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Beyond Price and Product: Drivers of Consumer Purchase Decisions in Zambia's Petroleum Retail Market

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Abstract

This study examined the influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on consumer purchase decisions in Zambia's petroleum retail market, using Kabwe District as the study setting. The study was anchored in the Howard–Sheth Theory of Buyer Behavior and adopted a quantitative explanatory correlational research design. Data were collected from 196 adult petroleum retail consumers purchasing fuel from Puma Energy Zambia Plc, Total Energies Zambia Limited and Mount Meru Zambia Limited service stations in Kabwe. Respondents were selected using systematic sampling, and data were collected through a structured self-administered questionnaire. Descriptive statistics and multiple linear regression analysis were used to analyse the data. The regression model was statistically significant and explained 71.83% of the variance in consumer purchase decisions. Brand image emerged as the strongest positive predictor of consumer purchase decisions (β = .527, $p < .001$), followed by service quality (β = .260, $p < .001$) and staff conduct (β = .115, p = .010). Loyalty programmes had a statistically significant negative relationship with purchase decisions (β = -.136, p = .002), while location convenience was statistically insignificant (β = -.032, p = .409). The findings demonstrate that petroleum consumers increasingly differentiate competing retailers through brand reputation, service experiences and frontline employee interactions rather than relying primarily on location or transactional incentives. The study concludes that competitive advantage in Zambia's regulated and relatively homogeneous petroleum retail market extends beyond price and product. Petroleum retailers should therefore prioritise strategic brand building, superior service delivery, professional staff conduct and the redesign of loyalty programmes around meaningful customer value.

1. Introduction

Consumer decision-making is central to marketing because consumers continuously make choices regarding what to buy, where to buy, when to buy and which brands or service providers to patronise. Such decisions involve allocating limited resources among competing alternatives in pursuit of value and satisfaction (Mwenda & Oloko, 2016; Alvi et al., 2016). While some purchases are routine and require limited evaluation, others involve consideration of several product, service, situational and psychological factors. This becomes particularly important in highly competitive markets where several firms provide similar products to essentially the same customers. Under such conditions, favourable consumer attitudes toward a product may not necessarily translate into actual purchase, requiring marketers to understand the factors that ultimately determine brand choice, repeat patronage and customer retention.

This challenge is particularly evident in petroleum retailing because fuel is largely a homogeneous product, limiting the extent to which competing Oil Marketing Companies (OMCs) can differentiate themselves through the core product alone (Dewenter & Heimeshoff, 2012). Where fuel specifications are standardised and consumers encounter broadly comparable petrol and diesel across competing outlets, differentiation increasingly shifts toward factors surrounding the core product, including brand image, service quality, customer experience, staff conduct, location, supplementary services and loyalty initiatives. Petroleum companies consequently have reason to move beyond a predominantly product-oriented approach toward a more customer-oriented strategy that seeks to create superior experiences and stronger relationships with consumers (Reinartz et al., 2004). The important marketing question therefore becomes not simply why motorists purchase fuel, but why they repeatedly choose one petroleum brand or service station over another when competing retailers offer substantially similar core products.

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Brand loyalty provides an important perspective for understanding such behaviour. Oliver (1999) conceptualises loyalty as a deeply held commitment to consistently repurchase or repatronise a preferred product or service despite situational influences and competing marketing efforts that could induce switching. Loyalty therefore extends beyond repeated purchasing. Consumers may repeatedly patronise an outlet because of convenience or habit without possessing strong psychological attachment to the brand. Genuine loyalty develops through cognitive evaluations, favourable affect, behavioural intentions and ultimately repeated action (Oliver, 1999; Dick & Basu, 1994). Loyal consumers can be strategically valuable because they provide relatively stable demand, display stronger resistance to competing marketing activities and may engage in positive word-of-mouth and repeat purchasing (Chaudhuri & Holbrook, 2001; Parris & Guzman, 2023). In markets characterised by limited product differentiation, brand loyalty may therefore constitute an important source of competitive advantage.

The petroleum industry provides a compelling environment within which to examine these relationships. Liberalisation and the expansion of retail networks in many countries have increased consumer choice and intensified competition among petroleum brands. Evidence from markets such as Kenya, Tanzania, South Africa, India and Australia nevertheless presents differing conclusions regarding what determines consumers' choice of fuel stations. Mwenda and Oloko (2016), for instance, found that fuel prices did not significantly influence motorists' choice of petrol stations in Kenya, while Alvi et al. (2016) reported limited influence from location, quality and rewards in the Indian context. Conversely, other studies have associated station choice with service quality, convenience and price (Manneh et al., 2020). These divergent findings suggest that petroleum consumer behaviour is context-dependent and may be shaped by national pricing regimes, competitive conditions, consumer expectations and the particular marketing strategies adopted by OMCs.

