



AN ASSESSMENT OF BRAND LOYALTY, PERCEIVED QUALITY AND PRICE AS ANTECEDENTS OF PURCHASE DECISION: EVIDENCE FROM GHANA'S TEXTILE INDUSTRY

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ABSTRACT

Purpose: The main purpose of this study is to assess the effects of brand loyalty, perceived quality and perceived price on purchase decisions among buyers in Ghana's textile industry.

Design/Methodology/approach: The current study was quantitative in nature and involved gathering and analysis of cross-sectional data. The study gathered quantitative data from a representative sample of 500 customers from Accra, Ghana. Descriptive and inferential statistics were applied in analysing primary data. A structural equation modelling approach with IBM SPSS AMOS software was used to assess the nature of the nexus between the identified variables.

Findings: The findings suggested that the predictors: brand loyalty, perceived price, and perceived quality separately and jointly have a significantly positive effect on purchase decisions for Ghanaian textile products.

Practical Implications: This study has practical implications for using branding to gain a competitive advantage. Textiles firms using 'made in Ghana' branding, a good communication strategy on product quality can influence purchase intention and build brand loyalty among buyers.

Social Implications: The study's findings on the influence of cultural factors on purchase decisions can have important social implications. By understanding how social norms, values, and beliefs affect consumer behaviour, policymakers can develop policies and regulations that support sustainable and ethical practices in the textile industry.

Original Value: The novelty of this study lies in its investigation of the relationship between brand loyalty, perceived quality, price, and purchase decisions in the context of Ghana's textile industry. While there is some research on these factors in other industries and regions, there is a lack of comprehensive studies on how they affect purchase decisions in the textile industry in Ghana.

Keywords: *Brand loyalty. price. purchase decision. quality. textiles industry*



INTRODUCTION

At the global level, the textile and clothing sector has been recording huge gains in output rate, efficiency, service, and adaptability (Nouinou, 2023). The textile industry comes across as one of the most dominant across the ages (dos Santos et al., 2023; Helms, 2023), and arguably the most demanded product manufacturing industry in the world (Tseng et al., 2022). African textiles are growing in popularity as more and more people use them to make clothing. As a result, as many textile companies compete for customers' attention, the market is becoming more competitive. In Ghana, the patronage of African textiles has gained momentum over the past decade, consequently leading to an influx of a wide range of textile products to select from. This situation has obvious implications for consumer brand loyalty, quality and pricing concerns.

According to Huo et al. (2022), there is evidence in the literature which suggests that brand loyalty is strongly associated with customer purchase decisions. According to Bishnoi and Singh (2022), the availability of different brands influences consumers' decision to patronise a product. As a result, many locally produced textile materials have been counterfeited alongside inexpensive replicas from Asia and other regions due to African textiles' reputation as a popular brand. Thus, Ledikwe (2020) has proposed that brand differentiation is extremely important in luring and keeping clients in the apparel and textiles business. In this regard, it has been observed that a lot of Ghanaians are now using African textiles in almost all their garments. The question that arises is whether brand loyalty affects Ghanaian customers' decisions over which textiles to purchase. In terms of the relationship between product loyalty and purchasing choices for Ghanaians and consumers from other West African nations, a review of the literature to date establishes a major gap. Regrettably, much of the empirical research on the relationship between brand loyalty and purchasing intent has been conducted outside of Africa (Naeem & Sami, 2020; Erdumlu et al., 2017; Lakshmi et al., 2020; Ledikwe 2020). Perceived product quality has also been identified in empirical research as a critical element influencing purchasing decisions in a number of industries (Colamatteo et al., 2022; Aakko & Niinimaki, 2022).

Anecdotal data indicates that devoted customers are generally less concerned about price difficulties when a textile product is seen as having great value. For example, brand-loyal customers in the textiles industry are often unconcerned about a product's price (Erdumlu et al., 2017). That said, some recent empirical studies (Sigaard & Laitala, 2023; Turjo et al., 2023) from both developed and emerging economy settings suggest that irrespective of brand loyalty, price perception has dire implications for purchase decisions in the textiles industry since price increases negatively affect consumers' purchasing power. The purchase decision is conceptualised as the user's resolve to acquire a product for a specific purpose within a particular period (Chenting & Yue, 2020). Given the forgoing narrative, it can be suggested that purchase decisions can be influenced by key antecedents such as perceived quality, brand loyalty, price (Koech et al., 2023; Mustaghfirin & Ariyanti, 2023; Supiyandi et al., 2022; Walia & Kumar, 2022) as well as the quality of retail services and timing of delivery (Alrawad et al., 2023; Anbumathi et al., 2023). Domingos et al. (2022) have argued that purchase decision is associated with the consumer's purchase behaviour which subsequently leads to actual



purchase. Customers can also be influenced to engage in favourable purchase decisions when they perceive the high quality of a product (Bishnoi & Singh, 2022). In line with this position, Chenting and Yue (2020), and Naeem and Sami (2020) have posited that greater customer perceived quality more often than not leads to higher purchase decisions, and likewise, customers who perceive the product to be low quality do not return to repurchase the same brand.

