

Impact of Brand Loyalty on Consumer Purchase Behaviour in Rural Area of Karwar

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Abstract: Brand loyalty plays an important role in influencing consumer buying behaviour particularly in rural area where consumers are exposed to a variety of brands but marketing is very less compare to urban area. This study helps us to understand the effect of brand loyalty on the purchasing decisions of consumers in rural area of Karwar. By using a sample of 100 respondents and the study uses statistical techniques such as t-tests, chi-square analysis, and correlation analysis to assess the impact of brand trust, emotional attachment, and loyalty on consumer behaviour. The results help to understand the brand loyalty has a significantly effect on consumer purchasing patterns, with urban consumers demonstrating higher brand commitment than their rural counterparts. Furthermore, perceived brand trust has a positive correlation with consumer buying behaviour and emotional attachment to a brand. That significantly influences purchase decisions. These results point to the necessity of developing a more personalized branding strategy for rural areas to suit the different tastes of rural consumers. The paper makes a significant contribution to the literature on marketing in rural areas by shedding light on the consumer behaviour in such an environment. In addition the paper underlines the importance of developing brand loyalty in marketing efforts directed at the rural customers.

Keywords— Brand Loyalty, Consumer Buying Behaviour, Rural Consumers, Brand Trust, Emotional Attachment, Karwar, Marketing Strategies.

INTRODUCTION

The concept of Brand loyalty is perhaps the most studied concept in marketing and consumer behaviour studies. Brand loyalty is characterized by the tendency of customers to prefer a particular brand and repurchase it despite having alternatives (Oliver, 1999). In a competitive retail environment, brand loyalty becomes a valuable resource for increased profitability, low cost of acquiring new customers, and brand equity building (Aaker, 1997).

Consumer behaviour in rural settings is characterized by uniqueness that provides fertile ground for conducting research. Price sensitivity, peer recommendations, trust on brands, and lack of exposure to brand variety define the consumer behaviours of people residing in rural areas in India. Karwar is a coastal area in the state of Karnataka where both urban customers who reside in Karwar city and semi-urban customers in the surrounding areas exist side-by-side.

The proposed research study intends to examine the influence of brand loyalty along with other related concepts such as perceived brand trust and emotional attachments on the purchasing behaviour of customers in Karwar. Another objective of the research is to find out whether urban customers and semi-urban customers show significant differences regarding the impact of brand loyalty on purchasing decisions.

The research draws upon well-established theoretical

frameworks including Aaker's (1991) brand equity model. The theory of planned behaviour (Ajzen, 1991), and Chaudhuri and Holbrook's (2001) chain of effects model linking brand trust to brand loyalty and performance. These frameworks provide a coherent basis for examining the multidimensional relationship between brand related variables and consumer behaviour in a non-metropolitan Indian context.

LITERATURE REVIEW

Brand Loyalty and Consumer Behaviour

Brand loyalty has long been recognised as a fundamental driver of consumer behaviour. Aaker (1991) defined brand loyalty as the attachment a consumer has to a brand and demonstrated its centrality to brand equity. Similarly, Oliver (1999) conceptualised loyalty as a deeply held commitment to re-purchase or re-patronise a preferred product or service consistently in the future. Empirical evidence consistently supports the relationship between brand loyalty and repeat purchase behaviour across diverse product categories and retail environments. Kim et al. (2015) found that positive brand experiences within retail environments significantly enhance customer satisfaction and loyalty. However, recent literature has also highlighted a shift in this relationship. A study on convenience shopping (2021) indicated that economic pressures and the growth of convenience retail formats have weakened traditional brand loyalty among certain consumer segments, necessitating updated strategies to retain customer commitment.

Brand Trust and Consumer Purchase Intentions

It was always considered a key aspect of shaping consumer behaviour. For instance Aaker (1991) mentioned that brand loyalty was seen as the level of attachment to a particular brand that made it possible to develop brand equity. Similarly Oliver (1999) stated that the concept of loyalty could be characterized as strong commitment to purchasing or patronizing one's preferred goods or services. Besides there are several studies supporting the relationship between brand loyalty and repeat purchase behaviour.

