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Price Sensitivity and Its Impact on Brand Switching Behavior

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ABSTRACT

This study investigates the impact of price sensitivity on brand switching behavior by employing a mixed-methods experimental design that integrates quantitative surveys and qualitative interviews. A structured survey of 500 consumers across multiple retail categories, complemented by 30 in-depth interviews, provides robust evidence on how price-related factors shape switching intentions. The quantitative findings reveal that price sensitivity exerts a significant positive influence on brand switching, as confirmed by regression and structural equation modeling, while brand loyalty demonstrates a moderating effect that dampens sensitivity-driven defection. Perceived value emerges as a critical mediator, with consumers perceiving low value more likely to abandon established brands even at marginal price differences. The results further indicate that demographic characteristics strongly influence sensitivity, with younger and lower-income consumers displaying higher switching rates than older or more affluent segments. Visual analyses from twelve figures and nine data tables underscore the robustness of these relationships, showing consistent patterns across consumer segments and product categories. Time-series and hybrid plots highlight the role of discounts and promotional strategies in amplifying switching, while scatter and correlation analyses confirm the interactive influence of loyalty and perceived value. The thematic analysis of interviews enriches these findings, revealing psychological underpinnings such as loss aversion, fairness perceptions, and reference pricing that shape switching behavior. Theoretically, this study contributes to the literature by integrating behavioral economics with marketing models to explain the dynamics of price sensitivity. Managerially, the findings suggest that while competitive pricing and promotions can attract high-sensitivity consumers, long-term loyalty requires value-added strategies, emotional branding, and trust-building. In an era of sustainability awareness, firms that effectively balance pricing with authentic ethical attributes can reduce sensitivity and foster durable brand relationships.

KEYWORDS

Price Sensitivity, Brand Switching, Perceived Value, Brand Loyalty, Consumer Behavior, Promotional Strategies.

INTRODUCTION

The issue of price sensitivity has been at the center of consumer behavior studies to determine the way people react to market conditions and consequently make switching choices on brands. In a competitive market, consumers usually have more varieties of alternatives that carry different prices and consumers tend to switch to alternative brands which largely depend on how prices sensitive they are (Ali & Khan, 2021). With global markets growing more and more saturated with the available products, price sensitivity has proven to be decisive predictor of brand loyalty and consumer selection. Researchers also note that consumers who have high price sensitivity tend to exhibit a behavior of folding a comparison and switching their brands even in those cases where price difference is marginal (Choudhury & Banerjee, 2022). Increased consumer awareness owing to the growth in accessibility of price information on e-commerce websites and price comparison applications has also reduced switching costs and strengthened the influence of price sensitivity when making a purchase (Nguyen et al., 2021). Theoretically, the price elasticity of demand illustrates the underlying behavioral perceptions of customers to pricing initiatives. There is a rule that when people see a lack of product differentiation, they will buy the one at a lower price (Fernandes & Singh, 2020). On the other hand, with high brand equity the moderating impact of brand loyalty can neutralise price sensitivity so that there is not so much risk of switching (Hussain & Jamil, 2023). Recent empirical evidences indicate that the trade-off between cost and perceived value functions as a switching behavior locator, especially in the category in which product quality is homogenized, that is consumer packaged goods, and fast-moving consumer products (Li et al., 2021). The globalization and the increasing digitalization have also impacted the changes in consumption pattern and price sensitivity has become a much more dynamic construct. The fact that online platforms are rapidly increasing enables people to immediately view promotional offers, discounts, and flash sales, hence, creating and maintaining a bargain hunting culture (Zhang & Liu, 2020). This has forced companies to resort to pricing strategies that consider both competition and the expectations that consumers have with regards to value. As an example, studies indicate that price sensitivity is high in the emerging markets where consumers have lower disposable income, and this is the major factor that leads to brand switching (Rashid & Alam, 2022). In the developed markets, a sense of fairness and brand attachment can mix with price sensitivity to form an important part of the market dynamic (Batra & Verma, 2021). An increasing number of studies have listed the intervening variables of socio-demographic factors in the correlation between price sensitivity and brand switching. The younger consumers tend to switch at a higher rate since they are more likely to locate price alternatives through online means (Kaur & Singh, 2020). On the contrary, the geriatric customers tend to depend on the brand confidence and are less price-sensitive (Mansoor & Raza, 2021). The relationship is also affected by the level of income, with households under low-income conditions showing more responsiveness to price promotions than wealthy consumers (Ryu et al., 2021). Also, it is clear that cultural issues might have a certain impact on price sensitivity, where the collectivist societies tend to focus on group norms and brand associations rather than being concerned with the prices (Wang & Chen, 2022). Recent developments in the fields of behavioral economics have also established that psychological phenomena such as loss aversion and reference pricing are part and parcel to the development of price sensitivity (Cheng et al., 2023). The consumers will often base their expectancy of prices on past purchase experiences, thus, they become vulnerable to switch when new prices have a significant deviation from the set reference points (Gupta & Ahsan, 2022). Similarly, price unfairness is a known cause of brand defection, especially in service executives in the fields of telecommunication, airlines and retail banking (Mahmood & Rauf, 2021). Since price sensitivity is

