	11	5.5%
	Above 60	2	1%
Qualification	Bachelors	150	75%
	Masters	38	19%
	MS/ MPhil	10	5%
	Ph.D	2	1%
Family Income	30,000-60,000	55	27.5%
	60,000-90,000	62	31%
	Above 90,000	60	30%
	Below 30,000	23	11.5%
Favorite brand	Almirah	3	1.5%
	Alkaram	5	2.5%
	Asifa & Nabeel	2	1.0%
	Bareeze	4	2.0%
	Beech Tree	5	2.5%
	Break out	1	0.5%
	Ego	2	1.0%
	Ethnic	3	1.5%

	Forecast	1	0.5%
	Generation	3	1.5%
	Gul Ahmed	18	9.0%
	Junaid Jamshed	16	8.0%
	Kayseria	2	1.0%
	Khaadi	58	29%
	Lime light	6	3.0%
	Maria B	14	7.0%
	Nishat Linen	14	7.0%
	Outfitters	3	1.5%
	Sana Safinaz	11	5.5%
	Sapphire	9	4.5%
	Satrangi	16	8.0%
	Warda	1	0.5%
	Chenone	1	0.5%
	Rang Ja	1	0.5%
	Asim Jofa	1	0.5%
Location of Purchase	Local Stores	58	29%
	Stores (10+miles away)	89	44.5%
	Online	26	13%
	Auctions	2	1%
	Other	25	12.5%
Frequency of Shopping	1-2	101	50.5%
	2-4	53	26.5%
	4-6	31	15.5%
	More than 6	15	7.5%
Influence on Shopping	Prices	37	18.5%
	Brands	42	21%
	Variety of Products	89	44.5%
	Service	11	5.5%
	Convenience	16	8%
	Delivery options available	5	2.5%

Data is collected from 200 female respondents. The questionnaire is based on study variables and demographic factors. The study variables consists of Brand Image, Consumer Buying Behaviour, Psychological Factors (Motivation, Perception, Beliefs & Attitudes) and Personal Factor (Age, Income, Occupation & Lifestyle). The items in a study were measured by five point Likert Scale consists of 1=Strongly disagree, 2=Disagree, 3=Neutral, 4=Agree and 5=Strongly Agree. The demographic section contained eight sections including gender, age, qualification, family income, favourite clothing brand, location of shopping, frequency of shopping and reason for buying from a particular shop. The results from the respondents are provided in the table above.

The data was collected from two big cities of Pakistan i.e., Rawalpindi and Islamabad. The questionnaire was more focused on females. Most of the respondents were from Fatima Jinnah Women University, Askari and DHA-Islamabad. The self-administered questionnaire was used to collect data which was collected mostly at day timings from university while from Askari, DHA-Islamabad and university hostel it was collected at night time to get quick response. According to an article on men vs. women American research shows women have a heavier corpus callosum, and it permits them to resolve issues much more quickly using both sides of their brain while men predominantly use the left side of their brains Invalid source

specified.. As a result of this women tend to be discovery purchasers while men tend to be mission or task oriented buyers. Therefore, in our study females were the respondents, having ages from 18 years to above 60. Qualification range from Bachelors to Ph.D and most of the respondents belong to Bachelors level. Family income range from below 30,000 to above 90,000. Second part of the questionnaire was about variables.

Results and Discussion

The results of the collected data were analyzed with the help of statistical tool SPSS. The hypotheses developed in this research were tested with the help of macro process (Hayes, 2018) SPSS. Moreover, the impact of brand image on consumer buying behaviour is discussed in the light of the moderator (personal factors) and mediator (psychological factors) of the devised model. The details of some of the tests that were carried out on the collected data are as follows:

Correlation Analysis

The results of the relationship among the variables through correlation have been shown in the table below:

Table 3. *Descriptive Statistics, Cronbach's Alpha and Correlation Analysis*

Variables	M	S.D	BI	CBB	PerF	PsyF
Brand Image	3.9340	.80678	.872			
Consumer Buying Behaviour	3.4550	.84109	.473**	.668		
Personal Factors	3.5795	.59346	.498**	.323**	.759	
Psychological Factors	3.1409	.51816	.294**	.470**	.244**	.787

M = Mean ; S.D = Standard Deviation, Note: ** $p < 0.01$, Correlation is significant at the 0.01 level. Cronbach's Alpha Values are on diagonal and italic