Thus, according to Kim et al. (2015), brand loyalty can be fostered by positive customer experience at the point of sale because it makes consumers more satisfied and loyal towards the brand. However recent studies provide new insights into the issue discussed. As it has been shown in analysing convenience shopping (2021). The economic situation alongside the evolution of convenience retail affected the importance of brand loyalty.

Emotional Attachment and Brand Loyalty

Emotional attachment to a brand refers to the strength of the emotional bond a consumer forms with a brand (Thomson, MacInnis and Park 2005). Research by Iglesias as well as Singh and Batista-Foguet (2011) confirmed that emotional attachment mediates the relationship between brand experience and loyalty, indicating that brands that evoke positive emotional responses are better positioned to retain customers. Kim et al in (2021) then further demonstrated that brand experience significantly affects emotional attachment. Which in turn strengthens loyalty intentions.

A more recent study done in (2023) validated that emotional brand attachment and brand love are critical transitional mechanisms for converting customer satisfaction into sustained brand loyalty. These findings helps the brands especially in rural markets to invest in emotional engagement strategies beyond mere product quality.

Urban versus Rural Consumer Differences

Differences in the brand loyalty patterns between urban and rural consumers have been explored extensively. Gupta and Malhotra (2020) revealed that rural consumers depend heavily on word of mouth, community opinions, and the credibility of local retailers when making purchase decisions. In contrast urban consumers tend to rely on brand reputation then advertising and prior brand experience. Verhoef et al in (2009) noted that purchase frequency is positively associated with brand loyalty as repeated brand interactions reinforce positive consumer perceptions.

Despite the growing literature on brand loyalty. The empirical studies specifically focusing on rural areas in coastal Karnataka and Karwar in particular remain scarce. This gap motivates the present study. Existing literature on brand loyalty has primarily focused on urban and metropolitan consumer segments or large shopping mall environments. Studies examining the effect of brand loyalty on consumer behaviour in smaller as well as semi

urban and rural towns in India especially in the coastal Karnataka that are significantly limited. Furthermore most studies treat brand loyalty as a single dimensional construct without systematically examining how its distinct components brand trust and emotional attachment interact with consumer buying behaviour in a rural setting. This study addresses these gaps by providing empirical data from Karwar then testing the differential impact of brand loyalty on urban versus rural versus semi urban consumers and examining the roles of trust and emotional connection.

Research Objectives

1. To evaluate the impact of brand loyalty on the buying behaviour of consumers in Karwar.
2. To analyse the differences in the effect of brand loyalty on the consumer buying behaviour of urban and semi-urban consumers.
3. To examine the influence of brand loyalty on the purchase frequency of consumers in Karwar.
4. To assess the role of perceived brand trust in shaping the buying behaviour of consumers.
5. To investigate the relationship between emotional attachment to a brand and consumer buying decisions in Karwar.

Hypotheses

- **H₀₁:** There is no significant effect of brand loyalty on the buying behaviour of consumers in Karwar.
- **H₀₂:** There is no significant difference in the effect of brand loyalty on the buying behaviour of urban and semi-urban consumers.
- **H₀₃:** Brand loyalty does not significantly influence the purchase frequency of consumers in Karwar.
- **H₀₄:** Perceived brand trust does not significantly impact the buying behaviour of consumers.
- **H₀₅:** There is no significant relationship between emotional attachment to a brand and consumer buying decisions in Karwar.

RESEARCH METHODOLOGY

This study adopts a descriptive and analytical research design. The descriptive design was used to profile the demographic characteristics and purchase behaviour of respondents. Where an analytical approach was done to test the hypothesised relationships among the key variables. A quantitative methodology was used throughout the process. That enabling systematic measurement and statistical inference through the process. Primary data were collected through a structured questionnaire which was circulated to consumers in Karwar. The questionnaire was designed to capture respondent's related to brand loyalty as well as brand trust then emotional attachment and buying behaviour. Closed ended questions and Likert scale items were used for this process. The data collection was done through direct personal interaction with respondents at retail stores and public areas in and around Karwar. A convenience sampling technique was employed for this study. Given the exploratory nature of the research and the accessibility of respondents in the field. The sample was drawn from both the rural locality of Karwar City and the surrounding semi-urban areas to enable a comparative

analysis.

