

**The Impact of Brand Image on Customers’
Purchase Intention of Apparel (Koton Products):
Evidence from Eastern Mediterranean University**

Fatemeh Eskandri

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Approval of the Institute of Graduate Studies and Research

Assoc. Prof. Dr. Ali Hakan Ulusoy
Acting Director

I certify that this thesis satisfies all the requirements as a thesis for the degree of Master of Business Administration.

Assoc. Prof. Dr. Melek Şule Aker
Chair, Department of Business
Administration

We certify that we have read this thesis and that in our opinion it is fully adequate in scope and quality as a thesis for the degree of Master of Business Administration.

Prof. Dr. Sami Fethi
Supervisor

Examining Committee

1. Prof. Dr. Sami Fethi

2. Prof. Dr. Mustafa Tümer

3. Assoc. Prof. Dr. Dilber Çağlar

ABSTRACT

This study empirically investigates “The Impact of Brand Image on Consumers’ Purchase Intention of Apparel (Clothing Products) in the case of Koton Clothing Company in North Cyprus”. A total number of 415 questionnaires were distributed among students of Eastern Mediterranean University and 300 were filled by the participants. Frequency, Descriptive Statistics, Independent sample T-test, One-Way Analysis of Variance (ANOVA) and Regression Analysis were conducted to investigate the case.

Independent T-test results revealed 21 statistically significant differences among men and women participants’ perceptions regarding the research items. To investigate the possibility of existing any potential differences between the perceptions of our respondents’ subset groups, “Age Group”, Analyses of Variance (ANOVA Test) was carried out. Based on the relevant analysis, 18 statistically significant differences were observed among the age groups. Finally, the regression analysis results demonstrate 6 statistically significant factors effecting customers’ purchase intention.

Keywords: Brand Image, Purchase Intention, EMU Students, North Cyprus, Independent T-test, ANOVA test, Regression Analysis.

ÖZ

Bu çalışma, “Kuzey Kıbrıs'ta Koton Giyim Şirketi'nde Tüketicilerin Giyim Ürününün Satın Alma Niyeti Üzerine Marka İmajının Etkisi” çalışmasını ampirik olarak araştırmaktadır. Doğu Akdeniz Üniversitesi öğrencileri arasında toplam 415 anket dağıtılmış ve 300 kişi katılımcılar tarafından doldurulmuştur. Olgunun incelenmesi için Frekans, Tanımlayıcı İstatistik, Bağımsız örneklem T testi, Tek Yönlü Varyans Analizi (ANOVA) ve Regresyon Analizi yapılmıştır.

Bağımsız T testi sonuçları, kadın ve erkek katılımcıların araştırma maddelerine ilişkin algıları arasında istatistiksel olarak 21 farklılık olduğunu ortaya koymuştur. Katılımcıların alt gruplarının algıları ile “Yaş Grubu”, arasında herhangi bir potansiyel farklılığın bulunup bulunmadığını araştırmak için Varyans Analizi (ANOVA Testi) uygulanmıştır. İlgili analiz sonuçları bağlamında, yaş grupları arasında 18 istatistiksel anlamlı farklılık gözlenmiştir. Son olarak, regresyon analizi sonuçları, müşterilerin satın alma niyetini etkileyen 6 istatistiksel açıdan önemli faktör göstermektedir.

Anahtar Kelimeler: Satın alma niyeti, Marka imajı, Doğu Akdeniz Üniversitesi, Kuzey Kıbrıs, Bağımsız T-testi, ANOVA testi, Regrasyon analizi.

To my lovely sister, Samira.

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Chapter 1

INTRODUCTION

1.1 Introduction

It was in 1988 when the first Koton store was opened in Istanbul by Gülден Yılmaz, a naval officer at that time, and his wife Gülден who was a teacher. The couple decided to invest in something entirely new to them: the textile sector. From a very small store, Koton has evolved into a famous international brand and one of the paramount apparel manufacturers with currently 480 stores, including 290 in Turkey and 190 in more than 25 countries abroad. They have envisioned reaching to all 5 continents by 2023 with richest and the most favorite collections (The Koton Company, 2018).

Koton claims to have this customer and technology- oriented, novel, enterprising approach. It declares to have extensive products and abundance of designs for women, men, kids and babies. It follows the policy of bringing together seasonal vogues along with original designs, offered at suitable locations with fair and reasonable prices (The Koton Company, 2018).

1.2 Objective of the Study

The central aim of this study is to determine how creating a well-built brand image can have impact on customers' point of view regarding the brand itself, in addition to investigate if this image can affect their purchase intention attitude toward that specific brand. Specifically, this study empirically investigates "The Impact of Brand Image on

consumers' purchase intention of apparel (clothing products) in the case of Koton Clothing Company in North Cyprus”

1.3 Methodology of the Study

This study has taken convenience sampling method into consideration in order to investigate the effect of brand image on customers' purchase intention. As for the instrument to collect data from the sample, questionnaire has been developed. Items of survey questionnaire were obtained from various studies. A five-point Likert Scale ranging from “Strongly Disagree = 1” to “Strongly Agree = 5” was used to measure 33 items of the questionnaire. The demographic profile of respondents has been measured through four distinct questions.

Regression analysis was carried out to explore the relationship between dependent and independent variables. In order to examine differences between groups of study Independent sample t-test and one-way Anova have been conducted. Accordingly, ten hypotheses have been suggested to test.

1.4 Findings of the Study

This survey has been carried out to evaluate the effect of brand image on customers' purchase intention. In addition, seven other factors have been examined. The Regression Analysis results revealed that six out of eight proposed hypotheses was supported by the findings in this study. Also T-Test results demonstrated 21 statistically significant differences between male and female attitude towards the given items. In addition, Anova test results for age group revealed 18 statistically significant differences between the groups regarding the items.

1.5 Structure of the Study

Chapter one provides a brief history of Koton Co. as well as objective of the study, findings and structure of the study along with thesis hypotheses. Chapter two is going to give a review on previous researches, which is called literature Review. On chapter three more details on the research methodology will be provided. Chapter four discusses the empirical results. Finally, chapter five lists a summary of the findings, policy implications, limitations and Recommendations for further researches.

Chapter 2

LITERATURE REVIEW

2.1 Introduction

The term brand is originated from the Scandinavian word “Brandt” meaning “to burn”. The notion of branding goes back to 2000BC and it was first used to denote the possession of valuable things or as an evidence of guilt. Slaves and animals were used to be burnt or “branded” to signify possession, and criminals were used to be branded as an evidence of their guilt. The shift from the type of ownership has begun from 1800’s. Nowadays companies try to brand their products and services or even themselves in order to get a significant share in the world of branding.

2.2 Brand

Business dictionary has defined brand as:

Unique design, sign, symbol, words or a combination of these, employed in creating an image that identifies a product and differentiate it from competitors. Over time, this image becomes associated with a level of credibility, quality and satisfaction in the consumer's mind. Thus brands help harried consumers in crowded and complex marketplace, by standing for certain benefits and value. Legal name for a brand is trademark and, when it identifies or represents a firm, it is called a brand name (Online Business Dictionary, 2018).

Companies employ brand as an important tool to advertise their products or services and increase their profitability. On the other hand, consumers always regard brand as a promise, guarantee of quality and perception of new experience. Brand provides

goods and services with authenticity and reliability which accordingly helps the consumers have easier purchase decision making process.

Brand is the name of goods, services or enterprises which people used to keep in their mind willingly or unintentionally in order to distinguish different brands from each other (O’Cass, 2000). Role of brand in building emotional ties in customers towards goods or services is particularly considerable. Brand guarantees qualification and competency of the products or services which have been offered under its name and encourages the customers to purchase their brand products (Carruthers, 2004). Nowadays individuals have wide range of choice from inexpensive to costly brands and it’s going to be a difficult task when it comes to select one of them. In such a situation people make their decision based on two critical factors of purchase intention: brand image and money value of brands’ products (Casielles, 2005).

Chi, Yeh, and Huang (2008) defined brand as a pledge of the company to offer a wide range of features and attributes that provides customers with satisfaction and faithfulness. All of the brand’s attributes are gathered by the firm in the framework of a picture that is named brand image.

2.3 Brand Image

Brand Image have been defined as customers’ realization of brand which includes the identification or differentiation of other brands, brand features, and perceived benefits. (Keegan et al,1995). Brand Image, basically encapsulates name, logo, physical aspects, appearances, packaging, and the major function of products or services which reveals why consumers choose a particular brand among the alternatives through psychological attributes of them. Alternative assessment refers to the procedure

through which the information is evaluated by customers so that eventually they make their final choice. Customers always try to aspire and improve their self-image by purchasing products which are aligned with their self-image and rejecting ones which are not (Sirgy, 1982). According to the “Brand Image” concept, most of the time consumers prefer particular goods or services to others because they want to link their psychological traits with a specified attribute or status of the image. Marketing experts and professionals believe that creating a symbolic image for goods and services plays greater role in their success rather than their physical aspects and features (Aaker, 1991). Accordingly, the direct impact of brand image on sale items can easily be observed and obviously the effect of brand image and self-concept will be traceable in all aspects of the marketing mix especially in strategies to publicize (Kotler, 1991). Companies effectively utilize activities such as advertising, labelling, public relations and promotions in order to build a superior brand image in people’s minds. Eventually establishing an effective brand image has a direct effect on customers purchase intention. (Shen & Chou, 2006; Jo, Myung-Soo, Nakamoto & Nelson, 2003; Keller, 1993).

Lin & Chen, (2006) stated that consumers’ perceptions of brand value will increase probability of purchase intention, accordingly brand image has a significant impact on buying intention. Furthermore, strong brand image gives priority to products to be the main choice of customers evidently the positive effect of brand image on purchase intention is notable. Generally, brand image indicates customers’ perspectives of the specified brand in a way that customers make their choices based on brand image and how desirable it is to them (Hsueh & Lee, 2008). There is a direct relationship between

brand image and purchase intention which shows that stronger brand image would increase the buying intention in customers (Chen & Chang, 2010).

Customer's opinions can be reflected by brand image they keep in their minds, created by features and value which help the brand become distinguishable from other competitors (Lee and Wu, 2011). Accordingly, brand image can overcome the customer's attitudes and perspectives and can be transformed into purchase intention and brand loyalty (Khor, 2010).