Service quality is especially relevant because, when products are homogeneous, the service encounter becomes a visible source of differentiation. Consumers may evaluate petroleum retailers according to reliability, responsiveness, assurance, cleanliness, employee behaviour and the overall quality of the service experience. Manneh et al. (2020) found service quality and supplementary services to be important in petroleum consumer preference, while Lekhuleni and Stiehler-Mulder (2020) demonstrated the relevance of customer involvement and responsiveness to loyalty in the South African fuel market. Such evidence is consistent with the SERVQUAL perspective of Parasuraman, Zeithaml and Berry (1988), which proposes that consumers evaluate service encounters across dimensions including reliability, responsiveness, assurance, empathy and tangibles.

Loyalty programmes have similarly become a common competitive strategy in petroleum retailing. Such programmes seek to encourage repeat patronage, maintain communication with customers, gather information about buying behaviour and strengthen long-term customer relationships (Kotler & Keller, 2012; Evanschitzky et al., 2012). However, evidence concerning their effectiveness remains inconclusive. Some studies associate loyalty programmes with increased patronage, repurchase behaviour and stronger customer relationships (Lewis, 2004; Verhoef, 2003; Yi & Jeon, 2003), whereas others question whether rewards create genuine brand loyalty or simply encourage temporary loyalty to promotional benefits (Dowling, 2002; Shugan, 2005; Evanschitzky et al., 2012). The effectiveness of such programmes therefore needs to be understood alongside deeper determinants such as brand reputation, service experience and accumulated consumer trust.

These issues are particularly relevant to Zambia's petroleum retail market. Zambia depends heavily on imported petroleum products. The Energy Regulation Board's Energy Sector Report 2023 states that Zambia has no known crude-oil reserves and relies on imported petroleum products, making domestic fuel costs particularly sensitive to international oil prices and movements in the Kwacha–US dollar exchange rate (Energy Regulation Board [ERB], 2024a). The same report explains that Zambia applies an Import Parity Pricing model in line with the National Energy Policy 2019, with global oil prices, exchange rates, levies, duties, local distribution costs and downstream margins contributing to domestic petroleum prices (ERB, 2024a). This regulatory environment restricts individual retailers' ability to rely freely on pricing as a sustainable basis of competitive differentiation.

Competition has nevertheless intensified as Zambia's petroleum retail network has expanded. The ERB 2023 Annual Statistical Bulletin recorded 568 operational retail service stations as at 31 December 2023, compared with a substantially smaller network reported in earlier years. Mount Meru Petroleum Zambia had 81 retail sites, TotalEnergies Zambia 65 and Puma Energy Zambia 64, demonstrating the substantial physical presence of the leading brands within the national retail network (ERB, 2024b). By 2024, the Energy Sector Report 2024 reported that the national retail network had increased further to 619 operational service stations, representing an additional 51 retail sites within one year (ERB, 2025). Expansion of the service-station network increases the alternatives available to motorists and potentially reduces the costs of switching from one retail brand to another.

Despite the growing number of competitors, market concentration remains significant. According to the Energy Sector Report 2024, Puma Energy Zambia Plc, Mount Meru Petroleum (Z) Ltd and TotalEnergies Zambia Limited jointly accounted for 54.3% of the market for Low Sulphur Gasoil, kerosene and unleaded petrol in 2024, with Puma leading at 22%, followed by Mount Meru and TotalEnergies (ERB, 2025). Such concentration means that leading OMCs compete not only against one another but also against a growing group of smaller operators seeking market share. The strategic challenge is heightened because the physical product offers comparatively limited differentiation.

Product-quality regulation further strengthens this argument. The Energy Regulation Board Annual Report 2023 reported an overall petroleum-product quality compliance rate of 98%, with unleaded petrol recording 94% compliance, low-sulphur diesel 98%, and kerosene and Jet A-1 each recording 100% compliance (ERB, 2024c). High levels of regulated product conformity imply that consumers are generally purchasing fuel that meets prescribed specifications across competing brands. Consequently, while fuel quality remains important to consumers, differentiation increasingly depends on non-product characteristics capable of establishing trust, preference and repeated patronage.

This creates the central proposition underlying the present study: petroleum competition in Zambia increasingly operates beyond price and product. When price formation is highly regulated and core fuel products meet common technical standards, competitive advantage may depend increasingly on what consumers associate with the brand and the service experience surrounding the purchase. Brand image can communicate reliability and reduce perceived risk; service quality can shape satisfaction; employee conduct can influence interpersonal evaluations; and repeated positive experiences can transform initial preference into behavioural loyalty. Conversely, promotional programmes or locational convenience may not necessarily generate enduring commitment when deeper brand relationships are absent.

Kabwe provides an appropriate setting for examining this proposition. Located in Central Province along the Great North Road, Kabwe is an important administrative, commercial and transportation centre with a population of 288,598 according to the 2022 Census (Zambia Statistics Agency, 2022). The wider Central Province also represents a meaningful petroleum market: the ERB's 2023 Annual Statistical Bulletin recorded consumption of approximately 79,412 metric tonnes of gasoil and 31,910 metric tonnes of unleaded petrol in Central Province during 2023 (ERB, 2024b). Major petroleum brands maintain a retail presence in Kabwe and compete for motorists who are able to choose among several service-station alternatives.