There has been a consistent fall in the patronage of local Ghanaian textile products as a result of the influx of pirated and cheap foreign textiles from Asia into the Ghanaian market. Consumers are therefore having difficulty in differentiating local textiles from imitated ones. These foreign textiles carry the designs of Ghanaian prints, so uninformed buyers do have the wrong impression that these are made-in-Ghana textiles. This situation has resulted in reduced sales for Ghanaian textile products, which has further culminated in the greater number of textile firms getting out of business in Ghana. Given this scenario, it is very germane to embark on studies that investigate the key antecedents that can reignite increased demand for textiles made in Ghana, and thereby help to revive the local textile industry.

First and foremost, the findings of this inquiry are meant to assist policy makers (i.e., the government) in adopting regulatory measures and policies to forbid the importation of counterfeit and inexpensive foreign textiles in order to support the domestic textile industry in Ghana. Second, the study will contribute crucial data that will enable Ghanaian textile firms to better comprehend client expectations and fulfil their commitments. Finally, the outcomes of the current study will serve as a very important literature bank for future researchers who would want to conduct further studies into the application of branding strategies and their influences on consumer decision-making. The main objective of the investigation is to assess the effects of brand loyalty, perceived quality and perceived price on purchase decisions among buyers in Ghana's textile industry.

THEORIES UNDERPINNING THE STUDY

The current study draws its strength from the theory of planned behaviour (TPB) as propounded by Ajzen (1991). The author posits that behaviours are influenced by intentions, which are also determined mainly by these major dimensions: attitudes, subjective norms, and perceived behaviour. Purchase decision can be conceptualised as a consumer's predisposition and conviction to engage in a particular behaviour, which in this context is to purchase. We, therefore, propose that a consumer's purchase decision can be influenced by his/her attitude toward a brand, quality and price. In developing the theoretical framework that guides this study, brand loyalty, perceived quality, and price have been conceptualised as antecedents that influence a consumer's decision. To put it another way, people's intentions to buy textile products in Ghana can be influenced by their attitude towards local companies, perception of quality, and how much they are willing to pay. Again, the purchase decisions of Ghanaian textile buyers can be influenced by subjective norms within the society. That is to say, the value that individuals place on textiles in Ghana, in terms of quality and pricing is informed by social pressures or whether most people approve or disapprove of the behaviour. Most Ghanaians would form purchase decisions on textiles in terms of whether their reference groups



think they should engage in a normative behaviour, rather than their subjective predispositions. The conceptual model for the current study has been framed on the above theoretical position. Therefore, brand loyalty, perceived quality and perceived price are deemed to be antecedent factors that influence purchase decisions in the textile industry in Ghana.

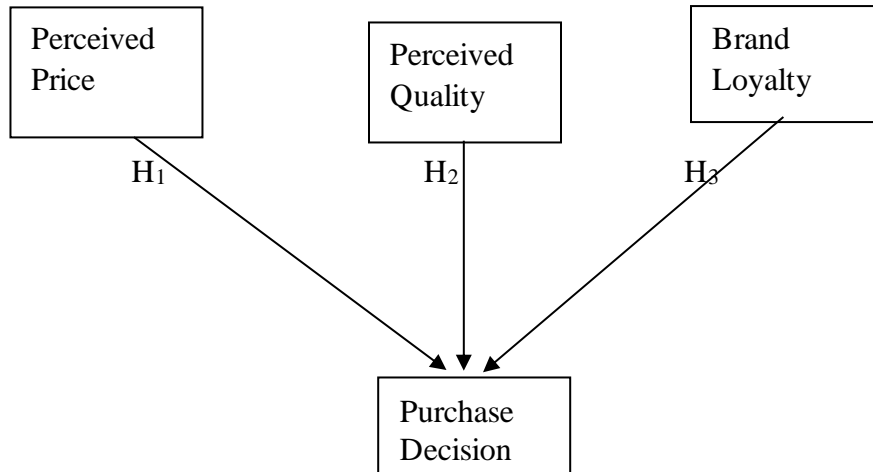


Figure 1: Research Model

Figure 1 shows the possible associations between the predictors' perceived price, product quality, brand loyalty, and the outcome variable, purchase decision. The research model depicts the hypothesised relationships between the predictor variables and the outcome variable. Thus, it is anticipated that changes in the independent variables will directly result in positive and significant changes in the dependent variable.

