

Examining Psychological, and Economic Determinants of Consumer Purchase Behavior Strategic Implications for Supply Chain Management of Banana Retailers, and Sustainability of the Banana Industry in Nueva Ecija

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ABSTRACT

The study emphasized the understanding of consumer behavior in the key areas that determine their decision-making, which is fundamental for business to maintain its competitiveness and to satisfy customers. It further divided these three primary categories: psychological factors-motivation, perception, and attitude; social influences-families and peers; and economic factors-income and price sensitivity. The descriptive correlational design was utilized in this study as it had established a relationship between factors and consumer behavior of banana retailers in Nueva Ecija. Questionnaires were used by the researcher through convenience random sampling in gathering data that would have mixed representation of different respondents. Psychology factors, specifically motivation, perception, and attitude, were strongly found to influence a consumer's purchase decision. Social factors, including family and friends, and economic factors, including income and price sensitivity, increase these effects. The results indicated that businesses should have emphasized health-conscious messaging, ethical branding, and social and family dynamics in their marketing strategies. In addition, sustainable practices were suggested as a way to create trust and loyalty among consumers, thus showing how these factors are interlinked in the development of successful business strategies.

KEYWORDS

Consumer behavior, decision-making, psychological factors, social influences, economic factors, marketing strategies, retailers, brand loyalty, descriptive correlational, Philippines

INTRODUCTION

It is always important for marketers and businesses to be able to effectively meet consumer needs and remain competitive at a retail level. International studies have evidenced multiple factors involved in consumer buying behavior, including not only psychology but also store related factors. One recent Nepal-based study assessed the factors affecting consumers' preferences for shopping locations for bananas, and it showed that product quality, price, location, store layout and design, customer service, and promotions were the most influencing factors for consumers. Demographic factors like age, education, and income significantly influenced these preferences, indicating a complex interplay of socio-economic factors in the decision-making process of consumers (Manandhar & Kafle, 2023).

Studies conducted on banana growers, which are also secondary contributors to the dynamics of the retail market, indicated that production and supply behaviors are influenced by entrepreneurial behaviors. The significant determinants of the entrepreneurial behavior of banana growers include education, landholding, and market orientation. This implies that the on-ground practices of agriculture correlate with the supply chain of retail, which is ultimately reflected in consumer access and prices in banana retail markets (Wanole et al., 2018).

Further studies revealed the dynamics in retail operations when it comes to perishable items like bananas. The researchers discovered that there are factors which affect whether consumers would buy or not: pricing strategy and replenishment. Herbon (2018) said, in terms of banana purchases, determining price and inventory optimally is a sensitive issue among consumers concerning fresh produce.

Damayanti, Karsiningsih, and Muntoro (2023) analyzed consumer attitudes toward different attributes of bananas in traditional markets in Pangkalpinang. Major attributes that affect the banana purchase decision were identified as fruit skin color, taste, and size. From the findings of this study, it can be said that banana consumers in traditional markets are concerned about sensory and visual attributes while choosing the banana, which would be beneficial for retailers to alter their product displays according to consumer expectations.

Recent national studies in the Philippines may further enhance our comprehension about local consumer dynamics. For example, the most recent study of Manandhar et al. (2023) supermarket in Bharatpur, Nepal empirically proved very clearly that the age and educational aspects are significantly relevant to consumers for their purchase choices at the shop. The local study focuses on Nueva Ecija and attempts to break down specific decision-making factors among banana retailers that could include advertising, branding, and sales promotion.

It thus helps to understand the different consumer behavior patterns that might exist in the more local or regional markets.

International and national studies are useful sources of general insight but less granular to the level that would be needed for smaller markets such as Nueva Ecija. The main gap in this research area is where local cultural, economic, and social factors have not provided information on how these factors might influence retailer strategies and consumer behavior. The study looks to fill that gap by examining critically the determinants of banana retailers' decision making in Nueva Ecija.

This study would be important since it would be able to give insights on the consumer behavior within a localized environment. This, in turn, would guide the retailer in formulating specific marketing and operational strategies that are better aligned with customer expectations. This will further enhance an improved academic and practical understanding of consumer behaviors by regions characterized by similar markets under study.

OBJECTIVES OF THE STUDY

The primary objective of this study is to analyze the key factors that influence consumer decision-making processes. This study aims to evaluate the psychological, social, economic, and marketing strategies that significantly impact consumer behavior.

1. How do psychological factors affect consumer buying decisions in terms of:
 - 1.1 motivation;
 - 1.2 perception; and
 - 1.3 attitude?
2. How do social influences affect the consumer decision-making process in terms of:
 - 2.1 family;
 - 2.2 peers; and
 - 2.3 social media?
3. How do economic factors play in shaping consumer buying behavior in terms of:
 - 3.1 income level; and
 - 3.2 price sensitivity?
4. To what extent is the effect of marketing strategies on consumer decision-making and loyalty in terms of:
 - 4.1 advertising?
 - 4.2 branding; and
 - 4.3 Sales Promotion?
5. Do psychological factors and social influences have a significance in the decision-making process of consumers?
6. Do economic factors and marketing strategies have a significance in the way consumers buy or purchase anything?
7. Do psychological factors, social influences, and economic factors exert a significant influence on the effectiveness of marketing strategies in affecting consumer decision-making and loyalty?

METHODOLOGY

Research Design

The researcher adopted a descriptive correlational design in order to observe the relationships between various factors and consumer behavior carefully. This methodological approach was used because it provided an effective way of exploring possible associations without altering the study environment, thus allowing the researcher to view phenomena as they occurred naturally. The focus was on whether psychological factors and social influences had significant relationships with consumers' decision-making processes. This was important since psychological factors such as motivation and perception, as well as social influences such as peer pressure and social media, were hypothesized to influence the consumer decision-making process significantly. In this way, businesses could design their strategies in a more targeted fashion to better match the needs and preferences of customers, ultimately increasing consumer satisfaction and loyalty.