The table shows mean values, standard deviation, Cronbach's Alpha and the correlation values among all the variables. The mean value for Brand Image ($M=3.934$, $S.D=.80678$), Consumer Buying Behaviour ($M=3.4550$, $S.D=.84109$), Personal Factors ($M=3.5795$, $S.D=.59346$), and Psychological Factors ($M=3.1409$, $S.D=.51816$). Table also depicts that the values of Cronbach's Alpha of the items listed above are reliable and consistent as all values are above and near to .70 which is considered as good measure. The correlation values as can be seen in the above table show that brand image has strong relationship correlation with consumer buying behaviour ($r=.473$), personal factors ($r=.498$) and medium relation with psychological factors ($r=.294$). Consumer buying behaviour has medium correlation with personal factors ($r=.323$), and strong correlation with psychological factors ($r=.470$). Personal factors has medium correlation with psychological factors ($r=.244$). All values have significant results and are positively correlated with each other.

Hypothesis Testing

Hypotheses for this study were developed on the basis of theoretical background. Model 4 was applied to test the acceptance and rejection of the mediation hypothesis (Hayes, 2013). This model is specifically for mediation testing. Bootstrapping which is another name for resampling, calculated the statistics on the basis of random sampling from the data. The method of bootstrapping delivers easy, straightforward and appropriate estimate for confidence intervals and standard errors for complex parameters. In this study mediating effect of psychological factors were tested by using the Process Macro tool of SPSS (Hayes, 2018)."

Mediation Testing

To test the mediation effect, model 4 was used for mediating analysis. According to the analysis the following effects were calculated.

Table 4. *Mediation Analysis of Psychological Factors with Consumer Buying Behaviour*

Predictors	β	(SE)	t	p	R	F	R ²
Path A							
(BI - PsyF)	.188	.043	4.328	.000	.29	18.73	.086
Path B							
(PsyF- CBB)	.587	.098	5.995	.000	.58	51.60	.343
Path C							
(BI - CBB)	.49	.065	7.561	.000	.47	57.17	.224
Path C'							
(BI - CBB)	.382	.063	6.076	.000	.58	51.60	.343
Bootstrap result for indirect	Effect	SE	LLCI	ULCI			
<i>Psychological Factors</i>	.1110	.0330	.0525	.1824			

Note. Dependent Variable: Consumer Buying Behaviour, LL = lower limit; CI = confidence interval; UL = upper limit. n = 200; Unstandardized (indirect effect of X on Y) regression coefficients are reported

According to Path A, the results of regression are given in the above table the expectation of the mediation analysis, brand image ($\beta = .188, t = 4.328, p = .000$) is significantly related to psychological factors. This shows that brand image has a significant positive impact on the psychological factors of female consumers in the category of designers clothing brand. In previous research this relationship is found very rarely, however, the results of current study are adding in the body of knowledge by examining the relationship between brand image and psychological factors of female consumers. The result indicates that psychological factors is a significant predictor of consumer buying behaviour ($\beta = .382, t = 6.076, p = .000$, Path C'). This depicts that there is a significant positive relationship between psychological factors and consumer buying behaviour.

The total effect of this model brand image with the consumer buying behaviour was included so ($\beta = .49, t = 7.561, p = .000$, Path C). The results indicate that brand image has a positive impact on consumer buying behavior. In previous research many researchers has emphasized that brand image has a profound impact on consumer buying (Tajuddin et al., 2020). Therefore, the results of present study indicates that brand image is an important factor which can create consumer buying behaviour as strong brand image positively impact consumer buying behaviour (also see Zhang, 2015).

Further the direct effect of brand image impact on consumer buying behaviour mediator psychological factors was also significant ($\beta = .382, t = 6.076, p = .000$, Path C').

In the above table indirect effect has a significant level of 95%, as indicated by the values of LLCI and ULCI as the upper and lower level of confidence interval did not show zero so it means that partial mediation exists, thus hypothesis 1, 2 and 3 are accepted. The values in the table also show goodness fit of the model. The values for brand image and consumer buying behaviour confirm the significance of their combined contribution ($F = 51.60, p = .000, R^2 = .343$) in explaining the outcome variable. Hence the null hypotheses H_0 are rejected and the alternate hypotheses H_1, H_2, H_3 are accepted. In the light of above findings, all the three direct relationship hypothesis are approved. However, the mediating relationship hypothesis is partially approved.

