

## Effect of Brand Attributes on the Customer's Wish to Pay Premium with Mediating Input of Attitudinal Loyalty in Pakistan

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**Abstract:** The study performed to empirically investigate the correlation between brand management practices and customers' wish to pay in Pakistan to bring up with enhanced strategic positioning, fostering of deeper customer loyalty, and drive higher premiums among customer. The study focused on primary data with the application of the survey-based approach to collect the required set of information using questionnaire as data collection tool. The study collected with the 384 response and applied it with the structural equation model using PLS Smart as the software to perform with the data run and extract the outcomes for the hypotheses testing. The results of the study revealed that there is a significant and positive effect of attitudinal loyalty on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.76 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand love on attitudinal loyalty with consideration figure of 0.12 and having coefficient figure of 0.016 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand attachment on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.28 hence considerable at 5 percent level of consideration. The faced time as a major constraint while the study revealed with the considerable effect of brand attributes on the customer's wish to pay premium with intermediary part of attitudinal loyalty in Pakistan.

**Keywords:** Brand attributes, Premium pricing, Attitudinal loyalty, Customer's willingness to pay

## Introduction

Brand identity is source of visibility to the customer and has examined to determine its role in the determination of customer's purchase intention and decision (Sarkar et al, 2021). Literature has described brand more than a logo or a tagline. In comprehensive terms, brand encompasses the entire identity, figures, and reputation of a company or product (Huo et al, 2023). There is dynamic part of brands in determining competency levels, popularity among customers, and the wish of customers to pay a premium (Farzin et al, 2022). An empirical investigation showed that a well-defined brand resonates its target audience, capturing their attention and loyalty that lead to purchase intention and wish to pay (Oppong, Mensah & Berko, 2023). Another investigative work also observed that effective branding cultivates a sentimental connection with customers, fostering brand affinity and advocacy (Diallo et al, 2021). Furthermore, positive word-of-mouth and social proof also contribute to a brand's popularity, driving customer preference and market demand (Saldivar & Zolfagharian, 2022).

Literature has also reported with association of willing to pay a premium for a brand with its attributes (Zha et al, 2023). An investigation showed that customers are often willing to pay a premium for brands they perceive as offering superior figures or meeting their specific needs (Izogo, Elom & Mpinganjira, 2021). There are number of factors, highlighted in literature, that contribute toward the behavior of customer to pay higher for a brand. Among those ones is brand love, customers develop a sentimental attachment to certain brands, driven by positive experiences, shared figures, and memorable interactions (Ahn, Hyun & Kwon, 2022). Furthermore, there is also an important input of brand self-congruence. As customer often seeks a brand that align with their self-image, figures, and aspirations (Ahn, Hyun & Kwon, 2022). An investigative work elaborated that a brand reflects user's identity or desired lifestyle, individuals are willing to pay a premium to associate themselves with it (Saldivar & Zolfagharian, 2022).

Brand self-congruence enhances perceived figure and satisfaction, driving purchase intent and loyalty (Izogo, Elom & Mpinganjira, 2021). Brand management in Pakistan has evolved considerably over the past decade, reflecting both global trends and local market dynamics (Farzin et al, 2022). There are different brand management strategies in practices among

businesses to differentiate their products and services, build customer loyalty, and enhance market competitiveness in Pakistan (Sarkar et al, 2021). Those brand management practices include with brand positioning, marketing communications, customer engagement, and leveraging digital platforms (Santos & Schlesinger, 2021). Literature as showed with varying level of effectiveness of these employed strategies across different industries and business globally (Dandis & Eid, 2022). The associated factors that influence the effectiveness of brand management practices in Pakistan includes level of market competition, customer preferences, and economic conditions (Zha et al, 2023). An investigation has showed that telecommunications, FMCG (Fast-Moving Customer Goods), and banking observed with considerable level of investment on branding activities due to fierce competition to bring up with distinct brand identity and build customer trust (Sarmad et al, 2024).

In SME sector in Pakistan, the application level of brand management practices are less sophisticated as lack resources or expertise to develop and implement comprehensive brand strategies, which can limit their competitive edge and market reach (Rasheed et al, 2024). There is a crucial part of brand management practices in determination of customer attention and influencing their wish to pay a premium for products or services for a brand (Karim, Rabiul & Kawser, 2023). An empirical investigative work has been showed that effective brand management creates a strong brand image and sentimental connection with customers that leads to enhanced brand loyalty and higher perceived figure (Sarmad et al, 2024). Successful brands often emphasize quality, trustworthiness, and cultural relevance in their messaging to resonate with local customers in Pakistan (Rasheed et al, 2024). Furthermore, another investigative work also showed that brand positioning appeals to both local and international customers, enabling a brand to command higher prices compared to its competitors (Sarmad et al, 2024). Similarly, another investigative work also showed that some popular brands in Pakistan has leveraged strong brand management practices to differentiate their products in a crowded marketplace, resulting in enhanced customer wish to pay a premium (Rasheed et al, 2024).

An understanding to the interplay between brand management practices and customers' wish to pay (WTP) is crucial for businesses striving to enhance their competitive edge in the dynamic market of Pakistan (Sarmad et al, 2024). Although area has been performed with the preliminary investigations but still remained with considerable gaps that are unaddressed (Farzin et al, 2022).

The current investigative work aims to examine the effect of brand love, brand attachment, brand self-congruence, brand advocacy, and brand experience on WTP, with attitudinal and behavioral loyalty as intermediary factors (Narayanan & Singh, 2023). An investigation has showed that Pakistani customers are influenced by local traditions, social norms, and figures, which can considerable shape their brand loyalty and wish to pay premiums (Karim, Rabiul & Kawser, 2023). The rise of e-commerce and social media platforms has transformed brand-customer interactions, necessitating an exploration of how digital brand experiences effect wish to pay (Karim, Rabiul & Kawser, 2023). In this context, the current investigative work has been formulated to examine the correlation between brand management practices and customers' wish to pay in Pakistan. The current investigative work has come up with following research objective based on the above discussion.