Upon explanation given above, the first hypothesis suggested as below:

- H1: Brand Image has a positive significant impact on customers' purchase intention.

2.4 Purchase Intention

Specified perceived benefits and worthiness by customers is often called customers' purchase intention (Zeithaml, 1988). Purchase intention can be defined as the possibility, probability, and willingness of a person to buy a product (Dodds et al, 1991). According to Spears and Singh (2004), purchase intention pointed out as individual's effort through a thoughtful plan for buying a specific brand. Purchase intention indicated by Lin (2009) as demonstration of customer's willingness to buy a particular good or service.

He & Hu (2008) stated that conducting a business deal after investigating the different aspects of products which leads to individuals' attitudes toward buying practices, has been called purchase intention. Individual's inherent and acquired attributes, genuine competency, perception of value and quality would affect buying intention of consumers (Zeithaml, 1988). For purchase intention, He & Hu (2008) have pointed out

three distinctive dimensions to take into account: Tendency to buy, monetary value of the product, and coming up with recommendations by friends.

2.4.1 Factors Influencing Purchase Intention

The most important element affecting buying willingness which leads to purchase intention will be created with a desirable brand image (Shen & Chou, 2006; Jo, Myung-Soo, Nakamoto & Nelson, 2003; Keller, 1993). Lin & Chen (2006) claimed that after conceiving worthiness, customers through brand image which plays a key role in buying decision process, would come up with purchase intention. In addition, Macdonald & Sharp (2000) argued that the main reason for buying a particular good would be the existence of renowned brand image which would directly impact buying intention. Customer's perspective of brand is the main driver that stimulate them to buy a specific product. This reflects the truth that using symbolic brand image would increase purchasing intention (Hsueh & Lee, 2008). The positive impact of brand image on individual's intention of buying has been argued by Chen & Chang (2010). They believed that superior brand image would increase peoples' purchase intentions.

Zeithamal (1988), considered brand image as one of the most important factors which had a direct impact on buying intention. Perception of the value and quality of the brand by customers through creating a picture which guarantees the reliability and worthiness of products and services can be achieved by the brand image concept. According to Keller, (1993) brand image makes it easier for customers to have a choice between wide range of options in the world of brands and also plays an important role in the process of purchasing decision and purchasing intention of a specific brand product. Fandos and Flavin, (2006) asserted that brand image is an effective and profitable notion for all brands which want to enter the market, get a market share, offer their products or services and also wish to enhance their sale. Tseng and Tsai,

(2011) noted that a positive and desirable brand image created by customer's point of view and their encounters with the brand leads to buying intention. Accordingly, it can be mentioned that negative and unfavorable brand image has indirect relationship with purchasing intention.

2.5 Product Quality

Mendez et al, (2008) defined quality as all aspects and features which product should have in order to meet customers' requirements and prospects. In point of fact, people's assessment of product is based on various confrontations and feasible connections they have had with the product and they are all accounted as perceived quality. One of the most significant factors for evaluating products is quality and when it leads to customer's attitude towards buying specific good, the positive impact of product quality on purchase intention will be evident (Cronin et al. 2000). Mendez et al. (2008) asserted that customers take variety of elements into account when it comes to assessing quality of goods and services. Their evaluations always have rested on environmental and personal dimensions which altogether construct approach of "perceived quality" that is associated with whether the brand is ready and capable to meet customers' needs or not (Grawal et al.,1998). Customer's realization of quality demonstrates their evaluation of brands' total supremacy and greatness. Perception of superiority of merchandises or services offered by firms most often is built based on customer's judgement of the quality which has direct influence on purchasing behavior of customers (Das, 2014).

Based on explanation given above, the second hypothesis of the study is inferred as:

- H2: Product Quality has a positive significant impact on customers' purchase intention.

2.6 Design

Design is the term describing the features and attributes of goods and can be described as a structure which helps to differentiate various products (Ana & Julio, 2004). According to Kumar and Kim, (2014) design dimension can be defined as: colors, variety of models, having modish, fashionable and distinguished styles along with customer's realization of quality and price. It can directly affect people's cognitive appraisal of the brand. Besides design dimensions, other elements such as environmental and social factors would raise value of the brand image in customers' mind. Boudreaux and Palmer (2007), stated that design dimensions have a significant positive impact on the buying intention. There are many other studies which supports this allegation such as Boudreaux and Palmer (2007), Hanzaee and Baghi (2011), and Hsiao (2013).

According to this discussion, the third hypothesis will be proposed as follow:

- H3: Design has a positive significant impact on customers' purchase intention.

2.7 Brand Name

Brand names have been introduced with the various types of definitions. It might be in regard with actual persons, areas, animals, goods, services and entities or it can simply be a made up. One of the most significant and crucial conditions to establish brand equity for new products is selecting an appropriate brand name (Aaker 1991, 1996; Keller 1993, 1998). A suitable brand name can increase brand consciousness and also helps to construct a desirable image for newly offered products. Due to the significant and pivotal role of brand name as an important component of marketing policy, various kind of probable models have been suggested for selecting a name that reflects

brand's core values in order to create brand equity (Robertson 1987). A brand name which is mind-blowing and relevant would present many advantages. Brand name should be specific, recognizable, captivating and convincing. Furthermore, memorable and significant brand names can overcome the major obstacles on marketing communications and it can help to develop identity and motivate individuals to buy brand products (Tseng and Tsai, 2011).

Based on the discussion above, it is hypothesized that:

- H4: Brand Name has a positive significant impact on customers' purchase intention.

2.8 Store Environment

Martineau (1958) defined the image of store approach and considered this image as a framework in which customers picture functional quality and physical aspects of stores in their minds. The other definition of store image is "a set of store attributes deemed important by consumers" (James et al,1976). Store's location, decoration, the product layout, product or service aspects and qualifications are the elements which visualize the image of store in customer's mind (Grewal et al, 1998). Beristain and Zorrilla (2011) introduced brand image as the collection of brand affiliations connected to the store in buyer's memory. Brand associations encompass both customer realization of store features and the individual's perception of the profit. Beristain and Zorrilla (2011) indicated that there are factors based on store environment such as the quality, money value, variety of the goods, physical attributes of the stores, sales persons' appearances, behaviors and manners. Brands take advantage from the elements which have significant impact on customer's appraisal of store environment such as internal and external design, environmental and general factors. Customers used to perceive greater

quality and profit when they were purchasing the same product from the upper-class stores rather than the lower-class ones (Kumar and Kim, 2014). Collins-Dodd et al. (2011) argued that the factors of store environment have direct impact on the customers' evaluations of brand products before purchasing and their perception of products' worthiness. Besides researches show that store environment has a positive impact on customer's willingness to buy and as customers perceive higher value of brand store, an increase in buying intention is evident (Collins-Dodd & Lindley, 2003; Diallo, 2012).

On the basis of available literature, hypothesis five is stated as below:

- H5: Store Environment has a positive significant impact on customers' purchase intention.

2.9 Service Quality

Tripathi and Dave, (2003) asserted that there exists a significant effect of social behavior of personnel on perceived quality of service, and a tight linkage between the two has been observed. In apparel industry, long lasting relations between salesclerks and customers have been accounted as an implication of relationship quality which has a direct effect on customer satisfaction and creating trust. De Canniere et al, (2010) introduce customer satisfaction and trust as two major elements of relationship quality. Researches show that customer's realization of relationship quality has a positive effect on buying behavior and purchase intention (Tripathi and Dave, 2013).

With reference to previous studies hypothesis six can be developed as below:

- H6: Service Quality has a positive significant impact on customers' purchase intention.

2.10 Promotion

Bowee (1992) defined advertising as an impersonal publication of elements, attributes and dimensions of products, services, places and events by the use of media which most of the time it is convincing by nature and the expenses will be paid by the ascertained sponsors.

Advertising is defined as one of the crucial factors in creating effective image in people's minds. The most complicated and appealing question which marketers usually confront is how advertising affects people's attitudes. Two famous approaches of advertising describe people's attitudes according to the cognitive and behavioral concepts. The cognitive approach asserts that people make their decisions based on rationality (Joyce, 1967; 1991; Lannon and Cooper, 1983; McDonald, 1992). The second approach proclaims that customers make their decisions based on their interior and emotional point of view of products and advertising. The mission of advertising is to build visual images and symbols related to the brand which bring about strong association between customers and brand. According to Lin & Hong (2009) Emotional advertising would better encourage consumers to purchase rather than rational advertising and plays a key role on customers' making decision for purchasing.

Advertising has been considered as one of the significant and evident marketing activities. Scholars demonstrate that advertising is effective in brand awareness and establishing customer based brand equity (Wang et al., 2009), besides it could create thorough evaluations and a great feeling about the brand (Keller, 2007).

Advertising expenses can effect brand equity features in different ways (Rao and Monroe, 1989). Researches show that people's attitudes toward advertising can have a

significant impact on their purchase intentions. (Cobb-Walgren et al., 1995; Keller and Lehmann, 2003; 2006; Bravo et al., 2007; Sriram et al., 2007).

Hypothesis seven will be inferred as:

- H7: Promotion has a positive significant impact on customers' purchase intention.

2.11 Price

Price is defined as a benchmark of merchandise value and a significant criterion in marketing exercises. Received signals from prices will be converted into cognitive framework in people's mind through which they can evaluate prices (Beristain and Zorrilla, 2011). In that framework intellectual assessment of the merchandise's cost such as low-priced or pricey will be made. Beneke and Carter, (2015) stated that for some consumers when they intend to buy goods, the price factor is more important than the others such as quality while for many customers the price which fit the quality is of greater value.

Former studies have shown that previous evidences and information regarding brands and merchandises modify the impact of price on individual's evaluation before purchasing brand products (Grewal et al., 1998).