Empirical Review and Hypothesis Development

The Nexus Between Price and Purchase Decision

Variations in price can result in increased or decreased patronage for a product or service. Primarily, higher product price influences unfavourable purchase decision from customers because such products appear relatively expensive, compared to substitutes which perform the same functions (Yang et al., 2022; Park & Chang; 2022; Simpson et al., 2008). However, it has been argued that loyal customers, more often than not, are less sensitive to price variations in comparison with non-loyal customers (Sirontnak & Ushakov, 2022; Lembo & Walwa, 2023; Kim et al, 2023). Within the extant literature, a positive relationship has been established between purchase decisions and perceived price (Hride et al., 2022; Chang & Su, 2022; Septiyana et al., 2023) within the context of high quality brands. Moreover, studies by Tran et al. (2019), Kaur and Soch (2018) and Erkmen and Hancer (2019) established a positive nexus between perceived price and purchase decision for loyalty products. Thus, purchase decisions can be influenced based on the perceptions of product price by customers (Domingos et al., 2022). Within the extant literature, price is seen as a key predictor of buyers' purchase decisions



across different sectors. Given the foregoing narrative, data will be gathered and analysed to test if this association can be established further in the local textiles industry in Ghana. The following hypothesis is posited:

H₁: Perceived price is positively and significantly related to the purchase decision of Ghanaian textile consumers

The Nexus Between Perceived Product Quality and Purchase Decision

The quality of a brand is a key influencer in consumer purchase decisions. Rational consumers would always look at product quality before settling on the decision to acquire the product. In the product market, perceived quality is distinguished from actual or objective quality. Perceived quality is conceptualised as the individual's judgement about the value of a product, which is mostly influenced by his/her worldview. In the opinion of Aakko and Niinimäki (2022), objective quality is the measurable assessment of a product's characteristics in line with pre-conceived criteria. Within the extant literature, researchers have found a strong and positive nexus between perceived product quality and acquisition. For instance, Chen et al. (2022), in studying how product information and habit influence purchase decisions in China's live streaming commerce industry, found that customers perceive product quality first before they settle on a purchase decision. The studies of Koech et al. (2023) in the airline industry; Sun et al. (2023) in the social media marketing space; Pelosi and Gomez-Suarez (2023) in the hospitality and tourism industry; and Riva et al. (2022) in green consumerism all point to a strong association between perceived quality and purchase decision. We, therefore, propose that within the local textiles industry in Ghana, the perceived quality of local textiles can have a strong positive influence on purchase decisions. In our quest to establish this relationship, the present study gathered and analysed data to find out the extent to which the perceived quality of textile products affects the purchase decisions of consumers in Ghana, by positing the following hypothesis.

H₂: Perceived quality is positively and significantly linked with the purchase decision of Ghanaian textile buyers.

The Nexus Between Brand Loyalty and Purchase Decision

According to Agnihotri (2023), brand loyalty occurs when a consumer consistently prefers the product of a particular company ahead of its competitors. Brand loyalty in the textiles domain would imply that a consumer sees a particular textile as having the right product features, price and value. Within the expanse of literature, brand loyalty is divided into two sub-constructs, namely behavioural brand loyalty and attitudinal brand loyalty. Behavioural brand loyalty relates to the observed behaviour of the consumer. Such behaviours may reflect in for instance: 1) the quantity or volume of the product purchased 2) the frequency of purchase 3) the channels or medium of purchase normally used. Behavioural brand loyalty can therefore be seen to be associated with purchase decisions by the consumer. Attitudinal brand loyalty on the other hand is about how one associates with that brand, and therefore connotes emotional attachment to the product or service. Attitudinal brand loyalty is therefore achieved through customer satisfaction and liking for the product. Positive emotions or satisfaction can influence buyers



to engage in a favourable purchase decision for a particular brand (Meraz-Ruiz et al., 2023). Key empirical studies have also established that product loyalty strongly predicts patronage decisions across different sectors (Naeem & Sani, 2020; Bennur & Jin, 2017; Chen et al; 2021). Based on the foregoing narration, the current study examines the nexus between brand loyalty and the purchase decision of buyers of textile products in Ghana.

H₃: Brand loyalty has a positive and significant association with purchase decisions among Ghanaian textile product consumers.

