



# JOURNAL OF QUANTITATIVE REVIEW THEORY AND COMPUTATION (JQRTC)

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## INFLUENCE OF SALES PROMOTIONS ON CONSUMER BENEFITS AND PERCEIVED VALUE: FINANCIAL IMPLICATIONS FOR MIDDLE-INCOME HOUSEHOLDS' RESPONSES IN MALABON CITY

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### Abstract

This study explored how different types of sales promotions affect consumer benefits, perceived value, and spending behavior among middle-income households in Malabon City. It focused on two main forms of promotions: monetary (like discounts, coupons, and product bundles) and non-monetary (such as freebies, contests, and loyalty rewards). Using a descriptive-correlational research design, the researchers gathered data from 191 respondents through a structured survey. The results revealed that both types of promotions positively shape how consumers think and behave when buying products. However, monetary promotions had a stronger impact on practical or utilitarian benefits—helping consumers save money and feel they are getting good value. In contrast, non-monetary promotions were more effective in boosting hedonic benefits, giving consumers a sense of fun, enjoyment, and emotional satisfaction during their shopping experience. Results also revealed that both utilitarian and hedonic benefits significantly affected consumer perceived value, meaning that consumers find discounts valuable when they combine savings and enjoyment. However, the study also found that frequent promotions may encourage impulsive buying, affecting long-term financial management. These findings highlight that while discounts help middle-income households stretch their budget, they must be used wisely to avoid overspending. The study suggests promoting financial literacy programs and responsible marketing strategies to help consumers make smarter financial decisions. Overall, this research contributes to understanding how sales promotions shape both emotional and financial behaviors of middle-income consumers in urban communities like Malabon City.

**Keywords:** *Discount strategies, consumer perceived value, utilitarian benefits, hedonic benefits, financial management*

### Introduction

Middle-income households represent a significant portion of the Philippine population and are a key driver of the economy. In 2017, a middle-income earner in the Philippines was defined as someone earning a monthly income between two and twelve times the poverty line, which for a family of five was approximately PHP 20,000 to PHP 115,000 (Never & Albert, 2021) [1]. While this group is often seen as financially stable, studies show that they are still vulnerable to financial pressures such as rising prices, unexpected expenses, and lifestyle spending. Because of this, many rely on discount offers and promotions to stretch their budgets and get more value from their purchases.

Discount strategies, such as price cuts, bundle offers, coupons, loyalty points, and free gifts, are common tools businesses use to

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attract buyers. Research has shown that these strategies can give both practical benefits (like saving money and being useful) and emotional benefits (like enjoyment and excitement from deals. However, most studies have focused on how discounts help businesses increase sales, while fewer have looked into how these promotions affect the money management of consumers, especially those in the middle-income group who must balance daily needs, savings, and future plans. This gap makes it important to study the financial implications of discount responses.

For middle-income families in Malabon City, discounts may help them save or manage their money better, but they can also lead to impulse buying and overspending. In this study, the financial management side will not be measured directly in the survey, but it will be explained and interpreted based on how consumers respond to non-monetary and monetary promotions and how these shape their overall value perception. By doing so, the study will give useful insights not only for consumers who want to be more mindful of their finances, but also for businesses, policymakers, and financial educators in promoting responsible spending and financial stability.

## **Variable 1 – Monetary Sales Promotion**

Monetary sales promotions offer direct savings through discounts, coupons, and similar deals, making them attractive to price-sensitive consumers. These strategies help shoppers feel they get more value for their money, with Ali et al. (2024) [2] noting their strong appeal and Gardner (2022) [3] explaining that they lessen the “pain of paying.” However, overusing monetary promotions may harm brand perception, as frequent discounts can lead consumers to question quality or wait for lower prices. Gardner (2022) [3] also suggested that constant incentives may weaken brand trust. In this study, such promotions are expected to affect both utilitarian benefits through practical savings and hedonic benefits by providing the satisfaction of getting a good deal.