Pricing has always been regarded as one of the most important factors of marketing mix for sending some signals to influence perception and consequently decision-making mechanism of customers about brand. Perception of price depends on different elements such as customer's income, customer's belief that price fits quality of brand products, price of rival brands and the methods which has been utilized to position the products considering customer preferences (Erdil and Uzun, 2010). Price in

conjunction with the brand image will construct the credibility of the brand. Customers always come to realization that highly reliable goods with great quality will come up with higher prices. Fairness realization of goods' value leads to customer's judgement and evaluation of product or brand with respect to its price. It can be taken into consideration as an accepted scale for evaluating money value of merchandises by customers in terms of internal and external factors that have impact on pricing process (Heo and Lee, 2011).

Studies shows that customer's realization of price fairness have a significant effect on satisfaction and consequently on buying intention (Heo and Lee, 2011). Labeaga et al, (2007) claimed that people tend to become loyal to a particular brand and regularly purchase from product categories which are not in contrast with accustomed response behavior approach where individuals purchase from a special brand and do not have any intention to change their brand preferences during the time. Furthermore, in pursuance of positioning their own brand, companies always strive to establish effective strategies with respect to the price. Therefor coming to realization of a comparatively fair price by customers will encourage buying behavior and consequently brand loyalty (Beristain and Zorrilla, 2011). Due to the concept that pricey merchandises or brands are more valuable and qualified than low priced products, customers who are loyal to special brands are willing to spend reasonable amount of money for buying their brand products. Customers' perception of brand worthiness which comes up with purchasing intention will not simply be influenced by the price (Keller,2003).

The above mentioned arguments postulate hypothesis eight of the study:

- H8: Price has a positive significant impact on purchase intention.

Chapter 3

RESEARCH METHODOLOGY

3.1 Introduction

This chapter involves information regarding the adopted research methodology, the applied design and framework, the selected population, in conjunction with the coherent and clear explanation related to designing the questionnaire.

The study was designed for the purpose of measuring relationship between brand image and purchase intention and was carried out among the international students of Eastern Mediterranean University who have been randomly selected.

Quantitative research methodology has been conducted through a case study. For this purpose, quantitative analysis through questionnaire considers to be more appropriate because it provides a transparent picture of the relevance between brand image and purchase intention.

The opinions of participants were measured on 5 point Likert scale ranging from strongly disagrees (1) to strongly agree (5).

The methods acquired to measure the study are Descriptive, Independent T-test, Analysis of Variance (ANOVA) and Regression Analysis. Streiner (2003), claimed that Alpha Cronbach results must not exceed 0.90 or it would be non-viable. In addition

to that, the Cornbrash's alphas should be more than 0.6 (Nunnally, J. C ,1978). The "Analysis of Variances" or ANOVA test reveals if some variables have much the same mean values in two or more populations. In this chapter, the bellow titles will be discussed:

Research Design, Sample and Data Collection, Questionnaire Development, Data Analysis and finally Contribution of the Study.

3.2 Research Design

In this survey, quantitative research approach through primary data collection was adopted. The questionnaire has been mainly designed to be a representative of a larger population and particularly conducted due to these reasons: 1) Questionnaires present a comparatively cost-efficient, quick and practical method in order to providing required information from a sample of people. 2) Many questions can be designed to cover all features of the survey. 3) Gathering information from a large number of individuals anywhere in the world through questionnaire would be possible and finally 4) Allow respondents to remain anonymous, due to this anonymity they encourage to answer the questions trustworthy.

The case study research method is an experiential enquiry that aims to investigate a current event within its real-life context; in which the division between the event and context is barely perceptible (Yin, 1984).

3.3 Conceptual Model and Hypotheses

In the light of comprehensive review of related literature, conceptual model of the study has been constructed and bearing on the proposed model, hypotheses of the study have been formulated.

3.3.1 Conceptual Model

Conceptual framework for measuring customer' purchase intention has been developed based on the literature reviewed and relevant studies. Proposed model consists of nine distinct elements, brand image and seven other factors were suggested to be influential on purchase intention. Among these factors, brand image has long been assessed as an antecedent of customers' intention to purchase (Erdil and Uzun, 2010; Beristain and Zorrilla, 2011). According to Grewal et al. (1998) Linkages between store image, service/product quality and purchase intention have been found. Price matching and price fairness perceptions influence customers' satisfaction and subsequently guarantee purchase behavior (Heo and Lee, 2011). Rao and Monroe (1989) revealed that design factors positively affect the purchase intention directly as found in many studies such as Boudreaux and Palmer (2007), Hanzae and Baghi (2011), and Hsiao (2013). Various studies have found positive and direct associations between advertising and purchase intention (Kirmani and Wright, 1989; Kirmani, 1990; 1997).

Based on aforementioned discussion and previous studies, the proposed conceptual framework for the current research is presented in Figure 1. The dependent variable is the purchase intention reflecting people's level of willingness of buying clothes. The independent variables are brand image, brand name, product quality, service quality, design, store environment, promotion and price. Actually, it should be noted that this conceptual model has not been tested yet.

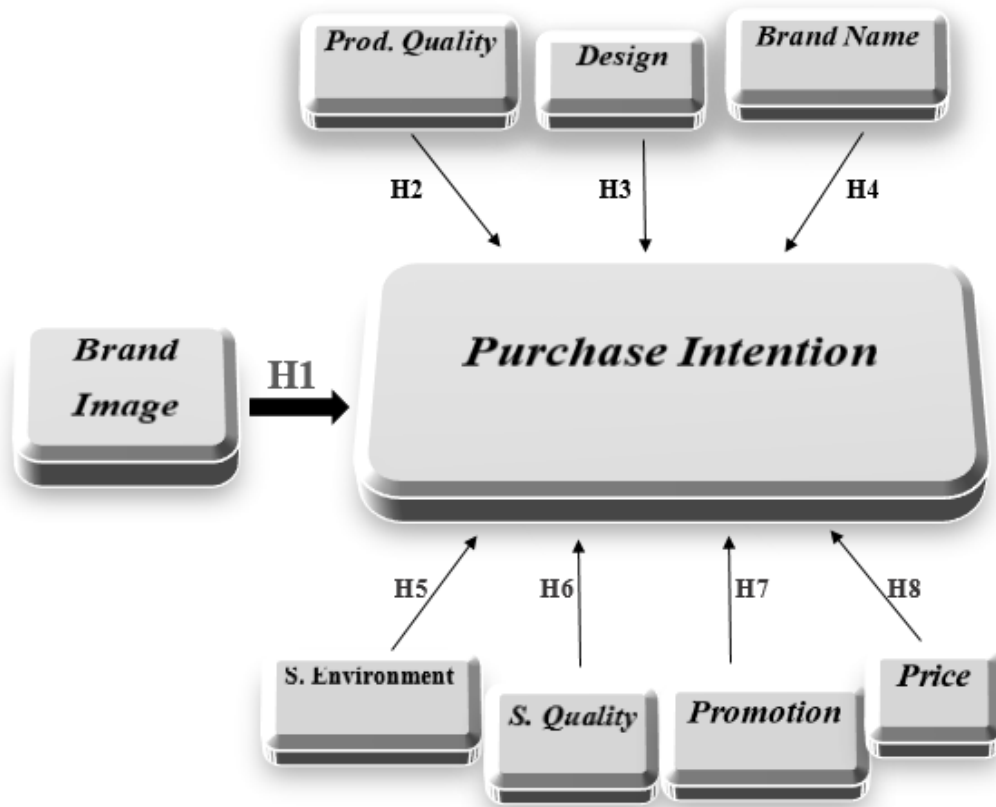


Figure 1: Conceptual Model

3.3.2 Hypotheses

Based on the findings of the majority of former studies and according to the suggested model, hypotheses of the study have been formulated. Eight out of ten hypotheses will be tested by using regression analysis and two remaining hypotheses will be examined through comparing means of groups in the study by the use of Independent Sample T-Test and One-Way Anova as follows:

- H1: Brand Image has a positive significant impact on customers' purchase intention.
- H2: Product Quality has a positive significant impact on customers' purchase intention.
- H3: Design has a positive significant impact on customers' purchase intention.

- H4: Brand Name has a positive significant impact on customers' purchase intention.
- H5: Store Environment has a positive significant impact on customers' purchase intention.
- H6: Service Quality has a positive significant impact on customers' purchase intention.
- H7: Promotion has a positive significant impact on customers' purchase intention.
- H8: Price has a positive significant impact on customers' purchase intention.
- H9: There exist statistically significant differences between females' and males' intention to purchase regarding brand image.
- H10: There exist statistically significant differences between age groups' intention to purchase regarding brand image.

3.4 Sample and Data Collection

The research was carried out at the university of Eastern Mediterranean University located in the Famagusta city, Turkish Republic of Northern Cyprus (TRNC). Convenience sampling method for this study has been applied. Malhotra (2009, p.377) defined convenience sampling as selecting of subjects in accordance with convenience of the researcher. "Individuals will be chosen due to the probability of being in the exact place at the exact time and everyone has the same chance to be selected." (Malhotra ,2009).

In order to estimate validity and reliability of the research instrument, pilot study was carried out by a small sample of 30 students. No obscurity or complication in the items of the questionnaire have been observed. Furthermore, in order to test the reliability of

the study, a factor analysis for the sample was carried out. Cronbach alpha result was 0.807. This figure shows measurement instrument is highly reliable (Nunnally, 1967).

After pilot study questionnaires were distributed to respondents. The questioners were handed out in the library, different faculties of the institution and coffee shops in the EMU university. 415 questionnaires were distributed and 357 number of them were filled by respondents, 300 out of 357 of attempts were taken into consideration for the purpose of this study. The participants were formerly briefed about the aim of the survey and of course confidentiality of their responses.

3.5 Questionnaire Development

In order to develop questionnaire for this research, previous studies have been reviewed and used while preparing the items of the questionnaire. The questionnaire is drawn up according to recent researches in the literature and represented in form of multiple choice questions, easy to understand, unbiased and direct.

The questionnaire has two distinctive section:

1. Questions measuring scale items: 5- point Likert point scale was used to measure them, which ranges from 1 (strongly disagree) to 5 (strongly agree).
2. Demographic questions: Gender, Age, Educational level and Income.