Despite this competitive context, empirical research explaining consumer purchase decisions in Zambia's petroleum retail market remains limited. Existing studies have tended to concentrate on Lusaka or commercial customers rather than individual retail motorists. Mulenga (2019) examined factors influencing commercial customers' choice of petroleum suppliers, whereas Pangani and Mwanza (2024) investigated factors influencing retail consumers' choice of fuel service stations in Lusaka. Consequently, limited district-level evidence exists regarding the relative influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on petroleum consumers' purchase decisions in other urban markets such as Kabwe

The present study addresses these gaps by examining how brand image, service quality, loyalty programmes, location convenience and staff conduct influence consumer purchase decisions in Kabwe's petroleum retail market. In doing so, the study extends understanding of consumer behaviour in a regulated, product-homogeneous emerging-market context and provides practical evidence for OMCs seeking to compete through brand reputation, service excellence and superior customer experiences rather than relying primarily on price or the physical fuel product

Research Objectives

The study was guided by the following specific objectives:

- To examine the influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on consumer purchase decisions among petroleum retail consumers in Kabwe, Zambia.

2 Literature Review

2.1 Theoretical Framework

Theory of Buyer Behavior

This study is anchored in the Howard-Sheth Theory of Buyer Behavior developed by Howard and Sheth (1969). The theory provides a comprehensive framework for explaining consumer decision-making by demonstrating how external marketing and social stimuli interact with consumers' perceptual and learning processes to influence brand attitudes, purchase intentions and eventual buying behaviour. The model recognises that consumer purchasing decisions are not simply responses to product characteristics but are shaped by a combination of information inputs, previous experiences, attitudes, motives and brand-related perceptions.

The theory is particularly relevant to the petroleum retail market, where consumers are presented with several competing service-station brands offering relatively homogeneous core products. In Zambia, where petroleum prices are regulated and fuel products are required to meet prescribed quality standards, consumers may have limited opportunity to differentiate petroleum retailers purely on the basis of price and the physical product. Consequently, non-product marketing stimuli such as brand image, service quality, staff conduct, loyalty programmes and location convenience may become increasingly important in shaping consumers' evaluation of alternative petroleum brands.

Within the context of this study, these brand- and service-related attributes constitute important market stimuli that consumers process when selecting petroleum retail outlets. Positive evaluations of these attributes may strengthen brand preference and subsequently influence consumers' purchase decisions, whereas negative evaluations may encourage consumers to consider competing petroleum retailers. Conversely, negative experiences may encourage consumers to consider competing service-station brands. The Howard-Sheth Theory therefore provides an appropriate framework for explaining how consumers move from exposure to different brand and service stimuli to brand evaluation, purchase decisions and subsequent purchasing behaviour.

The theory is particularly consistent with the study's proposition of moving "beyond price and product," as it recognises that consumer choice results from a broader decision-making process rather than from product and price considerations alone. It therefore provides a suitable theoretical basis for examining how brand image, service quality, loyalty programmes, location convenience and staff conduct influence consumer purchase decisions in Zambia's petroleum retail market.

2.2 Empirical Review

Empirical research on petroleum consumer behaviour shows that consumers' choice of fuel service stations is influenced by a combination of brand, service, convenience, promotional and relationship-related factors. These factors are particularly important in markets where fuel is relatively homogeneous and price differentiation is limited. However, studies conducted across different countries reveal mixed findings, suggesting that petroleum purchase behaviour is highly dependent on market, institutional and socio-economic conditions.

Dick and Basu (1994) conceptualised loyalty as a combination of relative attitude and repeat patronage, distinguishing genuine loyalty from repeated purchasing driven mainly by convenience or limited alternatives. Chaudhuri and Holbrook (2001), studying 107 brands, further established that brand trust and brand affect influence both attitudinal and purchase loyalty, with purchase loyalty contributing to stronger market performance and repeat patronage. These findings are particularly relevant to petroleum retailing because consumers frequently choose among competing firms selling broadly similar products.

International studies nevertheless reveal considerable variation. In Indonesia, Prabumenang et al. (2020) found that brand image and trust did not significantly influence customer satisfaction or repurchase intentions. This contrasts with Tun (2020), who found brand image and trust to be important determinants of consumer behaviour in Myanmar. Since both studies used cross-sectional designs, their differing findings suggest that the influence of brand image may vary according to culture, market maturity and consumer expectations.

In Malaysia, Inderadi and Setiadi (2020) identified product quality, service quality, advertising, cultural values and marketing strategies as important determinants of consumer decisions, with product quality emerging as particularly influential. Xavier et al. (2022) similarly found that service quality, convenience and promotions contributed to customer satisfaction. Pileliene and Bakanauskas (2014), studying Lithuania, identified perceived value, price and location as major determinants of fuel-station choice, although their study gave less attention to relational factors such as trust and brand loyalty. In India, Purohit and Jain (2021) examined service quality, brand image, promotional programmes, product variety, location, additional services, price, service-station management and technology adoption. Their findings showed that management of service stations, price and technology adaptation were strongly associated with consumer preferences.