## **Variable 2 – Non-Monetary Sales Promotion**

Non-monetary sales promotions enhance the consumer experience without lowering the product's price. These include samples, loyalty points, contests, and gifts. Amoa-Gyarteng (2024) [4] explains that these strategies add value through creativity rather than discounts, helping strengthen brand image and attract consumers who enjoy novelty or rewards. Because they avoid price cuts, they also help maintain long-term brand value. Although they don't provide direct financial savings, non-monetary promotions are effective in creating excitement and emotional connection. Riedl et al. (2024) [5] noted that their impact depends on how appealing or relevant the reward feels to consumers. They mainly enhance hedonic benefits by making the shopping experience enjoyable, but may have little effect on practical, cost-focused decisions. In this study, they are expected to drive emotional responses rather than utilitarian ones.

## **Variable 3 – Utilitarian Benefit**

Utilitarian benefits refer to the practical advantages consumers gain from sales promotions, such as saving money, maximizing value, and enjoying convenience. Jee (2021) [6] noted that consumers who prioritize rational decision-making respond strongly to promotions that lower costs or make choices easier. These benefits matter greatly to middle-income households, who manage tight budgets but still aim for quality, making clear and practical promotions especially appealing. Sinha and Verma (2020) [7] found that strong utilitarian

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benefits increase consumer satisfaction and purchase intention because shoppers feel they are receiving meaningful value. When promotions provide functional advantages, consumers develop more positive views of the brand and are more likely to buy again. In this study, utilitarian benefits play a key role in linking both monetary and non-monetary promotions to consumers' overall perceived value.

## **Variable 4 – Hedonic Benefit**

Hedonic benefits refer to the emotional enjoyment consumers gain from sales promotions, such as excitement, happiness, or the pleasure of receiving rewards or trying something new. Rosenbaum-Elliott et al. (2021) [8] emphasized that these positive feelings make shopping more memorable and help strengthen brand attachment. Even budget-conscious consumers can be influenced by the joy or thrill that promotions create. Middle-income consumers may be practical, but they still appreciate promotions that offer fun, excitement, or personal relevance. Priyadharshini and Kumar (2025) [9] found that these emotional benefits enhance satisfaction and improve how consumers view brands that offer enjoyable or rewarding promotions. In this study, hedonic benefits are key in understanding how emotional reactions to promotions contribute to overall perceived value.

## **Variable 5 – Consumer Perceived Value**

Consumer perceived value (CPV) refers to how consumers assess the overall worth of a product or promotion by weighing the benefits they receive against the costs they spend, such as money, time, and effort. Blut (2024) [10] noted that CPV goes beyond financial savings and includes emotional and experiential satisfaction, making it a mix of both utilitarian and hedonic factors. For middle-income households, CPV is an important guide in deciding whether a promotion feels genuinely beneficial. Sinha and Verma (2020) [7] explained that promotions that deliver both practical value and emotional enjoyment significantly improve CPV, increasing purchase intention and brand preference. When consumers feel they gain more than what they pay for—whether through savings or positive experiences—their evaluation of the brand becomes more favorable. In this study, CPV is the final outcome variable, reflecting how middle-income households in Malabon assess the effectiveness of different promotional strategies.

## **Theoretical Framework of the Study**

This research is anchored on Blattberg and Neslin's (1989) [11] theory "Sales Promotion: The Long and the Short of It," which explains how sales promotions influence consumer behavior both immediately—by triggering quick purchases—and over time by shaping loyalty and brand attitudes. The theory classifies promotions into two categories: monetary promotions, such as discounts and coupons that provide direct financial savings, and non-monetary promotions, such as gifts and loyalty rewards that add value without lowering the price.