Scales have been carefully chosen from various empirical studies. Three items related to Purchase Intention were obtained from (D. A. Aaker, 1996)&(Gillani et al, (2013); Three items of Brand Image from Davis et al (2009); Four items of Product Quality from Frings (2005)& Garvin (1988)& Scorpio (2000); four items of Product Design from Littrell (1995)&(May, 1971); Four items assessing Brand Name from foster (2000)& D. A. Aaker (1996)& chestnut (1978); four items concerning Store

Environment is from Evans(1996)& Mliliman (1982); four items of Service Quality from Mittal (1996)&(Lau, et al., 2006); 3 items of Promotion from (Evans, 1996)&(May, 1971)&(Maloney, 1999); 4 items of Price from (foster, 2000).

Table1: Survey Scales and Sources

Survey Scales	Source
Purchase Intention	(D. A. Aaker, 1996) & (Gillani et al.,2013)
Brand Image	(Davis et al.,2009)
Product Quality	(Frings, 2005)&(Garvin, 1988)&(Scorpio, 2000)
Design	(Littrell, 1995)&(May, 1971)
Brand Name	(foster, 2000)&(D. A. Aaker, 1996)&(chestnut, 1978)
Store Environment	(Evans, 1996)&(Mliliman, 1982)
Service Quality	(Mittal, 1996)&(Lau, et al., 2006).
Promotion	(Evans, 1996)&(May, 1971)&(Maloney, 1999)
Price	(foster, 2000)

3.6 Data Analysis

In order to run the statistical analysis, SPSS statistical software was employed for the sake of inspecting the “impact of brand image on customers’ purchase intention”. In order to compare the means of two independent groups regarding their realization toward scales of study and determine whether significant differences exist among them or not, Independent Sample T-test statistics was run. The other test that has been undertaken was “Analysis of Variances” or “One-Way Anova”. It investigates to see if there are any statistically significant differences between means of variables with more than two levels or groups of study according to their perception for each item of the questionnaire. T-test and One-Way Anova are quite similar and are run to check

differences between and among group means. Multiple Regression Analysis was also carried out to investigate the relationships between variables. Regression examined the impact of Brand image, Promotion, Product quality, Price, Store environment, Service quality, Brand name and Product design on Customers' purchase intention.

3.7 Contribution of the Study

This study revealed the significant impact of brand image, product quality, price, promotion, store environment and design on the purchasing decision of costumers in clothing sector. Having this perception about reasons which might encourage customers to go for a certain brand in a competitive market, will be a tremendous help for marketers and managers to further understand how these variables affect the decision making of costumers and plan accordingly. Marketing Managers will have the opportunity to better posit their branding, pricing and advertising strategy to capture the correct target market and consequently boost their sales.

Chapter 4

ANALYSES AND DISCUSSION OF EMPIRICAL RESULTS

4.1 Introduction

This chapter provides detailed and in depth analyses of the participants' responses to the research questions. As it was pointed out in the previous chapter, a total number of 300 responses were taken into account. The respondents study at Eastern Mediterranean University, Famagusta city of Turkish Republic of Northern Cyprus, in spring semester of 2017-2018 Academic Year. The population were targeted in the form of convenience sampling format within boundary of the campus and questionnaires were distributed among them.

4.2 Data Analysis Procedure

The comprehensive analysis and final results of the empirical study are demonstrated in this chapter. Demographic aspects of participants have been demonstrated through frequency analysis. In order to see if there are any significant differences among the means of two independent groups regarding their realization of the scales, Independent sample T-test statistics was carried out. "Analysis of Variances" or "One-Way Anova" has been undertaken to investigate if there exist any statistically significant differences between means of variables with more than two groups based on their perception towards the items. T-test and One-Way Anova are basically similar and are conducted to spot differences between and among group means.

Multiple Regression Analysis was carried out to investigate the relationships between variables. According to Churchill (1985) regression analysis is “the strategy used to generate a formula that shows the requirements factors to one or more forecaster factors which are held set at numerous levels.”

4.3 Findings of Preliminary Tests

4.3.1 Reliability Test

In order to assess the reliability of each scale, Cronbach’s alpha test was run. Results show that Cronbach’s alpha coefficient for all the variables are greater than alpha threshold which is 0.6 (Nunnally, J. C ,1978).

Table 2: Results of Reliability Test

scale	Item	Alpha
Purchase Intention	I prefer to buy Koton products compared to other brands in the market. I willingly suggest other people to purchase Koton products. I plan to buy Koton products in future.	0.841
Brand Image	Compared to the alternative brands, Koton offer superior quality. Koton brand has a renowned history. Customers can assuredly confide in Koton future performance quality.	0.688
Product Quality	Compared to its alternative brands, Koton is far more long lasting. Koton makes use of natural clothing materials. Koton uses wide variety of colors in its products. Brand presents highly utilitarian quality.	0.857
Design	Extensive variety of designs has been offered by Koton. I found Koton designs appropriate for me. Wide range of distinguished designs is being offered by Koton. Koton always presents stylish and modish designs.	0.759
Brand Name	Koton is a well-known brand. Koton name and image draw my attention and tempt me to purchase. No matter the price, I always pick Koton brand. Koton brand is an embodiment of my personality.	0.699
Store Environment	Koton stores are well-located. enough outlets are provided by Koton. Koton displays dazzling interior design. beautiful colors and impressive music are used inside Koton stores.	0.784
Service Quality	Koton hires well trained Salesclerks for its stores. Koton salesclerks always assist readily and willingly. Salesclerks' behaviors and manners are friendly and appropriate. Koton Salesclerks appearance are always tidy and orderly.	0.704
Promotion	I found Koton ads wonderful. Koton ads induces me to purchase. Koton stores have fetching window displays.	0.665
Price	Rise in price does not impede me to buy. Koton products are worth the price. Koton offers reasonable prices. compared to alternative existing brands, Koton prices are low.	0.745

4.3.2 Validity Test

Pearson Product-Moment Correlation Coefficient was computed in order to figure out the linear correlation between scales. Results reveal that all the variables are correlated with each other at significance level of less than 0.01.

Table 3: Results of Correlations

Variable	1	2	3	4	5	6	7	8	9
1. Purchase intention	(1)								
2. Brand image	.789**	(1)							
3. Product quality	.315**	.247**	(1)						
4. Design	.611**	.599**	.162**	(1)					
5. Brand name	.651**	.584**	.181**	.533**	(1)				
6. Store environment	.438**	.341**	.240**	.296**	.305**	(1)			
7. Service quality	.397**	.338**	.262**	.389**	.362**	.188**	(1)		
8. Promotion	.474**	.429**	.206**	.367**	.356**	.380**	.233**	(1)	
9. Price	.627**	.529**	.157**	.433**	.534**	.350**	.283**	.427**	(1)
Mean	4.11	3.82	3.8	3.89	3.52	3.79	3.76	3.72	3.72
Std. Deviation	0.622	0.571	0.836	0.626	0.544	0.694	0.63	0.642	0.531

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

4.4 Analyses and Findings

4.4.1 Analysis of Demographic Characteristics of respondents

In this section, frequency table which demonstrate the statistical analysis of demographic variables are being provided. The demographic variables are: gender, age, level of education and income. Results of analysis of these variables according to Table 4 are explained below:

- I. The first part of Table 1, shows the frequency analysis of participants regarding their gender. The total number of participants is 300. The percentage of female respondents is 64 % which means 192 out of 300 are females and the remaining 36% are males (108 out of 300).

- II. Second part of the table revealed that, 162 of the respondents, who make up the majority, are 18-28 years old (54%), followed by 123 respondents belonging to age group of 29-39 years old (41%). Only 15 people formed age group of 40-50 years old (5%).
- III. The acquired data shows that a large number of participants (94 %) are currently university students or they have university degrees. The remaining 6% have either high school degree or two years' technical school diploma.
- IV. The monthly income of 36.3 % of the respondents is less than 1000TL; 56.4% ranges between 1001-2500 TL and 7.3% earns between \$2501-\$5000 TL.

Table 4: Demographics Characteristics of Respondents

Groups of Study		Frequency	Percent	Valid %
Gender	female	192	64	64
	male	108	36	36
Age	(18-28) years old	162	54	54
	(29-39) years old	123	41	41
	(40-50) years old	15	5	5
Educational Level	Secondary/High School	7	2.33	2.33
	Two Years Technical School	11	3.67	3.67
	University & Over	282	94	94
Income	Less than 1000 TL (per month)	109	36.33	36.33
	1001-2500 TL (per month)	169	56.33	56.33
	2501-5000 TL (per month)	22	7.33	7.33

4.4.2 Descriptive Analysis of Likert Scale Questions

Table 2 shows descriptive analysis of the variables. There were 33 items related to different scales which were requested from respondents to answer, each ranging from 1 to 5. The results are stated below:

- The highest figure of means belongs to the item No. 1: “I prefer to buy Koton products compared to other brands in the market”. With ($M = 4.28$, $SD = 0.81$), which implies that the average respondents would like to buy Koton products when it comes to choosing between different brands of clothes.
- The lowest mean item is item No. 30: “Rise in price does not impede me to buy”, ($M = 2.2$, $SD = 0.73$); signifying that the average respondents disagree with it and any increase in price would hinder them to buy brand products.