Within Africa, studies increasingly demonstrate the importance of non-price factors. Mwenda and Oloko (2016) examined motorists' choice of petrol stations in Kenya and found that accessibility, service quality, promotions and brand preference influenced consumer choice, while regulated prices reduced the significance of price. These findings suggest that where price competition is constrained, long-term customer relationships and service experiences may become more important sources of competitive advantage.

Service quality emerges particularly consistently across the literature. Manneh et al. (2020) found that superior service quality and additional services significantly influenced petroleum consumer preferences in the Gambia. Similar positive relationships between service quality and service-station choice were reported by Mwenda and Oloko (2016), Mulenga (2019), Inderadi and Setiadi (2020), Lolo (2020), Purohit and Jain (2021), and Urio and Mwakyusa (2023). Collectively, these studies indicate that consumers value reliability, responsiveness, cleanliness, employee conduct, prompt service and the overall quality of the service encounter. This suggests that although fuel itself may be standardised, the manner in which it is delivered provides significant scope for differentiation.

Brand image also appears as an important determinant, although its effects differ across markets. Mwenda and Oloko (2016), Tun (2020), Thanabordeekij and Syers (2020), Purohit and Jain (2021), and Urio and Mwakyusa (2023) generally associate favourable brand image with stronger consumer preferences, loyalty and purchase decisions. Mulenga (2019) similarly observed that consumers may favour well-known petroleum brands because familiarity acts as a signal of reliability and quality. However, the insignificant effect reported by Prabumenang et al. (2020) in Indonesia reinforces the need for context-specific investigation.

The role of location is equally inconsistent. Saini and Matinse (2013), based on a survey of 349 consumers in South Africa, found that location, convenience and increasingly digital payment options were important determinants of fuel-station choice. Mwenda and Oloko (2016) also identified accessibility as significant in Kenya. In contrast, Urio and Mwakyusa (2023), surveying 150 drivers in Tanzania, found that service quality, fuel quality, price and brand influenced consumer choice, but location did not. This contradicted findings by Yabani et al. (2017), Mwenda and Oloko (2016), and Farizal and Putra (2016), suggesting that the importance of location may depend on infrastructure, urbanisation and the density of competing stations.

Promotional and loyalty programmes represent another widely studied dimension. Yabani et al. (2017) found that sales promotions significantly contributed to customer retention in Ghana. Mgiba and Madela (2020) similarly demonstrated in South Africa that loyalty programme membership positively influenced attitudinal and behavioural loyalty, with customer satisfaction mediating the relationship between programme quality and repurchase intention. Loyalty programmes can create switching costs, encourage repeat purchasing and support customer profiling and relationship management (Liu, 2007; Vyas & Sinha, 2008; Kumar & Reinartz, 2018).

South African evidence also shows that loyalty programmes are frequently implemented through partnerships involving fuel retailers, banks and other businesses. Such programmes can provide rewards, rebates and accumulated points while raising switching costs and supporting customer retention (Acatrinei & Puiu, 2012; Sharp & Sharp, 1997). Studies by Leenheer et al. (2007), Aaker (1991), De Wulf et al. (2003), Lemon and Von Wangenheim (2009), Buttle (2009), Tabrani et al. (2018), Gable et al. (2008), and Mimouni-Chabbane and Volle (2010) similarly highlight the relationship-building and strategic benefits of loyalty programmes.

However, loyalty programmes do not always produce genuine brand commitment. Lekhuleni and Stiehler-Mulder (2020) reported that customer involvement and responsiveness during service encounters enhanced loyalty engagement, while poorly structured rewards reduced loyalty intentions. Rossi and Chintagunta (2022), analysing daily data from 22,434 petrol stations in Italy between 2015 and 2018, found that loyalty programmes generated switching costs and increased purchase frequency. Nevertheless, these results may not transfer directly to sub-Saharan African contexts because of differences in regulation, consumer behaviour and market structure.

Nigeria provides a broader marketing-mix perspective. Ogbunamiri and Agu (2022) identified all seven elements of the extended marketing mix - product, price, place, promotion, people, process and physical evidence - as important contributors to customer loyalty in petroleum retailing. Although this framework demonstrates the multidimensional nature of consumer choice, treating all variables together may obscure differences in their relative importance.

Non-fuel amenities have also become increasingly relevant. Saini and Matinse (2013) noted that amenities such as convenience stores, restrooms, ATMs and related services can enhance the overall service experience. Petra et al. (2017) similarly found that consumers increasingly prefer petroleum service stations offering supplementary products, services and convenience facilities. These findings demonstrate the gradual transformation of fuel stations from simple refuelling points into broader retail and service destinations.

Within Zambia, empirical research remains comparatively limited. Mulenga (2019) examined commercial petroleum consumers in Lusaka and found that service quality, brand preference and advertising positively influenced supplier choice. More recently, Pangani and Mwanza (2024) surveyed 440 motorists in Lusaka and found that service quality, station location, brand image, promotional programmes and non-fuel amenities significantly influenced fuel-station choice. Brand image emerged as a particularly important competitive differentiator. Although these studies provide useful evidence, they are geographically concentrated in Lusaka and provide limited evidence regarding the relative influence of brand- and service-related factors on consumer purchase decisions in other important urban petroleum markets.

