PRODUCT AND BRAND AS DETERMINANT FACTORS IN CUSTOMER PURCHASE DECISION IN KOTA KINABALU

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Abstract: *Today consumers intend to make their decisions based on the product and a brand influences from individual to make their purchase decisions. The aim of this study is to know about the variables of product and brand as determinant factors towards customer's purchase decision. Besides that, there were 140 respondents were involved in this survey where the questionnaires are distributed by hand in this research. This sample size was measured by using the G-Power. This study tested the hypothesis and model with SmartPLS3. The findings of this study showed that purchase decision has significantly influenced by price and loyalty towards the product and brand purchased whereas quality and trust are not significant. There are many other external factors that can influence the customers' purchase decision. In addition, this, there are no indirect relationship involved in this research. Managerial implications and future directions are also discussed in this study.*

Keywords: *Products, Consumer Brand, Purchase Decision, Price, Loyalty*
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Introduction

Understanding the consumer behaviour is a foundation for all business strategies in a company. In case, a marketer wants to introduce new product or modify the existing products she or he must know exactly the behaviour of his buyer processes they use to select, secure, and dispose products. Many researchers highlighted that product quality, product price, brand trust and brand loyalty have significant relationship towards customer's purchase decision but still there are many mixtures of models that can be related to this purpose in the principles of marketing.

The product in principles is about the product life cycle which related to both customer and product itself. This is because to create a product there are many energies needed to get the ideas, plans to design the product, the growth of marketplace and the changes involved and giving the matched product to their customers (Wills, 1985). Besides that, in a growing

competences environment, a brand is one of the reputations tools to a company if it could attract attention from their valuable customers. According to (Keller, 1993), he mentioned that brand trust is the vital lens in consumer's response towards buying a product. Nowadays, managers of a new product and brand do face many issues and major decisions in order to sustain the future of the brand among the customers.

According to Wade (2017), this is a branding company which is famous in New York and this management are responsible for branding and design firms, and they also analyzed innovations, the changing market to know the top trends for the coming years. Based on their surveys, they mentioned that it is important to know the current trends among the consumers from different age groups. Furthermore, they mentioned that the current trends on consumers, where customers want the best of all worlds the physical and the virtual, the past and the future and will demand brands fulfil this desire (Wade, 2017). Besides that, customers are way more beyond the technology experiences they are looking for more opportunities to interact all in a simple and streamlined process. Therefore, the product and brand industries are aware of this and they have to make sure the need to adapt and be agile to changing demands, but they will also have to go a step further.

Brand managers will have to be less rigid and more open to input from both internal and external audiences (Wade, 2017). Companies have to understand does not matter from which industries they are from but their priority should not just perceive their activity as production and sales.

Research Objective
The aim of this study is to examine the variables of product and brand variables as determinant factors in product and brand decision towards customer's purchase decision. Specific objectives are:
1. To examine the effect of quality as determinants towards the customer's purchase decision for product brand love in Kota Kinabalu.
2. To examine the effect of price as determinant factor towards the customer's purchase decision for product brand love in Kota Kinabalu.
3. To examine the effect of trust as determinant factor towards the customer's purchase decision for product brand love in Kota Kinabalu.
4. To examine the effect of loyalty as determinant factor towards the customer's purchase decision for product brand love in Kota Kinabalu.

Literature Review
Products are things that are significant to consumers and serve as the basis for making a purchase decision. A good quality product provides strong basis for creating advantageous brand image. Product quality is a key intentional technique that global brands use for building their competitive advantage and enhancing brand equity. This can be done by offering a useful utility and better customer value.

According to Kotler (2002), the decision to make a purchase is all depends on the customer to whether buy or not based on the fulfilment that the product can provide to the customer. This is because consumers just not look into one element but do consider about the price, quality for sure and make sure that the product is already known by the public.