Table 5: Descriptive Analysis of Likert Scale Items

Descriptive Statistics		N	Min	Max	Mean
1	I prefer to buy Koton products compared to other brands in the market.	300	1	5	4.3
2	I willingly suggest other people to purchase Koton products.	300	1	5	4.0
3	I plan to buy Koton products in future.	300	2	5	4.1
4	Compared to the alternative brands, Koton offer superior quality.	300	1	5	4.1
5	Koton brand has a renowned history.	300	2	5	3.7
6	Customers can assuredly confide in Koton future performance quality.	300	2	5	3.7
7	Compared to its alternative brands, Koton is far more long lasting.	300	1	5	4.0
8	Koton makes use of natural clothing materials.	300	1	5	3.3
9	Koton uses wide variety of colors in its products.	300	2	5	4.1
10	Brand presents highly utilitarian quality.	300	1	5	3.8
11	Extensive variety of designs has been offered by Koton.	300	2	5	4.0
12	I found Koton designs appropriate for me.	300	1	5	4.0
13	Wide range of distinguished designs is being offered by Koton.	300	1	5	3.8
14	Koton always presents stylish and modish designs.	300	1	5	3.8
15	Koton is a well-known brand.	300	2	5	4.2
16	Koton name and image always draw my attention and tempt me to purchase.	300	2	5	4.1
17	No matter the price, I always pick Koton brand.	300	1	5	3.0
18	Koton brand is an embodiment of my personality.	300	1	5	2.7
19	Koton stores are well-located.	300	1	5	3.9
20	enough outlets are provided by Koton.	300	1	5	3.7
21	Koton displays dazzling interior design.	300	2	5	3.8
22	beautiful colors and impressive music are used inside Koton stores.	300	2	5	3.7
23	Koton hires well trained Salesclerks for its stores.	300	2	5	3.8

Descriptive Statistics		N	Min	Max	Mean
24	Koton salesclerks always assist readily and willingly.	300	2	5	3.9
25	Salesclerks' behaviors and manners are friendly and appropriate.	300	2	5	3.8
26	Koton Salesclerks appearance are always tidy and orderly.	300	1	5	3.7
27	I found Koton ads wonderful.	300	2	5	3.9
28	Koton ads induces me to purchase.	300	1	5	3.6
29	Koton stores have fetching window displays.	300	1	5	3.7
30	Rise in price does not impede me to buy.	300	1	5	2.2
31	Koton products are worth the price.	300	2	5	4.2
32	Koton offers reasonable prices.	300	2	5	4.2
33	compared to alternative existing brands, Koton prices are low.	300	2	5	4.2

4.5 Multiple Regression Analysis

4.5.1 Results of Multiple Regression Analysis

Multiple Regression Analysis was conducted to explore or forecast any relationships between dependent and independent variables and figuring out the form of this relationship. Results of multiple regression analysis for the proposed model can be seen in figure 2:

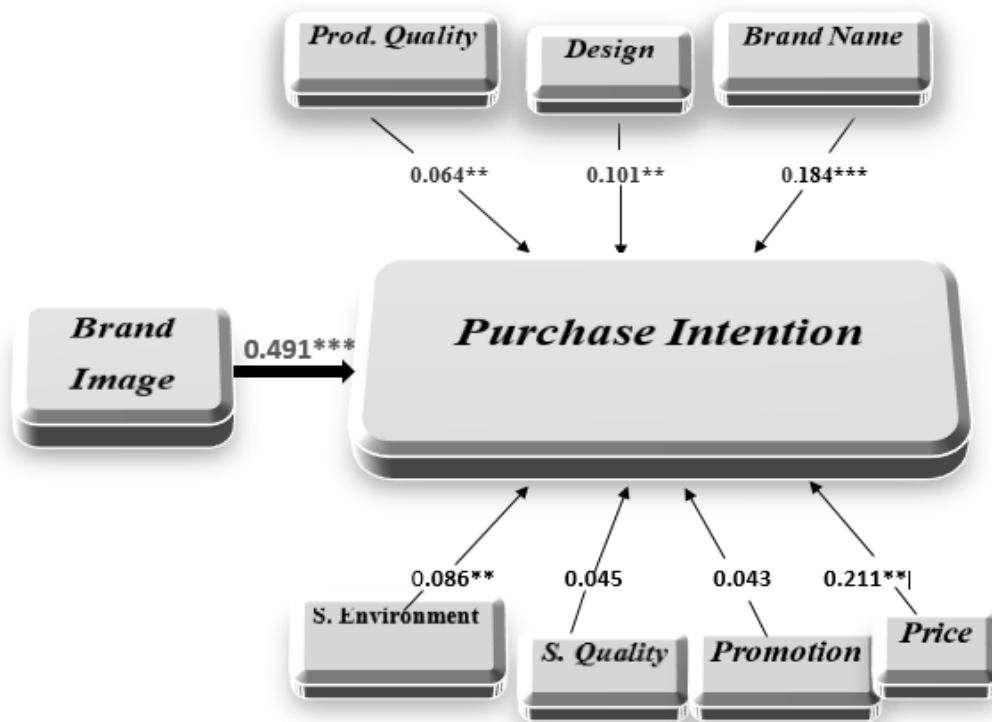


Figure 2. Results of Hypotheses Test

Based on the results of hypothesis testing (table 6) except for service quality and promotion, the rest of the factors are found to have statistically significant effects on customers' purchase intention, that is:

1. Brand Image ($\beta=0.491$, $p<0.05$) with the greatest contribution of 49% in the model has a positive significant relationship with purchase intention, accordingly the research validates hypothesis 1: "Brand Image has a positive significant impact on customers' purchase intention".

Durrani, Godil, Baig, Sajid (2015) carried out a study on the "Impact of Brand Image on Buying Behavior among Teenagers". Their results showed that teenagers buying behavior is correlated and influenced by brand image. Their findings support hypothesis one of this study and is in congruence with the findings of the research.

2. Product Quality with $\beta= (0.064)$ and ($p<0.05$) has a statistically significant relationship with purchase intention. The positive effect of quality on intention

to purchase is evident, hence hypothesis 2 is supported: “Product Quality has a statistically positive significant impact on customers’ purchase intention”.

Yaseen, Tahira, Gulzar, Anwar (2011) carried out a research on the “Impact of Brand Awareness, Perceived Quality and Customer Loyalty on Brand Profitability and Purchase Intention: “A Resellers’ View”. Their findings demonstrated that product quality significantly influences the purchase intention of the customers, which supports the hypothesis two of this study and is in consonance with outcomes of this study.

3. Design ($\beta=0.101$, $p<0.05$) demonstrates to have a statistically significant and positive relation with customers’ purchase intention, so the findings supports hypothesis 3: “Design has a statistically positive significant impact on customers’ purchase intention”.

Chen and lin (2018) undertook a study on the “Correlations among Product Design, Statistics Education, and Purchase Intention – A Case of Toy Industry”. According to their final results, product design shows positive and significant correlations with purchase intention, which is in consonance with the findings of the present study and supports hypothesis three.

4. Brand Name with $\beta= (0.184)$ and ($p<0.05$) shows to have a statistically significant and positive relationship with customers’ purchase intention, therefore hypothesis 4 is supported: “Brand Name has a statistically positive significant impact on customers’ purchase intention”.

Hasan (2008) carried out a study on “Influence of Brand Name on Consumer Decision in Car Choice”. Results of the study revealed a direct positive correlation between the brand name and customers’ purchase intention. His findings are aligned with findings of the present study and reinforces hypothesis 4.

5. Store Environment ($\beta=0.086$, $p<0.05$) reveals a positive and statistically significant relationship with customers' buying intention; as a result, it backs up hypothesis 5: "Store Environment has a statistically positive significant impact on customers' purchase intention".

Assunção, S. Faria, Carvalho, Ferreira (2014) did a study on "The impact of store environment on shopping behavior and loyalty". According to the outcome of their research, the ambient conditions and stores' layout have a positive effect on the customers' intention to buy Espresso's Coffee. Their findings back up hypothesis 5 of this study and supports it.

6. Service Quality ($\beta=0.045$, $p>0.05$) and Promotion ($\beta=0.043$, $p>0.05$) showed no statistically significant impact on customers' purchase intention; Hence, hypothesis 6,7 are not supported: "Service quality and promotion have statistically positive significant impact on customers' purchase intention".

Arslan and Zaman (2014) did a research on the "Impact of Brand Image, Service Quality and price on Consumer Purchase Intention: A Study of Retail Store in Pakistan". Their results reveal the significant positive relationship between service quality and consumer purchase intention. The results are not in congruent with the findings of this study and do not support it.

Ye and Zhang (2014) underwent a study on the "Sales Promotion and Purchasing Intention: Applying the Technology Acceptance Model in Consumer-to-Consumer Marketplaces". Their findings revealed that promotion has a significant and direct impact on their purchasing intention, which is not aligned with outcomes of the present study and does not keep up with it.

7. Price with ($\beta=0.211$, $p<0.05$) exhibits statistically significant relationship with purchase intention, so this result gives validation in favor of hypothesis 8:

“Price has a statistically significant impact on customers’ purchase intention”.

Arslan and Zaman (2014) did a research on “Impact of Brand Image, Service Quality and price on Consumer Purchase Intention: A Study of Retail Store in Pakistan”. Their findings demonstrated that there exists insignificant relationship between price and consumer purchase intention. The results also signified that consumers in large retail stores did not much care about prices because they believe that the stores charge reasonable and quite fair prices. Their findings do not support the results of this study and is not in consonance with it.

Table 6: Results of Multiple Regression Analysis

Scales	β	t	Sig.	Hypotheses
Brand Image	.491	10.547	.000	H1: Supported
Product Quality	.064	2.694	.007	H2: Supported
Design	.101	2.545	.011	H3: Supported
Brand Name	.184	3.990	.000	H4: Supported
Store Environment	.086	2.852	.005	H5: Supported
Service Quality	.045	1.339	.182	H6: Not Supported
Promotion	.043	1.268	.206	H7: Not Supported
Price	.211	4.680	.000	H8: Supported

β for Constant was found to be(-.482)with (t=-2.78,sig =.006)

According to the results of multiple regression analysis and model summary, the regression equation which is fit for this model has been formulated as below:

$$PI = -.482 + .491BI + .064PQ + .101D + .184BN + .086SE + .045SQ + .043P + .211Price$$

4.5.2 Model Summary

Model summary shows a correlation coefficient ($R = 0.862$), which indicates a high degree of correlation between dependent and independent variables of the study.

Table 7: Model Summary

Model Summary			ANOVA			
R	R Square	Adj R Squ	df	Mean Square	F	Sig.
.862	.743	.736	(8,291)	10.750	105.317	.000 ^b

$R^2 = 0.743$ indicates that the model can explain 74% of changes in the output variable based on the variations in the input variables. Strictly speaking, 74% of the variation in the output, namely, purchase intention, can be explained by the input variables which are Brand image, Product quality, Product design, Brand name, Store environment and price. The overall fit of model to predict the outcome variable with respect to $F(8,291) = 105.317$ and ($P\text{-value} = 0.000$) is evident.

