Pricing, Quality, and Product Variety Toward Consumer Purchase Intentions Among University Students in Rural Areas

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ABSTRACT

The continued expansion of online shopping has changed how university students evaluate products, prices, and retail alternatives. However, the mechanisms underlying online purchase intention among students located in rural areas remain comparatively underdeveloped in the consumer behaviour literature. This conceptual paper proposes an integrated framework explaining how pricing, perceived product quality, and product variety influence consumer purchase intention through perceived value. The framework is grounded primarily in perceived value theory and is complemented by signaling theory and assortment/choice literature. Pricing is conceptualised through price level, perceived price fairness, promotional value, and price–quality inference. Perceived quality captures consumers' evaluations of product reliability, durability, performance, and brand-related quality cues. Product variety reflects assortment breadth and depth, while recognising that excessive variety may create decision difficulty and choice overload. Perceived value is positioned as the principal mediating construct and is conceptualised as a multidimensional assessment of the benefits received relative to sacrifices made. The framework further proposes that digital literacy, prior online shopping experience, rural e-commerce access, delivery reliability, and cultural relevance may condition the strength of the proposed relationships. A structured review of twenty relevant studies is used to establish the theoretical foundations and identify the research gap. The paper contributes by integrating three controllable retail attributes with a multidimensional value mechanism in a rural university-student context. The proposed framework provides a basis for future empirical testing using confirmatory factor analysis and structural equation modelling. The paper also offers practical implications for online retailers and platforms seeking to improve value perceptions and purchase intentions among consumers in less-connected markets.

Keywords: pricing, perceived quality, product variety, perceived value, purchase intention, rural university students, online shopping

INTRODUCTION

Online shopping has become an important channel through which consumers search for information, compare alternatives, evaluate prices and quality, and make purchase decisions. In electronic commerce, purchase intention is influenced not only by product attributes but also by uncertainty, trust, perceived risk, technology-related factors, and consumers' assessment of the value obtained from a transaction. Pavlou [16] demonstrated that trust, perceived risk, perceived usefulness, and perceived ease of use are important components of electronic-commerce acceptance, while Gefen et al. [8] established the importance of trust within online shopping environments. These findings suggest that consumer purchase intention is not simply a response to a low price; rather, it reflects a broader evaluation of expected benefits, sacrifices, and uncertainty.

The importance of price, quality, and value is strongly established in marketing theory. Zeithaml [20] conceptualised perceived value as a consumer's overall assessment of product utility based on perceptions of what is received and what is given. Dodds et al. [6] subsequently showed that price, brand, and store information can influence perceived quality, perceived value, and willingness to buy. Sweeney and Soutar [18] further demonstrated that perceived value is multidimensional, incorporating dimensions such as emotional value, social value, quality/performance, and price/value for money. These foundations provide a strong basis

for examining how pricing and perceived quality may influence purchase intention indirectly through perceived value.

Product variety introduces an additional but more complex dimension. Retailers generally provide broad assortments to increase the probability that consumers will find an option that fits their preferences. Broniarczyk et al. [3] showed that consumers' perceptions of assortment are not determined simply by the number of stock-keeping units; salient products and assortment cues also shape perceived variety. Kahn and Wansink [10] demonstrated that assortment structure can affect perceived variety, whereas Iyengar and Lepper [9] showed that excessive choice can sometimes reduce motivation. More recent work confirms that the relationship between assortment size and consumer choice depends on decision complexity, task difficulty, preference uncertainty, filtering, and product evaluability [4, 19]. Thus, product variety should not be assumed to have an unconditional positive effect on purchase intention.

The rural context adds another layer to the problem. Rural consumers may experience differences in internet connectivity, delivery coverage, logistics reliability, product availability, and access to digital marketplaces compared with consumers in highly connected urban locations. Recent evidence from Bekok, Malaysia, indicates that delivery services, payment considerations, and network connection are relevant to rural online purchasing behaviour [5]. These contextual conditions can alter how consumers interpret price, quality, variety, and value. For university students, who are generally frequent users of digital technologies but may still face location-specific constraints, the interaction between individual digital capability and the surrounding e-commerce infrastructure warrants further attention.

