

The Influence of Halal Risk Perception and Cognitive Dissonance on Purchase Intention Toward Products Without Halal Certification Among Muslim MSME Consumers in Indonesia

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Abstract. This study investigates the impact of perceived halal risk, cognitive dissonance, and health risk on brand image, trust, and consumer purchase intentions among Muslim consumers. Data was collected from 221 Muslim respondents and analyzed using Structural Equation Modeling (SEM) with SmartPLS 3. The study tests eight hypotheses, revealing that perceived halal risk positively influences both brand image and trust, with higher levels of perceived halal risk leading to more favorable brand perceptions and increased consumer trust. In contrast, cognitive dissonance and health risk demonstrate more complex effects. Cognitive dissonance negatively impacts trust but has no significant effect on brand image, while health risk also reduces trust, although the effect is weaker. Brand image and trust are found to significantly influence consumers' intention to buy, with trust being the most influential factor. These results suggest that businesses should focus on halal certification and ethical practices to build trust and enhance brand image, while also addressing cognitive dissonance and health-related concerns to maintain consumer trust. The study emphasizes the importance of brand image and trust as critical drivers of purchase intentions and underscores the value of using SmartPLS 3 for SEM analysis in consumer behavior research.

Keyword: halal risk, cognitive dissonance, health risk, brand image, trust, purchase intention, halal certification

1. Introduction

The global halal industry has experienced significant growth over the past few decades, driven by the rapid increase in the Muslim population worldwide and the rising awareness of the importance of consuming products that comply with Shariah principles (S. Azam & Abdullah, 2020; Nor et al., 2023). In Indonesia, a country with a large Muslim population, the demand for halal products has continued to rise, particularly in the food and beverage sector (Herliana & Zulfa, 2024). Halal products are no longer perceived solely from a spiritual or religious perspective but are also associated with quality, hygiene, safety, and producers' responsibility toward consumers. Along with this growing awareness, the halal certified has become an

essential symbol in shaping consumer perceptions, particularly in terms of trust and purchasing decisions.

However, in practice, many food and beverage products, particularly those produced by micro, small, and medium enterprises (MSMEs), still lack official halal certification from the relevant authorities. MSMEs often face barriers such as high certification costs, limited knowledge, and a complex, centralized certification process, which collectively hinder a large number of products from obtaining halal certification (Rizqa & Afandi, 2024). The absence of halal certification presents a particular challenge for Muslim consumers who are committed to adhering to halal principles in their daily consumption. Without a halal certified, consumers are often hesitant and tend to avoid uncertified products, even if such products are, in fact, halal (Labolo et al., 2023). In such circumstances, consumers do not rely solely on official symbols or labels but are also compelled to assess the halal status of products based on personal understanding, intuition, and informal information from their social environment. This situation may lead to uncertainty and concern, which, in the context of consumer behavior, is referred to as perceived halal risk, that is, consumers' perceived risk regarding a product's halal status in terms of its ingredients, production processes, and certification.

On the other hand, purchasing decisions are not solely based on symbolic perceptions or intuitive beliefs but are also shaped by complex cognitive processes (Fisher, 2023). Contemporary Muslim consumers are increasingly critical and have broad access to information. However, when the information they encounter does not align with their personal beliefs or expectations, they may experience cognitive dissonance, a form of psychological tension that arises from the conflict between newly acquired knowledge and previously held values (Awwad et al., 2023). In the context of products without halal certification, such cognitive dissonance may lead to consumer hesitation or even rejection of products that appear consumable at face value but lack formal assurance of their halal status. This phenomenon is particularly relevant in the case of MSMEs, which often lack the capacity or awareness to pursue halal certification, yet continue to serve as one of the primary providers of food and beverages within local communities (A. Azam, 2016).

Although prior studies have examined the influence of trust and brand image on purchasing decisions, there is still a lack of research that comprehensively investigates the combined effects of perceived halal risk and cognitive dissonance within a holistic model. More specifically, studies focusing on Muslim consumer behavior toward non-certified halal products from MSMEs in Indonesia remain scarce. Considering the strategic role of MSMEs in the national economy and the importance of maintaining Muslim consumer trust, this study is expected to provide theoretical contributions to the field of consumer behavior as well as practical implications for business owners, certification bodies, and policymakers in strengthening the halal ecosystem in Indonesia.