Moderation Analysis

Table 5. *Moderating Effect of Instructor Support on Learning Satisfaction*

	R	R ²	F	df1	df2	P
	.4845	.2347	20.0399	3.0000	196.0000	.0000
		B	SE	T	p	
1 Brand Image (X)		.4440	.0798	5.5609	.000	

2	Personal Factors (W)	.1706	.1035	1.6482	.1009
3	Interaction term (X*W)	.0324	.0828	.3908	.6964

R^2 change = .2347, $F(3,196)=20.0399$, $p=.000$
*Interaction term= *Brand Image*Personal Factors (Independent Variable*Moderator)*
Dependent Variable: *Consumer Buying Behaviour*

Table 5 shows the values for the effect of brand image on consumer buying behaviour with personal factors as moderator. The model fit is represented by $F(3, 196) = 20.0399$, $p < .001$, $R^2 = .2347$. These values depict that brand image, consumer buying behaviour and personal factors together explain 23% of variance in consumer buying behaviour. The effect of personal factors on consumer buying behaviour shows that a unit change in personal factors brings about a change of 17 units in consumer buying behaviour ($b = .1706$, $t(196) = 1.6482$, $p = .1009$ ---.000). The effect of brand image on consumer buying behaviour brought 44 units change in consumer buying behaviour ($b = .444$, $t(196) = 20.0399$, $p = .000$). The product of personal factors and brand image which represents the interaction term shows a significant level while the positive value of the beta represents a positive and significant moderation effect of consumer buying behaviour ($b = .0324$, $t(196) = .3908$, $p = .6964$). As in this case the p value is greater than 0.05 so it comes out to be insignificant and thus the hypotheses are rejected. This means that in the presence of high level of personal factors, the impact of brand image on the consumer buying behaviour would not necessarily increase. The results indicates that personal factors do not moderate the relationship between brand image and psychological factors of female consumers. Hence the null hypotheses H_0 are accepted and the alternate hypotheses H_4 , H_5 , H_6 are rejected.

Conclusion

This study tested the relationship between brand image and consumer buying behavior. It examined the impact of brand image on consumer purchasing behaviour by considering the mediating and moderating roles of psychological and personal factors respectively. The key findings show a significant impact of brand image on consumer purchasing behaviour. Furthermore, a significant moderation and mediating impact of the personal and psychological factors was also evident. This research utilized Howard and Sheth's Theory of Buyer Behaviour for evaluating the effect of brand image on consumer purchasing behavior. This study offers useful insights into the choice of females regarding their most preferred clothing brands and the factors which influence their choice of clothing brands. Results of the study can be supported with the explanation of model "The Theory of Buyer Behavior" (Howard & Sheth, 1969). The basic model of the "Theory of Buyer Behavior" includes stimuli that are environmental stimuli, symbolic stimuli and social stimuli (Bray, 2009). In this study the findings proved that symbolic stimuli are inputs, and psychological factors (perception-perceptual construct, motivation, beliefs and attitudes-learning constructs) are intervening variables that affect purchasing behavior as output. The results of this study are somewhat consistent to previous research (Durrani et al., 2015; Riaz, 2015; Sapna & Sheetal, 2016).

This research results has noteworthy implications for researchers and practitioners. The research investigated the impact of brand image on consumer purchasing behavior. This perspective delivers both theoretical and practical meanings. The results of this investigation can be used by researchers and will support and enhance the literature on brand image and consumer buying behavior. This study findings can help marketing managers to enhance their respective brands sales by understanding the worth of brand image and positioning of better brand image. This research also has hands-on implications for fashion designers and it could be useful in making policies regarding brand image, contributing in plans which boost a favorable purchasing behavior.

Despite uncovering thought-provoking results, a few limitations of this research emerge owing to time and resource constraints. The sample was somewhat small and restricted to twin cities of Pakistan only. Thus, there is a geographical coverage limitation and the limitations might not be generalized to whole female's population of Pakistan. Likewise, convenient sampling technique was used in this study because of which, issues of generalizability also emerge. These limitations can be addressed in future studies. In addition,

only three variables were employed in this study to determine consumer buying behavior. Thus, future studies should consider other important variables. Future research may also attempt to examine that which sub factor from the broad variables used in this study are more affected by the brand image. Finally, researchers may examine how brand image influences consumer purchasing behavior of the western and eastern women in various other countries context by increasing the sample size. This could help them to generalize results to whole population. Future researches may also include respondents of all ages so that study results may also confirm in other settings. Future research can test the moderation and mediation test of each psychological and personal factors to examine the each factors separately.

Acknowledgments

None

Conflict of Interest

Authors have no conflict of interest.

Funding Source

The authors received no funding to conduct this study.

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