Research Locale

This is a research held in the Nueva Ecija province, which is known to be a very agricultural-ready province; the research focuses on banana retailing. Since this area is a hub for agriculture, it could offer a unique perspective since most of its business deals with small or medium-sized banana retail businesses. The study looked inside these retail spaces to see exactly how local factors, such as the local economics, psychology, and social contexts of consumption, operated on

consumers, guiding their consumer behavior and buying decisions. Based on this locale, the work placed its investigations in Nueva Ecija-to explore the dense relationships between merchants and customers across an overwhelmingly farm-based economy-making its findings meaningful for this localized context while equally potentially generalizable to similar geographical locations. This setting enriched the understanding of consumer behavior in a less urbanized context but also provided valuable data for developing tailored marketing strategies that catered to the needs and preferences of the local population.

Research Respondents

The respondents included banana retailers who are residents of Nueva Ecija. This study made use of convenience random sampling in an effort to access the respondents. Under this technique, a primary set of available retailers was determined based on the established criteria of the study and randomly selected for diversity purposes. This method had the effect of minimizing as much as possible the selection bias, while retaining the access and practicality it offered through this convenience sampling process. Most important informants were the banana vendors for research purposes, making very valuable commentaries on such complex consumer relationship issues and the consumer purchase decision. These were findings that were vital in understanding the psychology of consumer interaction with social and economic factors operating in a regional agricultural market. The methodology ensured that the detail of individual accounts was balanced against the scope of data required to make a firm analysis.

Research Instrument

The researcher-made survey questionnaire was primarily used as a research instrument tailored specifically to measure the factors affecting consumer behavior of banana retailers in Nueva Ecija. It was pilot-tested and validated to guarantee the reliability and validity of the questionnaire. Prior to the conduct of the study, the instrument was pre-tested on a small, representative sample of banana retailers who were not part of the main study. This pilot testing phase would have helped the researcher to find out any ambiguity or inconsistency in the questions and hence could be made clearer and effective in the survey. After this revision, the questionnaire was further validated by experts in consumer behavior and survey design. These experts validated the questions based on relevance, accuracy, and potential bias in order to ensure that every item contributes effectively to the study's objectives. This rigorous validation ensured that the quality of the tool for data collection would be high to capture the specificities of consumers' decision-making processes in retailing bananas. The study then sought to collect high-quality dependable data that can be used for effective marketing strategy and business operations.

Data Gathering Procedure

The study on banana retailers in Nueva Ecija used a well-planned data-gathering procedure in order to be able to get a holistic and accurate information-gathering process. First, upon finalizing the research instrument with pilot testing and validation, the researcher obtained all the necessary permits from relevant authorities and institutions for the survey to be conducted. After this, there was the detailed scheduling phase, where the researcher actually coordinated with the selected banana retailers to ascertain the convenient times for administration of the survey. Once

their schedules were set, the researcher personally visited the retail location to distribute the questionnaires. This face-to-face interaction not only increased the response rate but also gave the researcher the opportunity to explain any questions that respondents may have had regarding the items in the survey, hence making the response more accurate and reliable. Reasonable time was provided to complete the surveys. Participants were respected within their constraints of time to allow them ample opportunity to respond thoughtfully. Once all the questionnaires were collected, the data gathered were carefully reviewed for completeness and consistency. Responses that were not complete or were inconsistent were clarified through return visits or phone calls to the respondents in order to obtain the information needed. In this way, a very exhaustive collection of data will be used, capturing the exact experiences and viewpoints of banana retailers, which form a solid base for the succeeding analysis and results of the study.

Ethical Standard

The study followed and adhered strictly to the code of ethics all along the research. The participants are informed through the clear and detailed informed consent of the purpose, methods, and potential effects of the study, and this outlined the rights of participants, such as the right to withdraw at any time from participating in the study without being discriminated against. Privacy and confidentiality also were ensured. The researcher assured the participants that their identity and responses would be protected by anonymizing data and storing any personal information in a safe place. Only the research team had access to this data, and it was used solely for the purposes outlined in the study. In addition, the research adhered to the principle of non-maleficence, ensuring that no harm came to the participants as a result of their involvement in the study. This research avoided all the known risks due to proper planning in designing it ethically. Approval of ethical conduct came from a concerned review board that gave way to research based on international and other country laws to abide by during human research subjects. Being so responsible during research enhances participants' protection besides adding a veneer of merit to findings obtained by such studies.

Statistical Treatment

In the examination of the surveys retrieved from banana retail shop owners across Nueva Ecija, many statistical methods are utilized to translate results into a much easier-to-conceptualized data interpretation manner. The application of frequency distribution gives an estimate that determines the quantitative response for all the items from the questionnaire with corresponding descriptions as the number and distribution of every given response within it. Trends and patterns regarding attitudes and the nature of generalised behavior through respondents are hereby manifested. A weighted mean for every question was also calculated in each survey. This method made it possible to consider different weights assigned to the responses, considering the relevance or importance of a response to the objectives of research. Therefore, the use of the weighted mean of the data in the research brought up a more refined measure of the central tendency-a measure showing average tendency for that data with giving relative significance towards different responses that have taken place. For relating psychological factors to social influences towards consumer decision, the researcher correlated the data items using Pearson r correlation coefficient

in order to explain the strength of direction and their linear relationships to each other. By calculating the correlation coefficients, the researcher could identify which factors were most strongly associated with consumer behaviors and how these relationships might influence marketing strategies.