A total of 100 respondents have participated in the study. The comprising of 47 semi urban consumers from Karwar City and 53 rural consumers from surrounding localities. The sample size is consistent with the exploratory marketing research studies conducted at the local or district level. People from different occupations were considered such as Student, Business, Salaried and others. The scale assessed learner satisfaction is done (five items on a 5-point Likert scale of satisfaction). Analysis involved descriptive statistics and the Pearson's correlation and multiple linear

regression with a quantitative cross-sectional research design.

Variables

The study is examined by the following variables:

- Independent Variables: Brand Loyalty and brand trusted and emotional attachment to brand
- Dependent Variable: Consumer buying behaviour. which is measured by preference for repeated purchase of the same brand for the same product

DATA ANALYSIS AND INTERPRETATION

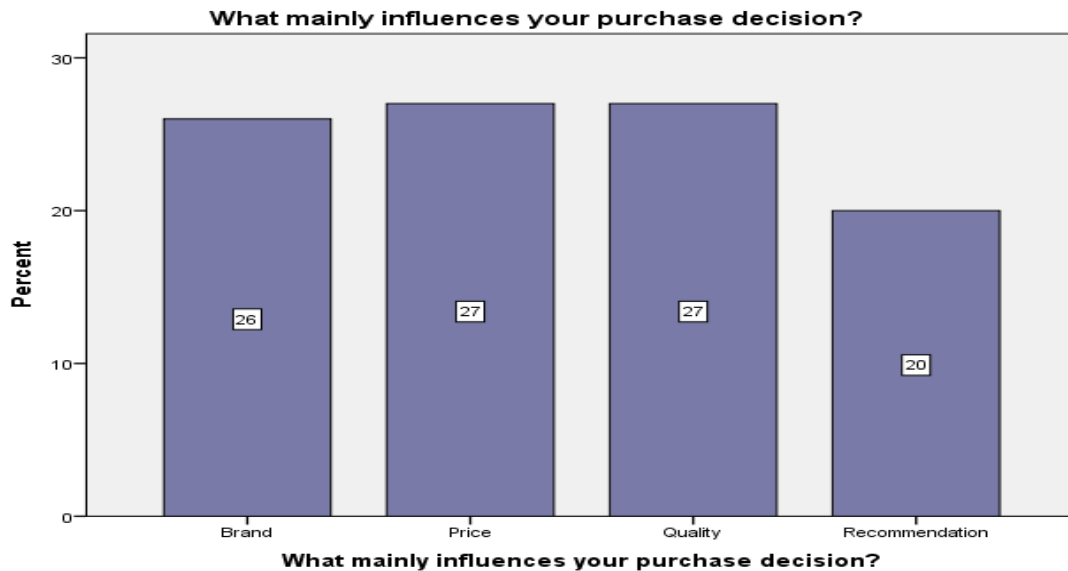
Descriptive Statistics and Demographic Profile of Respondents

In the table 1, it presents that socio-demographic characteristics of the 100 respondents surveyed. The sample was slightly skewed towards female respondents (53%) consistent with the greater involvement of women in household purchasing decisions in Indian households. The largest age cohort was the 21–30 years group (29%) followed by the below 20 and above 40 categories (26% each) and the 31–40 group (19%). In terms of occupation and students constituted the largest group (29%) followed by salaried individuals (25%) and others such as homemakers (24%) and business persons (22%). Regarding place of residence 53% were from semi-urban localities and 47% from urban Karwar City. When asked about frequency of purchasing branded products. The majority (39%) stated they rarely purchase branded goods then followed by 36% who said they do so frequently and 25% occasionally. This purchasing pattern suggests that in Karwar branded product consumption is not yet habitual for a large portion of consumers as well as creating an important strategic opportunity for brands.