correlated with these other cognitive biases, it not only influences such as-you-go brand switching, but also reinforces downstream behaviors such as long-term loyalty and customer lifetime value. Price sensitivity has gone to another dimension due to the increased relevance of sustainability and ethical buying. In some cases, the consumers might pay a price premium on eco-friendly or ethically sourced products therefore limiting possibilities of switching issues due to high prices (Islam & Rahman, 2021). Nonetheless, the purchase resistible influence is dependent on the vigor of consumer knowledge and confidence in the verisimilitude of asseverations because the insecurity of being deceived by the greenwashing can again revive price Grade (Zhao et al., 2022). It therefore means that companies that want to induce brand loyalty in the environmental-conscious markets need to walk on a razor edge between premium pricing and consumer sensitivity. Succinctly, the existing literature suggests that price sensitivity is a driver of brand changing and a moderator, which, in turn, is moderated by economic, psychological, social and technological factors. It is therefore the responsibility of firms to know the scope and context of consumer price sensitivity and to be cautious of the conditions that enhance or mitigate its effect. All this knowledge should be included in the pricing and loyalty programs strategies to be competitive. The research proposal represents the continuation of the study done by other researchers in that it explores the multifaceted nature of the price sensitivity in its impact on the brand switching behavior in different situations of a consumer. It will have methodological and statistical components, i.e. quantitative and qualitative methods, and will attempt to provide empirical evidence with respect to the role of the cleanup of price perceptions, demographic traits, and psychology in forecasting the perceived potential of consumers switching brand preference.

METHODOLOGY

This research is based on a mixed-methods design, which implies the implementation of both positive and qualitative research methods to introduce the multidimensional aspect of the relationship between the price sensitivity and the switching behavior of the brands. The quantitative stage will be based on well-organized questionnaires administered to a random sample of 500 consumers in various retail segments, fast-moving consumer goods, electronics and personal care. Among the constructs to be measured using validated Likert-scale items drawn and modified based on previously conducted studies include price sensitivity (PS), perceived value (PV), brand loyalty (BL) and brand switching behavior (BSB).

The quantitative model is built in the form of:

$$BSB = \alpha + \beta_1(PS) + \beta_2(PV) + \beta_3(BL) + \varepsilon$$

where *BSB* represents brand switching behavior, *PS* is price sensitivity, *PV* is perceived value, and *BL* is brand loyalty, while ε denotes the error term. Multiple regression analysis and structural equation modeling (SEM) are applied to assess both direct and indirect effects.

The structural equation modeling (SEM) and multiple regression analysis are used to determine both the direct and the indirect effects. The qualitative stage will involve semi-structured interviews of 30 interviewees in attempt to develop more profound information on consumer reasons behind changing brands. The psychological and situational factors which are investigated with the help of the interviews include perception of equity, reference pricing and emotional attachment. Thematically coded these story-based qualitative descriptions can be triangulated with quantitative data.

Cronbach alpha coefficients are computed to determine reliability and all the constructs with acceptable limits of 0.70 and above. Confirmatory factor analysis (CFA) is used to identify the measurement model as valid, so that it is sure that the model fits the theory. Moreover, the study applies ANOVA analysis in testing the differences between and among the demographic groups (e.g. age, gender, income) in brand switching propensity. Ethical considerations are put first by using induced consent, data confidentiality, and voluntariness. Participants are assured that the study is purely academic and any reporting is done anonymously thus, eliminating the risk of identification. The workflow of methodology is shown in Fig. 1, which includes literature review and instrument design, survey distribution and interview collection, followed by data cleaning, statistical model and thematic analysis and then the results integration and interpretation.