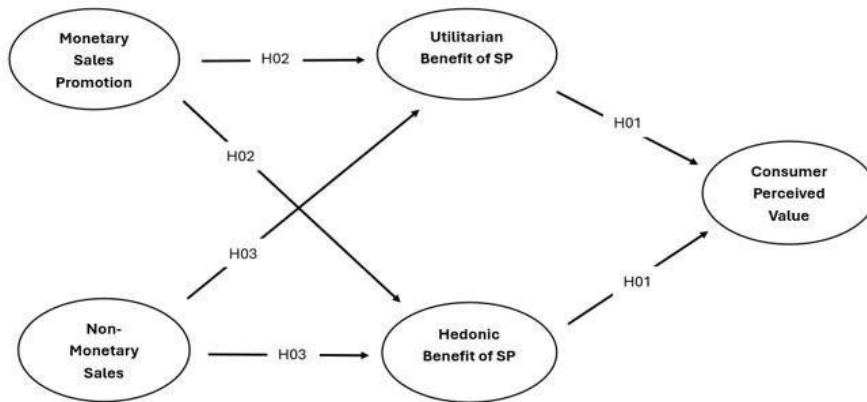


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Both forms of promotion work through utilitarian benefits (practical and economic advantages) and hedonic benefits (emotional enjoyment and excitement). These benefits shape consumer perceived value, which ultimately influences purchase decisions. In the context of middle-income households in Malabon City, the theory helps explain how practical savings from monetary promotions and emotional satisfaction from non-monetary promotions guide budgeting, spending, and saving behaviors.



**Figure 1: Conceptual Framework of the Study**

The conceptual framework used in this study was adopted from Sinha and Verma (2020) [7] in their research “Impact of Sales Promotion’s Benefits on Perceived Value: Does Product Category Moderate the Results.”

## Research Hypotheses

Sales promotions strongly influence how consumers make purchasing decisions, especially among middle-income households who are often mindful of price changes and added value. Monetary promotions—like discounts, coupons, and bundle offers—are widely recognized as effective strategies that can easily sway consumer choices (Samreen et al., 2020) [12]. These strategies provide direct financial savings that enhance consumers’ functional evaluation of products. According to Gauri et al. (2024), precise and well-designed monetary discounts can significantly increase purchase likelihood by improving perceived deal credibility. Thus, the researchers formulated:

**Hypothesis 1: Monetary Sales Promotion may lead to Utilitarian Benefit of Sales Promotion and Hedonic Benefit of Sales**



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## Promotion.

Non-monetary promotions, including freebies, samples, loyalty programs, and contests, also contribute to consumer engagement by offering experiential or emotional value (Amoa-Gyarteng, 2024 [4]; Ren et al., 2022)[13]. These types of promotions often spark curiosity and enjoyment, especially when consumers feel entertained or rewarded by the offer. However, earlier studies show that the impact of non-monetary promotions can differ depending on what motivates the consumer and the kind of product being offered. Therefore, the researchers hypothesized:

### **Hypothesis 2: Non-monetary Sales Promotion may affect Utilitarian Benefit of Sales Promotion and Hedonic Benefit of Sales Promotion.**

Consumers often evaluate promotions not just by practical benefits, like savings or usefulness, but also by the emotions they experience, such as excitement or satisfaction. According to Sinha and Verma (2020) [7], both utilitarian and hedonic benefits from sales promotions play an important role in shaping how consumers perceive value. Likewise, Büyükdağ et al.(2020) [14] emphasized that discount framing affects cognitive and affective evaluations, which later determine the extent of perceived value. Thus, the researchers proposed:.

### **Hypothesis 3: Utilitarian Benefit of Sales Promotion and Hedonic Benefit of Sales Promotion may lead to Consumer Perceived Value.**

## Material and Methods

### Research Design

This study uses a descriptive-correlational approach to study middle-income families in Malabon City. It describes who they are, how they react to discounts (both money-related and other types), and the practical and emotional advantages they get from these discounts, which affect how they see the value of products. The descriptive part looks at the current situation of these families, while the correlational part explores how discounts, benefits, and perceived value are related, using only the families' answers to find connections without changing anything. The approach allowed the researchers to understand not only how often consumers responded to sales promotions but also why they did— connecting the emotional, rational, and financial aspects of consumer decision-making.