Accordingly, this paper develops a conceptual framework linking pricing, perceived product quality, and product variety to purchase intention through perceived value among university students in rural areas. The study has four objectives: (1) to synthesise the theoretical and empirical literature on pricing, quality, product variety, perceived value, and purchase intention; (2) to identify the research gap concerning rural university students; (3) to propose a theoretically grounded conceptual framework and testable propositions; and (4) to provide an operational and methodological foundation for future empirical research. The contribution of the paper lies in bringing together price and quality value mechanisms with assortment theory while explicitly recognising rural digital and logistical conditions.

THEORETICAL FOUNDATIONS

Perceived Value Theory

Perceived value provides the central theoretical mechanism in the proposed framework. Zeithaml [20] conceptualised value as the consumer's overall assessment of utility based on the relationship between perceived benefits and perceived sacrifices. This perspective is particularly appropriate for online shopping because consumers evaluate multiple benefits—including monetary savings, quality, convenience, assortment, and emotional or social benefits—against monetary price, time, effort, risk, and uncertainty. Sweeney and Soutar [18] extended the measurement of perceived value by identifying multiple dimensions of value, demonstrating that consumers can simultaneously evaluate functional, emotional, social, and price-related benefits. The present framework therefore treats perceived value as a higher-order construct rather than a single unidimensional attitude.

Signaling Theory

Signaling theory explains how observable cues help consumers make inferences when product information is incomplete. Price, brand reputation, reviews, store information, and other extrinsic cues may signal expected product quality and reduce uncertainty. Dodds et al. [6] found that price and brand information affect perceived quality and value, while Erdem and Swait [7] developed the signaling perspective to explain how credible brand signals can reduce information asymmetry. In online environments, where consumers cannot physically inspect products before purchase, quality signals become particularly relevant. The framework therefore conceptualises perceived quality as an evaluation formed partly from observable cues such as product descriptions, ratings, reviews, brand cues, and stated performance characteristics.

Assortment and Choice Literature

Assortment literature explains why product variety may create both benefits and costs. A broad assortment can increase the probability of matching individual preferences and provide freedom of choice, but it can also increase cognitive effort. Broniarczyk et al. [3] demonstrated that assortment perceptions can remain high even when some items are removed, provided salient products remain available. Kahn and Wansink [10] showed that assortment structure affects perceived variety, while Iyengar and Lepper [9] found that excessive choice may reduce motivation. Chernev et al. [4] synthesised the choice-overload literature and showed that the effect of assortment size is contingent on factors such as choice-set complexity, decision difficulty, preference uncertainty, and decision goals. Turri and Watson [19] further highlighted the role of filtering technology and situational involvement. These findings support a conditional rather than purely linear interpretation of product variety.

LITERATURE REVIEW

Pricing and Perceived Value

Price is one of the most visible and easily compared attributes in online shopping. Consumers may interpret a low price as monetary value, but a price that is perceived as unrealistically low can also create doubts about quality. Zeithaml [20] argued that price is a component of the sacrifice side of value, while Dodds et al. [6] demonstrated that price can simultaneously influence perceived quality and perceived value. The implication is that the effect of price depends on how consumers interpret the price relative to expected quality and benefits. Promotional pricing may further enhance value when consumers perceive a genuine saving, but repeated discounts may weaken reference-price effects or raise quality concerns. Thus, the proposed relationship is between perceived pricing and perceived value rather than between low price and purchase intention alone.