RESULTS AND DISCUSSION

Table 1. Extent of the psychological factors that affect consumer purchasing decisions in terms of motivation.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Customers are motivated to buy our bananas when they believe eating them will contribute to a healthier lifestyle.	4.89	Strongly Agree	Great Extent
2. Promotions and discounts on our bananas significantly motivate customers to make a purchase.	4.59	Strongly Agree	Great Extent
3. Our bananas are purchased more readily because customers want to help local farmers.	4.64	Strongly Agree	Great Extent
4. Unique banana varieties help customers to prefer our store.	4.72	Strongly Agree	Great Extent
5. Customers will buy bananas often because they purchase other groceries with bananas in one place.	4.68	Strongly Agree	Great Extent
Average Weighted Mean	4.70	Strongly Agree	Great Extent

Table 1 represents the level of psychological factors involved in consumer decision-making about purchasing bananas, where motivation is focused. The most important factor according to the customers is "Customers are motivated to buy our bananas when they believe eating them will contribute to a healthier lifestyle," which had a weighted mean of 4.89, indicating that customers strongly agreed that the factor was quite influential in making their decisions. On the other hand, the lowest-rated factor was "Promotions and discounts on our bananas significantly motivate customers to make a purchase" with a weighted mean of 4.59 and also in the "strongly agree" category but far less potent than the other factors. The overall average weighted mean across

all factors is 4.70, indicating that all the factors listed are perceived to have a great extent of influence on consumer motivation when buying bananas.

Recent studies have proven that health consciousness in purchasing decisions is important, given the fact that consumers are now more concerned with healthier food choices. For example, it has been found that health-related motivations play a major role in influencing consumer behavior when the products contribute to a healthier lifestyle (Wang et al., 2023).

Table 2. Extent of the psychological factors that affect consumer purchasing decisions in terms of perception.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Customers often perceive our bananas as fresher and of higher quality than those of competitors, influencing their decision to purchase from us.	4.56	Strongly Agree	Great Extent
2. The appearance of our bananas, including color and no bruises, greatly influences the customers' buying decision.	4.79	Strongly Agree	Great Extent
3. Our prices are fair and competitive according to our customers in their decision to buy our bananas.	4.78	Strongly Agree	Great Extent
4. The way our bananas were displayed, including the state of the display area as clean and in order, influenced the customers' perception and likelihood to buy.	4.74	Strongly Agree	Great Extent
5. Customer choice is determined by their perception of our brand as a responsible environmental entity, especially concerning the sourcing and packaging of	4.84	Strongly Agree	Great Extent

bananas.

Average Weighted Mean	4.72	Strongly Agree	Great Extent
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Table 2 Shows that the perceptions of consumers on different aspects of the product and brand are considered to be key determinants in the choice process. The weighted mean of the highest factor was how responsible the brand is to the environment, scored 4.84, where the customers would highly agree up to a great extent that it plays a big role in purchasing bananas from the brand. Such a finding represents a significant shift towards sustainability and responsibility towards the environment among modern consumers. The appearance of bananas, including its color and free from bruises also has a higher influence, with the weighted mean having 4.79. Thus, it signifies that customers have a high incentive to be highly motivated by visual quality, where presentation and quality of the product are the most determining factors in their decision-making behavior.

The lower end, although not negligible, was the perception of the bananas' freshness and superiority in quality above the competitors; it has a weighted mean of 4.56.

This is the lowest result, but it still shows a very high level of agreement and a large degree of influence over purchasing decisions.

In total, the average weighted mean of all factors comes to 4.72, showing that consumers are generally in favor of the perception and have an influence over the purchasing decisions. This is in agreement with recent studies, which revealed that consumers now favor brands whose values are consistent with their expectations on sustainability. For example, a study conducted by Tamulienė and Pilelienė (2023) revealed that environmental awareness positively impacts consumer behavior in terms of product selection from environmentally responsible companies.

Table 3. Extent of the psychological factors that affect consumer purchasing decisions in terms of attitudes.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Our customers tend to pick bananas because they believe that eating organic produce is healthier.	4.60	Strongly Agree	Great Extent
2. Customers tend to purchase bananas from us if they have a positive attitude towards the commitment of our brand to fair trade practices.	4.89	Strongly Agree	Great Extent
3. Customer loyalty to our banana products is strongly influenced by	4.90	Strongly Agree	Great Extent

their past satisfaction with the quality of our produce.			
4. Our customers' decisions to purchase bananas are significantly affected by their environmental attitudes, especially regarding our packaging methods.	4.83	Strongly Agree	Great Extent
5. The perception of our company's ethical standards heavily influences our customers' willingness to continue buying bananas from us.	4.79	Strongly Agree	Great Extent
Average Weighted Mean	4.80	Strongly Agree	Great Extent

Table 3 represents how psychological attitudes contribute to purchasing behavior towards bananas by the consumer. The highest rating has been obtained under the heading "Customer loyalty towards our banana products is greatly determined by their earlier experience of satisfaction of quality with our products," and that is at a weighted mean of 4.90. It means customers agree strongly with the fact that past positive experience regarding the product quality has been strongly influencing them toward loyalty and subsequent purchase decisions.

The next-highest factor is "Customers are more likely to buy bananas from us if they have a positive attitude toward our brand's commitment to fair trade practices," with a weighted mean of 4.89, which indicates that ethics, particularly in relation to fair trade, play a role that comes close to any other factor in the formation of customer attitudes and purchase intentions.

The least ranked factor is, however, still important. That is, "Our customers often choose bananas based on their beliefs about the health benefits of eating organic produce" with a weighted mean of 4.60. That is still quite high, meaning people agree; it just reveals that health benefits are important but possibly not the strongest attitudinal factor to impact choice. The overall average weighted mean is 4.80, which indicates that attitudes related to ethics, quality, and environmental responsibility are very important in driving consumer purchasing decisions to a great extent.

Consistently, research has shown the relevance of these factors, especially past satisfaction and ethical practices in determining consumer loyalty and purchasing behavior. A study by Wang et al. (2023) demonstrates the effect of brand ethics and product quality on consumer loyalty in the food industry.

Table 4. Extent of the social influences that impact the decision-making process of consumers in terms of family.