- To examine the effect of brand love on the attitudinal loyalty among customers.
- To examine the effect of brand attachment on the attitudinal loyalty among customers.
- To examine the effect of brand self-congruence on the attitudinal loyalty among customers.
- To examine the effect of brand advocacy on the attitudinal loyalty among customers.
- To examine the effect of brand experience on the attitudinal loyalty among customers.
- To examine the effect of attitudinal loyalty on customer's wish to premium price.

Based on the above objectives the research questions that are addressed by the current study are mentioned below.

- What is the effect of brand love on the attitudinal loyalty among customers?
- What is the effect of brand attachment on the attitudinal loyalty among customers?
- What is the effect of brand self-congruence on the attitudinal loyalty among customers?
- What is the effect of brand advocacy on the attitudinal loyalty among customers?
- What is the effect of brand experience on the attitudinal loyalty among customers?
- What is the effect of attitudinal loyalty on customer's wish to premium price?

This research focuses on the brand aspects to bring up its understanding on wish to pay premium price among customers of brand in practices in Pakistan. The current investigative work utilizes the data from the primary respondents following cross-sectional approach. The investigative work uses forms as data collection instrument and following with the survey-based approach for data

collection purpose. The investigative work uses with the convenience-based approach for data collection and applies with the structural equation modeling for application on the data.

## **Theoretical Background and Hypotheses Development**

The study reviews the brand love and attachment in context of constructed problems statement with discussion on the brand self-congruence and brand advocacy. The study also examines existing work on the brand experience and attitudinal loyalty and customer way to pay premium price in the developing markets.

## **Literature Review**

### **Brand Love**

Brand love is a concept that has garnered considerable attention in marketing literature due to its profound implications for brand loyalty, customer behavior, and business success (Bowen & Shoemaker, 2013). Brand love has been defined as the strong sentimental attachment and affection customers feel towards certain brands (Homburg, Jozić & Kuehnl, 2017). Brand love exceeds simple brand preference or satisfaction, encompassing a deep-seated connection that influences purchase decisions and brand advocacy (Kumar & Pansari, 2016). Literature has evident with studies with consideration of brand love as influencing factor in determination of customer's wish to pay (Lemon & Verhoef, 2016). A investigative work examined that association of brand association quality as proxy to brand love and highlighted the part of trust, commitment, and intimacy in fostering brand love (Homburg, Wieseke & Hoyer, 2013). Another investigative work also emphasized the importance of brand authenticity and self-congruity in cultivating sentimental bonds between customers and brands (Kotler, Keller & Suvikas, 2017).

### **Brand Attachment**

Brand attachment is a vital concept in customer behavior research, reflecting the deep sentimental connections individuals form with brands (Farzin et al, 2022). Brand attachment has recognized as a pivotal factor in driving brand loyalty and influencing purchase decisions (Huo et al, 2023).

An understanding to brand attachment comes up with its applicable dimensions, antecedents, and consequences on brand development process and customer's wish to pay (Franky & Syah, 2023). Another investigative work showed that brand attachment is characterized by a strong sentimental bond between customers and brands, encompassing affective, cognitive, and conative elements (Narayanan & Singh, 2023). The sentimental connection of brand attachment with customer perception brings up with positive outcomes on brand growth (Ahn, Hyun & Kwon, 2022). Furthermore, sentimental connection translates brand satisfaction or preference, leading to enduring associations marked by trust, loyalty, and advocacy (Oppong, Mensah & Berko, 2023).

### **Brand Self-Congruence**

Brand self-congruence is a concept deeply rooted in customer psychology and marketing literature (Bowen & Shoemaker, 2013). Literature has explored with the alignment between a customer's self-concept and the perceived image of a brand (Kumar & Pansari, 2016). Brand self-congruence is a pivotal construct in understanding customer behavior and brand management strategies (Homburg, Jozić & Kuehnl, 2017). An empirical investigative work described brand self-congruence is as an extent to which a brand's image matches the customer's self-image (Lemon & Verhoef, 2016). The alignment of brand self-congruence fosters a sense of resonance and connection between the individual and the brand, leading to favorable attitudes, preferences, and purchase intentions (Homburg, Wieseke & Hoyer, 2013). Another investigative work also showed that customer often seeks congruence between their self-concept, including personality traits, figures, and lifestyle, and the brand's personality and positioning in the market (Kotler, Keller & Suvikas, 2017).

### **Brand Advocacy**

Brand advocacy has emerged as a vital component of modern marketing strategies in exploratory research (Narayanan & Singh, 2023). Brand advocacy contributes in act of customers promoting and recommending a brand voluntarily. An empirical investigative work showed that brand advocacy fosters trust and credibility (Ahn, Hyun & Kwon, 2022). Another investigative work also showed that customers are more likely to trust recommendations from their peers rather than traditional advertising (Oppong, Mensah & Berko, 2023). Similar investigative work also showed that satisfied customers become advocates, they corely become extensions of the brand, lending it

authenticity and reliability (Diallo et al, 2021). However, brand advocacy generates positive word-of-mouth (WOM) marketing, which is highly influential in driving purchase decisions (Mahmood et al, 2021). Another investigative work also showed that WOM are more persuasive and effective in influencing customer behavior compared to other forms of marketing communication (Oppong, Owusu & Ansah, 2022).