Perceived Quality and Perceived Value

Perceived quality reflects consumers' judgement of a product's overall excellence or superiority. In online contexts, consumers frequently rely on indirect evidence because they cannot inspect products physically. Brand cues, product descriptions, ratings, reviews, warranties, specifications, and seller reputation can therefore serve as quality signals. Zeithaml [20] and Dodds et al. [6] provide foundational evidence that quality perceptions are closely connected to value. In the Malaysian online fashion context, perceived quality and perceived price have also been shown to play important roles in online purchasing behaviour, with perceived value providing an explanatory mechanism [17]. The present framework extends this logic to rural university students and a broader product context.

Product Variety and Perceived Value

Product variety can increase perceived usefulness because consumers have more opportunities to identify products that fit their preferences. However, variety can also create information overload and decision difficulty. Broniarczyk et al. [3] found that perceived assortment depends on salient assortment cues, whereas Kahn and Wansink [10] demonstrated that assortment structure changes perceived variety. Chernev et al. [4] concluded that choice overload is conditional rather than universal. Wang [19] similarly found that product evaluability can determine whether large assortments increase decision difficulty. Consequently, product variety is expected to contribute to perceived value when the assortment is relevant, understandable, and easy to navigate. The effect may weaken or become negative when variety exceeds consumers' processing capacity.

Perceived Value and Purchase Intention

Perceived value is expected to be a proximal determinant of purchase intention because consumers are more willing to purchase when expected benefits exceed perceived sacrifices. Sweeney and Soutar [18] demonstrated that multiple value dimensions help explain consumer attitudes and behaviour. In online environments, perceived value also interacts with trust, risk, information quality, and platform characteristics. Pavlou [16] showed that trust and perceived risk are important to e-commerce acceptance, while Kim et al.

[11] found that trust and perceived risk have strong effects on online purchasing decisions. Therefore, purchase intention should be viewed as the behavioural consequence of a broader value and uncertainty evaluation rather than as a direct response to any single product attribute.

Rural Context, Digital Access, and Online Shopping

The rural setting is theoretically important because the same product attributes may be evaluated differently when consumers face constraints in delivery, connectivity, payment, or product access. Recent Malaysian evidence from Bekok identifies delivery services, payment matters, and network connection as relevant factors in rural online purchasing behaviour [5]. Such constraints may increase the perceived sacrifice associated with an online transaction and therefore weaken the value created by attractive prices or broad assortments. Conversely, high digital literacy and previous online shopping experience may reduce uncertainty and help consumers process product information more effectively. The proposed framework therefore incorporates digital literacy, online shopping experience, and e-commerce access as contextual variables rather than treating rural consumers as a homogeneous group.

Trust, Risk, and Supporting Online-Consumer Literature

Although trust and perceived risk are not included as core independent variables in the proposed model, they provide important supporting explanations for online purchase intention. Gefen et al. [8] integrated trust with the Technology Acceptance Model and showed that trust is central to online shopping. Pavlou [16] incorporated trust and perceived risk into an electronic-commerce acceptance model, while Kim et al. [11] developed a trust-based consumer decision-making model in which trust and perceived risk significantly affect purchasing decisions. Hajli [12] further showed that social-commerce constructs can increase trust and purchase intention, and Cheung and Thadani [5] synthesised the role of electronic word-of-mouth in consumer behaviour. These studies suggest that future empirical extensions could incorporate trust, perceived risk, reviews, and platform reputation as controls or alternative mediators.