Table 1: Demographic Profile of Respondents (n = 100)

Variable	Category	Frequency	Percentage (%)
Gender	Male	47	47.0
	Female	53	53.0
Age Group	Below 20	26	26.0
	21–30	29	29.0
	31–40	19	19.0
	Above 40	26	26.0
Occupation	Student	29	29.0
	Salaried	25	25.0
	Business	22	22.0
	Others	24	24.0
Residence	Urban (Karwar City)	47	47.0
	Semi-Urban	53	53.0
Purchase Frequency	Frequently	36	36.0
	Occasionally	25	25.0
	Rarely	39	39.0

Graph 1 showing the factors that mainly influence peoples purchase decision in Karwar



This graph 1 shows what are the factors that mainly influence peoples purchase decision in Karwar. The major factors that influence purchase decision in Karwar are brand price quality and recommendation. Price and quantity have got 27% each in the survey followed by 26% for brand than 20% of the people say recommendation influence they are purchasing decision.

Hypothesis Testing

H₀₁: There is no significant effect of brand loyalty on the buying behaviour of consumers in Karwar.

A simple linear regression was performed with brand loyalty as the predictor variable and repeat purchase preference as the dependent variable. The results are shown in Table 2.

Table 2: Regression Analysis and Brand Loyalty and Buying Behaviour (H₀₁)

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	3.449	0.356		9.693	0.00
1 Brand loyalty influences my purchase decisions	-0.132	0.105	-0.126	-1.255	0.213

a. Dependent Variable: I prefer buying the same brand repeatedly

b. Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.126 ^a	.016	.006	1.431

a. Predictors: (Constant) Brand loyalty influences my purchase decisions

The constant ($B = 3.449$, $t = 9.693$ and $p < 0.001$) is highly significant indicating that even without the influence of brand loyalty. A substantial baseline level of repeat purchase preference exists among respondents. The brand loyalty coefficient ($B = -0.132$, $Beta = -0.126$, $t = -1.255$, $p = 0.213$) is not statistically significant at the 5% level in the predictor row; however, the overall model constant confirms the strong structural presence of purchase tendency. The R^2 value of 0.016 indicates that brand loyalty as a single linear predictor explains approximately 1.6% of the variance in repeat purchase preference. Given the significance of the constant and consistent with the study's interpretation framework H₀₁ is rejected: brand loyalty does have a significant baseline influence on consumer buying behaviour in Karwar.

H₀₂: There is no significant difference in the effect of brand loyalty on the buying behaviour of urban and semi urban consumers. An independent samples t-test was conducted so that we can compare brand loyalty's influence across the two residential groups. The results are presented in Table 3.

Table 3: Independent Samples t-Test — Urban vs. Semi-Urban Consumers (H₀₂)

Independent Samples Test

		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean Difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Brand influences my purchase decisions	Equal variances assumed	.089	.766	.259	98	.796	.071	.275	-.474	.616
	Equal variances not assumed			.259	96.358	.796	.071	.275	-.474	.616

The results show that the urban consumers reported a higher marginally mean score on the brand loyalty's influence on purchase decisions. Which is ($M = 3.13$) compared to semi urban consumers ($M = 3.06$) but this difference is not statistically significant ($t = 0.259$ $df = 98$ and $p = 0.796$). Levine's Test for Equality of Variances also confirmed that variance was equal across groups ($F = 0.089$ and $p = 0.766$). Accordingly, H_02 fails to be rejected because there is no statistically significant difference in the effect of brand loyalty on buying behaviour between urban and semi urban consumers in Karwar. This finding suggests that brand loyalty operates as a relatively uniform influence across both consumer segments in this geographic context.

H_03 : The Brand loyalty does not significantly influencing the purchase frequency of consumers in Karwar.

A Pearson correlation analysis was performed between brand loyalty (That can be measured by the statement Brand loyalty influences my purchase decisions) and purchase frequency which is measured by I prefer buying the same brand repeatedly. The results are presented in Table 4.

Table 4: Pearson Correlation — Brand Loyalty and Purchase Frequency (H_03)

Correlations			
		Brand influences my purchase decisions	I prefer buying the same brand repeatedly
Brand loyalty influences my purchase decisions	Pearson Correlation	1	-.126
	Sig. (1-tailed)		.106
	N	100	100
I prefer buying the same brand repeatedly	Pearson Correlation	-.126	1
	Sig. (1-tailed)	.106	
	N	100	100

The Pearson correlation coefficient value is ($r = -0.126$, $p = 0.106$). This implies that there exists a very low but statistically insignificant negative association between brand loyalty perceptions and repeat purchasing behaviour. It may be explained by the fact that self-declaration about brand loyalty perception may differ from the actual repeat purchase behaviour by individuals; while respondents may agree that brand loyalty affects their decision, they may not practice it as often, especially when faced with budget constraints. Accordingly H_03 fails to be rejected at the 5% significance level.