## **Brand Experience**

Brand experience, among customers, often contributes in building up customer behavior and input in brand's marketing strategies (Homburg, Jozić & Kuehnl, 2017). Brand experience encompasses the sensory, affective, and cognitive feedbacks evoked by brand-related stimuli. Brand experience translates product functionality, engaging customers on an sentimental level, thereby fostering brand loyalty and advocacy (Lemon & Verhoef, 2016). Investigation on brand experiences has gained increasing attention in academic and managerial circles due to its profound effect on customer decision-making and brand equity (Kotler, Keller & Suvikas, 2017). Furthermore, the concept of the brand experience emphasized on shift from commodities to experiences as the primary driver of brand figure (Lemon & Verhoef, 2016). Another investigative work also showed that brand experience emerged as a strategic tool for brands to differentiate themselves in increasingly competitive markets (Mittal & Kamakura, 2001).

## **Attitudinal Loyalty**

Attitudinal loyalty, a crucial aspect of customer behavior, is a multifaceted construct deeply entrenched in marketing literature (Joshi, Garg & Kamboj, 2023). At its core, it reflects the psychological attachment and favorable disposition of customers towards a brand or product (Farzin et al, 2023). Understanding attitudinal loyalty is imperative for marketers as it directly influences purchase intentions, repeat purchases, and overall brand success (Saldivar & Zolfagharian, 2022). Another investigative work showed that attitudinal loyalty is a combination of cognitive and affective components (Oppong, Owusu & Ansah, 2022). Cognitive loyalty pertains to a customer's rational evaluation of a brand, while affective loyalty involves sentimental attachment and positive feelings towards the brand (Mahmood et al, 2021). Both cognitive and affective loyalty interact dynamically, shaping customer behavior and decision-making processes (Oppong, Mensah & Berko, 2023). Another investigative work also emphasized on the

consideration of attitudinal loyalty in fostering long-term associations between customers and brands (Narayanan & Singh, 2023).

### **Customer's Wish to Pay Premium Price**

The phenomenon of customers being willing to pay premium prices for certain products or services has garnered considerable attention in both academia and industry (Malarvizhi et al, 2022). Literature has aimed to critically examined with the underlying factors influencing customer wish to pay premium prices, underscore its importance for businesses, and offer insights for strategic decision-making (Izogo, Elom & Mpinganjira, 2021). Perceived figure is central to customer wish to pay premium prices. Similar investigative work also assesses the benefits received from a product or service against its cost (Zha et al, 2023). When the perceived figure surpasses the price, customers are more inclined to pay a premium (Saldivar & Zolfagharian, 2022). In addition, strong brand equity fosters customer loyalty and wish to pay premium prices (Oppong, Owusu & Ansah, 2022). Brands imbued with positive associations, unique brand personalities, and a history of delivering quality engender trust and command premium pricing (Mahmood et al, 2021).

### **Hypotheses Development**

#### **Brand Love & Loyalty**

Brand love and loyalty are pivotal components in understanding customer behavior and marketing strategies (Saldivar & Zolfagharian, 2022). Literature has showed that establishing a strong sentimental connection between customers and brands is imperative for sustaining long-term success as markets become increasingly competitive (Farzin et al, 2023). Building upon social psychology and customer behavior theories literature has observed with brand love triangle based on various theoretical frameworks underpin the association between brand love and loyalty (Malarvizhi et al, 2022). Furthermore, sentimental brand attachment elucidates the mechanisms through which sentimental connections foster brand loyalty (Joshi, Garg & Kamboj, 2023). There are literatures with empirical studies that have provided insights into the correlation between brand love and loyalty across diverse industries and customer segments (Izogo, Elom & Mpinganjira, 2021). In addition, a strong positive association between brand love and repeat purchase behavior among customers of luxury fashion brands (Zha et al, 2023).



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*H1: There is a considerable effect of brand love on attitudinal loyalty.*

### **Brand Attachment & Loyalty**

Brand attachment and loyalty are central concepts in marketing research, often considered as crucial indicators of customer behavior and brand success (Oppong, Owusu & Ansah, 2022). Another investigative work showed brand attachment as sentimental connection that customers develop with a brand, characterized by sentiments of affection, trust, and identification (Saldivar & Zolfagharian, 2022). Similarly, a investigative work also explored that brand loyalty denotes consistent purchasing behavior exhibited by customers towards a particular brand over time (Farzin et al, 2023). Another investigative work also highlighted the multidimensional nature of brand attachment, suggesting that it comprises three key components: passion, connection, and commitment (Joshi, Garg & Kamboj, 2023).

*H2: There is a considerable effect of brand attachment on attitudinal loyalty.*

### **Brand Self-Congruence & Loyalty**

Literature has showed that individuals are more inclined to choose brands that align with their self-image, figures, and identity (Franky & Syah, 2023). Brand self-congruence refers to the degree to which a customer perceives a brand as reflective of his or her own self-concept or identity (Huo et al, 2023). Brand loyalty pertains to the consistent purchasing behavior and strong attachment that customers exhibit towards a particular brand over time (Dandis & Eid, 2022). Customers are motivated to establish congruence between their self-image and the image of a brand based on the notion of self-congruity theory (Sarkar et al, 2021). Customers seek out brands that match their desired self-image or social identity to enhance their self-esteem and sense of belonging (Sarkar et al, 2021). Thus, when individuals perceive a strong fit between a brand and their self-concept, they are more likely to develop brand loyalty (Huo et al, 2023). An empirical investigative work has showed that there is positive association between brand self-congruence and brand loyalty across various product categories and customer segments (Narayanan & Singh, 2023).

*H3: There is a considerable effect of brand self-congruence on attitudinal loyalty.*

### **Brand Advocacy & Loyalty**

Brand advocacy and loyalty are integral components of brand success in competitive business environment (Zha et al, 2023). Brand advocacy refers to the active promotion and support of a brand by its customers, while loyalty entails the commitment and repeat purchase behavior exhibited by customers towards a particular brand (Joshi, Garg & Kamboj, 2023). Brand advocacy and loyalty are crucial for businesses as they contribute to enhanced brand reputation, enhanced customer retention, and sustainable competitive advantage (Farzin et al, 2023). The pertaining literature has reported with a strong positive correlation between brand advocacy and loyalty. Customers who advocate for a brand are more likely to exhibit higher levels of loyalty, leading to enhanced profitability and long-term success (Oppong, Owusu & Ansah, 2022).