Twenty-Study Literature Synthesis

No.	Study	Focus	Key insight	Relevance to proposed model
1	Zeithaml (1988)	Price, quality, value	Value reflects benefits received relative to sacrifices made.	Foundation for perceived value and pricing.
2	Dodds, Monroe & Grewal (1991)	Price, brand, store cues	Extrinsic cues influence perceived quality, value and willingness to buy.	Supports price/quality → value pathway.
3	Broniarczyk, Hoyer & McAlister (1998)	Assortment perception	Salient items and category cues shape perceived assortment.	Supports product-variety construct.
4	Erdem & Swait (1998)	Brand signaling	Credible signals reduce uncertainty and affect consumer evaluation.	Supports quality-signaling logic.
5	Iyengar & Lepper (2000)	Choice overload	Excessive choice can reduce motivation and purchase behaviour.	Justifies conditional variety effect.
6	Sweeney & Soutar (2001)	Perceived value scale	Value is multidimensional: emotional, social, quality/performance and price/value.	Supports higher-order perceived value.
7	Kahn & Wansink (2004)	Assortment structure	Assortment structure affects perceived variety and consumer responses.	Supports breadth/depth and presentation.
8	Gefen, Karahanna & Straub (2003)	Trust and online shopping	Trust is important alongside technology acceptance factors.	Supports contextual online-purchase explanation.

9	Pavlou (2003)	E-commerce acceptance	Trust and perceived risk contribute to transaction intention.	Supports purchase-intention context.
10	Kim, Ferrin & Rao (2008)	Trust and risk	Trust and perceived risk strongly affect online purchasing decisions.	Supports rural uncertainty considerations.
11	Cheung & Thadani (2012)	eWOM literature	Electronic word-of-mouth influences consumer decision processes.	Supports future inclusion of reviews/information cues.
12	Hajli (2015)	Social commerce	Social-commerce constructs can increase trust and intention to buy.	Supports digital information environment.
13	Chernev, Böckenholt & Goodman (2015)	Choice overload meta-analysis	Choice overload depends on complexity, difficulty, uncertainty and goals.	Supports moderation/conditional assortment effect.
14	Nagar & Gandotra (2016)	Online variety seeking	Choice overload and shopping anxiety affect online shopping adoption.	Supports variety and decision difficulty.
15	What drives Malaysian online fashion shopping (2022)	Malaysia, perceived value	Perceived quality and perceived price contribute to online purchasing through value-related mechanisms.	Provides Malaysian contextual support.
16	Nabila, Sari & Paujiah (2022)	Price, delivery quality, perceived value	Price and perceived value affect satisfaction; delivery quality operates through value-related mechanisms.	Supports rural delivery/access considerations.
17	Turri & Watson (2023)	Assortment and filtering	Filtering technology and involvement condition choice overload.	Supports digital-navigation moderator.
18	Meta-analytic review of online purchase intention (2024)	Online purchase intention	Price, perceived quality and perceived value appear among recurring explanatory constructs.	Supports integrated model.
19	Wang (2025)	Overchoice and evaluability	Large assortments increase difficulty particularly for low-evaluability products.	Supports conditional product-variety hypothesis.
20	Fan & Atan (2025)	Rural Malaysia online purchasing	Delivery, payment and network connection are relevant to rural online purchasing behaviour.	Directly supports rural contextualisation.

RESEARCH GAP

The literature reveals three important gaps. First, price, quality, and product variety are often examined separately or in narrowly defined retail categories. A unified framework that positions perceived value as the mechanism connecting all three attributes to purchase intention remains comparatively underdeveloped in the rural university-student context. Second, much of the online-shopping literature is based on general consumers or urban samples. Rural consumers face additional constraints involving connectivity, payment, delivery, and access, which may change the strength of established relationships. Third, product variety is frequently assumed to be beneficial, although the choice-overload literature indicates that its effect depends on decision complexity, evaluability, and information-processing conditions. This paper addresses these gaps by integrating perceived value theory, signaling theory, and assortment literature within a rural university-student context.