In addition, customer purchase decision is not just something where the customer makes their decision by pass through the decision stages until reach to the final stage whether to purchase the product or not to purchase the product. During that time, the consumer has to recognize what is the problem they face that made them to come up to decide to buy the product and brand in considering that the product will solve their daily problem because a consumer is not going to stop after buying once but there will be repetition in the purchase for the same product and brand. Then it continues with information research, evaluate of alternatives, purchase, and post purchase evaluation, so it is a long process for a decision to make by any common buyer of a product and brand (Engle, 1995).

Purchase Decision on Brand Love

Brand love is defined as the degree of passionate emotional attachment a satisfied consumer has for a particular trade name (Ahuvia, 2005). According to Ahuvia (2005), brand love includes passion for the brand, attachment to the brand, positive evaluation of the brand, positive emotions in response to the brand, and declarations of love for the brand.

From previous research mentioned that brand love and satisfaction are different constructs (Fournier and Mick, 1999). In this aspect, brand love is conceptualized here as a mode of satisfaction (a response experienced by some) but not all satisfied consumers. Brand love is also different from simple brand affect such as brand "liking". Sternberg (1987) stated that interpersonal love is not merely a more intense form of interpersonal liking, but also a conceptually and empirically distinct construct. In general, knowledge about satisfied consumers' brand love is expected enhance both understanding and prediction of their post-consumption behaviour.

Quality and Purchase Decision

A good quality product provides strong basis for creating favourable brand image. A product quality is a key strategic technique that global brands use for building their competitive advantage and enhancing brand equity. This can be done by offering a useful utility and better customer value. Product quality has been in the literature for many years and is considered among the most important factors in the automobile industry. It can be evaluated according to the attributes and characteristics of a product which is basically created to fit the needs and satisfaction of business customer.

Customers would be satisfied toward the quality of a product when it meets their expectation. According to Otubanjo (2013) reported that product quality is one of the main factors to build brand leadership. Besides that, he also argued that organization that are able to thrive at multiple strategies are always the best because within the same product, customers often seek multi-dimensional of fulfilment such as combination of quality, style, accessibility, and price.

Product Price and Purchase Decision

Product price is the amount of money charged for a product, or the sum of the values that customers exchange for the product. The value of product varies from person to person. There are many methods of pricing: mark-up pricing, target-return pricing, perceived-value pricing, going rate pricing, and promotional pricing (Kotler and Keller, 2012). However, how to set up the price which most consumers can accept is very difficult but important. This study supported by previous researchers in relation to the relationship between price and purchase decision and also the price is the economical sacrifices made by customers to acquire products or services.

In addition, price is one of the important factors for consumers in making a decision to purchase or not (Monroe, 1990). Modification of product prices is not as easy as a piece of cake because it also influenced by the economic situation from time to time. As for this researcher, states that price are economical sacrifices made by customers to acquire products or services. In addition, price is one of the important factors for consumers in making a decision to purchase or not.

Trust and Purchase Decision

Trust is the keys tools to measure customer loyalty by mentioning commitment, satisfaction, identification (Binninger, 2008). After sale services are also important because if a product is defeated and company change or replace the product then it will make a good attachment among the customer and the brand. It is the peoples feeling about a brand which produced from interaction of the brand with people. People impressed by brands and be in touch with that brand updates due to that feeling of trust relation according to (Franz-Rudolf Esch, 2006). People left low cost product and buy a high cost product just to show off. People use product and brands as their status symbol, based on the researchers (Follows and Jobber, 2000).

Loyalty and Purchase Decision

Brand loyalty is very valuable to any enterprise because that will classify whether they can hold their reputation and the good name among their consumers for a long run. Buyers often use dependently between the product and brand frequently each time they would like to make a purchase decision (Myers, 2003). This relationship building is very crucial because the customers rely on the function of the product and brands which will be manipulated how quality does the product can solve the buyer's problem and also the relationship between the provider produces of the services and good a sense of possession over the service with customers (Hogg, 1994).

Besides that, brand loyalty needs to include psychological functions such as prejudice, behavioural reaction, a certain time frame, certain decision-making components, being about one or two alternative brands other than many brands, (Jacoby, 1973). Brand loyalty is a conscious act and cannot be formed by coincidence. Brand loyalty can be perceived as a behavioural reaction. It is developed in a certain period of time.