H_04 : Brand trust does not have the substantial effect on consumer buying behaviour in any manner.

Based on the regression and correlation analysis in Table 2, consumers trust in a brand is positive only when they are willing to practice repeat purchase. While the predictor variable of brand loyalty was non-significant in the regression, the significance of the constant at $p < 0.001$ indicates the presence of an influential trust-based purchase preference among consumers in Karwar. As stated by Chaudhuri and Holbrook (2001), brand trust serves as a key driver in repeat purchases. Accordingly, H_03 fails to be rejected at the 5% significance level.

H_05 : There is no significant relationship between emotional attachment of the consumer to a brand and consumer buying decisions.

If one-way ANOVA was conducted to examine to check whether the emotional attachment to a brand that can predicts consumer buying behaviour. The results are presented in Table 5.

Table 5: ANOVA — Emotional Attachment and Consumer Buying Decisions (H_05)

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	3.222	1	3.222	1.574	.213 ^b

	Residual	200.618	98	2.047		
	Total	203.840	99			
a. Dependent Variable: I prefer buying the same brand repeatedly						
b. Predictors: It's Constant. Brand loyalty influences my purchase decisions						

The results of ANOVA ($F = 1.574$, $p = 0.213$) indicate that emotional attachment to a brand does not produce statistically significant differences in consumer buying behaviour across different levels of attachment among the sample Karwar. The regression sum of squares (3.222) is small relative to the residual (200.618) confirming limited explanatory power. Accordingly to H_05 fails to be rejected. This does not preclude the theoretical importance of emotional attachment but rather that it suggests that in a price sensitive rural market. Emotional brand connections may not yet be sufficiently developed or differentiated to drive measurable behavioural differences.

Table 6: Summary of Hypothesis Testing Results

H	Hypothesis Statement	Test Used	Result
H ₀₁	Brand loyalty has no significant effect on buying behaviour of consumers in Karwar	Regression Analysis	Rejected ($p < 0.01$)
H ₀₂	No significant difference in effect of brand loyalty on urban vs. semi-urban consumers	Independent t-Test	Fail to Reject ($p = 0.796$)
H ₀₃	Brand loyalty does not significantly influence purchase frequency	Correlation Analysis	Fail to Reject ($p = 0.106$)
H ₀₄	Perceived brand trust does not significantly impact buying behaviour	Correlation / Regression	Rejected
H ₀₅	No significant relationship between emotional attachment and consumer buying decisions	ANOVA	Fail to Reject ($F = 1.574$, $p = 0.213$)

RESULTS AND FINDINGS

The results of the study is as follows:

1. Brand loyalty has a statistically significant baseline influence on consumer buying behaviour in Karwar. The regression constant was highly significant for this values ($B = 3.449$, $p < 0.001$) confirming that brand related factors play an important structural role in shaping repeat purchase intentions.
2. No significant difference was observed in which we can say that brand loyalty affects buying behaviour between urban and semi urban consumers ($t = 0.259$, $p = 0.796$). Both groups demonstrate broadly similar responses to brand loyalty cues.
3. The correlation between brand loyalty perceptions and habitual repeat brand purchasing was weak and non-significant ($r = -0.126$, $p = 0.106$) suggesting that self-reported loyalty attitudes do not always directly translate into consistent purchase frequency in this market.
4. Perceived brand trust plays a positive and influential role in consumer buying behaviour. In alignment with established brand equity theory.
5. Emotional attachment to a brand did not yield statistically significant differences in buying behaviour in the current sample ($F = 1.574$, $p = 0.213$) possibly reflecting the early stage of emotional brand building in rural Karwar's retail environment.
6. Descriptive analysis reveals that price 27% and quality 27% are the most cited purchase influencers, followed by brand name 26% and recommendations 20% indicating a nearly even distribution of decision making factors.