The reviewed literature therefore reveals both convergence and contradiction. Brand image, service quality, promotional programmes, employee interactions, location and additional services consistently appear as important factors, but their relative influence varies considerably across markets. These variations are consistent with the Howard–Sheth Theory of Buyer Behavior, which suggests that consumers process multiple marketing stimuli through perceptual and learning mechanisms before developing preferences, intentions and actual purchase responses.

Three important gaps therefore remain in the Zambian context. First, there is a geographic gap, as existing studies are concentrated largely in Lusaka, with limited evidence from Kabwe. Second, there is a population and methodological gap, because some studies focus on commercial customers while probability-based quantitative evidence among individual retail motorists remains limited. Third, there is a conceptual gap regarding how brand- and service-related factors influence purchase decisions within Zambia's regulated and relatively homogeneous petroleum market.

The present study addresses these gaps by examining the relative influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on consumer purchase decisions among petroleum consumers in Kabwe. In doing so, the study shifts attention beyond price and product toward the brand- and service-related mechanisms through which petroleum retailers can influence consumer preference and strengthen competitive advantage

3 Methodology

Research Design

The study adopted a quantitative approach using an explanatory correlational research design to examine factors influencing consumer purchase decisions in Zambia's petroleum retail market. This design is appropriate for testing relationships between variables and determining the influence of independent variables on a dependent variable (Creswell, 2014; Mundia et al., 2026; Mufalali et al., 2026c). Specifically, the design enabled the study to examine how brand image, service quality, loyalty programmes, location convenience and staff conduct influence purchase decisions.

Study Area

The study was conducted in Kabwe District, Central Province, Zambia, an important commercial and transportation centre situated along the Great North Road. Kabwe has several petroleum retail service stations operated by different Oil Marketing Companies, providing consumers with alternative brands from which to purchase fuel. The presence of competing petroleum retailers within a largely regulated pricing environment makes Kabwe an appropriate setting for examining consumer purchase behaviour. The study therefore focused on retail petroleum consumers to understand how brand- and service-related factors influence purchase decisions within the district.

Target Population and Sampling

The target population comprised adult retail consumers of petroleum products from Puma Energy Zambia Plc, Total Energies Zambia Limited and Mount Meru Zambia Limited service stations in Kabwe. Eligible respondents were aged 18 years or above and had purchased fuel from the selected stations at least fortnightly during the preceding three months. Using Cochran's (1977) formula at a 95% confidence level and 7% margin of error, a sample of 196 respondents was determined. Systematic sampling was applied by approaching every third eligible motorist across different days and times, thereby minimising selection bias and enhancing representativeness (Cochran, 1977; Hair et al., 2019; Mwiya et al., 2025).

Data Collection Methods and Instrument

Data were collected using a structured self-administered questionnaire administered to eligible petroleum consumers at selected service stations in Kabwe. The instrument comprised sections covering respondents' demographic characteristics, petroleum purchasing behaviour, brand image, service quality, loyalty programmes, location convenience, staff conduct and consumer purchase decisions. Additional behavioural items captured respondents' purchase frequency and patterns of repeat patronage. Responses to the study constructs were measured using a five-point Likert scale ranging from Strongly Disagree (1) to Strongly Agree (5). The structured questionnaire ensured standardised and comparable responses suitable for descriptive, correlation and multiple regression analyses (Saunders et al., 2019; Hair et al., 2019; Mufalali et al., 2026b).

Validity and Reliability

To ensure the validity and reliability of the research instrument, several measures were undertaken. Content validity was established through a review of relevant theoretical and empirical literature on consumer purchase behaviour and petroleum retailing, from which measurement items for brand image, service quality, loyalty programmes, location convenience, staff conduct and consumer purchase decisions were developed and adapted. Construct validity was assessed using Exploratory Factor Analysis (EFA) to determine whether the measurement items adequately represented the study constructs (Hair et al., 2019; Mufalali et al., 2026a). Reliability was assessed using Cronbach's Alpha, with coefficients of 0.70 or above considered acceptable for internal consistency (Hair et al., 2019; Mundia et al., 2023). These procedures ensured that the instrument provided valid and reliable measures for subsequent statistical analysis.

Data Analysis Procedures

Data analysis involved both descriptive and inferential statistical techniques. Descriptive statistics, including frequencies, percentages, means and standard deviations, were used to summarise respondents' characteristics, petroleum purchasing behaviour and the study variables. Inferential analysis involved multiple linear regression to examine the influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on consumer purchase decisions. Statistical significance was assessed at the 5% level ($p < .05$).

Ethical Considerations

Ethical clearance was obtained prior to data collection at the selected petroleum service stations in Kabwe. Participation was voluntary, and respondents were informed about the purpose of the study before providing informed consent. Respondents were assured of anonymity and confidentiality, and no personally identifying information was collected. Participants were also informed of their right to withdraw from the study at any stage without consequence. All information collected was used strictly for academic and research purposes, consistent with principles of responsible and ethical research practice (Creswell & Plano Clark, 2017; Mundia et al., 2025).