Theory Used

This study adapted theory from Theory Buyer Behaviour which is from Loudon and Della Bitta (1993). The theory recommended that customer decision making differs according to the strength of the attitude toward the accessible brands, this being largely governed by the customer's knowledge and familiarity with the product class.

Methodology

Quantitative approach has been used in this study in order to achieve the objectives of this study. Hypotheses were developed based the objectives in this study to examine the relationship between product and brand factors as determinants in customer's purchase decision.The dependent variable in this study is customer's purchase decision where it is depended based on the strong factor influence from quality, price, trust and loyalty. Therefore, customer's purchase decision as dependent variable has been emphasized in this study. For the purpose of this study, customers purchase decision is defined as understanding

by which consumer's purchase product and brands is for practical importance. The independent of this study are from two dimensions such as product and brand. The variables are quality, price, trust and loyalty.

Research Hypotheses

In this study, the hypotheses are designed to examine the significance relationship between the independent variables in this study, the hypotheses are designed to examine the significance relationship between the independent variables. The research hypotheses as listed below:

H1: There is a positive significance relationship between quality and purchase decision of brand love.

H2: There is a positive significance relationship between price and purchase decision of brand love.

H3: There is a positive significance relationship between trust and purchase decision brand love.

H4: There is a positive significance relationship between loyalty and purchase decision brand love.

Sampling Design

Data used in this study are gathered from a purposive sample of customers that visits the well-known brand shops in the shopping malls in the Kota Kinabalu area, Sabah. Each member of the population has an equal and known chance of being selected as a subject. Therefore, purposive sampling would be the appropriate sampling method which known as non-probability sampling type.

Sampling Size

According to latest updates on 2016, the population of Kota Kinabalu, are 462,963. My group of respondents will be the consumers who visit the well-known brand shop in all the shopping malls in Kota Kinabalu areas such as Suria Sabah, Imago, 1Borneo, Oceanus, City Mall and all other shopping mall areas where the most well-known brand outlets are located. The sample size of this study is 85 as the minimum sample size in the G-Power measurement for random consumers from all types of groups in Kota Kinabalu area.

Instrument & Measurement

The instrument that used in this research is one set of purposive questionnaires that will be distributed to selected samples by hand. It is a close ended questionnaire that used in terms of product and brand factors as determinant in customer purchase decision.

Table 1: Source of Variables

Variables	No. Of items	Source
Quality	5	Hendry, 2016
Price	4	
Trust	6	Anna Krizanove, 2012
Loyalty	6	
Purchase Decision	6	

Data Collection Method
Based on this study, the random consumers are the participants for answering the survey questionnaire in the shopping malls in the Kota Kinabalu area. In addition, questionnaires with cover letter were delivered to consumers by hand. After respondent's finish answering the questionnaires, they need to submit their survey questionnaires to the researcher or the representative from the researcher of this study. Survey questionnaires were collected in one shot time from the consumer's right after they had completely answered the survey questionnaires.

Findings
The data collected from the questionnaire will analyzed through the use of the Statistical Package for the Social Sciences version 21 (SPSS 21) and Smart PLS 3. The usage of this software is to analyze statistical and all sort of related charts through the frequency formulated from all the data collected from the questionnaire.

Study Respondent's Profile
The total 140 respondents have been involved in this study. From total respondents involved 109 respondents (77.9%) are female and 31 respondents (22.1%) are male. As for the age category, as for 18 to 29 age group, it showed 77.9%, 30 to 49 was 20%, 50 to 64 age group was 2.1%. The income for respondent from RM920 and lesser showed 49.3%, RM920 until RM1999 showed 11.4%, respondents from RM2000 until RM3999 were 23.6% and lastly over RM4000 were 15.7 %. Based on the education profile, SPM holders were 31.4%, STPM were 2.1%, Diploma holders among the respondents were 11.4% and the Degree holders were the most among that answered the questionnaires which was 39.3% and lastly Masters were 15.7%. As for the religious, the Muslims were predominant for this survey, accounting for 49.3%, followed by Christian 26.4%, Buddhist 3.6%, and lastly by Hindu 20.7%. The ethnic background was predominantly by Bumiputera Sabah around 40.7%, followed by Bumiputera Sarawak 6.4%, Malay around 22.9%, Chinese 7.1%, Indian 22.1% and other 0.7%.