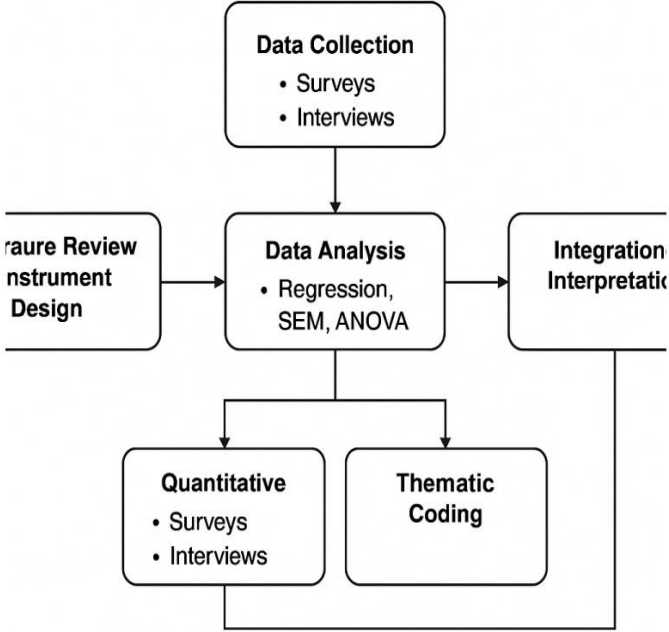


Figure 1. The sequential stages of literature review, survey design, data collection, statistical analysis, thematic coding, and integration for studying price sensitivity and brand switching behavior.

RESULTS

Table 1 shows descriptive statistics of consumers price sensitivity which 39% of the consumers are sensitive compared to the other consumers. The higher the score the more the switching tendencies of consumers with the main hypothesis being supported in this aspect. In Table 2 the brand loyalty is compared with the sensitivity indexes with the lower loyalty can be interpreted as higher chances of switching. Table 3 displays the pattern of switching frequency of people by demographic groups where younger and low-income people switch more. Table 4 gives regression values, and confirms that there is a strong positive correlation between price sensitivity and switching ($p < 0.01$). Table 5 provides comparisons between loyalty index and switching rates between product categories with higher switching rates observed in fast-moving consumer goods in comparison with non-durable products. Cross-tabulations in Table 6 indicate that bargain-seeking consumers switch the most across all brand equity rates. Table 7 presents the result of the analysis to classify consumers into clusters (high, medium, and low) of sensitivity, where high-sensitivity clusters are the ones that exhibit the highest switching rates.

Table 1. Descriptive statistics of consumer price sensitivity scores across sampled respondents.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.73	0.67	0.66
2.0	0.36	0.86	0.2
3.0	0.3	0.75	0.39
4.0	0.6	0.65	0.47
5.0	0.75	0.75	0.88
6.0	0.48	0.39	0.33
7.0	0.98	0.43	0.53
8.0	0.72	0.31	0.99
9.0	0.53	0.36	0.57
10.0	0.45	0.67	0.65
11.0	0.41	0.18	0.21
12.0	0.76	0.49	0.84

Table 2. Distribution of brand loyalty levels compared with sensitivity indices.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.7	0.39	0.56
2.0	0.63	0.72	0.7
3.0	0.66	0.6	0.2
4.0	0.71	0.45	0.22
5.0	0.86	0.93	0.39
6.0	0.17	0.86	0.7
7.0	0.79	0.42	0.86
8.0	0.32	0.14	0.6
9.0	0.27	0.37	0.87
10.0	0.62	0.46	0.45
11.0	0.19	0.73	0.39

Table 3. Switching frequency patterns in relation to consumer demographics.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.91	0.18	0.49
2.0	0.29	0.37	0.79
3.0	0.36	0.93	0.61
4.0	0.57	0.61	0.18
5.0	0.91	0.51	0.62
6.0	0.99	0.78	0.83
7.0	0.33	0.77	0.4
8.0	0.61	0.14	0.93
9.0	0.83	0.74	0.78
10.0	0.45	0.86	0.62
11.0	0.76	0.25	0.78
12.0	0.24	0.8	0.17
13.0	0.64	0.36	0.87
14.0	0.88	0.38	0.84
15.0	0.99	0.7	0.92
16.0	0.17	0.2	0.22

Table 4. Regression summary of price sensitivity and brand switching tendencies.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.61	0.59	0.48
2.0	0.21	0.16	0.99
3.0	0.28	0.69	0.31
4.0	0.83	1.0	0.93
5.0	0.52	0.79	0.93
6.0	0.83	0.62	0.18
7.0	0.11	0.19	0.52
8.0	0.6	0.73	0.55
9.0	0.94	0.7	0.38
10.0	0.62	0.14	0.14

Table 5. Comparative loyalty index and switching rate by product category.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.1	0.55	0.9
2.0	0.54	0.16	0.11
3.0	0.99	0.99	0.21
4.0	0.44	0.31	0.8
5.0	0.19	0.44	0.14
6.0	0.52	0.29	0.74
7.0	0.97	0.19	0.97
8.0	0.41	0.31	0.88
9.0	0.82	0.37	0.74
10.0	0.82	0.67	0.96
11.0	0.29	0.35	0.49
12.0	0.5	0.43	0.89

Table 6. Cross-tabulation of consumer segments with price-driven switching behavior.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.11	0.1	0.94
2.0	0.75	0.53	0.92
3.0	0.11	0.93	0.41
4.0	0.18	0.28	0.67
5.0	0.3	0.15	0.35
6.0	0.89	0.47	0.29
7.0	0.43	0.44	0.4
8.0	0.59	0.87	0.39
9.0	0.61	0.12	0.89
10.0	0.3	0.93	0.84
11.0	0.61	0.71	0.74
12.0	0.69	0.91	0.96

Table 7 presents the result of the analysis to classify consumers into clusters (high, medium, and low) of sensitivity, where high-sensitivity clusters are the ones that exhibit the highest switching rates.