METHODS

Research design

The current study was quantitative in nature. The study, therefore, gathered primary data through a cross-sectional survey from a representative sample. The analysis of primary data used both descriptive and inferential statistics. Descriptive statistics were used to analyse the demographic traits of the individuals. Inferential statistics were adopted by reason of the normality of the data. In order to prove or refute the theory, hypotheses were put forth, data were analysed, and generalisations were drawn from the results. Thus, a hypothetico-deductive technique was used for the current study. Structural Equation Modelling (SEM) with the SPSS-AMOS software has been used to identify correlations. Thus, the study assessed brand loyalty, perceived quality and price as independent variables or predictors, measuring their effect on the dependent variable, purchase decision.

Sample and Sampling Procedure

The target population for the study consisted of customers from a database of Ghanaian textile product manufacturers in the Accra Metropolis. The sampling frame (4065) was obtained from the registry of sellers who were part of the Association of Ghana Apparel Manufacturers. The Accra Metropolitan area was the preferred geographical enclave because most of the local textile brands engage in business in this area. A targeted sample of 500 customers from 18 identified textile shops who satisfied key requirements were selected to partake in the study. The key selection criteria included: 1) being 18 years and above; 2) ability to communicate in the English language; 3) having bought textile products within the previous 6 months; and 4) readiness to partake in the study, by voluntarily appending their signature on an informed consent document. The researchers adopted a simple random technique to select a representative sample from the sampling frame. The randomised sampling strategy was adopted since the study is quantitative in nature, and therefore an objective sampling strategy that ensured that each case had an equal chance of being selected was deemed most appropriate enough to reduce sampling bias and enhance generalisation.

Measurement Scales

The measurement scales for the constructs were adapted from standard empirical studies. The likert scale format (Strongly disagree 2=Disagree, 3= Somewhat agree, 4=Agree, 5=Strongly agree) as recommended by Alhassan et al. (2022) was adopted for all the scales to optimize the quality of the data gathered. In measuring brand loyalty, the 7-item scale originally designed by Loken and John (1993) was adopted. Perceived quality was also adopted from the 6-point



product perceived quality scale by Ibrahim and Saleem (2015). Perceived price was adopted from the perceived price fairness scale by Kukar-Kinney et al. (2007), and finally, the 13-items purchase decision scale used in the current study was adopted from the scale of Shareef et al. (2008).

Data Collection Procedure

A questionnaire for gathering primary data was designed and administered online via Google Forms. This method was considered suitable since the majority of the participants were the youth and Gen Z who preferred to respond quickly online via the generated URL. The questionnaire was mainly close-ended by nature and was divided into two parts. Part A gathered data on the demographic characteristics of the respondents. Part B consisted of four major sections that gathered data on the four main latent constructs in the study-product loyalty, perceived quality, perceived price and purchase decision. Data was gathered over two weeks period and afterwards transferred from Google spreadsheet to excel spreadsheet. In excel, the data were screened for non-entries, outliers and error entries. Afterwards, the collected data was cleaned, edited, and made ready in comma separated values (CSV) format for multivariate analysis using SPSS with AMOS (version 24). This was followed by descriptive statistics and inferential statistics (comprising of exploratory factor analysis for internal reliability, convergent and discriminant validity). Structural equation modelling (SEM) was employed to assess the path values in the conceptual framework and to test the proposed hypotheses.

Treatment of Common Method Bias

As a cross-sectional study, the current research was likely to suffer from common methods bias (CMB), which has implications for the validity and reliability of outcomes. In managing CMB, two recommended procedures (pre-test and post-test) were undertaken in line with suggestions by Opuni et al. (2022) and Jordan and Troth (2020). First, in terms of the pre-test (i.e., before data analysis), the main data collection tool was structured in line with recommended procedures by presenting the information on the main variables and demographic variables in different sets. Afterwards, every sub-section was clearly shown with an introductory heading. In terms of the post-test (after the initial structural analysis), Harman's single-factor test was employed in accounting for the incidence of common methods bias. After the test, it was found that common method bias did not occur in the data collection procedure since the total variance extracted by one factor is 34.634% (see Appendix). According to Podsakoff & Organ (1986), common method bias is prevalent when total variance exceeds 50%.

RESULTS AND DISCUSSION

The Structural equation modelling (SEM) technique with AMOS software was employed for the analysis of primary data gathered from the participants. For SEM analysis, two main models are predominant in the literature: the measurement model and the structural model. The literature on SEM shows that the measurement model typically accounts for the internal validity and reliability of the scale used for data collection. Once the validity and reliability of the scale were confirmed, structural analysis was conducted to evaluate relationships between the latent constructs. The structural analysis was therefore conducted to confirm or disconfirm



hypotheses set for the study. First, we present the descriptive output of the analysis of the demographic data.