2. Literature Review

2.1 Perceived Halal Risk

Individuals often lack complete information or certainty regarding the outcomes of a decision. This uncertainty compels them to rely on subjective assessments of the risks involved (Mishra, 2014). Perceived halal risk refers to the concerns or uncertainties experienced by Muslim consumers regarding the halal status of a product, encompassing aspects such as raw materials, production processes, and the credibility of the certifying authority (Hansen et al., 2018). This risk arises from incomplete, ambiguous, or non-transparent information concerning the fulfillment of halal standards in a product. In many cases, particularly with products lacking official halal certification, consumers are compelled to rely on personal perceptions or third-party

information, which may not always be trustworthy (Jamal & Sharifuddin, 2015). This condition may trigger psychological discomfort, hesitation, and even outright rejection of the product.

Perceived halal risk is a highly critical element as it directly touches upon matters of faith and religious values, which are deeply personal and sensitive in nature (Awan et al., 2015). Consumers who are uncertain about a product's halal status tend to develop negative perceptions of the brand image and experience a decline in their level of trust toward the producer or seller of the product (Tieman et al., 2012). Therefore, perceptions of halal risk affect not only the emotional dimension of consumers but also serve as a rational determinant in purchasing decisions. If this risk is not properly managed, it may lead to a decline in purchase intention, particularly among consumers who strongly adhere to Shariah principles in their daily consumption.

H1. *Perceived halal risk has a negative influence on brand image*

H2. *Perceived halal risk has a negative influence on trust*

2.2 Cognitive Dissonance

Cognitive dissonance is a psychological condition in which an individual experiences disharmony between their beliefs, values, and actions, thereby creating tension or discomfort within themselves (Festinger, 1957). Cognitive dissonance occurs when an individual holds two or more conflicting beliefs, values, or behaviors, resulting in psychological tension (Dilakshini & Kumar, 2020). This tension motivates individuals to seek ways to reduce dissonance, either by altering their beliefs, adjusting their behavior, or rationalizing the decisions they have already made (McGrath, 2017).

In the context of halal consumption, *cognitive dissonance* may arise when consumers feel doubtful or uncertain about the halal status of a product they have purchased or consumed (Dewanti & Irwansyah, 2021a). For instance, this may occur when consumers discover that the information regarding a product's ingredients, production processes, or halal certification is unclear or does not align with their Shariah-based expectations. Such situations create discomfort as they directly confront deeply personal and fundamental religious values. This type of cognitive dissonance not only influences subsequent purchasing decisions but may also affect halal awareness and trust. Some consumers may respond to dissonance by reinforcing their trust in a particular brand, especially if they have had positive prior experiences as a way of justifying their previous decisions (Cummings & Venkatesan, 1976). Conversely, other consumers may become more skeptical toward halal claims, leading to a decline in both their awareness and trust in the brand or product (Aji et al., 2020).

H3. *Cognitive dissonance has a negative influence on brand image.*

H4. *Cognitive dissonance has a negative influence on trust*

2.3 Health Risk

Halal and *thayyib* food refers to food that is permitted under Islamic law and contains nutritional elements that are beneficial for health. The consumption of halal and *thayyib* food has a positive impact on physical well-being, whereas food that is non-halal or harmful may pose risks to health (Es, 2022). Perceived health risk refers to an individual's perception of the potential negative impacts a product may have on their health (Yeung & Morris, 2001). In the context of consuming food or products without halal certification, this perception becomes even more significant, particularly for Muslim consumers who associate the concept of halal not only with religious aspects but also with product hygiene, safety, and health (Bonne & Verbeke, 2008). Consumers

who doubt the safety of ingredients, production processes, or product hygiene due to the absence of a halal certified are more likely to perceive such products as carrying higher health risks. This perception may foster negative attitudes toward the brand and reduce their level of trust in the producer. In the context of halal, products that do not explicitly demonstrate their halal status, such as by lacking a halal certification certified, can generate negative perceptions that the product is unhygienic or may contain ingredients harmful to health. (Haque et al., 2015). Thus, perceived health risk plays an important role in influencing consumers' perceptions of brand image and trust. The higher the perceived health risk, the lower the likelihood that consumers will hold a positive brand image or trust the product (Yeung & Morris, 2001).

H5. Health risk has a negative effect on brand image.