*H4: There is a considerable effect of brand advocacy on attitudinal loyalty.*

### **Brand Experience & Loyalty**

Brand experience plays a considerable part in shaping customer perceptions and fostering brand loyalty (Dandis & Eid, 2022). As customers interact with a brand across various touchpoints, they develop sentimental connections and attachments, which are key drivers of loyalty (Lemon & Verhoef, 2016). The association between brand experience and loyalty has garnered considerable attention from scholars and marketers alike (Franky & Syah, 2023). Another investigative work highlighted the multidimensionality of brand experience, emphasizing its cognitive, affective, and sensory dimensions. These dimensions collectively contribute to the overall customer experience and influence their likelihood to engage with the brand repeatedly (Ahn, Hyun & Kwon, 2022). Furthermore, studies have suggested that positive brand experiences lead to higher levels of satisfaction and trust, which are precursors to loyalty (Mahmood et al, 2021).

*H5: There is a considerable effect of brand experience on attitudinal loyalty.*

### **Attitudinal Loyalty & Customer's Wish to Pay Premium Price**

Attitudinal loyalty has characterized with a strong psychological attachment to a brand and plays a considerable part in influencing customers' wish to pay a premium price (Izogo, Elom & Mpinganjira, 2021). Literature has showed that attitudinal loyalty stems from various factors, including brand trust, satisfaction, and sentimental connection (Bowen & Shoemaker, 2013). Customers who exhibit high levels of attitudinal loyalty are more likely to perceive the brand as

unique and valuable, thus justifying a wish to pay a premium price (Zha et al, 2023). Furthermore, attitudinal loyalty contributes to the development of brand equity, which encompasses the intangible assets associated with a brand, such as its reputation and perceived figure (Ahn, Hyun & Kwon, 2022). Brands with strong attitudinal loyalty enjoy greater pricing power and resilience against competitive pressures, as customers are less price-sensitive and more willing to pay extra for the perceived benefits and assurances offered by the brand (Franky & Syah, 2023).

**H6:** *There is a considerable effect of attitudinal loyalty on customer satisfaction.*

## Conceptual Framework

The conceptual framework of the above investigative work based on detail discussion have been drawn below.

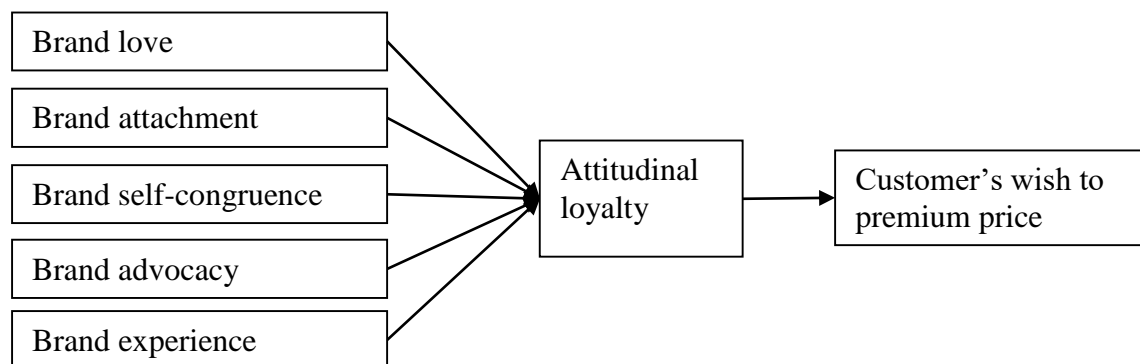


Figure 1: Conceptual Framework (Source: Rodrigues et al, 2023)

## Research Method

The current study aims to empirically examine the impact of brand love, brand attachment, brand self-congruence, brand advocacy and brand experience in the determination of customer's wish to pay premium price with intermediary part of attitudinal loyalty. The study targeted customers having online purchases and active use of social media to get in touch with the brand and offers to input that information in their purchase decision. The study selected with the quantitative approach and among those explanatory research type to explain the association. The selected with the survey-based approach to get with the needed number of responses and use of questionnaire as data collection instrument. The study sampled with size of 384 and used convenience sampling to get with required number of responses. The collected information is applied with the structural

equation modeling using PLS Smart as the software to perform with the data run and extract the outcomes for the hypotheses testing.

## Results & Findings

### Descriptive Statistics

The descriptive statistics table shows that majorly feedbacks are submitted by male respondents with 158 feedbacks followed by female respondents with 92 feedbacks. The percentage share of female respondents found with percentage share of 37 percent. The education based assessment of the respondents showed that majorly feedbacks submitted from respondents with education level of Bachelors i.e. 108 feedbacks followed by respondents with education level of Masters i.e. 87 feedbacks, respondents with education level of M.Phil. i.e. 43 feedbacks and respondents with education level of Ph.D. i.e. 8 feedbacks. At last experience based assessment of the respondents showed with 34 feedbacks from respondents with experience less than a year followed by 87 feedbacks from respondents with experience level 1 to 5 year, 102 feedbacks from respondents with experience level 5 to 10 years and 27 feedbacks from respondents with experience level above 10 years.