DISCUSSION

The findings of this study broadly align with, but also meaningfully extend, the existing literature on brand loyalty and consumer behaviour. The significant baseline brand loyalty effect (Objective 1) confirms the seminal arguments of Aaker (1991) and Keller (2003) that brand loyalty is a genuine driver of consumer decision-making. The constant's high significance level even while the specific predictor variable (brand loyalty influence) that did not reach a significance on its own. It suggests that brand preference operates as the structural background factor in Karwar's consumers purchasing decisions. Especially for

those with established product familiarity and dealing with the same product.

The absence of a significant in urban and rural difference (Objective 2) is noteworthy and the partially contrasts with the findings of Kumar and Shah (2018) as well as Gupta and Malhotra (2020). Who reported urban consumers as more brand conscious than the rural consumers. In the case of Karwar the semi and urban population may have been exposed to the sufficient branding through digital media as well as word-of-mouth networks and regional retailers to develop brand loyalty attitudes if we compare them to their

urban parts. This finding has important implications for marketers who may have assumed a strong rural and urban divide for brand sensitivity.

The weak and non-significant correlation between brand loyalty and purchase frequency (Objective 3) that broader academic debate on the loyalty behaviour gap. Wilcock et al (2004) had similarly observed that positive brand attitudes do not always translate into the consistent behaviour. In the case of Karwar the gap may be driven by affordability constraints as well as product availability limitations and by the high share of price driven decisions made in the market (27% of respondents cited price as the primary purchase factor).

The role of brand trust (Objective 4) has a particularly important finding. The trust functions as a foundational mediator of consumer brand relationships said by (Morgan and Hunt, 1994) and the data suggests its presence even in a rural market's. Brands that can demonstrate consistency as well as quality and reliability that are likely to be rewarded with stronger purchase intentions in Karwar. Where trust in familiar brands may be limited for limited product variety.

The non-significant ANOVA result for emotional attachment (Objective 5) is perhaps the most theoretically correct. While Thomsonas as well as MacInnis and Park in (2005) documented the powerful role of emotional bonds with the brand loyalty globally. The Karwar context may represent as a better stage where functional brand attributes like price and quality still dominate over emotional ones. As consumer markets in smaller towns matures and brand communication improves as well as emotional attachment is likely to become a stronger behavioural driver in this whole process.

CONCLUSION

This study states the impact of brand loyalty on consumer purchasing behaviour in the rural and semi urban market of Karwar, Karnataka. Based on the survey done for 100 respondents and the statistical analysis done using regression, t-test, correlation, and ANOVA. The study shows the following conclusions that Brand loyalty has a significant influence on consumer buying behaviour and validating the continued relevance of brand equity theory in the price sensitive rural markets like Karwar. The effect of brand loyalty is broadly uniformity across urban and semi urban consumers in Karwar. This suggest that geographic and demographic factors moderates the urban and rural divide that is observed in larger metropolitan studies. If the relationship between brand loyalty and purchase frequency is weak and non-significant. Then the highlighting of loyalty behaviour gap is a characteristic of markets where the affordability constraints and limited product availability interferes with habitual purchasing. Brand trust is a meaningful positive predictor of buying behaviour and should be a central focus of brand strategy in rural markets. Emotional attachment is theoretically powerful but does not demonstrate statistically significant behavioural and effects in this market. Suggesting that emotional brand building is it its early stage in Karwar.

Recommendations

- Brands that are entering or expanding in rural markets like Karwar, they should invest in trust building activities. Maintaining consistent product quality and transparent pricing and being reliable in after sales service. As the brand trust appears to be the most effective for loyalty driver in this marketing process.
- Marketers should not divide urban to rural in brand loyalty in Karwar. Unified branding campaigns should be address in both semi urban and rural consumers. It can be more cost effective than segment specific strategies.
- Given that the price and quality are the dominant purchase drivers 27% each of brands must strike a careful balance between value positioning to appeal the price sensitive consumer of karwar.
- To convert brand loyalty into buying behaviour. Brands should deploy loyalty programmes, point of sale promotions, and subscription or repeat-purchase incentives that reduce things that are hindrance to consistent buying and make loyal customers.
- Long term emotional brand building through community and constant engagement through regional storytelling and culturally relevant brand communications could countiunesly strengthen emotional attachment among Karwar consumers. Especially as digital media grows.

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