The respondents mostly answered that they have their favourite product brand with 91.4% and the rest answered no favourite product brand with 8.6%. Besides that, the respondents also mostly answered that they have their favourite brands for each of the fields such as food with 9.3%, clothing 20.7%, technology with 15%, sports 12.9%, those who responded all are 34.3% which means this group of people have their favourite brand for each of the category and lastly 7.9% showed other than this category (i.e. cosmetics, medicines, automobile).

Descriptive Analysis
Table 2 below shows the mean and standard deviation values for all the constructs of the variables.

Table 2: Descriptive Analysis

Study Constructs	Mean	Std. Deviation
Quality	4.1057	0.53614

Price	4.1161	0.53762
Trust	4.1940	0.56035
Loyalty	3.8964	0.68251
Purchase Decision	4.1929	0.45863

Convergent Validity

Table 3 shows for the average variance extracted (AVE). The AVE of all variables in this study was more than 0.5 as being recommended which the range from 0.501 to 0.584. As shown, the AVE of loyalty is 0.577, price is 0.579, purchase decision is 0.501, quality is 0.543, and trust is 0.584. Therefore, the Fornell and Lacker criterion was fulfilled.

Table 3: Convergent Validity for the Respondents in the Sample Study

Construct	Items	Loadings	CR	AVE
Loyalty	LOY1	0.722	0.891	0.577
	LOY2	0.793		
	LOY3	0.815		
	LOY4	0.732		
	LOY5	0.685		
	LOY6	0.804		
Price	PRI1	0.898	0.725	0.579
	PRI4	0.593		
Purchase decision	PURDE1	0.723	0.799	0.501
	PURDE2	0.774		
	PURDE3	0.728		
	PURDE5	0.592		
Quality	QUA1	0.671	0.825	0.543
	QUA2	0.746		
	QUA3	0.681		
	QUA5	0.838		
Trust	TRU1	0.791	0.894	0.584
	TRU2	0.806		
	TRU3	0.722		
	TRU4	0.795		
	TRU5	0.755		

TRU6	0.71

Discriminant Validity

Discriminant validity is the dimension to which a measure is absolutely definite from other measures by empirical standards (Hair et al, 2014). According to Ramayah (2014), there were two approaches in order to testing the discriminant validity. The first approach will be the Fornell and Larker (1981) criterion. The first approach mentioned that the square root of the AVE for each construct should be higher than its highest correlation with any other construct. Thereby, Table 4 shows that square root of AVE for all the construct had fulfil the discriminant validity where it's all higher than the correlation for all construct.

Table 4: Discriminant Validity for the Respondents in the Sample Study

	1	2	3	4	5
Loyalty	**0.760**				
Price	0.329	**0.761**			
Purchase Decision	0.378	0.454	**0.708**		
Quality	0.458	0.434	0.338	**0.737**	
Trust	0.543	0.398	0.346	0.486	**0.764**

Note: Diagonal Represents the Square Root of AVE whereas the off-diagonals represent the Correlations.

Based on the second approach of discriminant validity testing, it is by looking the cross loadings table of all the constructs. The table for the cross loading of all constructs shown in Table 5. All the measurement items were more than 0.5 which is the recommended value.

Structural Model Estimation

The structural model referred to the relationships between the constructs and was assessed by examining the predictive and explanatory power of study. The computation describes how the latent variables are connected to each other and calculations and path between them were proven.