H6. Health risk has a negative effect on trust

2.4 Brand Image

Brand image is the collective perception of consumers toward a brand, which is formed through experiences, exposure to brand communication, and the associations of values attached to the brand (Aziz & Chok, 2013). In the context of halal products, brand image not only reflects product quality but also credibility in adhering to Sharia principles. Muslim consumers tend to evaluate a brand based on the extent to which it upholds halal values, ranging from raw materials and production processes to distribution (Hanzaee & Ramezani, 2011).

Brand image in the context of halal products reflects consumers' perceptions of the extent to which a brand is considered to comply with Sharia principles and Islamic ethics throughout its business processes, ranging from material selection, production, and distribution to marketing communication. A strong brand image that aligns with halal values can enhance Muslim consumers' trust and strengthen their loyalty toward the product. Conversely, ambiguity or doubt regarding a brand's halal commitment may damage its reputation and reduce consumers' purchase intention (Aziz & Chok, 2013; Rios et al., 2014). Therefore, the clarity of a brand's position in communicating its halal identity—such as through official certification, consumer education, and process transparency—constitutes an essential part of brand image strategy in the halal market. In this regard, brand image is shaped not only by visual elements and promotion but also by the ethical and religious perceptions attached to the product and its producer (Wilson & Liu, 2011).

H7. Brand image has a positive effect on intention to buy.

2.5 Trust

Trust, in this context, refers to consumers' belief that halal products and brands truly comply with Sharia principles. Trust emerges as a result of a brand's consistency in delivering halal values, its transparency, and its trustworthy reputation (Haque et al., 2015). Abu Bakar, 2017 highlight that JAKIM is regarded as the most trusted institution by Muslim consumers in Malaysia. In addition, international halal certification bodies, the Ministry of Health, and manufacturers are also considered reliable sources of halal-related information. Ali et al. 2018 found that trust in halal brands significantly influences consumers' purchase intentions, alongside other determinants such as religiosity, ethnocentrism, subjective norms, product evaluation, and brand trust in halal products. Without trust, consumers tend to feel doubtful and uncertain about a product's halal status, even if it already holds a halal certification. Therefore, building and maintaining trust is a crucial strategy for halal brands to enhance consumer loyalty and strengthen purchase intention.

H8. *Trust has a positive influence on intention to buy*

2.6 Intention to Buy

Purchase intention is a reflection of consumers' willingness and tendency to buy a product in the near future. In the context of halal products, purchase intention is not only influenced by utilitarian factors such as price or quality, but is also strongly tied to consumers' perceptions of the product's halalness. Trust plays a key role in shaping purchase intention, as Muslim consumers are more likely to make a purchase when they are confident that the product truly complies with Sharia principles (Lada et al., 2009). In addition, a positive brand image can contribute to purchase intention, although its influence is often indirect through the establishment of trust. Therefore, halal product marketing strategies need to consistently emphasize the halal aspect and build a trustworthy brand reputation in order to foster sustainable purchase intention..