4 Findings and Discussion

This section presents the study findings. Literature and related studies assisted in the discussion of the findings. The section begins with the demographic profile of respondents and then presents and discusses the statistical findings relating to the factors influencing consumer purchase decisions.

4.1 Profile of Study Respondents

This section provided a detailed analysis of the demographics of the respondents.

Table 1: Profile of Study Respondents

Characteristics	Category	Frequency (n)	Percentage (%)
Gender	Male	117	59.7
	Female	78	39.8
	Not specified	1	0.5
	Total	196	100
Age Group	18 to 25 years	11	5.6
	26 to 35 years	74	37.8
	36 to 45 years	73	37.2
	46 to 55 years	30	15.3
	Above 55 years	7	3.6
	Not specified	1	0.5
	Total	196	100

Occupation	Private sector employee	57	29.1
	Civil servant	50	25.5
	Business owner / self-employed	35	17.9
	Driver or operator	28	14.3
	Student	22	11.2
	Farmer	3	1.5
	Not specified	1	0.5
	Total	196	100
Preferred Brand	Puma Energy	76	38.8
	Total Energies	63	32.1
	Mount Meru	56	28.6
	Not specified	1	0.5
	Total	196	100
Duration of Patronage	Less than 6 months	14	7.1
	6 months to 1 year	19	9.7
	1 to 3 years	52	26.5
	4 to 5 years	61	31.2
	More than 5 years	49	25
	Not specified	1	0.5
	Total	196	100
Purchase Frequency	Daily	37	18.9
	Several times a week	77	39.3
	Once a week	54	27.6
	Twice a month	20	10.2
	Once a month	4	2
	Rarely	3	1.5
	Not specified	1	0.5
	Total	196	100
Purchase Consistency	Always	50	25.5
	Often	83	42.4
	Sometimes	49	25
	Rarely	13	6.6
	Not specified	1	0.5
	Total	196	100

Source: Field Data (2026)

Table 1 shows that the majority of respondents were male (59.7%), while females accounted for 39.8%. Most respondents were aged between 26–35 years (37.8%) and 36–45 years (37.2%), indicating that the sample was predominantly composed of economically active adults. Private-sector employees (29.1%) and civil servants (25.5%) constituted the largest occupational groups. Regarding brand preference, Puma Energy was the most preferred (38.8%), followed by Total Energies (32.1%) and Mount Meru (28.6%). Most respondents had patronised their preferred brands for four to five years (31.2%) or more than five years (25.0%). Purchasing activity was relatively frequent, with 39.3% buying fuel several times a week and 27.6% once a week. Furthermore, 42.4% reported often purchasing from their preferred brand and 25.5% always doing so. Overall, the profile indicates substantial familiarity and repeated interaction with the selected petroleum brands, providing an appropriate basis for examining the factors influencing consumer purchase decisions.

4.2 Factors Influencing Consumer Purchase Decisions

Table 2 presents the multiple linear regression results used to determine the influence of service quality, brand image, loyalty programmes, location convenience and staff conduct on consumer purchase decisions among petroleum consumers in Kabwe. The analysis estimated the independent contribution of each predictor while controlling for the effects of the other variables in the model. The overall regression model was statistically significant, $F(5, 189) = 96.38$, $p < .001$, and explained 71.83% of the variance in consumer purchase decisions ($R^2 = .7183$; Adjusted $R^2 = .7108$). The relatively high explanatory power indicates that the five factors collectively provide a strong explanation of petroleum consumers' purchase decisions.

Table 2: Regression Results for Factors Influencing Consumer Purchase Decisions

Variable	B	Std. Error	t	Sig.	β*
(Constant)	0.86	0.221	3.886	< 0.001	
Service Quality (SQ)	0.25	0.053	4.724	< 0.001	0.26
Brand Image (BI)	0.468	0.046	10.226	< 0.001	0.527
Loyalty Programmes (LP)	-0.122	0.039	-3.133	0.002	-0.136
Location Convenience (LC)	-0.032	0.039	-0.828	0.409	-0.032
Staff Conduct (SC)	0.093	0.036	2.602	0.01	0.115

Source: Field Data (2026)

Service Quality

The regression results established that service quality had a statistically significant positive influence on consumer purchase decisions ($B = 0.250$, $\beta = .260$, $t = 4.724$, $p < .001$). The standardised coefficient indicates that service quality was the second strongest positive predictor after brand image. Holding the other factors constant, improvements in consumers' perceptions of service quality were therefore associated with stronger purchase decisions towards their preferred petroleum retailers.

The finding supports the Howard–Sheth Theory of Buyer Behavior (Howard & Sheth, 1969), which proposes that consumers process marketing stimuli and previous consumption experiences in developing preferences and purchase responses. Within petroleum retailing, reliable service, responsiveness, cleanliness, efficient fuel dispensing and the overall service experience provide consumers with important information for evaluating competing service-station brands. Repeated positive service encounters may consequently reinforce favourable perceptions and purchasing behaviour.