### Subjects' Initial Data Screen

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The study surveyed 191 middle-income households in Malabon City who actively buy from local businesses and have recently used discounts like price cuts, bundles, BOGO deals, loyalty rewards, and limited time offers. The aim was to see how their reactions to these discounts influence change their spending and the performance of local businesses. Participants were found through an online survey across different neighborhoods to represent the whole city. A specific sampling method was used to include only middle-income individuals who had used a discount in the last year, ensuring they had relevant experience. To participate, people had to: (1) live in Malabon City, (2) be at least 18 years old, (3) be middle-income, (4) have used a discount in the past year, and (5) willingly finish the survey. The sample size of 191 was chosen because similar studies on discounts and consumer behavior used around 150 to 200 participants (Ali et al., 2024 [2]; Keni & Wilson, 2021 [15]; Ramirez et al., 2025 [16]), making it sufficient for reliable results.

## Instruments

The study uses a survey questionnaire created by the researchers to gather data from middle-income households in Malabon City about their responses to discount strategies. The questionnaire is divided into sections: Part I: Respondent Profile, which asks about age, gender, income, and location; Part II: Monetary Promotions, which focuses on price discounts, coupons, and bundle offers; Part III: Non-Monetary Promotions, which focuses on freebies, rewards, and contests; Part IV: Benefits of Promotions, which explores practical (utilitarian) benefits like saving money or being useful, and emotional (hedonic) benefits like fun or excitement; Part V: Overall Value which assesses how consumers perceive the worth of these discounts. The questions use a 5-point scale (1 = Strongly Disagree, 5 = Strongly Agree) for easy response. The questionnaire was created by the researchers and reviewed by professionals to make sure it was clear and relevant to the study. Experts in marketing and financial management validated it to ensure that the questions were understandable, aligned with the study's objectives, and consistent throughout.

## Measurement of Reliability and Validity

The study's reliability and validity were ensured by using a well-designed questionnaire that went through careful review, testing, and revisions before it was distributed. Clear instructions and an informed consent form were provided to encourage honest and voluntary responses. After data collection, the researchers encoded the responses, checked them for completeness, and cleaned the dataset to ensure accuracy. To assess the consistency and quality of the data, statistical tools such as frequency, percentage, mean, median, and standard deviation were applied, while the Shapiro–Wilk test was used to check data normality in preparation for analyses like regression. The instrument also underwent content validation by an expert in marketing and consumer behavior. The expert evaluated each item to ensure it was clear, relevant, and aligned with the study's goals and the characteristics of middle-income respondents. Based on the feedback, minor adjustments were made, resulting in a refined and validated questionnaire that accurately captured the variables of monetary promotions, non-monetary promotions, utilitarian benefits, hedonic benefits, and consumer perceived value. This process strengthened both the accuracy and reliability of the study's overall findings.

## Participants' Details

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The study involved 191 middle-income household respondents from Malabon City who regularly purchase goods and have experience with discount promotions. Participants were chosen through purposive sampling, which included only those who met the criteria residing in Malabon, aged 18 or above, belonging to the middle-income group, and having availed at least one discount or promotion in the past year. They answered an online survey distributed across different barangays to ensure citywide representation. The number of respondents (191) was based on similar studies, making the sample size enough to produce reliable and representative results.

## Retained and Used Indicators for Each Construct

Table 1 summarizes the retained indicators utilized to assess each dimension of sales promotions, together with their corresponding mean scores. The findings indicate that most indicators received moderately high agreement from respondents, especially those associated with utilitarian benefits, monetary incentives, and perceived value. This implies that customers generally view sales promotions as economically advantageous, practical, and helpful in enhancing their purchasing decisions. Meanwhile, indicators linked to hedonic aspects and certain non-monetary promotions obtained slightly lower mean scores, suggesting that although these elements contribute positively to the shopping experience, they may offer opportunities for further enhancement.