Table 1: *Descriptive Statistics*

Demographics	Attributes	Frequency	Cumulative Frequency
Gender	Male	158	0.63
	Female	92	0.37
Education	Bachelor	108	0.43
	Masters	87	0.35
	M.Phil.	43	0.17
	Ph.D.	8	0.03
Experience	Other	4	0.02
	Less than a year	34	0.14

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1 to 5 years	87	0.35
5 10 years	102	0.41
Above 10 years	27	0.11

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### Measurement Model

The item figures of all the construct reported above 0.70. The numerical figure of items like ATLY1, ATLY2, ATLY3 and ATLY4 found 0.8592, 0.8675, 0.8724 and 0.7500 respectively. The numerical figure of items like BDAH1, BDAH2, BDAH3 and BDAH4 found 0.7575, 0.7944, 0.8597 and 0.7327 respectively. The numerical figure of items like BDAV1, BDAV2, BDAV3 and BDAV4 found 0.8560, 0.8529, 0.8478 and 0.8763 respectively. The numerical figure of items like BDEX1, BDEX2, BDEX3 and BDEX4 found 0.8588, 0.8508, 0.8491 and 0.8744 respectively. The numerical figure of items like BDLV1, BDLV2, BDLV3 and BDLV4 found 0.8231, 0.8475, 0.8569 and 0.8116 respectively. The numerical figure of items like BDSC1, BDSC2, BDSC3 and BDSC4 found 0.9123, 0.8788, 0.8318 and 0.9106 respectively. The numerical figure of items like CWPP1, CWPP2, CWPP3 and CWPP4 found 0.8931, 0.8441, 0.8518 and 0.8845 respectively.

The reliability figure of Cronbach's Alpha for attitudinal loyalty, brand attachment, brand advocacy, brand experience, brand love, brand self-congruence and customer's wish to pay premium found 0.8584, 0.7943, 0.8808, 0.8810, 0.8552, 0.9064 and 0.8913 respectively. All the respective latent variable's Cronbach's Alpha figure found above the 0.70 hence accepted for internal validity. The reliability figure of rho A for attitudinal loyalty, brand attachment, brand advocacy, brand experience, brand love, brand self-congruence and customer's wish to pay premium found 0.8661, 0.8016, 0.8812, 0.8840, 0.8578, 0.9099 and 0.8922 respectively. All the respective latent variable's rho A figure found above the 0.70 hence accepted for internal validity.

The reliability figure of composite reliability for attitudinal loyalty, brand attachment, brand advocacy, brand experience, brand love, brand self-congruence and customer's wish to pay premium found 0.9044, 0.8668, 0.9180, 0.9180, 0.9020, 0.9346 and 0.9247 respectively. All the respective latent variable's composite reliability figure found above the 0.70 hence accepted for

internal validity. Similarly, the reliability figure of composite reliability for attitudinal loyalty, brand attachment, brand advocacy, brand experience, brand love, brand self-congruence and customer's wish to pay premium found 0.9044, 0.8668, 0.9180, 0.9180, 0.9020, 0.9346 and 0.9247 respectively. All the respective latent variable's composite reliability figure found above the 0.70 hence accepted for internal validity. Similarly, AVE figure of internal validity for attitudinal loyalty, brand attachment, brand advocacy, brand experience, brand love, brand self-congruence and customer's wish to pay premium found 0.7036, 0.6202, 0.7367, 0.7368, 0.6972, 0.7814 and 0.7545 respectively. All the figures found above 0.5 hence showed considerable predictability toward the model.

Table 2: Measurement Model – Construct Reliability and Validity

Constructs	Items	Outer Loading	Cronbach's Alpha	Rho A	Composite Reliability	Average Variance Extracted (AVE)
Attitudinal Loyalty	ATLY1	0.8592	0.8584	0.8661	0.9044	0.7036
	ATLY2	0.8675				
	ATLY3	0.8724				
	ATLY4	0.7500				
Brand attachment	BDAH1	0.7575	0.7943	0.8016	0.8668	0.6202
	BDAH2	0.7944				
	BDAH3	0.8597				
	BDAH4	0.7327				
Brand advocacy	BDAV1	0.8560	0.8808	0.8812	0.9180	0.7367
	BDAV2	0.8529				
	BDAV3	0.8478				
	BDAV4	0.8763				
Brand Experience	BDEX1	0.8588	0.8810	0.8840	0.9180	0.7368
	BDEX2	0.8508				
	BDEX3	0.8491				
	BDEX4	0.8744				
Brand Love	BDLV1	0.8231	0.8552	0.8578	0.9020	0.6972
	BDLV2	0.8475				

	BDLV3	0.8569				
	BDLV4	0.8116				
	BDSC1	0.9123				
Brand self-congruence	BDSC2	0.8788	0.9064	0.9099	0.9346	0.7814
	BDSC3	0.8318				
	BDSC4	0.9106				
Customer's Wish to Pay Premium	CWPP1	0.8931				
	CWPP2	0.8441	0.8913	0.8922	0.9247	0.7545
	CWPP3	0.8518				
	CWPP4	0.8845				

**Discriminant Validity**

The discriminant validity table below shows that all the diagonal figures found higher than the non-diagonal figures. This shows that the association of the construct to itself found higher than the other figures hence validated the evidences in the support of the discriminant validity.

Table 3: Discriminant Validity – Fornell Larcker

	Fornell-Larcker Criterion						
	ATLY	BDEX	BDLV	BDAV	BDAH	BDSC	CWPP
Attitudinal Loyalty (ATLY)	0.8388						
Brand Experience (BDEX)	0.7083	0.8583					
Brand Love (BDLV)	0.8140	0.6832	0.8350				
Brand advocacy (BDAV)	0.8126	0.6994	0.7563	0.8583			
Brand attachment (BDAH)	0.7641	0.5060	0.7265	0.6951	0.7875		
Brand self-congruence (BDSC)	0.8017	0.5897	0.7859	0.6753	0.6780	0.8840	
Customer's Wish to Pay Premium (CWPP)	0.7583	0.4970	0.7061	0.6555	0.6105	0.6576	0.8686