The R^2 value that was generated from Smart PLS 3 is a value that indicates the amount of variance in dependent variable which is explained by independent variables. The higher the R^2 value explains the predictability ability of structural model to be increased. Therefore, as for this study, the R^2 value is 0.273 as shown in Table 6 where it was obtained from Smart PLS 3 Algorithm function.

In order to assess the significance of hypothesized relationships among the variables, the path coefficient was performed. Hence, the t-value can only be obtained after the bootstrapping technique has been performed. As for this study, there were four predictors had been hypothesized their relationships with the direct effect. Smart PLS 3 bootstrapping was used to create the t-value for all the independent and dependent variable so that the level of significance of the variables can be tested. Therefore, after the bootstrapping was conducted, two out of four of the hypotheses indicated to be significant as the t-value > 1.645. While, the other two hypotheses failed to meet the threshold value of >1.645, marked not significant at 0.05 significant level. The result as tabulated in Table 6.

Based on the evaluation of the structural model using Partial Least Square (PLS), significant relationships are price and loyalty upon purchase decision was obtained. The acceptance of t-value for hypothesis according to previous study that conducted by previous researcher is 1.645. The value which is higher than 1.645 is accepted and this indicate a significant relationship. Meanwhile, for value that lower than 1.645 is rejected and this indicate no significant relationship between the variables. While for neither positive nor negative relationship of the variables depends on the Beta (β) hypothesis that are tested. The result shows that H1, $\beta = 0.198$, t-value = 2.058; $p < 0.05$, H2, $\beta = 0.33$, t-value = 3.651; $p < 0.05$. The other two hypotheses tested to be not significant will be quality and trust. H3, $\beta = 0.067$; t-value = 0.646, H4, $\beta = 0.074$; t-value = 0.659.

According to Fornell (1994) stated that the value of cv-red >0 shows that there is predictive relevance and for the cv-red value <0 shows or indicates the models are lacks of predictive relevance. In this study, the cv-red value for this research showed all above zero.

Discussion
From the findings of this study, the respondents of this study came from various background and preferences on their shopping habits. The findings showed significant relationship on loyalty and price to consumer purchase decision on product brand love. However, in this study the relationship between quality and trust to purchase decision on product brand love showed insignificant relationship. This situation may be happened because consumer loyalty is linked to desirable post-consumption behaviour. Loyalty may be more than offset by the positive effects expected as a result of the concomitant increase in purchase decision for product brand love (Carroll & Ahuvia, 2006). In this study, price is significant to purchase decision for brand love. The reason may be because in this study majority of the respondents are from middle and low income even though previous research mentioned there is linkages in brand loyalty, positive word-of-mouth and willingness to pay (Batra, Ahuvia, and Bagozzi, 2012; Malär, Krohmer, Hoyer, and Nyffenegger, 2011) for brand love purchase decision.

In addition, the result may be due to other factors such as customers have to recognize what is the problem, they face that made them to come up to decide to buy the product and brand in considering that the product will solve their daily problem. It is because a consumer is not going to stop after buying once but there will be repetition in the purchase for the same product and brand. Then it continues with information research, evaluation of alternatives, purchase, and post purchase evaluation, so it is a long process for a decision to make by any common buyer of a product and brand (Engle, 1995).

In certain situations where the customer does not have solid attitudes, they are said to engage in Extended Problem Solving (EPS), and actively seek evidence in order to reduce brand uncertainty. In such situations the consumer will also undertake extended deliberation before deciding which product to purchase or indeed, whether to make any purchase. As the product group becomes better familiar, the processes will be undertaken less thoroughly as the customer undertakes Limited Problem Solving (LPS) and eventually Routine Problem Solving (RPS).