**Table 1. Instrument Used in the Study**

| Dimension                                  | Retained Indicators  | Mean |
|--|--|------|
| <b>Utilitarian Benefit of SP</b>           | UBSP 1 Sales promotions help me save money on business-related purchases.    | 4.08 |
|  | UBSP 2 Discounts allow me to maximize my budget.                             | 4.25 |
|  | UBSP 3 I prefer straightforward promos like price discounts over free items. | 4.29 |
|  | UBSP 4 Sales promotions help reduce my operating expenses.                   | 4.07 |
| <b>Hedonic Benefits of Sales Promotion</b> | HBSP 1 I feel excited when there are time-limited offers or promos.          | 3.93 |
|  | HBSP 2 Sales promotions make the shopping experience more enjoyable.         | 4.34 |
|  | HBSP 3 I find exploring available promotions to be fun.                      | 4.02 |
|  | HBSP 4 I feel a sense of achievement when I avail of a good deal.            | 4.30 |
| <b>Monetary Sales Promotion</b>            | MSP 1 Percentage discounts strongly influence my buying decisions.           | 4.09 |
|  | MSP 2 "Buy One, Take One" offers are attractive to me.                       | 4.18 |
|  | MSP 3 I find cashback promotions beneficial.                                 | 4.11 |
|  | MSP 4 Price cuts often encourage me to purchase more.                        | 3.89 |
|  | MSP 5 I usually wait for discounts before buying high-priced items.          | 4.07 |
| <b>Consumer Perceived Value</b>            | CPV 1 Promotions make me feel that I get more value for my money.            | 4.09 |
|  | CPV 2 Discounts improve the quality-to-price ratio in my view.               | 3.87 |
|  | CPV 3 I feel that I get better deals when promotions are available.          | 4.01 |
|  | CPV 4 I assess product value more favorably when a promotion is involved.    | 3.89 |



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|                                      |   |      |
|--------------------------------------|---|------|
|                                      | CPV 5 I am more satisfied with my purchase when there is a discount or promo.     | 4.14 |
| <b>Non-Monetary Sales Promotions</b> | NMSP 1 Free samples encourage me to consider trying new products.                 | 3.95 |
|                                      | NMSP 2 I am more likely to purchase when there's a free gift included.            | 3.95 |
|                                      | NMSP 3 I find loyalty or reward programs beneficial for my business.              | 4.07 |
|                                      | NMSP 4 I participate in contests or giveaways related to promotions.              | 3.15 |
|                                      | NMSP 5 Non-cash rewards (like gifts or points) influence my decision to purchase. | 3.59 |

Table 2 presents the hypothesis testing results showing the influence of different forms of sales promotions on consumer benefits and perceived value. The results indicate that utilitarian and hedonic benefits significantly enhance consumer perceived value, supported by strong path coefficients and highly significant p-values. Monetary sales promotions also show substantial positive effects on both utilitarian and hedonic benefits, leading to the rejection of their corresponding null hypotheses. In contrast, nonmonetary promotions demonstrate no meaningful impact on utilitarian benefits, although they produce a modest yet significant effect on hedonic benefits. Overall, the findings suggest that financial-based promotional strategies exert greater influence on consumer responses compared to non-monetary approaches.

**Table 2. Path Coefficients ( $\beta$ ) and Hypothesis Testing**

| Hypothesis | Dependent                | Predictor                    | Estimate | $\beta$ | p     | H0 Decision         |
|------------|--------------------------|------------------------------|----------|---------|-------|---------------------|
| H01a       | Consumer Perceived Value | Utilitarian Benefits         | 0.364    | 0.409   | <.001 | Reject H0           |
| H01b       | Consumer Perceived Value | Hedonic Benefits             | 0.347    | 0.387   | <.001 | Reject H0           |
| H02a       | Utilitarian Benefits     | Monetary Sales Promotion     | 0.773    | 0.695   | <.001 | Reject H0           |
| H02b       | Hedonic Benefits         | Monetary Sales Promotion     | 0.687    | 0.621   | <.001 | Reject H0           |
| H03a       | Utilitarian Benefits     | Non-Monetary Sales Promotion | 0.021    | 0.020   | 0.773 | Failed to Reject H0 |
| H03b       | Hedonic Benefits         | Non-Monetary Sales Promotion | 0.156    | 0.151   | 0.025 | Reject H0           |

The findings show that monetary promotions significantly influence both utilitarian and hedonic benefits. Consumers view price