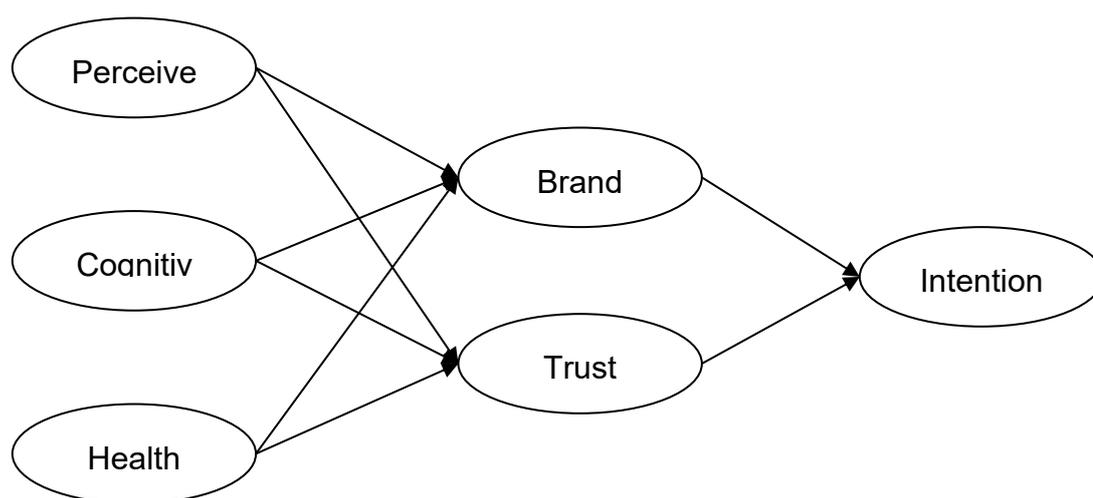


Figure 1. Model Penelitian

3. Methodology

This study employs an explanatory design, aiming to explain the factors that influence a phenomenon as well as to develop and test relevant theories. The approach used in this research is a field survey, where data are collected directly from respondents through a questionnaire structured based on theoretical constructs. The respondents in this study are Muslim MSME consumers who possess an understanding of product Halalness. The questionnaire items were adapted from previously validated studies, with Perceived Halal Risk derived from Miftahuddin et al, (2022), *cognitive dissonance* berasal dari Dewanti & Irwansyah (2021), *Health Risk* Dewanti & Irwansyah (2021b), Brand Image Musaidah et al, (2024), Trust Farah (2020), and Intention to Buy Pradana et al, (2020).

The sampling technique used in this study is convenience sampling, which involves selecting respondents based on ease of access. The survey was distributed online through the Google Forms platform, allowing respondents to complete the questionnaire independently and flexibly. The data collection instrument was a structured questionnaire consisting of predetermined items developed according to the research variables. All questionnaire statements were measured using a five-point Likert scale, ranging from: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree. For the constructs of Perceived Halal Risk and Cognitive Dissonance, several items were designed as reverse-scored statements, meaning that the scoring was inverted during analysis. In this case, higher values reflected a lower perceived risk or lower dissonance, ensuring consistency with the direction of other variables in the model.

Because the initial instruments were developed in English, they were translated into simpler Indonesian to match the context and characteristics of respondents in Indonesia. The translation process followed three stages as proposed by Kim et al, (2019). First, the questionnaire was translated by two individuals proficient in both English and Indonesian. Second, language alignment was carried out to ensure clarity of meaning. Third, the translation was validated by three bilingual students who compared the original and translated versions to identify any differences in meaning and to ensure the accuracy and readability of the instrument.

4. Findings and Results

4.1 Respondents Background

Table 1. Background of the respondents

Categories	Description	Frequency	Percentage
Gender	Male	87	39.37%
	Female	134	60.63%
Age Range (Years)	18-25	94	42.5%
	26-35	68	30.8%
	36-45	41	18.6%
	<45	18	8.1%
Education Background	Senior High School or Equivalent Education	83	37.6%
	Associate Degree (D3)	28	12.7%
	Undergraduate	91	41.2%
	Master	14	6.3%
	PhD	5	2.3%
Do you follow the Islamic faith?	Yes	221	100.00%
	No	0	0.00%
How much knowledge do you have about the halal lifestyle?	Somewhat Knowledgeable	39	17.7%
	Knowledgeable	97	40.7%
	Very Knowledgeable	92	41.6%

The respondents in this study were predominantly female, accounting for 60.63%, while males represented 39.37%. In terms of age distribution, the majority of respondents were within the 18–25 age group (42.5%), followed by those aged 26–35 (30.8%), 36–45 (18.6%), and those above 45 years (8.1%). Regarding educational background, most respondents held an undergraduate degree (41.2%), while 37.6% had completed senior high school or equivalent education. A smaller proportion possessed an associate degree (12.7%), a master’s degree (6.3%), and only 2.3% held a PhD. All respondents identified themselves as Muslims (100%), which is highly relevant to the context of halal lifestyle research. Furthermore, the findings show that knowledge about the halal lifestyle was relatively high, with 41.6% of respondents being very knowledgeable, 40.7% knowledgeable, and only 17.7% somewhat knowledgeable. These results indicate that the respondents are generally young, well-educated, and highly aware of the halal lifestyle, making them a suitable population for this study.