Table 1: Demographic information of respondents

Characteristics	Frequency	Percentage
Gender		
Male	23	5.0
Female	439	95.0
Age (years)		
18 – 30	96	20.8
31 – 40	288	62.3
41 – 50	48	10.4
51 – 60	23	5.0
Above 60	7	1.5
Level of education		
No formal education	1	0.2
Junior high school	24	5.2
Vocational/technical/Senior high schools	46	10.0
Bachelor’s degree or post-graduate	391	84.6
Employment status		
Self-employed	48	10.4
Full time employed by an organization	327	70.8
Full-time student	24	5.2
Part-time student	23	5.0
Retired	24	5.2
Unemployed	16	3.5
Frequency of purchase		
Rarely	48	10.4
Occasionally	181	39.2
Very often	233	50.4

The demographic profile of the participants is presented in Table 1. It is obvious from Table 1 that the majority of the participants were females (95.0%) aged between 31-40 years old (49.20%), who possess a Bachelor degree or Postgraduate degree (84.6%). The predominant form of employment for most of the respondents was full-time employment (70.8%), and also, the majority of these purchased branded Ghanaian textile products (50.4%) this demonstrates that the respondents have the necessary skills and expertise to provide data that could be used to draw conclusions on the assessment of brand loyalty as antecedents of purchase decision of Ghanaian textile.

Measurement Model Analysis

Exploratory Factor Analysis (EFA)

The output from the EFA shows that the measurement model passed the test for the performance of the structural analysis. Table 2 presents the output.



Table 2: Exploratory Factor Analysis (EFA) results

S/N	Variables	Factor Loading	Eigenvalue	Variance %	Cumulative %
	Purchase Decision				
PD_1	Ghanaian textile products play an important role in my life	.450	4.514	34.721	34.721
PD_2	I will buy Ghanaian textile products at the expense of my social status	.741			
PD_3	I always buy Ghanaian textile products regardless of my associations, clubs, etc.	.615			
PD_4	Regardless of my lifestyle, I will patronize Ghanaian textile products	.719			
PD_5	Irrespective of peer pressure I will have strong purchasing choices for Ghanaian textile products	.741			
PD_6	It may affect my image but I prefer to purchase Ghanaian textile products	.684			
PD_7	I attach much value to Ghanaian textile products	.429			
PD_8	I am very much emotional when it comes to patronizing Ghanaian textile products	.646			
PD_9	I always rebel the information which is against locally produced convenience food products	.648			
PD_10	I feel comfortable with the usage of Ghanaian textile products	.455			
PD_11	I always close my mind and rigid in accepting non-Ghanaian textile products	.422			
PD_12	I feel proud anytime I purchase Ghanaian textile products	.683			
PD_13	Overall, the Ghanaian textile brand that I presently own meets my expectations.	.493			
	Brand Loyalty				
BL_1	I consider myself to be faithful to Ghanaian textile product	.813	5.046	72.085	72.085
BL_2	Ghanaian textile product would be my first choice.	.859			
BL_3	I will not visit other stores if Ghanaian textile print is available to me	.841			
BL_4	I will keep on purchasing Ghanaian textile print as long as it provides me satisfied products.	.765			



BL_5	If I had another opportunity, I would choose Ghanaian textile products	.822			
BL_6	I see myself to be a loyal consumer of Ghanaian textile products	.787			
BL_7	I have the conviction that my continued usage of Ghanaian textile products is the best option for me	.724			
Perceived Price					
PP_1	This Ghanaian textile brand is reasonably priced	.814	2.947	73.679	73.679
PP_2	This Ghanaian textile brand offers value for money	.878			
PP_3	Ghanaian textile brand has reasonable price as compared to the imported textile	.872			
PP_4	I support the price offered for Ghanaian textile brand	.751			
Perceived Quality					
PQ_1	The quality of Ghanaian textile brand meets the international standard	.533	2.903	48.387	48.387
PQ_2	The quality of Ghanaian textile brand meets the desired performance	.608			
PQ_3	The quality of Ghanaian textile brand is reliability	.672			
PQ_4	The quality of Ghanaian textile brand is higher than that of imported textile	.753			
PQ_5	I have higher expectations and expect good quality Ghanaian textile brands	.708			
PQ_6	The quality of Ghanaian textile brand is related to a status symbol	.440			

Extraction Method: Principal Component Analysis.