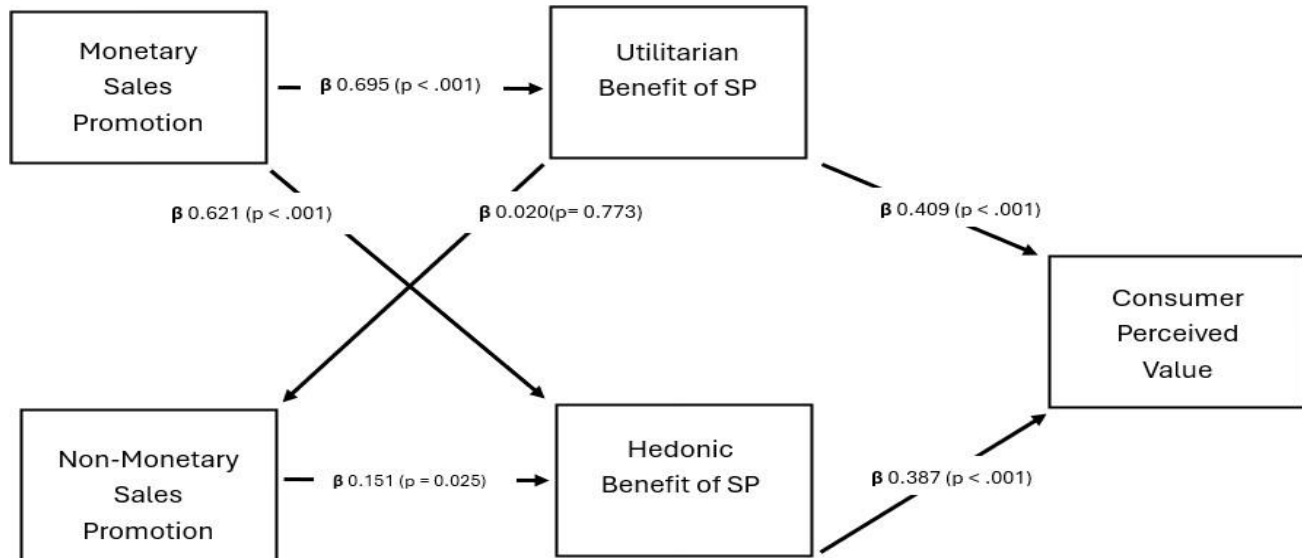


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discounts not just as a way to save money, but also as something that brings emotional satisfaction. On the other hand, non-monetary promotions like freebies and contests do not have a strong impact on utilitarian benefits, meaning they do little to affect consumers' logical, value-focused decision-making.



**Figure 2: Structural equation modeling showing the path coefficients.**

Despite this, non-monetary promotions show a significant positive impact on hedonic benefits, proving that they are effective in generating enjoyment, excitement, and emotional appeal. Additionally, the study confirms that both utilitarian and hedonic benefits greatly shape consumer perceived value, highlighting that consumers' overall sense of value is influenced by a combination of rational considerations and emotional experiences.

## Data Gathering Procedure

The researchers gathered data through an online survey sent to middle-income households in Malabon City. Purposive sampling was used to make sure that only qualified participants were included in the study. At the start of the survey, respondents were presented with an informed consent form that explained the study's purpose, how their information would be protected, and that their participation was voluntary, following the guidelines of the Data Privacy Act of 2012 (RA 10173). Once the surveys were completed, the responses were collected and entered into statistical software. The researchers then cleaned the data, removing any incomplete or inconsistent answers, before proceeding with both descriptive and inferential analyses.



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## Data Analysis and Statistical Treatment

The researchers used both descriptive and inferential statistical methods to analyze the gathered data. Descriptive statistics were applied to summarize the respondents' profiles and overall response patterns. Frequency and percentage distributions were used to describe demographic characteristics, while mean and median were calculated to identify central tendencies. Standard deviation helped show how much the responses varied. To check whether the data followed a normal distribution, the Shapiro–Wilk test was also performed. For the inferential part, Linear Regression Analysis was conducted to test the hypotheses and examine how the variables relate to one another. This included determining the effects of monetary and non-monetary promotions on both utilitarian and hedonic benefits, as well as analyzing how these benefits influence consumer perceived value. Jamovi and SPSS were used for encoding the data, running analyses, and validating the results, ensuring that the regression outputs and descriptive summaries were accurate and reliable.