The finding is consistent with Manneh et al. (2020), who established that superior service quality significantly influenced petroleum consumer preferences in the Gambia. It also corroborates Mwenda and Oloko (2016), Mulenga (2019), Inderadi and Setiadi (2020), Lolo (2020), Purohit and Jain (2021), and Urio and Mwakyusa (2023), who reported positive relationships between service quality and fuel-station choice. The result therefore demonstrates that even where the core petroleum product is relatively homogeneous, the quality of the service surrounding that product remains an important source of competitive differentiation. Petroleum retailers should consequently prioritise efficient, reliable and responsive service delivery to strengthen consumer purchase decisions.

Brand Image

Brand image emerged as the strongest statistically significant predictor of consumer purchase decisions ($B = 0.468$, $\beta = .527$, $t = 10.226$, $p < .001$). Its standardised coefficient was substantially larger than those of the other predictors, demonstrating that favourable perceptions of a petroleum brand make the greatest unique contribution to consumers' purchasing decisions when service quality, loyalty programmes, location convenience and staff conduct are simultaneously controlled.

The finding strongly supports the Howard–Sheth Theory of Buyer Behavior (Howard & Sheth, 1969). The theory recognises that consumers interpret market information through perceptual and learning processes developed from previous experiences. In a petroleum market characterised by relatively homogeneous products and limited price differentiation, a reputable brand can function as an important information cue representing reliability, credibility, trust and expected quality. Consumers may therefore use accumulated brand perceptions to simplify their evaluation of competing service stations.

The result corroborates Mwenda and Oloko (2016), Tun (2020), Thanabordeekij and Syers (2020), Purohit and Jain (2021), and Urio and Mwakyusa (2023), who associated favourable brand image with consumer preference and purchasing behaviour. It also supports Mulenga (2019) and the Zambian findings of Pangani and Mwanza (2024), where brand-related considerations influenced petroleum supplier or service-station choice. However, the result contrasts with Prabumenang et al. (2020), who found no significant influence of brand image in Indonesia. The dominance of brand image in Kabwe suggests that petroleum retailers should invest strategically in brand reputation, trust, consistency and credible market positioning, rather than relying primarily on product- or price-based differentiation.

Loyalty Programmes

The results revealed that loyalty programmes had a statistically significant but negative influence on consumer purchase decisions ($B = -0.122$, $\beta = -.136$, $t = -3.133$, $p = .002$). Since the p-value was below .05, loyalty programmes made a significant independent contribution to purchase decisions; however, the negative coefficient indicates that greater reliance on promotional or loyalty incentives was associated with lower consumer purchase-decision scores after controlling for the other predictors.

This finding provides an important qualification to the Howard–Sheth Theory of Buyer Behavior. Although promotional incentives constitute external marketing stimuli capable of influencing consumer evaluation, their effectiveness depends on how consumers perceive and process them. The negative relationship therefore suggests that promotional incentives, when considered alongside stronger factors such as brand image and service quality, may not independently strengthen consumers' purchase preferences.

The finding contrasts with Yabani et al. (2017), who found promotions important for customer retention in Ghana, and Mgiba and Madela (2020), who reported positive effects of loyalty programme membership on attitudinal and behavioural loyalty in South Africa. It also differs from Rossi and Chintagunta (2022), who found that loyalty programmes increased switching costs and purchase frequency. However, the result supports Lekhuleni and Stiehler-Mulder (2020), who demonstrated that poorly structured reward mechanisms can weaken loyalty intentions. Although Liu (2007), Leenheer et al. (2007), Kumar and Reinartz (2018), and Acatrinei and Puiu (2012) emphasise their retention benefits, the present findings suggest that petroleum retailers in Kabwe should redesign loyalty programmes around meaningful customer value and relationship building rather than purely transactional rewards.

Location Convenience

The regression results showed that location convenience had a negative but statistically insignificant influence on consumer purchase decisions ($B = -0.032$, $\beta = -.032$, $t = -0.828$, $p = .409$). Since the p-value exceeded the .05 significance threshold, location convenience did not independently explain significant variation in consumer purchase decisions when brand image, service quality, loyalty programmes and staff conduct were simultaneously controlled. The very small standardised coefficient further demonstrates its limited unique contribution within the regression model.

The finding offers an interesting interpretation within the Howard–Sheth Theory of Buyer Behavior (Howard & Sheth, 1969). While location represents an external market stimulus capable of affecting consumer choice, the theory recognises that purchasing responses emerge from consumers' processing of multiple competing stimuli. The present result suggests that once stronger brand- and service-related considerations are taken into account, convenient location may not be sufficient to determine where consumers purchase petroleum in Kabwe.