Customers would be satisfied toward the quality of a product when it meets their expectations (Jahanshahi, Gashti, Mirdamadi, and Nawaser, 2011). According to Otubanjo (2013) reported that product quality is one of the key factors to build brand leadership. In addition, brand trust is observed as fundamental in many readings (Doney and Cannon,

1997). It is intellectualized as a remarkable factor in the firm achievement (Hunt, 1994). It can be interpreted that brand trust is created and developed by direct experience of consumer via brands. Brand loyalty needs to include psychological functions such as prejudice, behavioural reaction, a certain time frame, certain decision-making components, being about one or two alternative brands other than many brands, (Kyner, 1973). Brand loyalty is a conscious act and cannot be formed by coincidence. Brand loyalty can be perceived as a behavioural reaction. It is developed in a certain period of time. It is realized through decision making units.

Table 5: Loadings and Cross Loadings for the Respondents in the Sample Study

	LOYALTY		PRICE	PURCHASE DECISION	QUALITY	TRUST
LOY1	**0.722**	.	0.27	0.355	0.322	0.416
LOY2	**0.793**	.	0.318	0.317	0.446	0.516
LOY3	**0.815**		0.293	0.223	0.357	0.448
LOY4	**0.732**	.	0.22	0.272	0.22	0.332
LOY5	**0.685**		0.182	0.245	0.325	0.365
LOY6	**0.804**	.	0.192	0.261	0.403	0.373
PRI1	0.3		**0.898**	0.427	0.403	0.365
PRI4	0.187		**0.593**	0.234	0.234	0.222
PURDE1	0.142	.	0.354	**0.723**	0.141	0.252
PURDE2	0.194	.	0.356	**0.774**	0.34	0.279
PURDE3	0.327		0.31	**0.728**	0.176	0.18
PURDE5	0.386	.	0.262	**0.592**	0.276	0.261
QUA1	0.389	.	0.194	0.109	**0.671**	0.4
QUA2	0.313		0.288	0.2	**0.746**	0.389
QUA3	0.392		0.192	0.151	**0.681**	0.458
QUA5	0.343		0.452	0.376	**0.838**	0.321
TRU1	0.388		0.33	0.304	0.47	**0.791**
TRU2	0.483		0.359	0.273	0.459	**0.806**
TRU3	0.384	.	0.263	0.244	0.308	**0.722**
TRU4	0.42		0.22	0.256	0.333	**0.795**
TRU5	0.371		0.305	0.219	0.343	**0.755**
TRU6	0.436		0.334	0.275	0.292	**0.71**