Similarly, the HTMT figures also found in support to validate the discriminate validity as explicit in the below tables. i.e. figures found above 0.5 and less than 0.95

Table 4: Discriminant Validity – HTMT

	Heterotrait-Monotrait Ratio (HTMT)						
	ATLY	BDEX	BDLV	BDAV	BDAH	BDSC	CWPP
Attitudinal Loyalty (ATLY)							
Brand Experience (BDEX)	0.807						
Brand Love (BDLV)	0.944	0.786					
Brand advocacy (BDAV)	0.93	0.792	0.87				
Brand attachment (BDAH)	0.923	0.603	0.879	0.829			
Brand self-congruence (BDSC)	0.907	0.656	0.89	0.754	0.8		
Customer's Wish to Pay Premium (CWPP)	0.865	0.557	0.807	0.739	0.723	0.73	

**Model Fit & R-Square**

The below model fit table shows that chi-square figures have been observed higher hence support the acceptance of the model. Furthermore, R-square figure for attitudinal loyalty and customer’s wish to pay premium found 0.8228 and 0.5751 respectively. This shows that strong effect of brand experience, brand love, brand advocacy, brand attachment, brand self-congruence on attitudinal loyalty along with moderate effect of attitudinal loyalty on customer's wish to pay premium.

Table 5: Model Fit & R-Square

	R Square	R Square Adjusted	Chi-Square
Attitudinal Loyalty	0.8228	0.8192	937.55
Customer's Wish to Pay Premium	0.5751	0.5733	953.19

**Path Coefficient**

The below table clearly shows that there is a considerable and positive effect of attitudinal loyalty on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.76 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand experience on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.17 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect



of brand experience on customer's wish to pay premium with consideration figure of 0.017 and having coefficient figure of 0.09 hence considerable at 5 percent level of consideration.

The below table clearly shows that there is a considerable and positive effect of brand love on attitudinal loyalty with consideration figure of 0.12 and having coefficient figure of 0.016 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand advocacy on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.20 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand advocacy on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.22 hence considerable at 5 percent level of consideration.

The below table clearly shows that there is a considerable and positive effect of brand attachment on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.28 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand attachment on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.16 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand self-congruence on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.28 hence considerable at 5 percent level of consideration. The below table clearly shows that there is a considerable and positive effect of brand self-congruence on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.21 hence considerable at 5 percent level of consideration.

Table 6: Path Coefficient

	Estimated Figure	Stand. Deviation	T- Statistics	P- Figure
Attitudinal Loyalty -> Customer's Wish to Pay Premium	0.76	0.03	26.94	0.000
Brand Experience -> Attitudinal Loyalty	0.17	0.04	3.91	0.000
Brand Experience -> Customer's Wish to Pay Premium	0.13	0.03	4.00	0.000
Brand Love -> Attitudinal Loyalty	0.12	0.05	2.41	0.016

Brand Love -> Customer's Wish to Pay Premium	0.09	0.04	2.38	0.017
Brand advocacy -> Attitudinal Loyalty	0.26	0.05	5.78	0.000
Brand advocacy -> Customer's Wish to Pay Premium	0.20	0.04	5.66	0.000
Brand attachment -> Attitudinal Loyalty	0.22	0.05	4.81	0.000
Brand attachment -> Customer's Wish to Pay Premium	0.16	0.04	4.64	0.000
Brand self-congruence -> Attitudinal Loyalty	0.28	0.04	6.64	0.000
Brand self-congruence -> Customer's Wish to Pay Premium	0.21	0.03	6.54	0.000

### Hypotheses Summary

The summary of hypotheses of the current investigative work mentioned below.

Table 7: Hypotheses Summary

Sr.	Hypotheses	Sig. Figure	Comments
1	<b>H1:</b> There is a considerable effect of brand love on attitudinal loyalty.	0.000	Alternative hypothesis accepted
2	<b>H2:</b> There is a considerable effect of brand attachment on attitudinal loyalty.	0.000	Alternative hypothesis accepted
3	<b>H3:</b> There is a considerable effect of brand self-congruence on attitudinal loyalty.	0.000	Alternative hypothesis accepted
4	<b>H4:</b> There is a considerable effect of brand advocacy on attitudinal loyalty.	0.000	Alternative hypothesis accepted
5	<b>H5:</b> There is a considerable effect of brand experience on attitudinal loyalty.	0.000	Alternative hypothesis accepted
6	<b>H6:</b> There is a considerable effect of attitudinal loyalty on customer satisfaction.	0.000	Alternative hypothesis accepted

### Discussion

The above outcomes clearly show that there is a considerable and positive effect of attitudinal loyalty on a customer's wish to pay a premium, with a consideration figure of 0.000 and a coefficient figure of 0.76, hence considerable at the 5 percent level of consideration. This association indicates that customers who develop strong sentimental and psychological connections with a brand are more likely to show a greater wish to pay a premium for its products or services. The sentimental attachment and favorable attitudes formed through attitudinal loyalty enhance their perceived figure of the brand, leading them to be less sensitive to price differences and more inclined to pay higher prices for the brand's offerings. Literature has showed that attitudinal loyalty stems from various factors, including brand trust, satisfaction, and sentimental connection (Bowen & Shoemaker, 2013). Customers who exhibit high levels of attitudinal loyalty are more likely to perceive the brand as unique and valuable, thus justifying a wish to pay a premium price (Zha et al, 2023). Furthermore, attitudinal loyalty contributes to the development of brand equity, which encompasses the intangible assets associated with a brand, such as its reputation and perceived figure (Ahn, Hyun & Kwon, 2022). Brands with strong attitudinal loyalty enjoy greater pricing power and resilience against competitive pressures, as customers are less price-sensitive and more willing to pay extra for the perceived benefits and assurances offered by the brand (Franky & Syah, 2023).