4.2 Measurement Model Evaluation

Table 2. Outer Loading Value

	Brand Image	Cognitive	Health Risk	Intention to Buy	Perceived Halal Risk	Trust
BI1	0,818					
BI2	0,868					
BI3	0,849					
BI4	0,869					
BI5	0,757					
BI6	0,833					
CD1		0,841				
CD2		0,912				
HR1			0,870			
HR2			0,877			
IB1				0,865		
IB2				0,880		
IB3				0,871		
IB4				0,917		
PH1					0,788	
PH2					0,747	
PH3					0,717	
PH4					0,674	
TR1						0,819

TR2	0,867
TR3	0,845
TR4	0,849
TR5	0,837

The outer loadings presented in the table indicate the strength of the relationships between the observed indicators and their corresponding latent variables. Most of the items exhibit strong loadings, suggesting that they are good indicators for their respective constructs. For example, the items for Brand Image, such as BI4 (0.869) and BI3 (0.849), have relatively high loadings, though BI5 (0.757) is slightly lower, which could indicate that it has a weaker association with the Brand Image construct compared to the others. Similarly, for Cognitive, both CD1 (0.841) and CD2 (0.912) show strong loadings, with CD2 being particularly influential. In terms of Health Risk, both HR1 (0.87) and HR2 (0.877) demonstrate solid relationships with the latent variable. The indicators for Intention to Buy (IB1 to IB4) also exhibit strong loadings, especially IB4 (0.917), suggesting it is a key predictor of this construct. The items measuring Perceived Trust, such as PH2 (0.867) and PH4 (0.849), are strong, though PH1 (0.788) is relatively weaker. Trust indicators (TR1 to TR5) show consistent loadings between 0.837 and 0.849, further reinforcing the relationship between these items and the Trust construct. Overall, while there are slight variations in the strength of some indicators, the loadings indicate that the measurement model is generally robust, with most indicators reliably representing their respective constructs.

4.3 Validity and Reliability Test

The validity test is used to assess the extent to which a research instrument measures the intended construct. The focus of the validity test is on content validity, which indicates that each item measured adequately and representatively captures the specific concept (Sekaran & Bougie, 2016).

Table 3. Reliability Test Results

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	0,911	0,913	0,932	0,694
Cognitive	0,705	0,742	0,870	0,769
Health Risk	0,689	0,689	0,865	0,763
Intention to Buy	0,906	0,913	0,934	0,780
Perceived Halal Risk	0,716	0,730	0,822	0,537
Trust	0,937	0,938	0,949	0,725

The table presents the reliability test results for several constructs in the model. The Cronbach's Alpha values, ranging from 0.689 to 0.937, indicate acceptable internal consistency for all variables, as values above 0.7 are generally considered reliable. rho_A values are also

consistent, ranging from 0.689 to 0.938, further supporting the reliability of the measurements. The Composite Reliability values, all above 0.8, demonstrate strong internal consistency, confirming that the items for each construct are well-related. Finally, the Average Variance Extracted (AVE) values, ranging from 0.537 to 0.780, are acceptable, with values above 0.5 indicating that the constructs explain a significant portion of the variance in their respective items. Overall, the reliability tests suggest that the constructs used in the study are consistent and valid for further analysis.

4.4 Heterotrait-Monotrait Ratio (HTMT) Criterion

Tabel 4. Heterotrait-Monotrait Ratio (HTMT) Criterion

	Brand Image	Cognitive Dissonance	Health Risk	Intention to Buy	Perceived Halal Risk
Brand Image					
Cognitive	0,485				
Health Risk	0,429	0,796			
Intention to Buy	0,709	0,427	0,328		
Perceived Halal Risk	0,603	0,785	0,703	0,544	
Trust	0,864	0,579	0,543	0,733	0,688

The HTMT values indicate that there is a strong relationship between Brand Image and Trust (0.864), suggesting that these two constructs are closely related. Cognitive and Health Risk also show high correlations with each other (0.796), but are more distinct from Brand Image. Intention to Buy has weaker correlations with other variables, especially Perceived Halal Risk (0.328), indicating that it is more distinct from the other constructs. Overall, the HTMT values suggest that the model maintains adequate discriminant validity, with some constructs being closely related while others remain distinct.