Rotation Method: Varimax with Kaiser Normalization

Exploratory factor analysis with varimax rotation was performed on purchase decision, brand loyalty, perceived price and perceived quality to assess the validity of the construct. The factor analysis of the purchase decision variables explains 34.7% of the total variance (Table 2). The principal components analysis employed shows that the brand loyalty variables accounted for 72.1% of the total variance. Besides, the 7 variables obtained a KMO value of 0.876 thereby satisfying the reliability scale. On the perceived price variables, the total variance accounted for 73.8%. Besides, the 4 variables obtained a KMO value of 0.677 thereby satisfying the reliability scale. The principal component analysis employed shows that the perceived quality variables accounted for 48.4% of the total variance. Besides, the 6 variables obtained a KMO value of 0.724 thereby satisfying the reliability scale. Based on the foregoing analysis, it has



been established that the measurement model met the model fit criteria for determining construct validity. The EFA suggests that the items have convergent validity and discriminant validity, given that they load high (i.e. above 0.60). Having established the validity of the measurement model, structural analysis was performed to test key hypotheses generated for the study. Consequently, the outcomes of the structural analysis provide answers to the key research questions for the study.

Structural Model Analysis

In testing the hypothesis (H₁-H₃) for the study, a structural model was developed. Figure 2 showcases the structural model based on standardized values. The hypotheses for the study are also reflected in the presented models. Table 3 shows the unstandardized and standardized regression weights of the latent variables and Table 4 shows the results that emanated from the data.

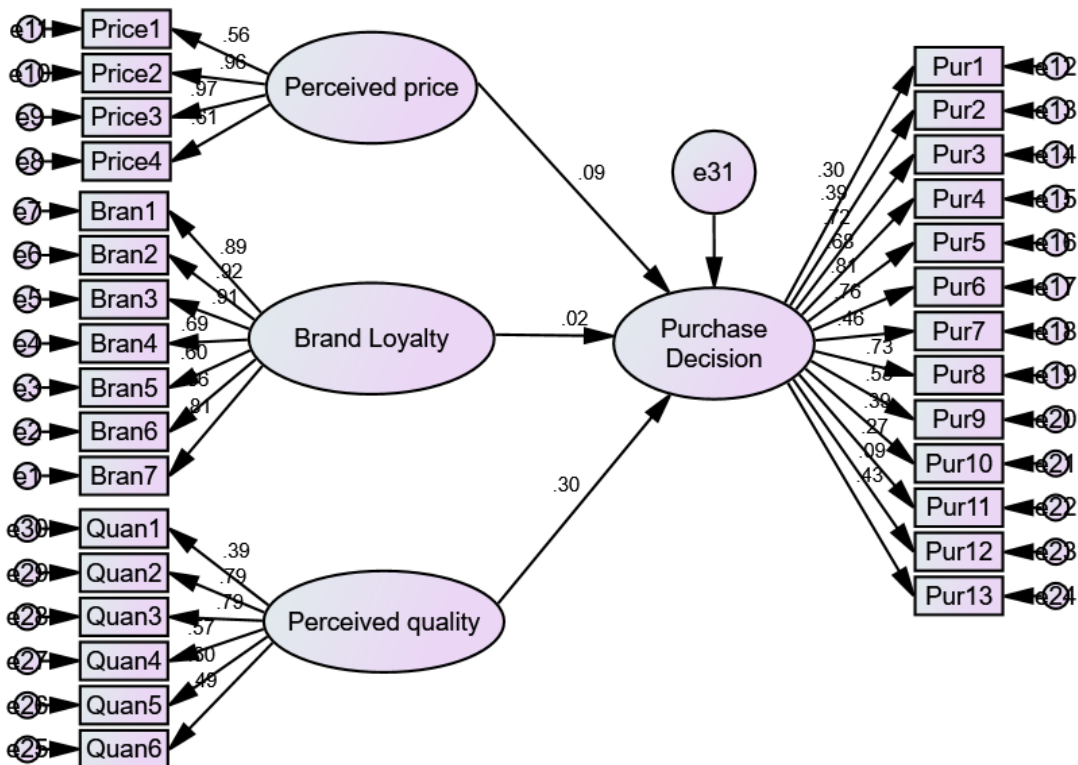


Figure 2: SEM model for the relationship between variables based on Standardized coefficients
Source: Researchers' construct, 2023



Table 3: Unstandardized and Standardized Regression weights

Observe variables		Latent variable	Estimate	S.E.	C.R.	P
Purchase Decision	<-- -	Perceived Price	.023	.011	2.068	<0.039*
Purchase Decision	<-- -	Perceived Quality	.185	.041	4.493	<0.00**
Purchase Decision	<-- -	Brand Loyalty	.004	.008	.506	<0.043*