CONCEPTUAL FRAMEWORK

Figure 1. Proposed Conceptual Framework

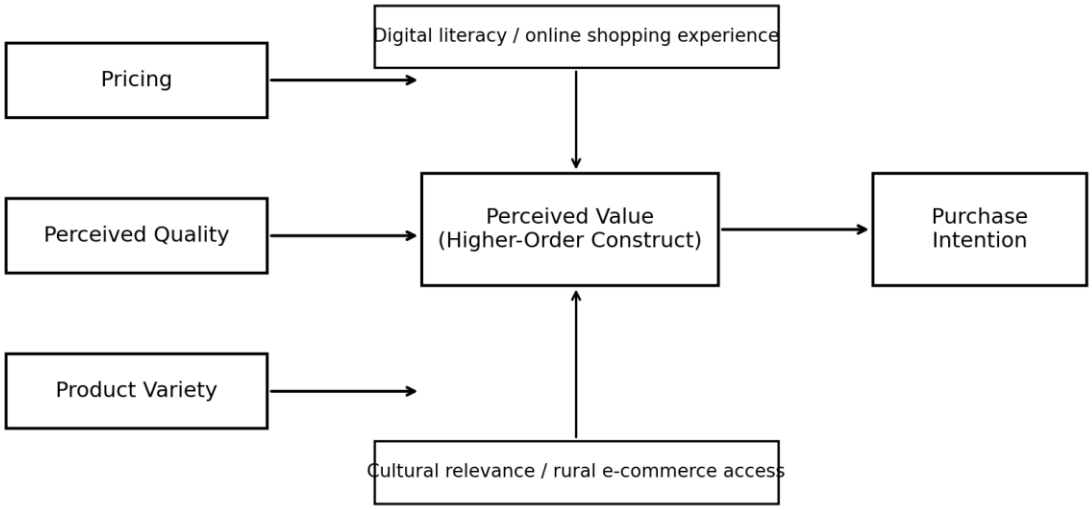


Figure 1 presents the proposed framework.

Pricing, perceived product quality, and product variety are positioned as antecedents of perceived value. Perceived value then predicts consumer purchase intention. Digital literacy and prior online shopping experience are proposed to influence the strength of consumers' responses to online product information and pricing cues. Cultural relevance and access to e-commerce and delivery infrastructure are included as contextual conditions that may shape the value of product variety and the overall online shopping experience.

PROPOSED PROPOSITIONS AND HYPOTHESES

Pricing and Perceived Value

Pricing represents consumers' evaluation of the monetary sacrifice required to obtain a product, including price fairness, promotional attractiveness, and perceived price–quality consistency. When consumers perceive that the price is fair relative to expected benefits, perceived value should increase. However, an extremely low or inconsistent price may create quality concerns. Therefore, the paper proposes:

H1: Perceived pricing positively influences perceived value among university students in rural areas.

Perceived Quality and Perceived Value

Perceived quality captures the consumer's judgement of product reliability, durability, performance, and overall excellence. In online shopping, quality cues are especially important because direct physical inspection is limited. Higher perceived quality should increase the benefits associated with a purchase and therefore increase perceived value.

H2: Perceived product quality positively influences perceived value among university students in rural areas.

Product Variety and Perceived Value

Product variety is expected to increase value when consumers can easily locate relevant products and compare alternatives. The benefit may be weaker when excessive variety creates information overload or decision difficulty. The primary proposition therefore focuses on perceived variety as a value-enhancing resource, while future empirical testing should examine possible nonlinear effects.

H3: Perceived product variety positively influences perceived value among university students in rural areas.

Perceived Value and Purchase Intention

When consumers believe that an online purchase provides worthwhile benefits relative to its monetary, time, effort, and risk-related sacrifices, they should be more willing to purchase. This proposition is consistent with perceived value theory and online-consumer research.

H4: Perceived value positively influences purchase intention among university students in rural areas.

Mediating Role of Perceived Value

Pricing, quality, and variety are expected to influence purchase intention partly because they alter consumers' overall value assessment. Perceived value therefore functions as the central explanatory mechanism in the proposed framework.

H5a: Perceived value mediates the relationship between pricing and purchase intention.

H5b: Perceived value mediates the relationship between perceived product quality and purchase intention.

H5c: Perceived value mediates the relationship between product variety and purchase intention.