## Results and Discussion

This chapter presents the findings from the 191 middle-income households who participated in the survey. The analysis centered on understanding how monetary and non-monetary sales promotions impact utilitarian and hedonic benefits, and how these benefits ultimately shape consumers' perceived value.

## Demographic Profile of Respondents

The study's respondents were composed mainly of young adults aged 18–25 (65.4%), followed by those aged 26–33 (17.3%), 34–42 (9.4%), 43–50 (6.3%), and above 50 (1.6%). This indicates that the data primarily represent younger consumers who are more exposed to digital promotions and more responsive to discounts, as also observed in the study by Ali et al. (2024) [2]. In terms of gender, the respondents were predominantly female (61.8%), compared to male (34%) and other/prefer not to say (4.2%). This supports earlier findings by Khairawatia (2020) [14] that female consumers are often more engaged in household shopping and more responsive to promotional offers. Regarding income, the majority (84.8%) earned between ₱20,000–₱40,000 per month, while the rest earned between ₱41,000–₱120,000. This confirms that the participants fit within the middle-income classification set by (Never & Albert, 2021) [1]. Geographically, 59.2% came from District I and 40.8% from District II, showing a relatively balanced representation across the city. This profile suggests that most respondents are price-sensitive, practical, and digitally active consumers, whose purchasing behavior is shaped by both financial considerations and emotional gratification from deals and discounts.



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## Consumers' Responses to Discount Strategies

The descriptive analysis revealed strong positive responses to both monetary and non-monetary discount strategies, though consumers showed a slightly stronger preference for monetary promotions due to their direct financial benefits.

**Table 3: Mean Range of Consumers' Responses to Discount Strategies**

| Variable                 | Mean Range  |
|--------------------------|-------------|
| Utilitarian Benefits     | 4.07 – 4.29 |
| Hedonic Benefits         | 3.93 – 4.34 |
| Monetary Promotions      | 3.89 – 4.18 |
| Non-Monetary Promotions  | 3.15 – 4.07 |
| Consumer Perceived Value | 3.87 – 4.14 |

Table 3 shows that the utilitarian benefits recorded mean values as high as 4.29 while the hedonic benefits reached up to 4.34, reflecting that practical savings and emotional satisfaction are both strongly valued by consumers. Consumer perceived value also showed high means up to 4.14. Monetary promotions maintained consistently favorable means around 4.18. and the non-monetary promotions presented more varied results with means ranging from 3.15–4.07, indicating that responses to these strategies are not as uniformly positive as monetary promotions. This finding aligns with Sinha and Verma (2020) [7] and Jee (2021) [6], who emphasized that both practical and emotional aspects shape how consumers perceive value in promotional contexts. Nonmonetary promotions (like gifts or contests) had the most varied responses, which matches Riedl et al. (2024) [5], who observed that such promotions work best for certain product types or personalities but may not appeal to everyone.

## Discussion of Findings

The findings show that discount strategies have a significant influence on the purchasing behavior of middle-income households in Malabon City. Both monetary and non-monetary promotions were found to create positive effects, although each type of promotion influenced consumers differently depending on the kind of benefit they perceived.

## Role of Utilitarian and Hedonic Benefits to Consumer Perceived Value

Both utilitarian and hedonic benefits had significant effects on consumer perceived value. Utilitarian benefits ( $\beta = 0.409$ ) were slightly stronger, meaning consumers still prioritize the usefulness and cost-effectiveness of promotions. Hedonic benefits ( $\beta = 0.387$ ), however, closely followed, showing that emotional satisfaction also plays an essential role in how consumers judge a deal. These results are consistent with Sinha and Verma (2020) [7] and Blut (2024) [10], who found that perceived value results from the balance of functional and emotional outcomes. In other words, consumers find a promotion valuable when it helps them save and feel good about their purchase.