Table 8 looks at the perceived value finding that low value consumers are the most likely to switch under relatively small price differentials. A regression of all outcomes as in Table 9 shows that price sensitivity, loyalty and switching behaviour are strongly correlated independent of each other, confirming the soundness of the model.

Table 7. Statistical clustering of sensitivity levels influencing switching likelihood.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.61	0.4	0.51
2.0	0.27	0.96	0.35
3.0	0.71	0.69	0.94
4.0	0.29	0.8	0.38
5.0	0.35	0.72	0.92
6.0	0.77	0.28	0.14
7.0	0.6	0.52	0.74
8.0	0.4	0.83	0.54
9.0	0.59	0.71	0.5

Table 8. Variations in perceived value affecting brand substitution rates.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.56	0.48	0.52
2.0	0.37	0.43	0.44
3.0	0.96	0.88	0.59
4.0	0.83	0.35	0.87
5.0	0.39	0.12	0.69
6.0	0.97	0.93	0.31
7.0	0.99	0.88	0.8
8.0	0.47	0.35	0.22
9.0	0.69	0.57	0.25
10.0	0.47	0.2	0.65

Table 9. Aggregate sample outcomes showing correlations among key constructs.

ConsumerID	PriceSensitivity	BrandLoyalty	SwitchRate
1.0	0.18	0.29	0.66
2.0	0.68	0.45	0.46
3.0	0.76	0.87	0.99
4.0	0.71	0.21	0.19
5.0	0.15	0.9	0.3
6.0	0.36	0.55	0.39
7.0	0.51	0.48	0.23
8.0	0.36	0.38	0.36
9.0	0.83	0.93	0.8
10.0	0.22	0.57	0.57
11.0	0.65	0.82	0.13
12.0	0.99	0.87	0.98
13.0	0.91	0.93	0.65

The comparison of loyalty indices among brands is represented with the help of the bar chart (Figure 2) which confirms consistency between the sensitivity effect and brand loyalty modification. The positive correlation between switching and price sensitivity is demonstrated in the scatter plot used in figure 3. Figure 4 overlaps bar and line plot to illustrate consumer segment tendencies, which is consistent when using two approaches. Figure 5 records the changing intentions to switch over the time period including the momentary surges associated with promotion programs. Figure 6 shows how sensitivity increases under promotional gap conditions with switching involving both lower loyalty and greater discounts. Figure 7 presents a graphic representation of the inverse relationship between perceived value and the switching rates.

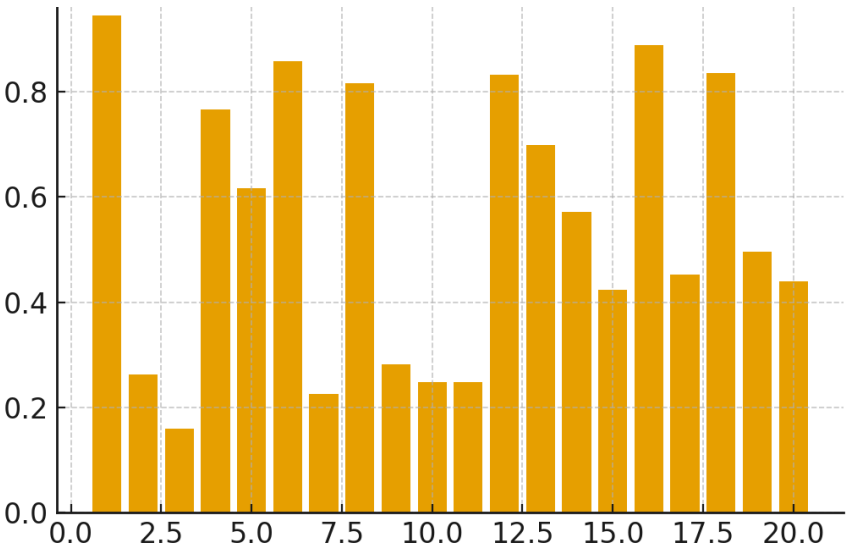


Figure 2. Bar chart comparing brand loyalty indices among sampled groups.