4.6 Independent Sample T-Test

Independent sample t-test was conducted to find out if there are any statistically significant differences between male and female attitudes toward items of the study. As it is shown in Table 6, T-Test analysis reveals that there exist statistically considerable differences between Male and Female approaches regarding the following items:

1. Item No1: "I prefer to buy Koton products compared to other brands in the market", with ($t(163.36) = 3.402$, $\text{sig} = 0.001$) it shows that there exist statistically considerable differences among female ($M = 4.41$, $SD = 0.664$) and male ($M = 4.05$, $SD = 0.98$) respondents' attitude toward the item.
2. Item No 2: "I willingly suggest other people to purchase Koton products", with ($t(298) = 2.39$, $\text{sig} = 0.017$). Statistically considerable distinction among female

(M=4.07, SD=0.631) and male (M=3.88, SD=0.693) respondents' attitude toward related item is evident.

3. Item No 3: "I plan to buy Koton products in future", ($t(298) = 3.094$, $\text{sig} = 0.002$). Statistically considerable distinction among female (M=4.15, SD=0.633) and male (M=3.91, SD=0.691) respondents' attitude toward related item is evident.
4. Item No 4: "Compared to the alternative brands, Koton offers superior quality", ($t(298) = 3.504$, $\text{sig} = 0.001$). there is statistically considerable distinction among female (M=4.22, SD=0.642) and male (M=3.92, SD=0.833) respondents' attitude toward related item.
5. Item No 6: "Customers can assuredly confide in Koton future performance quality", ($t(197.74) = 3.158$, $\text{sig} = 0.002$). there is statistically considerable distinction among female (M=3.79, SD=0.710) and male (M=3.49, SD=0.815) respondents' attitude toward the item.
6. Item No 7: "Compared to its alternative brands, Koton is far more long lasting", ($t(298) = 12.264$, $\text{sig} = 0.000$). statistically considerable distinction among (M=4.40, SD=0.671) and male (M=3.35, SD=0.777) respondents' attitude toward the related item is evident.
7. Item No 8: "Koton makes use of natural clothing materials", ($t(274.628) = 11.851$, $\text{sig} = 0.000$). The results reveals statistically considerable distinction among female (M=3.77, SD=1.024) and male (M=2.53, SD=0.767) respondents' attitude toward the mentioned item.
8. Item No 9: "Koton uses wide variety of colours in its products", ($t(298) = 13.297$, $\text{sig} = 0.000$). It demonstrates that there is statistically considerable

distinction among female ($M=4.51$, $SD=0.702$) and male ($M=3.33$, $SD=0.785$) respondents' attitude toward the stated item.

9. Item No 10: "Brand presents highly utilitarian quality", ($t(298) = 13.236$, $sig = 0.000$). Statistically considerable distinction among female ($M=4.24$, $SD=0.861$) and male ($M=2.89$, $SD=0.835$) respondents' attitude toward the item is evident.
10. Item No 12: "I found Koton designs appropriate for me", ($t(196.95) = 2.575$, $sig = 0.011$). Statistically considerable distinction among female ($M=4.05$, $SD=0.669$) and male ($M=3.82$, $SD=0.771$) respondents' perception toward the item is shown.
11. Item No 14: "Koton always presents stylish and modish designs.", ($t(298) = 2.608$, $sig = 0.010$). Statistically considerable distinction among female ($M=3.93$, $SD=0.859$) and male ($M=3.65$, $SD=0.940$) respondents' attitude toward related item is evident.
12. Item No 15: "Koton is a well-known brand.", ($t(298) = 2.210$, $sig = 0.028$). Statistically considerable distinctions among attitude of females ($M=4.26$, $SD=0.690$) and males ($M=4.07$, $SD=0.720$) is noticeable.
13. Item No 16: "Koton name and image always draw my attention and tempt me to purchase.", ($t(298) = 2.506$, $sig = 0.013$). Statistically considerable distinction among female ($M=4.22$, $SD=0.736$) and male ($M=3.99$, $SD=0.837$) respondents' attitude toward the mentioned item is discernible.
14. Item No 21: "Koton displays dazzling interior design.", ($t(190.044) = 2.531$, $sig = 0.012$). Statistically considerable distinction among female ($M=3.91$, $SD=0.774$) and male ($M=3.64$, $SD=0.932$) respondents' attitude toward stated item is observable.

15. Item No 22: “beautiful colours and impressive music are used inside Koton stores.”, (t (193.01) = 2.627, sig = 0.009). Statistically considerable distinction among female (M=3.83, SD=0.770) and male (M=3.56, SD=0.910) respondents’ attitude toward the item is evident.
16. Item No 23: “Koton hires well trained Salesclerks for its stores.”, (t (209.453) = 3.303, sig = 0.001). Statistically considerable distinction among female (M=3.89, SD=0.861) and male (M=3.53, SD=0.922) respondents’ attitude towards the stated item is noticeable.
17. Item No 24: “Koton salesclerks always assist readily and willingly.”, (t (298) = 2.240, sig = 0.026). There exists statistically considerable distinction among female (M=3.95, SD=0.836) and male (M=3.72, SD=0.841) respondents’ attitude towards this item.
18. Item No 25: “Salesclerks' behaviours and manners are friendly and appropriate.”, (t (298) = 2.153), (sig = 0.032). There is statistically considerable distinction among female (M=3.84, SD=0.825) and male (M=3.62, SD=0.872) respondents’ attitude towards the mentioned item.
19. Item No 26: “Koton Salesclerks appearance are always tidy and orderly.”, (t (194.19) = 3.506), (sig = 0.001). Statistically considerable distinction among female (M=3.80, SD=0.801) and male (M=3.43, SD=0.939) respondents’ perception toward the mentioned item is evident.
20. Item No 28: “Koton ads induces me to purchase.”, (t (200.691) = 2.356), (sig = 0.019). Statistically considerable distinction among female (M=3.70, SD=0.752) and male (M=3.47, SD=0.848) respondents’ attitude toward related item is perceptible.

21. Item No 29: “Koton stores have fetching window displays.”, ($t(191.251) = 2.634$), $sig = 0.009$). There is statistically considerable distinction among female ($M=3.79$, $SD=0.867$) and male ($M=3.48$, $SD=1.037$) respondents’ perception toward the stated item.

Based on the results derived from mean analysis of gender groups in the study, it can be inferred that statistically significant differences have been observed between males’ and females’ intention to purchase regarding the brand image. That is, female costumers have revealed to have higher intention to purchase with regard to brand image, compared to their male counterparts.

The aforementioned findings have demonstrated to be in support of hypothesis 9 of the study. Hypothesis 9 proposes that: There exist statistically significant differences between females’ and males’ intention to purchase regarding brand image; and the T-test results reinforce the hypothesis and support it. As a consequence, it can be concluded that there exist enough evidences to support hypothesis 9.

Riaz (2015) carried out a study on the “Impact of Brand Image on Consumer Buying Behavior in Clothing Sector: A Comparative Study between Males and Females of Central Punjab (Lahore) And Southern Punjab (Multan)”. He ran a T-test to compare effect of brand image on costumers’ buying behavior between males and males. His findings showed that male costumers’ buying behavior is more influenced by brand image compared to female costumers’. His results are not in congruent with the findings of this study and do not support it.

Also Alhidari and Almeshal undertook a study on the “Determinants of Purchase Intention in Saudi Arabia: A Moderating Role of Gender”. Their findings revealed no significant differences between male and female respondents regarding the impact of brand on their purchase intention. Their results do not support the findings in this study.

Table 8: Independent Samples T-Test

<i>Independent Samples T-Test</i>						
<i>No.</i>	<i>Item</i>	<i>F</i>	<i>Sig</i>	<i>T</i>	<i>df</i>	<i>Sig. (2-tailed)</i>
1	I prefer to buy Koton products compared to other brands in the market.	6.40	0.01	3.40	163.36	0.001
2	I willingly suggest other people to purchase Koton products.	0.93	0.34	2.39	298.00	0.017
3	I plan to buy Koton products in future.	0.06	0.80	3.09	298.00	0.002
4	Compared to the alternative brands, Koton offer superior quality.	2.43	0.12	3.50	298.00	0.001
5	Koton brand has a renowned history.	0.68	0.41	1.57	298.00	0.117
6	Customers can assuredly confide in Koton future performance quality.	9.72	0.00	3.16	197.74	0.002
7	Compared to its alternative brands, Koton is far more long lasting.	1.74	0.19	12.26	298.00	0.000
8	Koton makes use of natural clothing materials.	14.10	0.00	11.85	274.63	0.000
9	Koton uses wide variety of colors in its products.	3.19	0.08	13.30	298.00	0.000
10	Brand presents highly utilitarian quality.	2.21	0.14	13.24	298.00	0.000
11	Extensive variety of designs has been offered by Koton.	0.77	0.38	1.10	298.00	0.270
12	I found Koton designs appropriate for me.	6.04	0.01	2.58	196.95	0.011
13	Wide range of distinguished designs is being offered by Koton.	3.33	0.07	1.62	298.00	0.105
14	Koton always presents stylish and modish designs.	5.63	0.02	2.54	205.66	0.012
15	Koton is a well-known brand.	2.00	0.16	2.21	298.00	0.028
16	Koton name and image always draw my attention and tempt me to purchase.	0.38	0.54	2.51	298.00	0.013
17	No matter the price, I always pick Koton brand.	0.07	0.80	1.65	298.00	0.100
18	Koton brand is an embodiment of my personality.	0.04	0.84	0.57	298.00	0.568
19	Koton stores are well-located.	1.00	0.32	1.66	298.00	0.099

20	enough outlets are provided by Koton.	0.52	0.47	1.52	298.00	0.129
21	Koton displays dazzling interior design.	13.62	0.00	2.53	190.04	0.012
22	beautiful colors and impressive music are used inside Koton stores.	9.09	0.00	2.63	193.01	0.009
23	Koton hires well trained Salesclerks for its stores.	6.43	0.01	3.30	209.45	0.001
24	Koton salesclerks always assist readily and willingly.	1.78	0.18	2.24	298.00	0.026
25	Salesclerks' behaviors and manners are friendly and appropriate.	2.33	0.13	2.15	298.00	0.032
26	Koton Salesclerks appearance are always tidy and orderly.	10.36	0.00	3.51	194.19	0.001
27	I found Koton ads wonderful.	4.92	0.03	1.61	204.22	0.109
28	Koton ads induces me to purchase.	6.47	0.01	2.36	200.69	0.019
29	Koton stores have fetching window displays.	9.08	0.00	2.63	191.25	0.009
30	Rise in price does not impede me to buy.	0.06	0.81	1.27	298.00	0.205
31	Koton products are worth the price.	0.28	0.60	1.59	298.00	0.114
32	Koton offers reasonable prices.	3.52	0.06	1.35	298.00	0.178
33	compared to alternative brands, Koton prices are low.	2.95	0.09	1.00	298.00	0.319

4.7 Analysis of Variance (ANOVA)

The One-Way Analysis of Variance test has been carried out to see if there are any notable differences between the means of participant groups with more than two levels, regarding their perception toward items of scales.