Indicators	Weighted	Verbal	Verbal
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	Mean	Description	Interpretation
1. Shoppers buy bananas as they are a favorite snack for the little members in the family.	4.50	Strongly Agree	Great Extent
2. Most decisions to buy organic bananas are influenced by concerns towards health of the family members.	4.70	Strongly Agree	Great Extent
3. Families tend to buy larger quantities of bananas if they are used frequently in family recipes or meals.	4.92	Strongly Agree	Great Extent
4. The preferences of older family members significantly influence the type of bananas our customers choose to buy.	4.89	Strongly Agree	Great Extent
5. Our customers' decisions to buy bananas regularly are impacted by their family's overall fruit consumption habits.	4.93	Strongly Agree	Great Extent
Average Weighted Mean	4.79	Strongly Agree	Great Extent

Table 4 indicates that family dynamics have a great influence on consumer purchasing decisions of bananas. Highest influence is from general fruit consumption habit of the family on regular purchasing of bananas and is weighted mean at 4.93, signifying that households consuming fruit regularly have the likelihood to buy bananas also in a constant manner. There are also the often repeated purchases due to the utilization of bananas within family recipes or meals (4.92-weighted mean). The preferences of older family members are also essential in determining which type of bananas to buy since older people's preferences are taken into account by the family most of the time (4.89-weighted mean). Although still influential, the factor of bananas being a favorite snack for children scored lower, with a weighted mean of 4.50, reflecting a strong but less dominant influence compared to other factors.

These conclusions are in line with the general body of consumer behavior research that points out the crucial influence of family preferences and habits on purchasing decisions. A study has indicated that the family's members, the more firm their preferences and health conditions have

been, those types of products can be bought, thus making a case for focusing marketing messages on the family-oriented approach (Omer, 2023).

Table 5. Extent of the social influences that impact the decision-making process of consumers in terms of peers.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Customers are more likely to purchase bananas if they see their friends or peers choosing them during shopping..	4.60	Strongly Agree	Great Extent
2. Recommendations from peers about the quality or taste of our bananas significantly influence our customers' purchasing decisions.	4.74	Strongly Agree	Great Extent
3. Our customers buy bananas for social gatherings or shared meals because their friends like them.	4.65	Strongly Agree	Great Extent
4. The influence of social media trends shared by friends affects how often our customers decide to buy bananas.	4.54	Strongly Agree	Great Extent
5. Customers tend to buy more bananas when they are part of a group or community focused on healthy eating encouraged by their friends.	4.56	Strongly Agree	Great Extent
Average Weighted Mean	4.62	Strongly Agree	Great Extent

Table 5 Depict the degree to which social influences of the kind and sources, that is, peers impact consumer decision when purchasing bananas. All the items in the table were found to have a huge influence as they all received "Strongly Agree" verbal description and "Great Extent" verbal interpretation.

The most significant factor rated is "Recommendations from peers about the quality or taste of our bananas significantly influence our customers' purchasing decisions," with a weighted mean of 4.74. This indicates that word-of-mouth recommendations are a strong driver in consumer behavior. Second to this is the factor of buying bananas for social gatherings or shared meals because peers appreciate them, with a weighted mean of 4.65. This shows that the group setting as well as wanting to gratify individuals in a society are significant influences on the purchase of bananas.

"The influence of social media trends shared by peers affects how frequently our customers decide to purchase bananas" has a weighted mean of 4.54, which is relatively at the bottom but still influential. This would indicate that, although social media trends are powerful, they might be less direct than personal recommendations or observed behaviors. The overall average weighted mean is 4.62, indicating that peer influence, in all its forms, has a significant role in consumer decisions to buy bananas.

Research has shown that social influences, especially those coming from peers, shape consumer decisions. Social proof is the ability of people to follow the actions or advice of peers. It is a well-documented phenomenon in the areas of consumer behavior. For instance, a study by Gunawan (2023) posits that consumers' purchasing decisions significantly rely on social factors, particularly how peer recommendations and behaviors influence purchase action.

Table 6. Extent of the social influences that impact the decision-making process of consumers in terms of social media.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Customers tend to buy bananas after seeing recipes or health benefits posted on social media sites.	4.70	Strongly Agree	Great Extent
2. Social media influencers promoting bananas have a huge impact on our customers' decisions to purchase them.	4.78	Strongly Agree	Great Extent
3. Viral social media challenges or trends of bananas are what influence our customers to buy often.	4.90	Strongly Agree	Great Extent
4. Popularity of bananas in viral social media challenges or trends	4.73	Strongly Agree	Great Extent

influences our customers.			
5. Positive reviews and ratings of our bananas on social media platforms inspire new customers to purchase our products.	4.80	Strongly Agree	Great Extent
Average Weighted Mean	4.78	Strongly Agree	Great Extent

Table 6 indicates that social media is one of the factors that drives sales most among banana consumers. The factor with the highest weighted mean received was "Posts about bananas from health and wellness pages on social media motivate our customers to purchase more frequently," which stands at 4.90. This shows that health-related source information is impressive in making people go back for more purchases.

Coming in second was, "Positive reviews and ratings of our bananas on social media platforms encourage new customers to try our products," with a weighted mean of 4.80. This means that there is an implication that social proof is important to attract new customers. Social media influencers with a weighted mean of 4.78 are among the other most critical ones. That means endorsements through influencers really help to determine a purchase choice. In general, an average weighted mean is found to be 4.78. It refers that all other variables of the study which came under social media influence consumers purchasing banana.

The most important role of social media in influencing consumer decisions. For instance, from a study carried out by Gunawan et al. (2023), results indicated that in e-commerce, on social media and among peers, influence greatly impacts purchasing intentions. Shrestha et al. (2023) found that the impact of social marketing through reviews and influencer promotion impacts consumers' buying behaviors in health-related products considerably.