Digital Literacy and Online Shopping Experience

Digital literacy can affect consumers' ability to search, compare, evaluate product information, interpret reviews, and manage online transactions. Prior online shopping experience may similarly reduce uncertainty and increase familiarity with e-commerce processes. These characteristics may strengthen the conversion of price and quality information into perceived value and purchase intention.

H6: Digital literacy and prior online shopping experience moderate the relationships between pricing, perceived quality, product variety and perceived value.

Rural E-Commerce Access and Cultural Relevance

The availability and reliability of e-commerce infrastructure may condition whether consumers can realise the benefits promised by price, quality, and variety. Delivery limitations can increase the non-monetary sacrifice associated with online purchases. Similarly, culturally relevant products may generate greater value because they are perceived as more personally and locally appropriate.

H7: Rural e-commerce access and delivery reliability moderate the relationship between perceived value and purchase intention.

H8: Cultural relevance strengthens the positive relationship between product variety and perceived value.

OPERATIONALISATION OF CONSTRUCTS

Construct	Conceptual definition	Suggested dimensions	Potential measurement indicators
Pricing	Consumer evaluation of the monetary sacrifice and fairness of the offer.	Price level; fairness; promotions; price–quality consistency.	The price is reasonable; the price is fair; promotions provide value; price matches expected quality.
Perceived Quality	Consumer judgement of product excellence based on direct and indirect cues.	Reliability; durability; performance; brand/product information.	The product appears reliable; quality is consistent; product information signals good quality.

Product Variety	Perceived breadth and depth of relevant alternatives.	Category breadth; within-category depth; regional/cultural relevance; navigability.	There are many relevant choices; sufficient alternatives are available; products match local preferences.
Perceived Value	Overall evaluation of benefits relative to monetary and non-monetary sacrifices.	Functional/quality; price/value; emotional; social; conditional/convenience.	The purchase is worthwhile; benefits exceed costs; the product offers good value; shopping is convenient.
Purchase Intention	Likelihood or willingness to purchase through online/hybrid channels.	Purchase likelihood; willingness; intention to revisit/purchase.	I intend to purchase; I am likely to purchase; I would consider purchasing from the platform.
Digital Literacy	Ability to locate, interpret, evaluate and use digital information and services.	Information search; evaluation; transaction skills; safety awareness.	I can compare online information; evaluate seller/product information; complete online transactions.
E-commerce Access	Availability and reliability of digital and logistics infrastructure.	Internet access; platform availability; payment access; delivery reliability.	Internet is accessible; delivery is available; online payment is convenient; delivery is reliable.

PROPOSED METHODOLOGY FOR FUTURE EMPIRICAL TESTING

The proposed framework is conceptual and does not report empirical findings. Future research should employ a quantitative cross-sectional survey of university students who reside in rural or semi-rural areas and have experience with online shopping. A purposive or stratified sampling approach may be used to ensure representation across institutions, study disciplines, and rural locations. Because the unit of analysis is the individual student, respondents should be screened for recent online purchasing experience before completing the questionnaire.

A structured questionnaire can use established multi-item measures, adapted carefully to the online-shopping and rural context. A five- or seven-point Likert scale may be appropriate. Before the main study, expert review and a pilot test should be conducted to assess wording, content validity, reliability, and cultural appropriateness. If the study includes respondents using more than one e-commerce platform, the questionnaire should specify a recent purchase or a platform category to reduce recall ambiguity.

For analysis, confirmatory factor analysis may be used to assess convergent validity, discriminant validity, internal consistency, and model specification. Structural equation modelling or PLS-SEM may then be used to test direct, mediation, and moderation relationships. Bootstrapping is recommended for indirect effects. If product variety is theorised to have a nonlinear effect, a quadratic term or alternative nonlinear specification should be examined. Control variables may include age, study level, monthly discretionary spending, frequency of online shopping, and primary e-commerce platform used.