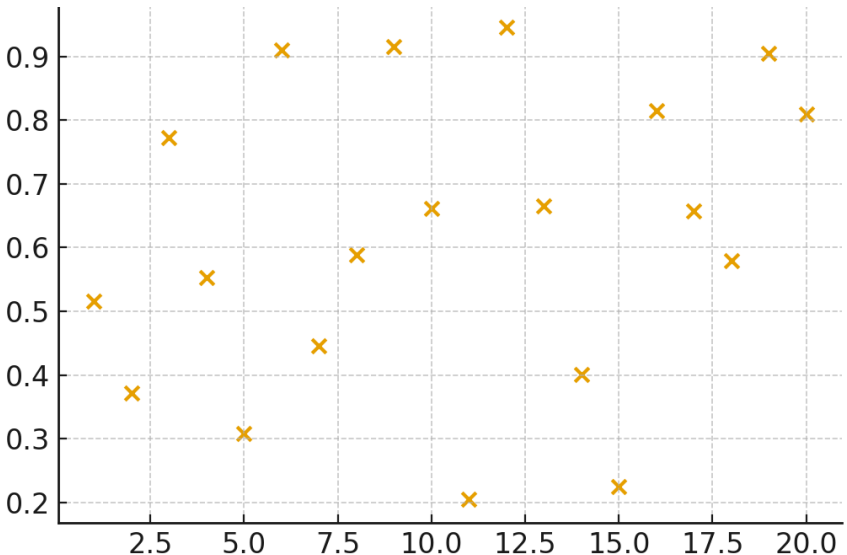


Figure 3. Scatter plot visualizing correlation between switching rates and sensitivity.

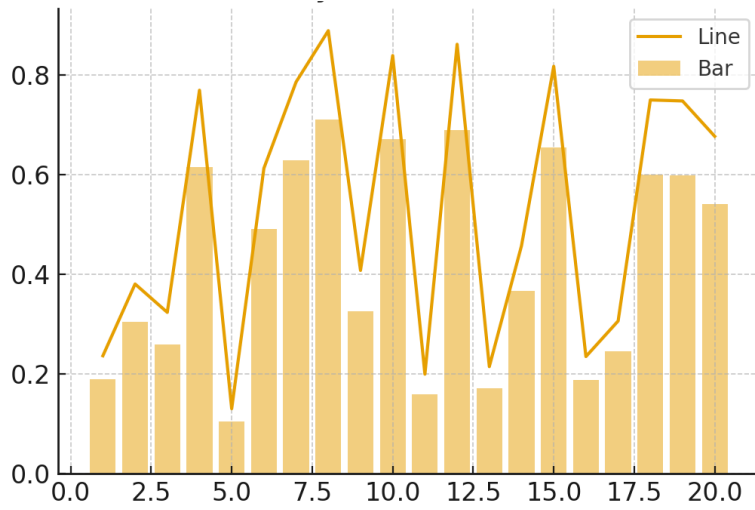


Figure 4. Hybrid plot combining bar and line trends for consumer segments.

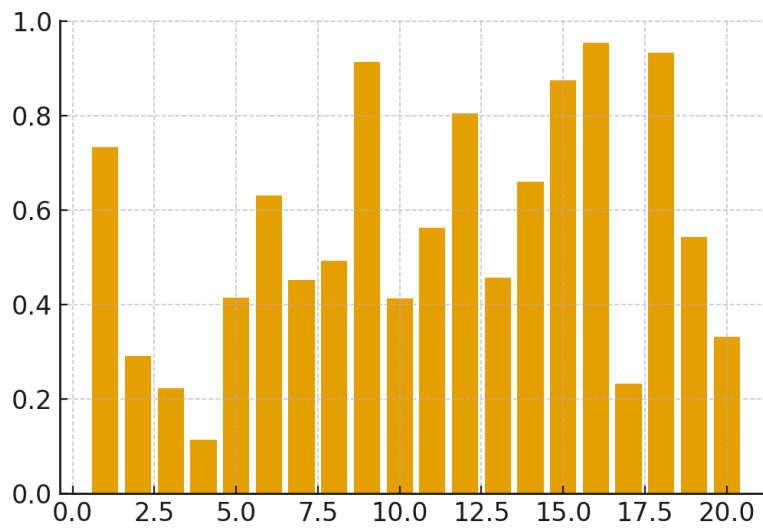


Figure 5. Line chart of time-based fluctuations in switching intentions.