4.5 R Square

Tabel 5. R Square Criterion

	R Square	R Square Adjusted
Brand Image	0,275	0,265
Intention to Buy	0,494	0,489
Trust	0,381	0,373

The table presents the R Square and Adjusted R Square values for three variables: Brand Image, Intention to Buy, and Trust. For Brand Image, the R Square value is 0.275, indicating that it explains 27.5% of the variance in the dependent variable, with the adjusted value slightly lower at 0.265, suggesting a minor reduction in explanatory power when accounting for the number of predictors in the model. Intention to Buy has the highest explanatory power, with an R Square of 0.494, meaning it explains 49.4% of the variance, and the adjusted value of 0.489 shows a minimal reduction due to model complexity. Trust explains 38.1% of the variance with an R Square of 0.381, and the adjusted value of 0.373 indicates a small decrease in explanatory power. Overall, Intention to Buy is the most significant predictor, while Brand Image and Trust still have moderate explanatory power, with only slight reductions in their adjusted R Square values.

4.6 Hypotheses

Tabel 6. Results of Hypotheses Testing

Hypotheses	Variables	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistic (O/STD EV)	P Values	Result
H1	Perceived Halal Risk -> Brand Image*	0,386	0,396	0,082	4,713	0,000	Supported
H2	Perceived Halal Risk -> Trust*	0,414	0,421	0,088	4,712	0,000	Supported
H3	Cognitive Dissonance -> Brand Image*	-0,136	-0,130	0,087	1,554	0,060	Unsupported
H4	Cognitive Dissonance -> Trust*	-0,164	-0,161	0,077	2,130	0,017	Supported
H5	Health Risk -> Brand Image	-0,080	-0,087	0,082	0,979	0,164	Unsupported
H6	Health Risk -> Trust	-0,145	-0,151	0,082	1,768	0,039	Supported
H7	Brand Image -> Intention to Buy	0,291	0,305	0,157	1,855	0,032	Supported
H8	Trust -> Intention to Buy	0,448	0,433	0,164	2,722	0,003	Supported

* Items reverse-scored

The analysis of the path coefficients, t-statistics, and p-values reveals several key insights regarding consumer behavior. H1 (Perceived Halal Risk to Brand Image) shows a significant positive effect, with a path coefficient of 0.386, a t-statistic of 4.713, and a p-value of 0.000. This indicates that higher perceived halal risk leads to a more favorable brand image, suggesting that consumers may associate halal risk with higher ethical standards or transparency, which positively influences their views of the brand. Similarly, H2 (Perceived Halal Risk to Trust) shows a significant positive relationship with a path coefficient of 0.414, a t-statistic of 4.712, and a p-value of 0.000, indicating that perceived halal risk also positively impacts consumer trust.

On the other hand, H3 (Cognitive Dissonance to Brand Image) and H5 (Health Risk to Brand Image) both show negative relationships, with path coefficients of -0.136 and -0.080, respectively.

However, H3 has a t-statistic of 1.554 ($p = 0.060$), which is marginally significant, while H5 has a t-statistic of 0.979 ($p = 0.164$), indicating a lack of significance. This suggests that, despite potential discomfort caused by cognitive dissonance or concerns related to health risks, these factors do not significantly detract from the brand's image in the eyes of consumers. However, H4 (Cognitive Dissonance to Trust) shows a significant negative influence with a path coefficient of -0.164, a t-statistic of 2.130, and a p-value of 0.017. This suggests that cognitive dissonance negatively affects trust, while H6 (Health Risk to Trust) also shows a negative influence with a path coefficient of -0.145, a t-statistic of 1.768, and a p-value of 0.039, indicating that health risk slightly reduces trust in the brand.

Furthermore, H7 (Brand Image to Intention to Buy) and H8 (Trust to Intention to Buy) both demonstrate significant positive relationships, with path coefficients of 0.291 and 0.448, respectively. The t-statistics for these hypotheses are 1.855 ($p = 0.032$) for H7 and 2.722 ($p = 0.003$) for H8, indicating that both brand image and trust play a crucial role in driving consumer purchase intentions. Trust, in particular, has the strongest impact on purchase intention, followed by brand image. It is important to note that the negative relationships in H3, H5, H4, and H6 were reverse coded in this analysis. Therefore, the expected negative impacts of cognitive dissonance and health risks on brand image and trust are presented as less detrimental than they would typically be interpreted. In other words, while these factors would usually diminish brand image and trust when perceived negatively, the reverse coding alters this interpretation, indicating that their influence is less severe in this context.