4.7.1 ANOVA for Age Group

As Table 7 demonstrates, Anova test was run to see if there exist any considerable differences between means of age groups respecting the scales. Items with significant differences are mentioned as follow:

1. There exist statistically significant differences between age groups concerning item No.1 “I prefer to buy Koton products compared to other brands in the market”. ($F(2,297) = 6.939$, $sig = 0.001$). Post hoc test between groups

regarding item 1 indicated that statically significant difference between age group 18-28 (M=4.43, SD= 0.712) and 29-39 (M=4.07, SD= 0.851) (sig= 0.001) is obvious.

2. 2. There exist statistically significant differences between age groups concerning item No.4 “Compared to the alternative brands, Koton offer superior quality” (F (2,297) = 6.217, sig = 0.002). Post hoc test between groups regarding item 4 indicated that the age group 18-28 (M=4.23, SD= 0.655) and 29-39 (M=3.93, SD= 0.755) reveal to have statically significant differences (sig= 0.002).
3. Item No.5 “Koton brand has a renowned history”. (F (2,297) = 4.744, sig = 0.009). Post hoc test between groups regarding item 5 indicated that there is statistically significant difference between the age group 18-28 (M=3.78, SD= 0.669) and 29-39 (M=3.53, SD= 0.689) (sig= 0.007).
4. Item No.7 “Compared to its alternative brands, Koton is far more long lasting.”. (F (2,297) = 4.476, sig = 0.012). Post hoc test between groups regarding item 7 revealed that the age group 18-28 (M=4.14, SD= 0.884) and 29-39 (M=3.85, SD= 0.830) reveal to have statically significant differences (sig= 0.012).
5. Item No.9 “Koton uses wide variety of colors in its product.”. (F (2,297) = 3.036, sig = 0.050). Post hoc test between groups regarding item 9 indicated that the age group 18-28 (M=4.19, SD= 0.888) and 29-39 (M=3.93, SD= 0.951) demonstrated to have statically significant difference (sig= 0.043).
6. Item No.10 “Brand presents highly utilitarian quality”. (F (2,297) = 3.256, sig = 0.040). Post hoc test between groups regarding item 10 indicated that the age group 18-28 (M=3.90, SD= 1.017) and 29-39 (M=3.59, SD= 1.093) reveal to have Statically significant differences (sig= 0.036).

7. Item No.11: “Extensive variety of designs has been offered by Koton”. (F (2,297) = 9.466, sig = 0.000). Post hoc test between groups regarding item 11 indicated that there exist statistically significant differences between age groups 18-28 (M=4.17, SD= 0.671) and 29-39 (M=3.78, SD= 0.805) (sig= 0.000).
8. Item No.12 “I found Koton designs appropriate for me.”. (F (2,297) = 5.533, sig = 0.004). Post hoc test between groups regarding item 12 indicated that there are statistically significant differences between age groups 18-28 (M=4.09, SD= 0.648) and 29-39 (M=3.81, SD= 0.717). Statically significant difference between the two groups (sig= 0.003) is obvious.
9. 9.Item No.13 “Wide range of distinguished designs is being offered by Koton”. (F (2,297) = 3.495, sig = 0.032). Post hoc test between groups regarding item 13 indicated that there are statistically significant differences between age group 18-28 (M=3.88, SD= 0.859) and 29-39 (M=3.60, SD= 0.912) (sig= 0.024).
10. Item No.14 “Koton always presents stylish and modish designs”. (F (2,297) = 4.757, sig = 0.009). Post hoc test between groups regarding item 14 indicated that the age group 18-28 (M=3.97, SD= 0.830) and 29-39 (M=3.64, SD= 0.924) show to have statically significant differences (sig= 0.006).
11. Item No.15 “Koton is a well-known brand” (F (2,297) = 4.632, sig = 0.010). Post hoc test between groups regarding item 15 indicated that the age group 18-28 (M=4.30, SD= 0.660) and 29-39 (M=4.05, SD= 0.723) reveal to have Statically significant differences (sig= 0.007).
12. Item No.16 “Koton name and image always draw my attention and tempt me to purchase” (F (2,297) = 4.743, sig = 0.009). Post hoc test between groups

regarding item 16 indicated that there exist statistically significant differences between age groups 18-28 (M=4.25, SD= 0.734) and 29-39 (M=3.98, SD= 0.804) (sig= 0.008) is obvious.

13. Item No.25 “Salesclerks' behaviors and manners are friendly and appropriate” (F (2,297) = 5.225, sig = 0.006). Post hoc test between groups regarding item 25 indicated that the age groups 18-28 (M=3.90, SD= 0.782) and 29-39 (M=3.61, SD= 0.884) reveal to have statically significant differences (sig= 0.011).

14. Item No.26 “Koton Salesclerks appearance are always tidy and orderly” (F (2,297) = 3.243, sig = 0.040). Post hoc test between groups regarding item 26 confirms that the age group 18-28 (M=3.78, SD= 0.847) and 29-39 (M=3.53, SD= 0.881) show to have statically significant differences (sig= 0.037).

15. Item No.27 “I found Koton ads wonderful” (F (2,297) = 4.678, sig = 0.010). Post hoc test between groups regarding item 27 reveals that there are statistically significant differences between age groups 18-28 (M=3.93, SD= 0.701) and 29-39 (M=3.72, SD= 0.795) (sig= 0.044). Also there exist statistically significant differences between age group 29-39 (M=3.72, SD= 0.795) and 40-50 (M=4.20, SD= 0.414) (sig= 0.042).

16. Item No.31 “Koton products are worth the price” (F (2,297) = 8.250, sig = 0.000). Post hoc test between groups regarding item 31 indicated that the age groups 18-28 (M=4.35, SD= 0.634) and 29-39 (M=4.02, SD= 0.659) confirm existence of statistically significant differences between the two groups (sig= 0.000).

17. Item No.32 “Koton offers reasonable prices” (F (2,297) = 4.181, sig = 0.016). Post hoc test between groups regarding item 32 confirmed that the age groups

18-28 (M=4.34, SD= 0.632) and 29-39 (M=4.11, SD= 0.692) demonstrate to have statically significant differences (sig= 0.014).

18. Item No.33 “compared to alternative existing brands, Koton prices are low” (F (2,297) = 4.976, sig = 0.007). Post hoc test between groups regarding item 33 indicated that there exist statistically significant differences between age group 18-28 (M=4.33, SD= 0.669) and 29-39 (M=4.07, SD= 0.776) (sig= 0.006).

Based on the results derived from analysis of mean differences between age groups in the study, it can be inferred that statistically significant differences have been perceived between different age groups’ intention to purchase regarding the brand image. That is, the age group 18-28 have revealed to have higher intention to purchase with regard to brand image, compared to the age group 29-39.

The aforementioned findings have demonstrated to be in support of hypothesis 10 of the study. Hypothesis 10 proposes that: There exist statistically significant differences between age groups’ intention to purchase regarding brand image; and the Anova results reinforce the hypothesis and support it. As a consequence, it can be concluded that there exist enough evidences to support hypothesis 10.

Table 9: ANOVA for Age Group

ANOVA						
Dependent Variable		F	Sig.	AGE GROUP		Sig.
1	I prefer to buy Koton products compared to other brands in the market.	6.94	.001	(18-28) years old	(29-39) years old	.001
				(40-50) years old	(18-28) years old	.902
					(29-39) years old	.455
2	I willingly suggest other people to purchase Koton products.	1.16	.314	(18-28) years old	(29-39) years old	.399
				(40-50) years old	(18-28) years old	.851
					(29-39) years old	.514
3	I plan to buy Koton products in future.	2.36	.096	(18-28) years old	(29-39) years old	.164
				(40-50) years old	(18-28) years old	.288
					(29-39) years old	.768
		6.22	.002	(18-28) years old	(29-39) years old	.002