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## **Influence of Monetary Promotions to Utilitarian and Hedonic Benefit of SP**

Monetary promotions—such as price cuts, coupons, and bundle offers—showed the strongest effect on both utilitarian and hedonic benefits. This indicates that consumers view these promotions not just as ways to save money but also as opportunities to feel rewarded. As Gardner (2022) [3] and Ulqinaku & Sarial-Abi (2025) [18] noted, financial incentives can reduce the “pain of paying” and create a sense of satisfaction. However, excessive use may lead consumers to expect discounts regularly, which can reduce brand loyalty or perceived quality. In the context of Malabon’s middle-income earners, the high response to monetary promotions suggests that these consumers are highly price-sensitive and consider discounts as essential to managing their monthly budget.

## **Influence of Non-Monetary Promotions Utilitarian and Hedonic Benefit of SP**

While non-monetary promotions did not significantly affect utilitarian benefits, they positively influenced hedonic benefits, particularly excitement and emotional enjoyment. This supports AmoaGyarteng (2024) [4] and Riedl et al. (2024) [5], who found that rewards, gifts, and contests are powerful tools for building emotional connections with consumers. Although these may not always lead to rational savings, they create memorable experiences and strengthen brand attachment. In short, monetary promotions appeal to logic and practicality, while non-monetary promotions appeal to emotions and engagement.

## **Financial Implications**

The financial implications of these findings reveal a dual impact of sales promotions on consumer financial behavior. First, the positive impact where the discounts help consumers stretch their budget, reduce expenses, and access better products at lower prices. For middle-income households, this means promotions serve as financial relief mechanisms, especially during inflation or price hikes. Lastly, the negative impact the frequent promotions may encourage impulse buying and short-term spending, leading to weak budget discipline.

As Broekhoff and Van der Crujisen (2024) [19] pointed out, consumers often feel less “pain of paying” when prices are reduced or payments are digital causing them to spend more easily. Similarly, Ulqinaku and Sarial-Abi (2025) [18] emphasized that consumers with limited financial flexibility experience conflict when faced with promotions, often resulting in over-purchasing. Thus, while sales promotions benefit households in terms of savings, they can also trigger behaviors that compromise long-term financial stability.

## **Conclusion**

This study aimed to examine how sales promotions, both monetary and non-monetary, influence consumer benefits and perceived value among middle-income households in Malabon City, and to interpret the financial implications of these behaviors. Findings revealed that monetary promotions (price discounts, coupons, and bundles) had a strong and significant effect on both utilitarian and hedonic benefits. Consumers appreciated the financial savings and convenience these offers provided, while also



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experiencing emotional satisfaction from availing discounts.

This confirms that economic and emotional motives coexist in consumer decision-making. On the other hand, non-monetary promotions (freebies, contests, loyalty rewards) mainly influenced hedonic benefits—creating enjoyment and excitement but showing little impact on rational, cost-based thinking. These results align with previous research showing that emotional engagement often drives brand attachment and repeat patronage. Both utilitarian and hedonic benefits significantly affected consumer perceived value, proving that middle-income households evaluate promotions not only for their practical worth but also for the feelings they evoke. Consumers perceive high value when they experience both saving and satisfaction. Financially, the study emphasized that while sales promotions help households stretch their budget, they may also lead to impulsive buying and reduced control over spending. The findings highlight the need for balance—where consumers enjoy discounts responsibly, and marketers design promotions ethically. Overall, the study validated Blattberg and Neslin's (1989) [11] theory and the adapted conceptual framework of Sinha and Verma (2020) [7]. It contributes to a deeper understanding of how sales promotions shape both financial and emotional aspects of consumer behavior in urban communities.

## **Ethical Considerations**

The researchers strictly followed ethical standards throughout the study. Participation was completely voluntary, and respondents were clearly informed about the study's purpose, scope, and confidentiality before completing the questionnaire. All responses were collected anonymously, with no personal identifiers recorded, and participants had the right to withdraw at any time without any consequences. The study adhered to the Data Privacy Act of 2012 (Republic Act No. 10173) and followed accepted ethical guidelines for social science research. Only those who provided consent were included, and all information was used exclusively for academic purposes.

## **Conflict of Interest**

The researchers declare that there is no conflict of interest. They have no financial, personal, or professional relationships that could have influenced the study's results, interpretations, or presentation.

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