Note: Horizontal check Discriminant Validity and Vertical check Convergent Validity *It must not higher than the loading of the variable in bold items.
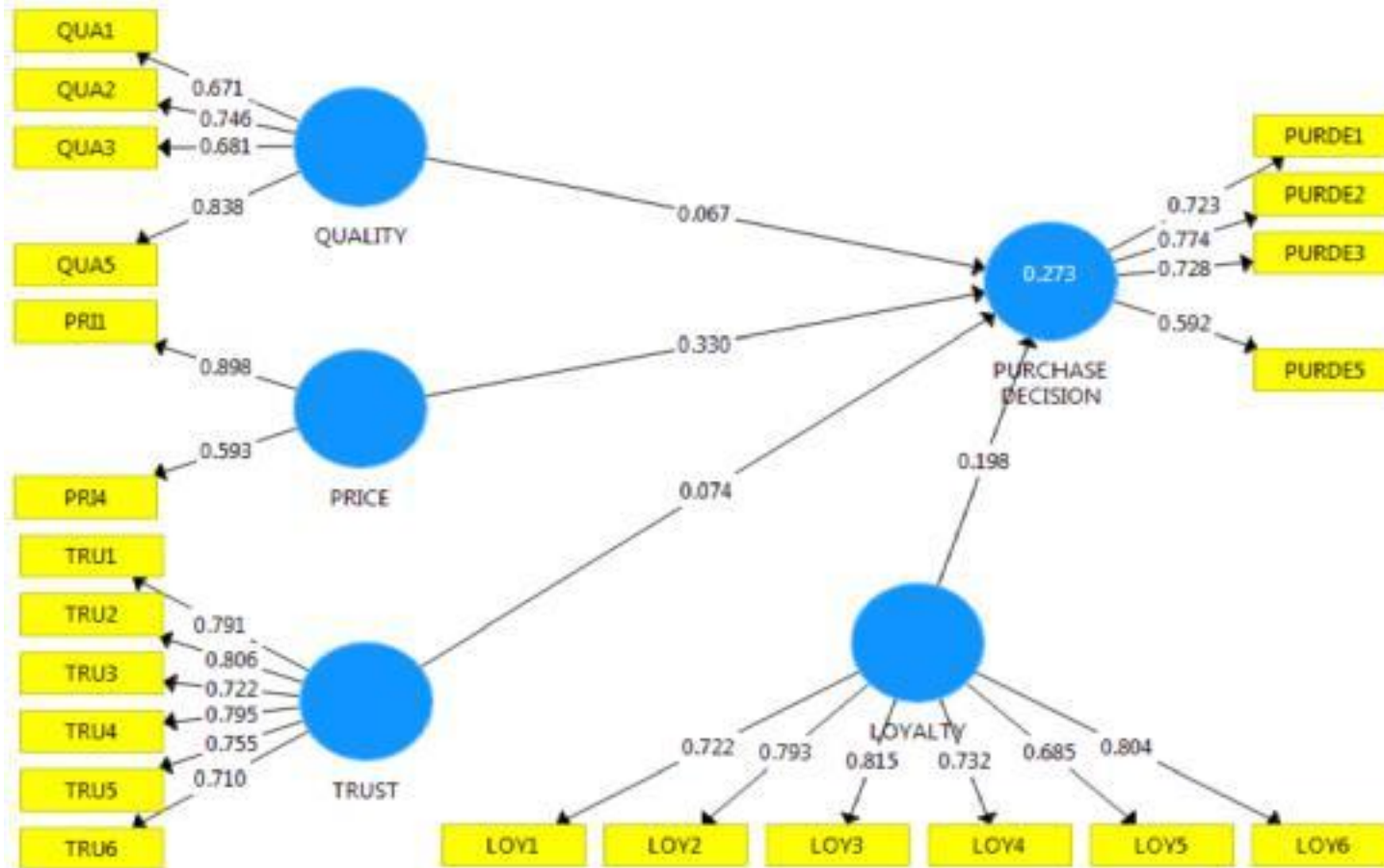
Figure 1: Measurement Model

Table 6: Hypothesis Testing

	Relationship	Std Beta	Std Error	T Statistics	P Values	Result	LL	UL	R2	F2	VIF
H1	Loyalty -> Purchase Decision	0.198	0.096	2.058*	0.02	Significant	0.031	0.343		0.035	1.53 3
H2	Price -> Purchase Decision	0.33	0.09	3.651**	0	Significant	0.181	0.469	0.273	0.114	1.31 3
H3	Quality -> Purchase Decision	0.067	0.104	0.646	0.259	Not Significant	-0.12	0.222		0.004	1.52 2
H4	Trust -> Purchase Decision	0.074	0.113	0.659	0.255	Not Significant	-0.12	0.248		0.005	1.63 7

Note: t-values > 1.65* (p<0.05): t-values > 2.33** (p<0

Table 7:   Cross Validated Redundancy

	SSO	SSE	Q² (=1-SSE/SSO)
LOYALTY	840	840	
PRICE	280	280	
PURCHASE DECISION	560	503.672	0.101
QUALITY	560	560	
TRUST	840	840	

Implication and Conclusion

In conclusion, this research is about to understand the roles of product and brand as determinant factors in customer purchase decision in the Kota Kinabalu, Sabah. Therefore, the findings from this research are contributing to the knowledge parties in term of literature of price and loyalty. In addition, a brand can be a company's most valuable asset. It is what helps differentiate your company from the competition. It is what creates a connection and loyalty with customers. It is what builds a sense of community. Without a strong, consistent, relevant brand, a company will struggle to differentiate itself. Here are some tips to help build and maintain brand consistency.

Overall, consumers decision is very important in terms of purchasing the product because their confusion is not affected by just one factor but few other external factors that can influence a consumer's purchase decision.

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