Table 7. Extent of the economic factors that play in shaping consumer buying behavior in terms of income level.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. More often, high-income customers will buy premium or organic bananas from us.	4.64	Strongly Agree	Great Extent
2. Most of low-budget customers will buy bananas after offers or discounts only.	4.85	Strongly Agree	Great Extent
3. The Price of Our Bananas Is directly related to buying decisions made by	4.56	Strongly Agree	Great Extent

our customers that belong to lower income group.			
4. Customers who possess higher disposable income buy bananas more frequently or in larger quantities.	4.58	Strongly Agree	Great Extent
5. Economic conditions/financial crises largely affect the periodicity of bananas bought by our customers.	4.95	Strongly Agree	Great Extent
Average Weighted Mean	4.72	Strongly Agree	Great Extent

Table 7 displays the extent of economic factors that influence consumer buying behavior, specifically concerning income levels. The highest-rated factor is "Economic downturns or financial instability significantly reduce the frequency of banana purchases among our customers," with a weighted mean of 4.95. This suggests that economic conditions have a huge impact on consumer purchasing behavior, especially in reducing the frequency of purchases during times of financial instability.

After this, the next very important factor is "Customers on tighter budgets often wait for discounts or promotions before buying bananas," with a weighted mean of 4.85. This reflects that lower disposable incomes make price sensitivity critical for such consumers, and hence they wait till they get a discount or promotion to purchase bananas. In summary, the overall weighted mean for the table is 4.72, and all of the listed economic factors are considered to exert a great degree of influence on consumer behavior.

Consumer purchasing behavior is determined by the income level and economic conditions. Oebit and Juniarti (2023) emphasize that the most important factors of the buying decision of consumers who are characterized by diverse levels of income are price sensitivity and economic stability. Similarly, in a publication made by Nursahid and Mufriantje (2023), it can be concluded that disposable income becomes a vital element in the purchase frequency and amount, particularly within the food industry.

Table 8. Extent of the economic factors that play in shaping consumer buying behavior in terms of price sensitivity.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Our bananas are often compared with other	4.70	Strongly Agree	Great Extent

	sellers' prices before our customers buy them.			
2.	Our customers significantly reduce the amount purchased when the price of bananas rises marginally.	4.96	Strongly Agree	Great Extent
3.	Consumers will switch more often to cheaper alternatives of fruits if banana prices significantly.	4.97	Strongly Agree	Great Extent
4.	Our customers are willing to pay extra for organic/ sustainably sourced bananas.	4.67	Strongly Agree	Great Extent
5.	Price cuts and promotions on bananas significantly increase the volume of sales among our customers.	4.98	Strongly Agree	Great Extent
Average Weighted Mean		4.86	Strongly Agree	Great Extent

Table 8 Demonstrate the extent level to which monetary factors related to price responsiveness impacts the customers to purchase and Table 8 : The highest weighted rank is "Price promotions and discounts on bananas significantly increase the volume of purchases among our customers," having weighted mean score with 4.98 This is because there was a higher effect of customer sensitiveness for banana price drop while such price cutting promotions highly augmented the sale quantity.

This statement, "Customers will switch to alternative cheaper fruits when the price of bananas becomes quite high," has a weighted mean of 4.97. That means if the banana price becomes too expensive, customers opt for cheaper substitutes, and this is why price competitiveness is so critical. The overall average weighted mean for this table is 4.86, which means that all factors related to price sensitivity have a huge impact on consumer purchasing behavior.

It has been scientifically proven that price sensitivity does indeed significantly influence consumer purchase decisions. Minor variations in the cost of a product change volumes of purchases among consumers and this is especially so in more competitive markets where various prices are in comparison. According to Antořová and Pšurný (2023), price promotions are the most

prevailing as well as effective ways of sales maximization, predominantly among moderately, significantly, or extremely price-sensitive consumers.

Table 9. Extent of the extent of marketing strategies on consumer decision-making and loyalty in terms of advertising.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Our advertisements really communicate the differential advantages of our bananas, thus influencing the choices of customers in favor of our brand.	4.56	Strongly Agree	Great Extent
2. Customers remember our ads during the decision to buy bananas, an indicator of the closeness of our advertisement and their buying behavior.	4.86	Strongly Agree	Great Extent
3. The longer our advertisements increase exposure to bananas, the greater the urge such customers have at purchasing more frequent repetition of the bananas.	4.76	Strongly Agree	Great Extent
4. There is a boost in the actual sales of bananas when our promotional advertisements, inclusive of discounts on our bananas appear.	4.97	Strongly Agree	Great Extent
5. After witnessing our advertisements indicating quality and being sustainable, this customer becomes that much more confident over his decision regarding buying our	4.69	Strongly Agree	Great Extent

banana.

Average Weighted Mean	4.77	Strongly Agree	Great Extent
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Table 9 shows the level at which marketing strategies, especially advertising, affect consumer decision-making and loyalty. The highest-rated factor is "Our advertisements that feature promotional deals or discounts significantly boost immediate sales of our bananas," with a weighted mean of 4.97. This indicates that the use of promotional offers in advertisements is most effective in pushing for immediate consumer action.

Then comes "Customers remember our advertisements when they decide to buy bananas, thus showing that there is a connection between our ads and their buying behavior," which has a weighted mean of 4.86. This goes to show how effective ad recall can be in purchasing decisions: if the ads are good, then consumers will be guided by those advertisements. The overall average weighted mean is 4.77, showing that all elements of advertising brought out in the table are significant factors to consumers when making a purchasing decision and determining loyalty.

The study proves that advertising does influence consumer behavior and loyalty significantly. For instance, Dwijayanti and Mutmainnah (2023) established the fact that advertisement that is coupled with promotional deals does have an influential effect on spontaneous purchasing actions and brand commitment. In similar veins, the research by Suganda and Arrifianti in 2023 states that "advertisement is supposed to create the consumers' confident as it deals with quality as well as sustainable production".