4	Compared to the alternative brands, Koton offer superior quality.			(40-50) years old	(18-28) years old	.983
					(29-39) years old	.369
5	Koton brand has a renowned history.	4.74	.009	(18-28) years old	(29-39) years old	.007
				(40-50) years old	(18-28) years old	.599
					(29-39) years old	.922
6	Customers can assuredly confide in Koton future performance quality.	1.92	.149	(18-28) years old	(29-39) years old	.130
				(40-50) years old	(18-28) years old	.995
					(29-39) years old	.733
7	Compared to its alternative brands, Koton is far more long lasting.	4.48	.012	(18-28) years old	(29-39) years old	.012
				(40-50) years old	(18-28) years old	.966
					(29-39) years old	.290
8	Koton makes use of natural clothing materials.	2.10	.124	(18-28) years old	(29-39) years old	.160
				(40-50) years old	(18-28) years old	.429
					(29-39) years old	.906
9	Koton uses wide variety of colors in its products.	3.04	.050	(18-28) years old	(29-39) years old	.043
				(40-50) years old	(18-28) years old	.999
					(29-39) years old	.522
10	Brand presents highly utilitarian quality.	3.26	.040	(18-28) years old	(29-39) years old	.036
				(40-50) years old	(18-28) years old	.546
					(29-39) years old	.999
11	Extensive variety of designs has been offered by Koton.	9.47	.000	(18-28) years old	(29-39) years old	.000
				(40-50) years old	(18-28) years old	.683
					(29-39) years old	.526
12	I found Koton designs appropriate for me.	5.53	.004	(18-28) years old	(29-39) years old	.003
				(40-50) years old	(18-28) years old	.680
					(29-39) years old	.807
13	Wide range of distinguished designs is being offered by Koton.	3.50	.032	(18-28) years old	(29-39) years old	.024
				(40-50) years old	(18-28) years old	.808
					(29-39) years old	.851
14	Koton always presents stylish and modish designs.	4.76	.009	(18-28) years old	(29-39) years old	.006
				(40-50) years old	(18-28) years old	.760
					(29-39) years old	.792
15	Koton is a well-known brand.	4.63	.010	(18-28) years old	(29-39) years old	.007
				(40-50) years old	(18-28) years old	.849
					(29-39) years old	.707
16	Koton name and image always draw my attention and tempt me to purchase.	4.74	.009	(18-28) years old	(29-39) years old	.008
				(40-50) years old	(18-28) years old	.998
					(29-39) years old	.352
17	No matter the price, I always pick Koton brand.	2.37	.095	(18-28) years old	(29-39) years old	.092
				(40-50) years old	(18-28) years old	.983
					(29-39) years old	.520
18	Koton brand is an embodiment of my personality.	0.42	.657	(18-28) years old	(29-39) years old	.849
				(40-50) years old	(18-28) years old	.810
					(29-39) years old	.673
19	Koton stores are well-located.	0.67	.514	(18-28) years old	(29-39) years old	.548
				(40-50) years old	(18-28) years old	.776
					(29-39) years old	.975
20	enough outlets are provided by Koton.	1.05	.350	(18-28) years old	(29-39) years old	.645
				(40-50) years old	(18-28) years old	.608
					(29-39) years old	.379
21	Koton displays dazzling interior design.	1.05	.468	(18-28) years old	(29-39) years old	.434
				(40-50) years old	(18-28) years old	.957
					(29-39) years old	.963

22	beautiful colors and impressive music are used inside Koton stores.	0.62	.538	(18-28) years old	(29-39) years old	.506
				(40-50) years old	(18-28) years old	.979
					(29-39) years old	.954
23	Koton hires well trained Salesclerks for its stores.	0.59	.553	(18-28) years old	(29-39) years old	.888
				(40-50) years old	(18-28) years old	.653
					(29-39) years old	.533
24	Koton salesclerks always assist readily and willingly.	0.63	.534	(18-28) years old	(29-39) years old	.815
				(40-50) years old	(18-28) years old	.699
					(29-39) years old	.538
25	Salesclerks' behaviors and manners are friendly and appropriate.	5.23	.006	(18-28) years old	(29-39) years old	.011
				(40-50) years old	(18-28) years old	.133
					(29-39) years old	.806
26	Koton Salesclerks appearance are always tidy and orderly.	3.24	.040	(18-28) years old	(29-39) years old	.037
				(40-50) years old	(18-28) years old	.531
					(29-39) years old	1.000
27	I found Koton ads wonderful.	4.68	.010	(18-28) years old	(29-39) years old	.044
				(40-50) years old	(18-28) years old	.347
					(29-39) years old	.042
28	Koton ads induces me to purchase.	3.17	.043	(18-28) years old	(29-39) years old	.231
				(40-50) years old	(18-28) years old	.262
					(29-39) years old	.063
29	Koton stores have fetching window displays.	2.18	.115	(18-28) years old	(29-39) years old	.096
				(40-50) years old	(18-28) years old	.983
					(29-39) years old	.743
30	Rise in price does not impede me to buy.	1.57	.210	(18-28) years old	(29-39) years old	.187
				(40-50) years old	(18-28) years old	.996
					(29-39) years old	.775
31	Koton products are worth the price.	8.25	.000	(18-28) years old	(29-39) years old	.000
				(40-50) years old	(18-28) years old	.464
					(29-39) years old	.821
32	Koton offers reasonable prices.	4.18	.016	(18-28) years old	(29-39) years old	.014
				(40-50) years old	(18-28) years old	.488
					(29-39) years old	.994
33	compared to alternative existing brands, Koton prices are low.	4.98	.007	(18-28) years old	(29-39) years old	.006
				(40-50) years old	(18-28) years old	.557
					(29-39) years old	.936

*. The mean difference is sig at 0.05 level.

Chapter 5

DISCUSSION AND CONCLUSION OF THE STUDY

5.1 Discussion

This survey has been conducted in order to evaluating the effect of brand image on customers purchase intention. Although the main aim of the study was to figure out the impact of brand image on individuals' behavior toward purchasing brand products, the effect of some other factors have also been examined. Along with brand image seven other factors have been taken under consideration to construct a model in order to investigate customers' intention of purchasing. The hypotheses propose that positive significant relationship between purchase intention and each of eight factors exist. Consequently, analyzing the result of data collection reveals that six out of eight indicators have shown significant and positive relation with purchase intention.

5.2 Recommendations and Conclusion

Findings of the present study along with reference to the literature reviewed, demonstrated that purchase intention is significantly influenced by image of the brand. That is, brand image has found to be the most significant and effective factor which explains variances of purchase intention. The study indicates that the strong and effective brand image is an invaluable strategic tool to encourage and absorb individuals toward brand products and also help to enhance buying intention.

The study represented the overall view on the customers' purchase intention in clothing industry. Therefore, along with brand image, other factors like: price, product design, brand name, store environment, promotion, service and product quality have been taken under consideration. The results of analysis clearly disclose that there is statistically significant positive relationship between purchase intention and indicators like: price, design, brand name, product quality and store environment.

According to Tseng and Tsai (2011) customers use to form an image of the brand in their mind based on factors like price and quality of the product or service. The outcomes of the present study support the positive and significant impact of both factors (product quality and price) on purchase intention. Identically the importance of having stylish design and well-known brand name and its significant positive impact on customers buying intention has been supported by outcomes of the survey. Particularly, store environment like five other indicators plays an important role in impacting customers' purchase intention. The findings of the thesis indicated that service quality and promotion are statistically insignificant which implies that the effect of service quality and promotion on purchase intention is not statistically significant.

Describing it concisely, the overall results of this thesis approve that regarding apparel industry the customer's attitude toward specific brand products that is, purchase intention has been influenced by well-founded indicators such as: brand image, brand name, price, design, product quality, and store environment.

5.3 Limitations of the Study

Similar to any other research, this study inevitably faced different limitations.

First, this research is a small-scale study and the data collection was restricted within the Eastern Mediterranean University in the city of Famagusta in TRNC. Accordingly, it is significant to conduct further studies and try to reach out to other populations in other cities and countries.

The second limitation was that this study mainly focused on clothing sector, specifically “Koton Brand”. The same relationship and impact between brand image and customers’ purchase intention can be studied and tested among other clothing brands or in other sectors.

Third limitation might be that the sample of 300 is rather small. A large sample might produce better results. And finally, all studies are doomed to be limited in certain time and this study is not an exception. It was carried out in spring 17-18 and future researches may reach different results.

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APPENDIX

QUESTIONNAIRE

Thank you in advance for taking the time to complete this survey to help us investigate “The Impact of Brand Image on Customers’ Purchase Intention of Apparel (Clothing Products), in this case Koton Clothing Company. The survey will take you at most 10 to 15 min. Your correct and full responses will help us understand the topic. We respect your privacy and assure you that responses will be anonymous and confidential.

I. STAGE Please answer the following questions by marking the best response.

- (1) Strongly Disagree
- (2) Disagree
- (3) Neither Agree nor Disagree
- (4) Agree
- (5) Strongly Agree

Purchase Intention						
1	I prefer to buy Koton products compared other brands in the market.	1	2	3	4	5
2	I willingly suggest other people to purchase Koton products.	1	2	3	4	5
3	I plan to buy Koton products in future.	1	2	3	4	5
Brand Image						
4	Compared to alternative brands, Koton offer superior quality.	1	2	3	4	5
5	Koton brand has a renowned history.	1	2	3	4	5
6	we can assuredly confide in Koton future performance quality.	1	2	3	4	5
Product Quality						
7	Compared to other brands, Koton is far more long lasting.	1	2	3	4	5
8	Koton makes use of natural clothing materials.	1	2	3	4	5
9	Koton uses wide variety of colors in its products.	1	2	3	4	5
10	Brand presents highly utilitarian quality.	1	2	3	4	5
Design						
11	The brand provides wide variety of designs.	1	2	3	4	5
12	I found Koton designs appropriate for me.	1	2	3	4	5
13	Wide range of distinguished designs is being offered by Koton.	1	2	3	4	5
14	Koton always presents stylish and modish designs..	1	2	3	4	5
Brand Name						
15	Koton is a well-known brand.	1	2	3	4	5

16	Koton name and image draw my attention & tempt me to buy.	1	2	3	4	5
17	No matter the price, I always pick Koton brand.	1	2	3	4	5
18	Koton brand is an embodiment of my personality.	1	2	3	4	5
Store Environment						
19	Koton stores are well-located.	1	2	3	4	5
20	enough outlets are provided by Koton.	1	2	3	4	5
21	Koton displays dazzling interior design.	1	2	3	4	5
22	beautiful colors and impressive music are used in Koton stores	1	2	3	4	5
Service Quality						
23	Koton hires well trained Salesclerks for its stores.	1	2	3	4	5
24	Koton salesclerks always assist readily and willingly.	1	2	3	4	5
25	Salesclerks' behaviors and manners are friendly & appropriate.	1	2	3	4	5
26	Koton salesclerks appearance are always tidy and orderly.	1	2	3	4	5
Promotion						
27	I found Koton ads wonderful.	1	2	3	4	5
28	Koton ads induces me to purchase.	1	2	3	4	5
29	Koton stores have fetching window displays.	1	2	3	4	5
Price						
30	Rise in price does not impede me to buy.	1	2	3	4	5
31	Koton products are worth the price.	1	2	3	4	5
32	Koton offers reasonable prices.	1	2	3	4	5
33	compared to alternative existing brands, Koton prices are low.	1	2	3	4	5

II. STAGE- DEMOGRAPHIC

Gender Female () Male ()

Ages	Education Level
18-28	Primary School
29-39	Secondary/high School
40-50	University and over

How much is your disposable income after paying your bills?

Less than 1000 TL per month	1001-2500 TL per month
2501-5000 TL per month	Over 5001 TL per month