Common-method bias should be considered because the proposed variables may be collected using the same questionnaire at the same time. Procedural remedies may include anonymous responses, clear separation of predictor and outcome items, neutral wording, and varied item ordering. Statistical checks can supplement these procedural remedies. Measurement invariance should also be considered if the framework is later compared across rural and urban students, institutions, gender groups, or different levels of online-shopping experience.

THEORETICAL CONTRIBUTIONS

The proposed framework contributes to consumer behaviour literature in three ways. First, it integrates pricing, perceived quality, and product variety under a common perceived-value mechanism, providing a more coherent explanation of purchase intention than models based on isolated predictors. Second, it combines

perceived value theory with signaling theory and assortment literature. This combination recognises that consumers first interpret observable cues, evaluate benefits and sacrifices, and then form an overall value judgement before deciding whether to purchase. Third, the framework explicitly incorporates rural digital and logistical conditions, extending online consumer research beyond predominantly urban settings.

The framework also provides a basis for examining boundary conditions. Product variety is not assumed to be universally beneficial; its effect may depend on cultural relevance, information-processing capability, filtering tools, and product evaluability. Similarly, the value of an attractive price may be reduced if delivery is unreliable or quality information is insufficient. These conditions make the rural setting theoretically meaningful rather than merely a geographical sampling category.

PRACTICAL IMPLICATIONS

For online retailers, the framework suggests that competitive pricing should be communicated together with credible quality information rather than treated as a standalone promotional tool. Product pages should provide clear specifications, authentic images, ratings, reviews, warranty information where relevant, and transparent seller information to strengthen quality signals. Retailers should also manage assortment carefully by prioritising relevant and searchable choices instead of simply maximising the number of products displayed.

For platforms serving rural markets, delivery coverage, delivery-time transparency, payment convenience, and customer support may be as important as price and assortment. A low-priced product may provide limited value if delivery is slow, unavailable, or uncertain. Retailers can therefore improve perceived value by reducing non-monetary sacrifices through better logistics information, filtering tools, simple navigation, and locally relevant assortment decisions.

For university students, digital literacy initiatives can support more informed online purchasing by strengthening students' ability to compare prices, evaluate quality signals, interpret reviews, identify trustworthy sellers, and understand delivery and payment conditions. Such capabilities may help consumers convert the availability of online choices into meaningful value rather than information overload.

Limitations and Future Research

As a conceptual paper, the framework does not establish causal relationships or empirical effect sizes. The proposed hypotheses require validation with data. The rural university-student population is also heterogeneous; rurality may differ substantially in connectivity, income, transport infrastructure, institutional access, and exposure to digital commerce. Future studies should therefore define rurality using a transparent geographic or institutional criterion rather than relying only on respondents' self-classification.

Future research should also test alternative models. Trust and perceived risk could be incorporated as mediators or parallel mechanisms. Delivery speed and reliability could be examined as moderators or components of perceived sacrifice. Comparative research between rural and urban university students could determine whether the strength of price, quality, and variety relationships differs by location. Longitudinal research could further examine whether repeated online-shopping experience changes the role of digital literacy and perceived risk. Finally, experimental research could manipulate assortment size, price levels, quality cues, and delivery promises to identify nonlinear and causal effects.

CONCLUSION

This conceptual paper proposes that pricing, perceived product quality, and product variety influence consumer purchase intention among university students in rural areas primarily through perceived value. The framework is grounded in established perceived-value theory and strengthened by signaling and assortment perspectives. It recognises that price can represent both a monetary sacrifice and a quality cue, that quality signals can reduce uncertainty, and that product variety can create both choice benefits and cognitive costs. The rural context further introduces infrastructure, delivery, payment, and digital-literacy conditions that can alter the value consumers derive from online shopping. The resulting framework offers a focused and testable

foundation for future empirical research using CFA and SEM/PLS-SEM. Its main contribution is to connect three central retail attributes with a multidimensional value mechanism while explicitly accounting for the contextual realities of rural online consumers.

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