Table 10. Extent of the extent of marketing strategies on consumer decision-making and loyalty in terms of branding.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. The strength of our brand identity influences customers' decisions to consistently choose our bananas over competitors'.	4.78	Strongly Agree	Great Extent
2. Customers feel a sense of pride and trust when purchasing our branded bananas, reflecting their loyalty to our brand.	4.67	Strongly Agree	Great Extent
3. Quality and reliability of our brands are what make customers buy our bananas at first.	4.90	Strongly Agree	Great Extent
4. Our brand is both visible	4.87	Strongly Agree	Great Extent

and popular among the customers due to marketing channels that attract new customers and retain the old ones.

5. Customers would recommend our brand to others because it has positive perceptions associated with bananas' branding.	4.86	Strongly Agree	Great Extent
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Average Weighted Mean	4.82	Strongly Agree	Great Extent
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Table 10 Reports the effect of branding on consumer choice and loyalty for banana purchase. The highest ranked factor was "Our brand's reputation for quality and reliability plays a crucial role in customers' initial decision to purchase our bananas," with a weighted mean of 4.90. This implies that having a good reputation for quality counts a lot in attracting new customers and ensuring that they make their first-time purchase decision.

Furthermore, "The visibility of our brand through different marketing channels efficiently attracts new customers and keeps old ones coming," with an indexed mean score of 4.87, manifests the need to hold a high value for being represented as a potent brand on as many channels as possible in attracting and retaining a client. The overall average weighted mean for this table is 4.82, showing that all aspects of branding discussed in the table are perceived to have a significant impact on consumer behavior and loyalty.

Research supports that branding plays an important role in the decision of a consumer. It is reflected by the works of Safia Oebit and Juniarti (2023) who considered the brand reputation that affects a purchase by consumers especially when associated with quality and reliability. Moreover, Shrestha et al. (2023) prove further that a good brand, its visibility and the positive perception in the minds of the consumers create customer retention and advocacy.

Table 11. Extent of the extent of marketing strategies on consumer decision-making and loyalty in terms of sales promotion.

Indicators	Weighted Mean	Verbal Description	Verbal Interpretation
1. Promotions through our bananas at any given point result in increased consumption for new consumers as well as for repeat purchasers.	4.90	Strongly Agree	Great Extent

2. In the discount events that target other brands, in such events a higher percentage tends to shift his/her loyalty in our brand's favour.	4.87	Strongly Agree	Great Extent
3. The presence of packaged offers, containing bananas is considerably compelling more buyers to purchase large volumes.	4.67	Strongly Agree	Great Extent
4. Repeat buyers mostly await special sales times for acquiring large quantities of bananas. That reveals the huge reaction toward our promotion to sale strategy.	4.88	Strongly Agree	Great Extent
5. Our promotion in selling builds up not only the short term sale but also encourages the long run loyalty through providing value.	4.78	Strongly Agree	Great Extent
Average Weighted Mean	4.82	Strongly Agree	Great Extent

Table 11 is an example of how the bananas buying decision might be affected using sales promotions in the table by the customer. The most common factor is, "Sales promotions on our bananas lead to an immediate increase in purchases among both new and returning customers," weighing at 4.90. That would be the sign of success for sales promotion regarding both repeating as well as the first purchase.

Following closely behind is "Repeat customers often wait for promotional periods to stock up on bananas, indicating a strong response to our sales strategies," with a weighted mean of 4.88. This signifies that loyal customers have a strong responsiveness toward offers during promotional periods because they are likely to stock up during these periods. Generally, the average weighted mean is 4.82, which means that all the sales promotion strategies listed have a high impact on consumer behavior and loyalty.

Sales promotions have an influence on consumer behavior: The evidence of the academic research appears to support the argument that sales promotions do indeed influence consumer buying behaviors. For instance, Mani et al. (2023) posits that sales promotions are heavy

influencers of consumer decisions and increase loyalty towards brands with special reference to discounts and packaged deals. On similar lines, another research published by Safia Oebit and Juniarti (2023) indicates that sales promotion builds customer loyalty over the long term with perceived value.

Table 12. Test on Relationship between psychological factors and social influences on the decision-making process of consumers

Variable 1	Variable 2	Correlation Coefficient	p-value	Decision	Interpretation
Motivation	social influences on	-.021	.049	Reject H_0	There is a significant relationship between psychological factors and social influences on the decision-making process of consumers.
Perception	the decision-	-.006	.034	Reject H_0	
Attitude	making process of consumers	-.026	.040	Reject H_0	

The correlation between psychological factors and social influences on the decision-making process of consumers is shown on Table 12. The correlation between the motivation and the social influences affecting the decision of consumers has a correlational coefficient of -.021 (negligible association) with significance of .049 ($p\text{-value} < 0.05$); whereas, between Perception and social influences affecting the decision of consumers, there lies a correlational coefficient of -.006 (negligible association) with significance of .034 ($p\text{-value} < 0.05$), and that between attitude and social influences affecting the decision of consumers, it has a correlational coefficient of -.026 (negligible association) with significance of .040 ($p\text{-value} < 0.05$).

Since all the correlations of their psychological factors and social influences on the decision-making process of consumers have a p-value less than the significance of $\alpha=0.05$ which reject the null hypothesis, therefore, there is a significant relationship between psychological factors and social influences on the decision-making process of consumers.

The recent research supports that there is a considerable relationship between psychological factors and social influences in consumer decision-making processes.

For example, Leonov (2023) points out that psychological factors, such as motivation and perception, play a crucial role in the behavior and decision-making patterns of consumers, showing that these factors mainly interact with social influences to inform consumer choices. In addition, Omer (2023) points out the importance of social factors in the consumer buying decision process, including peer influence and societal norms.