The finding contrasts with Pileliene and Bakanauskas (2014), Saini and Matinse (2013), Mwenda and Oloko (2016), Yabani et al. (2017), Farizal and Putra (2016), and Xavier et al. (2022), whose studies identified location, accessibility or convenience as important consumer considerations. However, it is consistent with Urio and Mwakyusa (2023), who found that location did not significantly influence consumers' choice of petrol stations in Tanzania. The finding suggests that the importance of location may be context-specific and influenced by urban structure and availability of competing stations. For petroleum retailers in Kabwe, strategic location remains operationally relevant, but brand strength and superior service appear more important for influencing consumer purchase decisions.

Staff Conduct

The regression analysis established that staff conduct had a statistically significant positive influence on consumer purchase decisions ($B = 0.093$, $\beta = .115$, $t = 2.602$, $p = .010$). Although its standardised coefficient was smaller than those of brand image and service quality, the relationship remained statistically significant after controlling for the other predictors. This indicates that courteous, professional, helpful and trustworthy interactions between service-station employees and consumers make a distinct contribution to petroleum purchase decisions.

The result supports the Howard–Sheth Theory of Buyer Behavior (Howard & Sheth, 1969), which recognises that consumer responses are shaped by information and experiences accumulated through interactions with the marketplace. Service-station employees constitute an important interpersonal stimulus because they directly represent the petroleum brand during the service encounter. Positive employee interactions can reinforce trust, satisfaction and favourable brand evaluations, while poor conduct can weaken consumers' perceptions regardless of the quality of the core product.

The finding is consistent with the broader service-quality evidence of Manneh et al. (2020), Mwenda and Oloko (2016), Mulenga (2019), Inderadi and Setiadi (2020), Lolo (2020), Purohit and Jain (2021), and Urio and Mwakyusa (2023), which demonstrates the importance of responsive and dependable service in petroleum retailing. It also complements Lekhuleni and Stiehler-Mulder (2020), who established that customer involvement and responsiveness during service encounters influence loyalty engagement, and Ogbunamiri and Agu (2022), whose extended marketing-mix findings highlighted the importance of the people dimension in petroleum retailing. Petroleum retailers should therefore invest in staff training, professionalism, responsiveness and customer-care standards, as frontline employee behaviour contributes meaningfully to consumers' purchasing decisions.

5 Conclusion and Recommendations

5.1 Conclusion

The study examined the influence of brand image, service quality, loyalty programmes, location convenience and staff conduct on consumer purchase decisions in the petroleum retail market in Kabwe, Zambia. The findings demonstrate that these factors collectively provide a strong explanation of consumer purchase decisions, accounting for 71.83% of the observed variance. However, their individual effects differed considerably. Brand image emerged as the strongest positive predictor, followed by service quality and staff conduct, demonstrating that consumers place considerable importance on brand reputation, trust and the quality of their service experiences when selecting petroleum retailers.

Conversely, loyalty programmes demonstrated a significant negative relationship with consumer purchase decisions, suggesting that promotional incentives do not necessarily translate into stronger purchasing preferences and may be less effective when they are predominantly transactional. Location convenience was statistically insignificant, indicating that proximity or accessibility alone does not independently determine petroleum purchase decisions when stronger brand- and service-related factors are considered.

Overall, the findings support the Howard–Sheth Theory of Buyer Behavior by demonstrating that petroleum purchase decisions are shaped by consumers' evaluation of multiple market and experiential stimuli. The study therefore concludes that competitive advantage in Zambia's regulated petroleum retail market increasingly extends beyond price and product, with brand image, service quality and frontline employee conduct emerging as particularly important drivers of consumer purchase decisions.

5.2 Recommendations

Based on the findings, petroleum retailers should prioritise strategic brand building as a central component of their competitive strategies. Given that brand image emerged as the strongest predictor of consumer purchase decisions, Oil Marketing Companies should strengthen brand reputation, credibility, visibility and consumer trust through consistent service experiences, effective communication and reliable delivery of their brand promises.

Secondly, petroleum retailers should continuously improve service quality by ensuring efficient fuel dispensing, clean and well-maintained service environments, responsive customer service and consistent service standards across outlets. Management should establish mechanisms for regularly monitoring customer experiences and addressing service deficiencies. Particular attention should also be given to frontline employees, as staff conduct significantly influenced purchase decisions. Regular training should therefore emphasise professionalism, courtesy, responsiveness, integrity and customer-care skills.

Petroleum retailers should further review and redesign loyalty programmes, particularly because their negative relationship with purchase decisions suggests that existing promotional incentives may not be generating the intended consumer response. Loyalty initiatives should move beyond short-term transactional rewards and provide meaningful, convenient and personalised customer value capable of strengthening longer-term relationships.

Although location convenience was statistically insignificant, retailers should maintain accessible and strategically positioned outlets while avoiding excessive reliance on location as a competitive advantage. Overall, petroleum retailers should adopt an integrated customer-centred strategy that combines strong brand positioning, superior service delivery and professional employee interactions. Future studies should extend the research to other Zambian districts and examine additional determinants of petroleum consumer behaviour to enhance the generalisability of the findings.

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The Authors declare no competing interests.

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Authors' Contribution Statement

Formulated and designed the study; established the research framework and technique; directed the composition of the initial manuscript draft.

Ethical considerations

The article followed all ethical standards appropriate for this kind of research.

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