The above outcomes clearly show that there is a considerable and positive effect of brand experience on attitudinal loyalty, with a consideration figure of 0.000 and a coefficient figure of 0.17, hence considerable at the 5 percent level of consideration. The association suggests that the quality and consistency of a customer's interactions with a brand positively influence their sentimental attachment to it. A positive brand experience—whether through customer service, product quality, or unique touchpoints—reinforces feelings of trust and satisfaction, encouraging a stronger sentimental connection, which in turn boosts attitudinal loyalty. The association between brand experience and loyalty has garnered considerable attention from scholars and marketers alike (Franky & Syah, 2023). Another investigative work highlighted the multidimensionality of brand experience, emphasizing its cognitive, affective, and sensory dimensions. These dimensions collectively contribute to the overall customer experience and influence their likelihood to engage with the brand repeatedly (Ahn, Hyun & Kwon, 2022). Furthermore, studies have suggested that positive brand experiences lead to higher levels of satisfaction and trust, which are precursors to loyalty (Mahmood et al, 2021).

The above outcomes clearly show that there is a considerable and positive effect of brand experience on a customer's wish to pay a premium, with a consideration figure of 0.017 and a coefficient figure of 0.09, hence considerable at the 5 percent level of consideration. This association indicates that when customers have favorable and memorable experiences with a brand, they are more likely to perceive the brand as valuable and unique. This perception reduces price sensitivity, leading customers to be more willing to pay a premium for the product or service, as they associate the brand with positive experiences and higher quality. Literature has also reported that brand experience extends beyond traditional marketing channels to include experiential marketing initiatives, such as events, sponsorships, and immersive brand activations (Saldivar & Zolfagharian, 2022). The consideration of brand experience is crucial for marketers in today's competitive landscape (Kumar & Pansari, 2016). Failure to prioritize brand experience can result in diminished customer satisfaction and loyalty, ultimately effecting the brand's long-term success (Malarvizhi et al, 2022).

The above outcomes clearly show that there is a considerable and positive effect of brand love on attitudinal loyalty, with a consideration figure of 0.12 and a coefficient figure of 0.016, hence considerable at the 5 percent level of consideration. Brand love refers to a deep sentimental connection and strong affection a customer feels towards a brand. This sentimental bond creates a sense of loyalty that goes beyond functional benefits, making customers more likely to stay loyal to the brand even in the face of competitive offers. A brand that inspires love strengthens sentimental engagement, which is a key driver of attitudinal loyalty. Literature has showed that establishing a strong sentimental connection between customers and brands is imperative for sustaining long-term success as markets become increasingly competitive (Farzin et al, 2023). Building upon social psychology and customer behavior theories literature has observed with brand love triangle based on various theoretical frameworks underpin the association between brand love and loyalty (Malarvizhi et al, 2022). Furthermore, sentimental brand attachment elucidates the mechanisms through which sentimental connections foster brand loyalty (Joshi, Garg & Kamboj, 2023).

The above outcomes clearly show that there is a considerable and positive effect of brand advocacy on a customer's wish to pay a premium, with a consideration figure of 0.000 and a coefficient figure of 0.20, hence considerable at the 5 percent level of consideration. When customers actively

advocate for a brand, sharing their positive experiences and recommending it to others, it signals a deep level of trust and satisfaction. Brand advocates are more likely to view the brand as exceptional, which increases their wish to pay a premium, as they figure the brand's attributes and are less sensitive to price. Brand advocacy refers to the active promotion and support of a brand by its customers, while loyalty entails the commitment and repeat purchase behavior exhibited by customers towards a particular brand (Joshi, Garg & Kamboj, 2023). Brand advocacy and loyalty are crucial for businesses as they contribute to enhanced brand reputation, enhanced customer retention, and sustainable competitive advantage (Farzin et al, 2023). The pertaining literature has reported with a strong positive correlation between brand advocacy and loyalty. Customers who advocate for a brand are more likely to exhibit higher levels of loyalty, leading to enhanced profitability and long-term success (Oppong, Owusu & Ansah, 2022).

The above outcomes clearly show that there is a considerable and positive effect of brand advocacy on attitudinal loyalty, with a consideration figure of 0.000 and a coefficient figure of 0.22, hence considerable at the 5 percent level of consideration. Advocacy reflects a strong sentimental attachment to the brand, and this strong commitment fosters a sense of loyalty. Customers who advocate for a brand are more sentimentally invested, creating an ongoing association that extends beyond transactional behaviors to a deep-seated loyalty. This connection leads them to repeatedly support the brand, reinforcing their attitudinal loyalty. Brands that prioritize customer engagement, personalized experiences, and genuine association-building efforts tend to foster stronger advocacy and loyalty among their customer base (Narayanan & Singh, 2023). Brand advocacy and loyalty are core drivers of brand success, fostering positive customer attitudes, behaviors, and associations. Businesses need to understand the interconnectedness between these two constructs and invest in strategies that cultivate advocacy and loyalty among their customer base to thrive in today's dynamic market environment (Farzin et al, 2022).

The above outcomes clearly show that there is a considerable and positive effect of brand attachment on attitudinal loyalty, with a consideration figure of 0.000 and a coefficient figure of 0.28, hence considerable at the 5 percent level of consideration. Brand attachment refers to a customer's sentimental bond with a brand, akin to the attachment they might feel toward a person or an object. This sentimental connection fosters loyalty, as customers who are attached to a brand feel a sense of identity and belonging, which drives continued preference and support for that

brand, regardless of competing options. Another investigative work showed brand attachment as sentimental connection that customers develop with a brand, characterized by sentiments of affection, trust, and identification (Saldivar & Zolfagharian, 2022). Similarly, a investigative work also explored that brand loyalty denotes consistent purchasing behavior exhibited by customers towards a particular brand over time (Farzin et al, 2023). Another investigative work also highlighted the multidimensional nature of brand attachment, suggesting that it comprises three key components: passion, connection, and commitment (Joshi, Garg & Kamboj, 2023).