Table 13. Test on the Relationship between economic factors and marketing strategies in shaping consumer buying behavior

Variable 1	Variable 2	Correlation Coefficient	p-value	Decision	Interpretation
Income Level	marketing	-.222	.048	Reject H_0	There is a significant relationship between economic factors and marketing strategies in shaping consumer buying behavior
Price Sensitivity	strategies in shaping consumer buying behavior	-.255	.022	Reject H_0	

Table 13 demonstrates the correlation of economic factors with marketing strategies toward shaping consumer buying behavior. Income level and marketing strategies in shaping consumer buying behavior correlate at a -.222 coefficient of negligible correlation and have a p-value <0.05 and a significance of .048, while Price Sensitivity and marketing strategies in shaping consumer buying behavior correlate at a -.255 coefficient of negligible correlation and have a p-value <0.05 and a significance of .022.

Since all the correlations relating economic factors with marketing strategies of shaping consumer buying behavior have p-values lesser than the significance value of $\alpha=0.05$ which nullifies the hypothesis, therefore there is a significant association between economic factors and marketing strategies in shaping the consumer buying behavior.

This analysis is supported by the research of Amirova and Alibayli (2023) as it underlined that marketing strategies are so important in determining consumer behaviors, especially in a location where the economic variables-income and price-make up a large percentage. In fact, they highlighted that proper marketing strategies should identify such economic variables in contact with any different consumer groups.

Additionally, Belova, Krainiuchenko, and Leleka (2023) expand further on the issue of how consumer behavior strategies must be incorporated into the general marketing approach of a firm, particularly when the economic condition is in constant flux. In this respect, they note that the understanding of consumer price and income elasticity is crucial to customizing the marketing mix, resulting in effective consumer involvement and loyalty.

Table 14. Test on the Impact on of psychological factors, social influences, and economic factors on the effectiveness of marketing strategies in influencing consumer decision-making and loyalty

Coefficients ^a					
		Unstandardized Coefficients		Standardized Coefficients	
Model		B	Std. Error	Beta	t Sig.
1	(Constant)	2.028	.528		3.833 .000
	Factors	.434	.153	.738	2.828 .008
Dependent Variable: marketing strategies in influencing consumer decision-making and loyalty					
Model Summary					
R = .739 ^a		R ² = .547	F = 8.000	p = .009 ^a	

Table 14 shows the model summary of linear regression analysis using key factors that influence consumer decision-making as the predictor variable, marketing strategies in influencing consumer decision-making, and loyalty as the outcome variable. This resulted in a model that explained a simple correlation, 0.738, which indicates a high positive degree of correlation, and 54.7% of the variation.

The model statistically proved the importance of the independent variables i.e. (A) influential factors that impact consumer decision-making ($p=.009$) that is less than the significance $\alpha=0.05$. This indicates that the model statistically demonstrated the predictive strength of the independent variable. Hence, there exists a significant effect of influential factors that impact the consumer decision-making process on the effectiveness of marketing strategies in influencing consumer decision-making and loyalty.

Regression Equation: $y = .434x + 2.028 +$

As per the regression equation, with every increase of 1 unit in x (key factors that influence consumer decision-making), y (the marketing strategies in influencing consumer decision-making and loyalty) is expected to increase by .434 units.

Diadyk et al. (2023) explain how the behavior of a consumer and their decision-making can be influenced by different factors such as psychological, social, and marketing elements. The findings of this study show the importance of knowing such factors in developing the best marketing strategy to be relevant and gain consumer loyalty (Diadyk et al., 2023).

Mahputra and Purwanto (2023) also conclude that consumer behavior dynamics can affect purchase decisions. Personalized marketing approaches can, therefore, be a way of affecting the purchasing decisions of consumers. They stress that businesses need to adjust their strategies based on consumer insights to remain competitive and to build long-term consumer relationships (Mahputra & Purwanto, 2023).

CONCLUSION

In conclusion, it is clear that psychological factors like motivation, perception, and attitude have a core position in the process of consumer decision-making. Health-conscious messaging has proved to be crucial in the sense that health benefits are very much motivating factors among consumers. More importantly, product quality, environmental responsibility, and fair pricing influence their buying decisions to a large extent, making high product standards and transparent practices paramount for businesses. Strong customer loyalty is also fostered through positive past experiences and ethical practices, suggesting that consumers are becoming more and more concerned with personal values and ethical concerns regarding brands.

More to this, the social and economic factors further emphasize the psychological influences that affect consumer behavior. Family influence and peer pressure, especially via social media, determine purchasing decisions; hence, the social factors have to be addressed in marketing approaches. Economic conditions, such as income levels and price sensitivity, have a significant effect on consumer behavior, while sales are relatively highly promoted by price promotion. The study calls out the importance of integration with psychological, social, and economic factors in marketing for greater effectiveness and in driving consumer decision-making toward desired long-run brand loyalty.

RECOMMENDATIONS

Among the findings, businesses and marketers should place a premium on health-conscious messaging and make explicit ethical appeals in their branding to positively resonate with the consumer motivations. Marketing strategies should further tap the leverage that social and family dynamics possess for engrossment and buying, targeting elements of its messages, which have a tendency to attract such groups. There are additional sustainable business practices, with which transparency and a reputation build a way for a successful brand; other business approaches such as making specific strategies related to prices and promotion more appealing can gain customers due to changing economic circumstances. Future research should focus on the interplay between psychological, social, and economic factors in diverse cultural settings and explore the changing impact of digital marketing on consumer behavior and loyalty.

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The Dynamics of Consumer Behavior: An Analysis of Influential Decision-Making Factors Survey Questionnaire

Directions: Please put a checkmark (✓) on the box provided that corresponds to your answer.