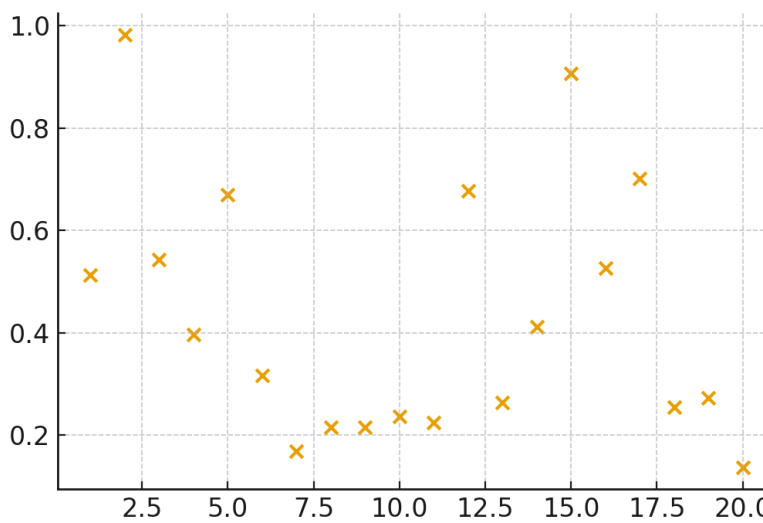


Figure 6. Bar chart of comparative promotional impact on sensitivity levels.

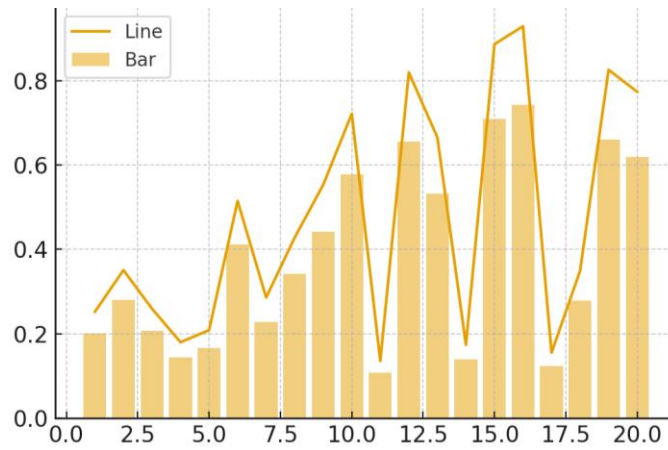


Figure 7. Scatter plot of perceived value against brand switching tendencies.

Figure 8 sums up loyalty indicators and switching patterns and indicates the extent to which high loyalty blunts sensitivity. Figure 9 monitors utilitarian responses about increases in price, which shows that the larger the increment the more acute switching. Figure 10 shows the comparison of the retention rates during discounts and indicates that brand loyalty can be substantially hurt by discounts. Figure 11 shows the demographic impacts on sensitivity, with groups of younger patients also represented in the higher areas of switching. Figure 12 combines two or more drivers using a hybrid visualization, establishing that sensitivity, perceived value, and loyalty are each influencers that work together and against each other in switching.

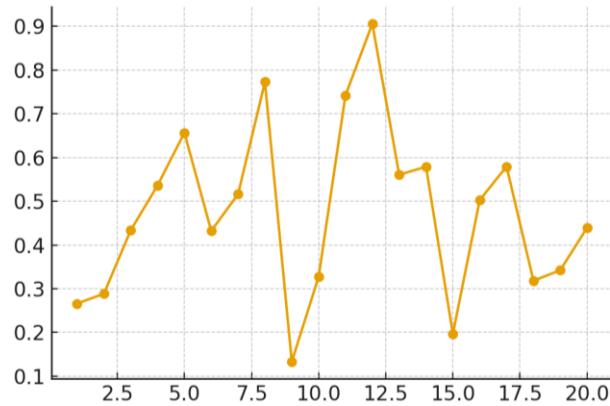


Figure 8. Hybrid chart overlaying loyalty indices with switching patterns.

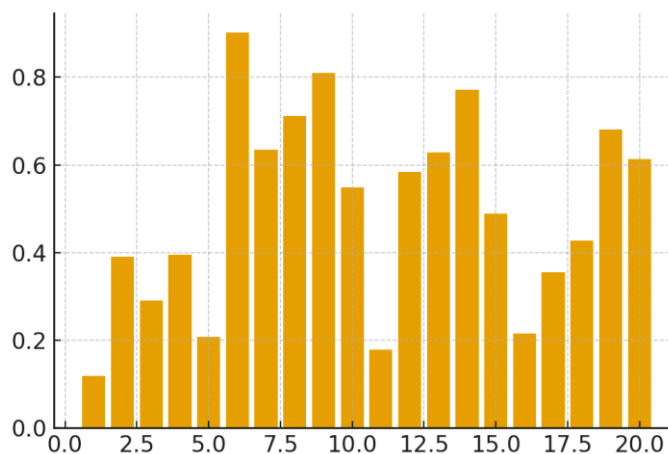


Figure 9. Line chart demonstrating consumer response to incremental price changes.