Note: ** Denotes significant at 1% level; * Denotes significant at 5%

The value of the coefficient of perceived price is 0.023 which reflects a positive association between perceived price and purchase decision of consumers of Ghanaian textile products, other variables held constant. In essence, the positive sign signifies that the purchase decision will rise by 0.023 units for every unit increase in the perceived price of Ghanaian textile products where the value of the coefficient is significant at a 5% level. This depicts a positive and significant nexus between perceived price and purchase decision for Ghanaian textile products. Hence, hypothesis “ H_1 – Perceived price is positively and significantly related to purchase decision of Ghanaian textile products” is accepted. The coefficient of perceived quality is 0.185 which represents the same effect on purchase decision, assuming the other predictors are held constant. The associated positive sign of the coefficient implies that the effect is positive, that is, purchase decision increases by 0.185 units for every unit increase in perceived quality at a 5% level of significance leading to the acceptance of the hypothesis “ H_2 – Perceived quality is positively and significantly related with purchase decision of Ghanaian textile products”. Overall, the unstandardized regression value for the coefficient of brand loyalty is positive (i.e., 0.004) which represents a direct effect on purchase decision, all other predictors are kept constant. The estimated positive sign implies that the purchase decision of Ghanaian textile products would increase by 0.004 for every unit increase in brand loyalty and this value of the coefficient is significant, leading to the acceptance of the hypothesis “ H_3 – Brand loyalty is positive and significantly related with purchase decision of Ghanaian textile products”. Finally, confirmatory factor analysis (CFA) was conducted to determine whether or not the data fit the measurement model.

Table 4: Model fit summary

S/No.	Model fit indices	Value	Recommended value
1.	CMIN or Chi-Square value	7593.356	
2.	p-value	.000	< 0.05 (Hair et. al., 2021)
3.	GFI (Goodness of fit index)	.611	> 0.05 (Hair et. al., 2014)
4.	AGFI (Adjusted Goodness of Fit Index)	.715	> 0.90 (Hair et al: 2021)
5.	CFI (Comparative Fit Index)	.641	> 0.90 (Hu & Bentler, 1998)
6.	RMSEA (Root Mean Square Error of Approximation)	.128	< 0.08 (Hair et. al., 2014)
7.	RMR (Root Mean Square Residuals)	.184	< 0.08 (Hair et. al., 2014)
8.	TLI (Trucker – Lewis Index)	.616	> 0.95 (Hu & Bentler, 1998)
9.	NFI (Normed Fit Index)	.620	> 0.95 (Hu & Bentler, 1998)



Table 4 depicts the model fit values for the constructs. The computed p-value falls below 0.05 and therefore shows a perfect fit. Similarly, the Chi-square estimate, which is 7593.356, also reflects a perfect fit. As indicated in Table 4, GFI and CFI estimates are greater than 0.5 and AGFI is greater than 0.7 which reflects a good fit. The computed values of NFI and TLI are greater than 0.6, which also indicates a good fit. Again, it was found that RMR is 0.184 and the RMSEA value is 0.128 which is greater than 0.08 and also signifies a good fit. The study's outcomes clearly show that robust associations exist between the predictors combined and the outcome variable, the purchase decision.

In the first place, the study hypothesised a significant connection between perceived price and purchase decision. The output displayed in Table 3 supports H₁. The analysis of primary data indicated that the nexus between perceived price and consumer purchase decision of Ghanaian textile products is positive and statistically significant. This finding is quite unique as it deviates from the primary inverse association between perceived price and standard textile products, as evidenced in the literature. This finding aligns with the prior study of Naeem and Sami (2020) who established that perceived price has a positive impact on users' purchase decisions for Toyota or Honda. The current finding is also consistent with the outcomes of these studies in the literature (Hride et al., 2022; Chang & Su, 2022; Septiyana et al., 2023; Kaur & Soch, 2018; Erkmen & Hancer, 2019) which clearly established a strong positive association between perceived price and purchase decision. Respondents in the current study reported that they would prefer to patronize high-priced products on the market, meaning that their loyalty to local products could not be even impaired by low prices of imported substitute textile products.

Second, evidence has been produced to back the influence of perceived quality on the purchase decision of Ghanaian textile products. Analysis of data indicated that product quality exerts a positive influence on buying decisions. H₂ is therefore supported. This result lends credence to the position of Naeem and Sami (2020) and Lakshmi et al. (2020) to the effect that perceived quality is positively associated with consumer buying decisions. Chen et al. (2021) also discovered that customers perceived product quality has a positive influence on their purchase decision. Product perceived quality has a positive and significant impact on the purchase decision. This study has uniquely found that this positive association also holds true within the textiles industry, and from a developing economy perspective.