Name (optional): _____

a. Age

- ____ Gen Z 10-25 years old
____ Millennials 26-41 years old
____ Gen. X 42-57 years old
____ Boomers 58-67 years old

b. Gender

- ____ Male
____ Female

Part II

General Direction: For each of the questions below, put a check (✓) that best characterizes you about the statement using the rating scale:

Value	Response	Range	Interpretation
1	Strongly Disagree	1.00-1.79	Not at all
2	Disagree	1.80-2.59	Slight Extent
3	Neither Agree or Disagree	2.60-3.39	Less Extent
4	Agree	3.40-4.19	Moderate Extent
5	Strongly Agree	4.20-5.00	Great Extent

Motivation	Strongly Agree (5)	Agree (4)	Neither Agree or Disagree (3)	Disagree (2)	Strongly Disagree (1)
1. Customers are motivated to buy our bananas when they believe eating them will contribute to a healthier lifestyle.					
2. Promotions and discounts on our bananas significantly motivate customers to make a purchase.					
3. Customers are more likely to purchase our bananas if they are					

motivated by a desire to support local farmers.					
4. The availability of unique banana varieties motivates customers to choose our store over competitors.					
5. Customer purchases are often motivated by the convenience of buying bananas along with other groceries in one location.					
Perception					
1. Customers often perceive our bananas as fresher and of higher quality than those of competitors, influencing their decision to purchase from us.					
2. The appearance of our bananas, such as color and lack of bruises, significantly affects customers' purchasing decisions.					
3. Our customers' perception of our prices as fair and competitive plays a crucial role in their decision to buy our					

bananas.					
4. The way we display our bananas, including the cleanliness and organization of the display area, impacts customers' perceptions and their likelihood to purchase.					
5. Customer decisions are influenced by their perception of our brand as environmentally responsible, especially in terms of how we source and package our bananas.					
Attitude					
1. Our customers often choose bananas based on their beliefs about the health benefits of eating organic produce.					
2. Customers are more likely to buy bananas from us if they have a positive attitude towards our brand's commitment to fair trade practices.					
3. Customer loyalty to our banana products is strongly influenced by their past satisfaction with the quality of our produce.					
4. Our customers'					

decisions to purchase bananas are significantly affected by their environmental attitudes, especially regarding our packaging methods.					
5. The perception of our company's ethical standards heavily influences our customers' willingness to continue buying bananas from us.					
Family					
1. Customers often purchase bananas because they are a preferred snack for children in the family.					
2. The decision to buy organic bananas is heavily influenced by family members' health concerns.					
3. Families tend to buy larger quantities of bananas if they are used frequently in family recipes or meals.					
4. The preferences of older family members significantly influence the type of bananas our customers choose to buy.					

5. Our customers' decisions to buy bananas regularly are impacted by their family's overall fruit consumption habits.					
Peers					
1. Customers are more likely to purchase bananas if they see their friends or peers choosing them during shopping.					
2. Recommendations from peers about the quality or taste of our bananas significantly influence our customers' purchasing decisions.					
3. Our customers often buy bananas for social gatherings or shared meals because their peers appreciate them.					
4. The influence of social media trends shared by peers affects how frequently our customers decide to purchase bananas.					
5. Customers tend to buy more bananas when they are part of a group or community focused on healthy eating					

encouraged by their peers.					
Social Media					
1. Customers often purchase bananas after seeing recipes or health benefits posted on social media platforms.					
2. Social media influencers promoting bananas significantly impact our customers' decisions to buy them.					
3. Posts about bananas from health and wellness pages on social media motivate our customers to purchase more frequently.					
4. Our customers are influenced by the popularity of bananas in viral social media challenges or trends.					
5. Positive reviews and ratings of our bananas on social media platforms encourage new customers to try our products.					
Income Level					

1. Customers with higher incomes are more likely to purchase premium or organic bananas from our store.					
2. Customers on tighter budgets often wait for discounts or promotions before buying bananas.					
3. The pricing of our bananas directly influences the buying decisions of customers from lower income brackets.					
4. Customers with more disposable income tend to buy bananas in larger quantities or more frequently.					
5. Economic downturns or financial instability significantly reduce the frequency of banana purchases among our customers.					
Price Sensitivity					
1. Customers frequently compare the prices of our bananas with those of other retailers before making a purchase.					
2. A slight increase in the price of bananas leads to a noticeable					

decrease in the quantity purchased by our customers.					
3. Customers are more likely to switch to cheaper fruit alternatives if the price of bananas increases significantly.					
4. Our customers are willing to pay a higher price for bananas that are certified organic or sustainably sourced.					
5. Price promotions and discounts on bananas significantly increase the volume of purchases among our customers.					
Advertising					
1. Our advertising campaigns effectively communicate the unique benefits of our bananas, influencing customers' decisions to choose our brand.					
2. Customers recall our advertisements when deciding to purchase bananas, indicating a strong connection between our ads and their purchasing behavior.					

3. The frequency of our advertisements increases customer loyalty, as they are more likely to repeatedly purchase our bananas.					
4. Our advertisements that feature promotional deals or discounts significantly boost immediate sales of our bananas.					
5. Customers feel more confident in their decision to purchase our bananas after being exposed to our advertisements, which emphasize quality and sustainability.					
Branding					
1. The strength of our brand identity influences customers' decisions to consistently choose our bananas over competitors'.					
2. Customers feel a sense of pride and trust when purchasing our branded bananas, reflecting their loyalty to our brand.					
3. Our brand's reputation for quality and reliability plays a					

crucial role in customers' initial decision to purchase our bananas.					
4. The visibility of our brand through various marketing channels effectively attracts new customers and retains existing ones.					
5. Customers recommend our brand to others because of the positive perceptions associated with our bananas' branding.					
Sales Promotion					
1. Sales promotions on our bananas lead to an immediate increase in purchases among both new and returning customers.					
2. Customers are more likely to switch from another brand to ours during promotional events that offer discounts on our bananas.					
3. The availability of bundled deals involving bananas significantly influences customers' decisions to buy larger quantities.					
4. Repeat customers often wait for promotional					

periods to stock up on bananas, indicating a strong response to our sales strategies.					
5. Our sales promotions not only increase short-term sales but also enhance long-term customer loyalty by providing perceived value.					