The above outcomes clearly show that there is a considerable and positive effect of brand attachment on a customer's wish to pay a premium, with a consideration figure of 0.000 and a coefficient figure of 0.16, hence considerable at the 5 percent level of consideration. Customers who are sentimentally attached to a brand perceive its products as integral to their lifestyle and identity. This attachment creates a perception of exclusivity and desirability, which reduces price sensitivity. As a result, customers are more likely to pay a premium for products from the brand they are attached to, believing that the figure they receive from the brand justifies the higher price. Another investigative work has also showed that passion reflects the intense sentimental bond that customers form with a brand, while connection signifies the sense of belonging and personal relevance associated with the brand (Izogo, Elom & Mpinganjira, 2021). Similar investigative work also showed that commitment, meanwhile, pertains to the intention and wish of customers to retain a long-term association with the brand (Zha et al, 2023). Literature also made explicit the consideration of brand attachment on customer behavior and brand outcomes (Malarvizhi et al, 2022).

The above outcomes clearly show that there is a considerable and positive effect of brand self-congruence on attitudinal loyalty, with a consideration figure of 0.000 and a coefficient figure of 0.28, hence considerable at the 5 percent level of consideration. Brand self-congruence refers to the alignment between a customer's self-image and the image they perceive a brand to project. When customers feel that a brand reflects their own identity or figures, it strengthens sentimental bonds and loyalty. This connection makes customers more likely to engage with the brand on a deeper level, reinforcing their attitudinal loyalty through a shared sense of identity. Brand loyalty pertains to the consistent purchasing behavior and strong attachment that customers exhibit towards a particular brand over time (Dandis & Eid, 2022). Customers are motivated to establish

congruence between their self-image and the image of a brand based on the notion of self-congruity theory (Sarkar et al, 2021). Customers seek out brands that match their desired self-image or social identity to enhance their self-esteem and sense of belonging (Sarkar et al, 2021). Thus, when individuals perceive a strong fit between a brand and their self-concept, they are more likely to develop brand loyalty (Huo et al, 2023). An empirical investigative work has showed that there is positive association between brand self-congruence and brand loyalty across various product categories and customer segments (Narayanan & Singh, 2023).

The above outcomes clearly show that there is a considerable and positive effect of brand self-congruence on a customer's wish to pay a premium, with a consideration figure of 0.000 and a coefficient figure of 0.21, hence considerable at the 5 percent level of consideration. When customers feel that a brand aligns with their personal identity, they are more likely to perceive the brand as irreplaceable and worth the premium price. This psychological alignment reduces price sensitivity, as the customer figures the brand not just for its functional benefits but for its recurentation of their personal figures and lifestyle. As a result, they are willing to pay more for products that they feel resonate with their self-image. Another investigative work has showed that customers who perceive a high level of congruence between themselves and a brand are more likely to exhibit greater loyalty, engagement, and advocacy towards the brand (Oppong, Mensah & Berko, 2023). Similar investigative work also observed that brand self-congruence positively influences customers' brand preference and purchase intentions (Mahmood et al, 2021). Another investigative work also made explicit that the part of brand self-congruence is core for marketers in fostering brand loyalty in developing for effective branding strategies (Saldivar & Zolfagharian, 2022).

## **Conclusion**

The current investigative work performed to examine the correlation between brand management practices and customers' wish to pay in Pakistan. By addressing these untapped aspects, brands can enhance strategic positioning, foster deeper customer loyalty, and ultimately drive higher premiums among customer. This comprehensive analysis is core for brands aiming to processed in the complex and diverse Pakistani market. As explained above the current investigative work is primary in nature and primary data has been employed during the current investigative work to perform the investigation hence the use of forms has been made to get with the primary feedbacks

from the targeted population along with the use of the survey-based approach to get with the needed number of feedbacks. The benefit of the selection of the survey-based approach and use of the forms as data collection instrument comes up with the figure-added information (Zha et al, 2023). Furthermore, the investigative work is based on the convenience sampling methodology to collected with the needed number of feedbacks in the limited duration of time. This investigative work employee with the structural equation modeling using PLS Smart as the software to perform with the data run and extract the outcomes for the hypotheses testing.

The outcomes of the investigative work showed that there is a considerable and positive effect of attitudinal loyalty on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.76 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand love on attitudinal loyalty with consideration figure of 0.12 and having coefficient figure of 0.016 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand attachment on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.28 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand attachment on customer's wish to pay premium with consideration figure of 0.000 and having coefficient figure of 0.16 hence considerable at 5 percent level of consideration. There is also a considerable and positive effect of brand self-congruence on attitudinal loyalty with consideration figure of 0.000 and having coefficient figure of 0.28 hence considerable at 5 percent level of consideration.

### **Recommendations**

The set of recommendations designed for the investigative work are mentioned below.

- Organizations should focus on enhancing attitudinal loyalty to increase customers' wish to pay premium, given its strong positive effect.
- Brands should prioritize building sentimental brand love since it considerable improves attitudinal loyalty and strengthens long-term customer associations.
- Firms must invest in strategies fostering brand attachment as it positively influences both attitudinal loyalty and wish to pay premium.



- Marketing campaigns should highlight brand self-congruence because it considerably strengthens attitudinal loyalty and aligns customer identity with the brand.
- Companies should use targeted loyalty programs to leverage the proven connection between attitudinal loyalty and customers' premium payment wish.

### **Limitations & Future Direction of Studies**

The current study faced with the time and data collection process as major constraints. Future studies should explore different cultural contexts. Researchers should examine industry-specific factors affecting loyalty. Investigations should focus on long-term brand associations. Further research should analyze digital loyalty influences. Studies should consider evolving customer behavior trends.

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