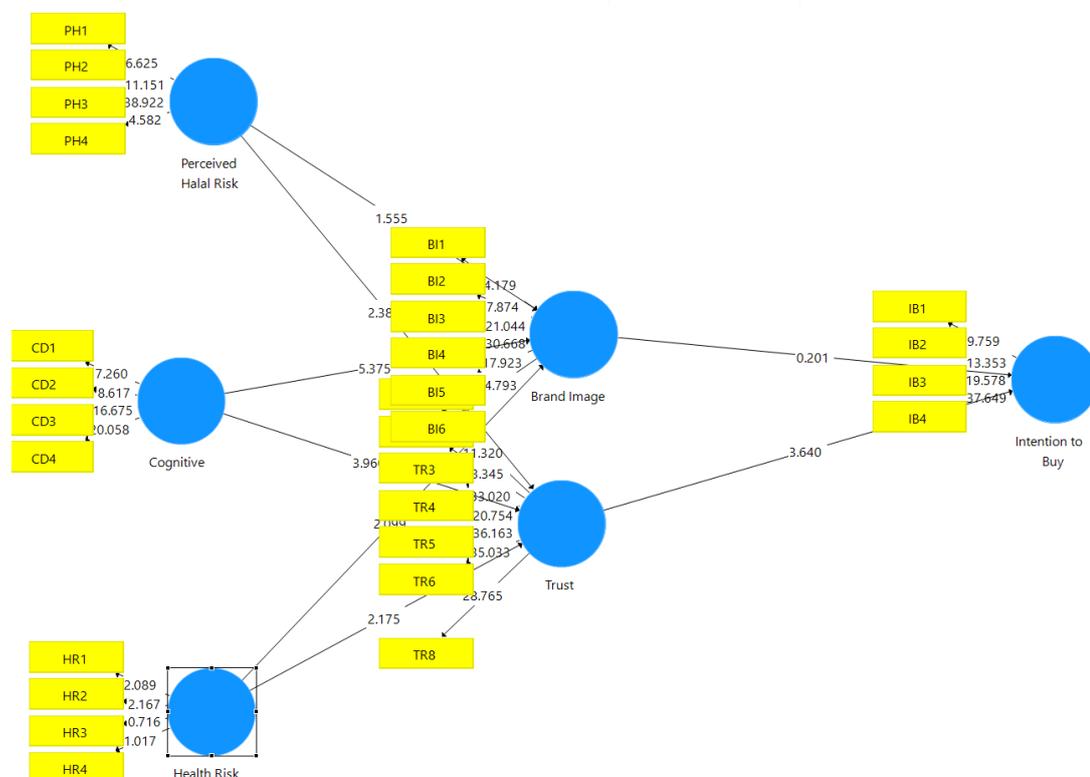


Figure 2. Results of Hypotheses Testing

5. Conclusion and Implications

5.1 Conclusion

The findings of this study emphasize the significant role that perceived halal risk plays in shaping both brand image and trust. Specifically, higher levels of perceived halal risk are positively associated with improved brand image and greater consumer trust, suggesting that ethical and transparent practices related to halal standards are valued by consumers. In contrast, while cognitive dissonance and health risk were expected to negatively affect brand image and trust, the results indicate that these factors do not have significant negative impacts on brand image. However, cognitive dissonance and health risk do reduce trust, with cognitive dissonance showing a stronger influence. Both brand image and trust are critical determinants of consumer intention to buy, with trust being the most influential factor.

The study also highlights the importance of reverse coding negative path coefficients in the analysis, which adjusts the expected interpretation of the relationships. The reverse coding suggests that the effects of cognitive dissonance and health risk on brand image and trust are less severe than initially anticipated.

5.2 Implications

The implications of these findings are relevant for marketers and businesses, particularly those in industries where halal certification and ethical standards are significant to consumers. By understanding that perceived halal risk positively influences both brand image and trust, businesses can focus on enhancing transparency and demonstrating their commitment to halal standards. This can improve consumer perceptions and increase loyalty.

Moreover, the study suggests that businesses should be cautious about the potential negative effects of cognitive dissonance and health-related concerns, particularly in sectors where trust is crucial. Efforts should be made to address these concerns to prevent them from diminishing consumer trust, even though they may not significantly affect brand image.

Finally, the results confirm the importance of brand image and trust in driving purchase intentions, emphasizing that businesses should invest in building and maintaining strong, trustworthy brand identities. This is particularly crucial in competitive markets where consumer trust can be the deciding factor in purchasing decisions.

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