Third, a positive association was hypothesised to exist between brand loyalty and purchase decision. The result of the study's analysis pointed to a significantly positive relationship the link between brand loyalty and the purchase decision of Ghanaian textiles consumers, and therefore H₃ is supported. This finding lends credence to studies by Meraz-Ruiz et al. (2023), Naeem and Sani (2020), Chen et al. (2021) and Bennur and Jin (2017), who have established that brand loyalty has a direct and positive influence on consumer purchase decision. Chen et al. (2022) believe that brand loyalty affects customers' purchase behaviour. These findings bring to the fore, the fact that the development of brand loyalty is very crucial for business organizations as it can directly elicit favourable purchase decisions.



The findings of the current study have clearly established significant positive relationships between brand loyalty, perceived quality and perceived price as predictor variables, and purchase decisions of customers as the outcome variable. The outcomes have been uniquely established to hold in the textile sector in a developing economy context, and supporting evidence has been adduced in the literature to support the theory behind the study.

CONCLUSION

In the current study, a detailed analysis was conducted on the associations between brand loyalty, perceived quality, perceived price and consumer purchase decisions of Ghanaian textile products. The findings of the analysis suggest that brand loyalty, perceived price, and perceived quality individually have a positive and significant influence on consumer purchase decisions of Ghanaian textile products. More so, it has been firmly established from the study's analysis that all three variables combined influence consumer purchase decisions of Ghanaian textile products. The study's findings have greater implications for the significance of purchase decisions in driving sales and business sustainability in the local textiles industry.

Theoretical Implication

From a theoretical standpoint, the analysis of the study has revealed positive and significant correlations between product loyalty, perceived quality, perceived price, and purchase decision. To wit, an improvement in brand loyalty can lead to an improvement in the purchase decision and vice versa; an improvement in perceived quality can lead to an improvement in the purchase decision and vice versa; and an improvement in perceived price can lead to an improvement in the purchase decision and vice versa. The study's findings also indicate that a combined improvement in the three independent variables leads to a corresponding rise in purchase decisions.

Practical Implication

The findings of the current study have implications for practice in Ghana's textile industry. It has been established beyond doubt that the development of a strong Ghanaian brand is very vital for Ghanaian textile industries in developing competitive advantage. Local players in the textile industry in Ghana that want to stand out in the midst of the intrusion of foreign textile products should invest heavily in their brands, and communicate the uniqueness of 'made in Ghana brands' in order to ensure attitudinal and behavioural loyalty amongst buyers. Management of textile products in Ghana must also invest in quality since it has been identified to strongly influence purchase decisions in this study. Finally, flexibility and reasonability in pricing can actually influence positive perceptions which can lead to sustained purchase decisions among Ghanaian buyers.

Limitations and Future Studies

Because respondents were only allowed to choose from the elements listed in the question, the adoption of a Likert-type scale constrained the flow of certain crucial data for the study. Despite guarantees, some respondents were unwilling to complete the questionnaire, and there was not enough time to carry out a thorough investigation. The correlations between the constructs for the current study may be better understood by mixed-method studies that use expert qualitative



data. Researchers should exercise caution when drawing conclusions about populations outside the study's geographical boundaries because the current study's scope is specifically restricted to purchasers of Ghanaian textile products in the Accra Metropolis. In order to solidify the links found in this study and to further advance theory, practice and generalizability, the researchers advise that complementary research be conducted in jurisdictions and industries outside of Ghana.

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APPENDIX: Principal Component Analysis for Assessing Common Methods Bias

Total Variance Explained						
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	10.390	34.634	34.634	10.390	34.634	34.634
2	4.041	13.469	48.103			
3	1.945	6.483	54.586			
4	1.492	4.975	59.561			
5	1.251	4.170	63.731			
6	1.247	4.158	67.888			
7	.969	3.230	71.118			
8	.895	2.982	74.100			
9	.738	2.460	76.560			
10	.695	2.315	78.875			
11	.659	2.197	81.073			
12	.564	1.879	82.951			
13	.490	1.633	84.584			
14	.473	1.578	86.162			
15	.429	1.431	87.593			
16	.423	1.411	89.004			
17	.389	1.296	90.300			
18	.364	1.212	91.512			
19	.349	1.162	92.674			
20	.341	1.136	93.810			
21	.284	.947	94.757			
22	.260	.867	95.624			
23	.249	.830	96.454			
24	.223	.744	97.198			
25	.198	.660	97.858			
26	.171	.569	98.428			
27	.165	.551	98.979			
28	.145	.482	99.461			
29	.101	.336	99.798			
30	.061	.202	100.000			

Extraction Method: Principal Component Analysis.