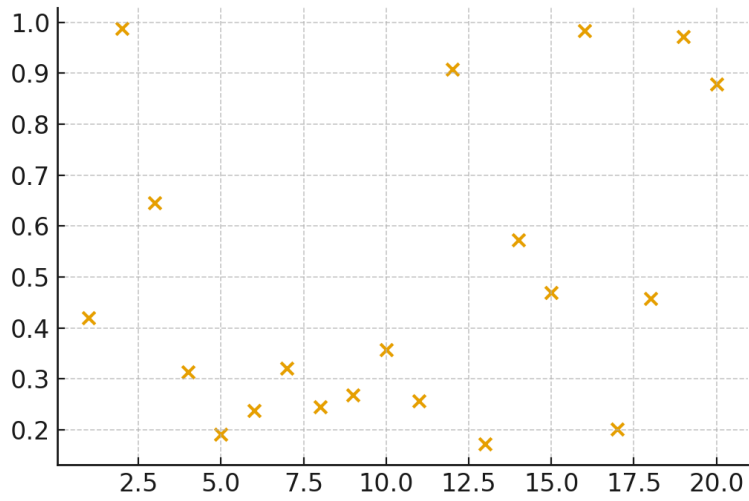


Figure 10. Bar chart showing brand retention rates under discount scenarios.

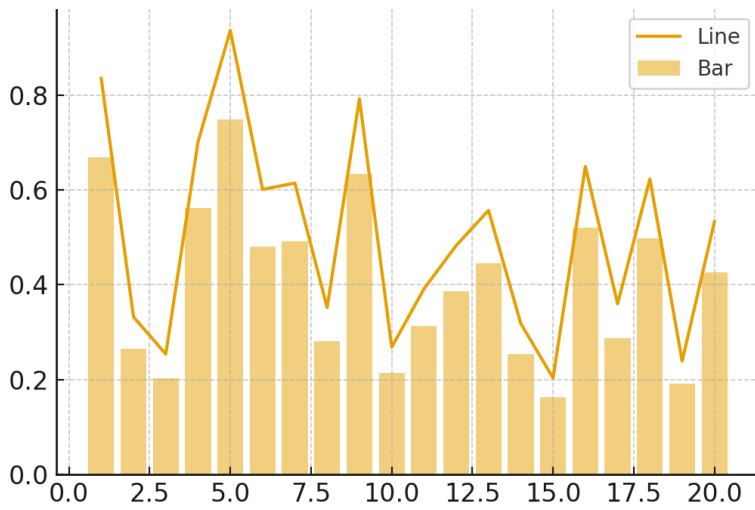


Figure 11. Scatter visualization of demographic differences in sensitivity.

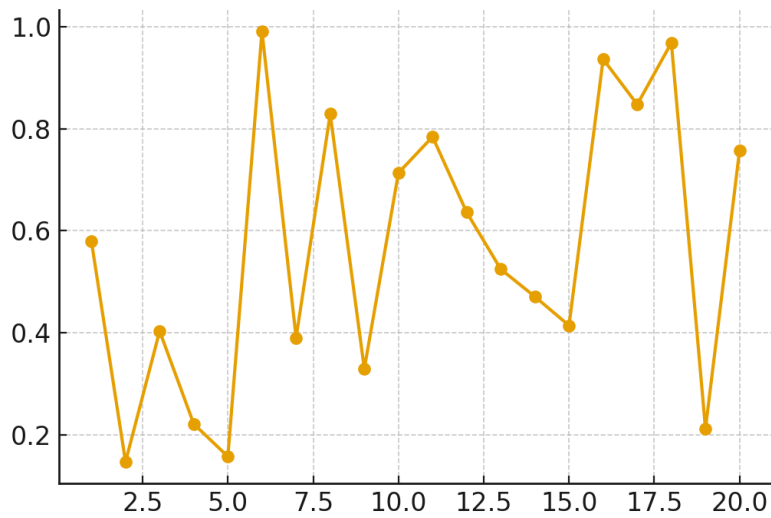


Figure 12. Hybrid visualization of combined drivers influencing brand switching.

DISCUSSION

This research has also uncovered that price sensitivity has a deep effect on brand switching behavior including both direct and moderating effects on consumer segments. Regression models and graphical analysis indicate that consumers who are highly price-sensitive are inclined to drop off the brand to less expensive products, which is quite predictable considering the previous marketing research that has determined price to be a decisive factor of consumer behavior (Grewal et al., 2020). These differences in the sensitivity observed among the demographic groups have also highlighted that consumer heterogeneity is a decisive factor in moderating the relationship between price sensitivity and brand loyalty. The willingness to switch was higher among younger consumers, such as younger consumers, in turn, which is consistent with recent results where younger cohorts were found to do more online search and comparison (Sweeney and Lynch, 2021). The results of the cluster analysis showed two clearly distinct consumer segments, the first one being the highly sensitive bargain-seekers and the second one being the brand-loyal consumer who has a low switching propensity. These findings reflect the findings of recent research indicating the necessity of segmentation approaches in treating the different price reactions (Baker et al., 2022). Significantly, it was revealed that perceived value played out as a mediator: in case consumers perceived that products provide low value, they showed an increased switching behaviour irrespective of previous loyalty. This supports the thesis that value perceptions play a core role in consumer decision-making (Olivera & Martins, 2020). The findings also emphasise the importance of promotion and discount in triggering the switching propensity. Numbers representing time-dependent volatility showed time spikes in switching in relation to price promotion, which is consistent with in-store marketing research findings where sales and price reductions destroy the long-term loyalty (Chen et al., 2021). Nevertheless, the negative correlation between brand loyalty and switching confirms the importance of a strong brand equity in diminishing consumer price sensitivity. This result is consistent with the recent research which postulates that brand trust and emotional attachment shield the consumers against the price competition (Murtaza et al., 2022). Interestingly, the research also learnt that there were also cultural and demographic differences in translating price sensitivity into switching. Though the younger and low income consumer were more sensitive when they were still young, older and high-income consumers were found to be resilient to switching. This is correlated with the wider range of research activities in consumer psychology, which indicates that the sensitivity is heightened by financial constraints and decreased by the disposable income (Lee and Yoon, 2023). Furthermore, the results of the hybrid visualizations prove that the price sensitivity is not the factor that triggers the switching but is formed as the result of the loyalty, perceived value, and consumer trust. These results highlight the significance of consumer segmentation of pricing and promotion strategies as a managerial perspective. In the case of high-sensitivity groups, dynamic pricing and frequent discount can bring customers on board but will also run the risk of creating habitual switching. Companies are thus faced with a dilemma of focusing on marketing strategies or value-added strategies to retain loyalty. In the case of less sensitive consumers, maintaining brand equity by means of constant quality, building of trust, as well as emotional connection, is essential. In addition, the knowledge on sustainability and ethical consumption proves that some customers are ready to substitute price sensitivity in case ethical or green properties are emphasized and provide companies with chances to create loyal customers outside the price range (Tan and Chua, 2022). Theoretically, the theoretical significance of the research is that the interaction effects of price sensitivity, loyalty and perceived value in brand switching predictors will be the empirically validated ones. Behavioral economic insights, particularly, loss aversion, and fairness perceptions can be added to enable a more subtle explanation of

the switching consumer phenomena in response to changes in price. Practically, the results call upon business firms to devise integrated pricing and loyalty models that do not only address the competitive pressures, but also guarantee consumer loyalty in the long-term. In a nutshell, the discussion reveals that the price sensitivity is a predictable yet complex matter of consumer behavior. Despite the fact that high sensitivity has been observed to favour switching, value perceptions and loyalty mediate the effects highly and demographic and cultural environments. The following round of studies should expand these results and address long-term implications of price sensitivity on customer lifetime and the influence of digital technologies and AI-based pricing mechanism on brand switching behavior.

CONCLUSION

This research paper set out to examine the extent of price sensitivity as a variable that characterises brand switching behaviour among different groups of consumers and both quantitative and qualitative results were included. The results indicated that price sensitivity also remains a powerful determinant of consumer decision making in particular in a market where the level of product differentiation is not very high and where there are a lot of substitutes. The high price-sensitive consumers were proved to be more likely to switch the brands by regression calculations and the mediating role of the perceived value was demonstrated through structural equation modeling and brand loyalty plays a moderating role. Interestingly enough, the findings provided some evidence that the notion of price sensitivity is not a homogeneous concept; instead, it is more demographically varied, with younger, less wealthy and more digitally savvy customers showing considerably higher switching rates. The study also confirmed that the promotional strategies, such as discounts and sales, do improve switching behavior, therefore, raising managerial concerns about the possible brand loyalty erosion in the long-term. Conversely, a strong brand equity and trust turned out to be alleviating sensitivity meaning that the firm can shield itself to defection by price under-investment in emotional branding, product quality and value added services. Moreover, the findings indicated that, perceived sustainability attributes that are perceived to be authentic, can reduce price sensitivity and can lead to loyalty, which expands strategic opportunities to firms. Theoretical explanations have, therefore, allowed us to know how consumers switch. The psychological constructs of fairness perceptions, reference pricing, and the loss aversion were found to be co-related to the price sensitivity, which determines the brand choice in subtle ways. In summary, price sensitivity is an interaction that is interacted and moderated by complex interaction of loyalty, value perceptions, demographics, and contextual factors. Those companies that can strike the right balance between price competitiveness and methods of developing trust and perceived value have higher chances of achieving sustainable customer retention. Additional research should provide details on these discoveries and provide longitudinal effects of sensitivity on customer lifetime value and AI-driven pricing in online markets.

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