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Customer Trust and Perceived Knowledge leads to Purchase Intention through the Lens of Attitude towards Brand

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Abstract

The purpose of current study is to examine the mediating role of attitude towards brand for relationship of customer trust and perceived knowledge with purchase intention. In this regards, current study proposes three hypotheses of direct relationship, two hypotheses of mediation effects. Current research used the convenience sampling technique from 220 customers of branded cars. Results elucidates that perceived knowledge is better predictor of attitude towards brand as compare to customer trust. Hence, automobile companies deliver the apprise and operative knowledge to the customers that ultimately result in attitude towards brand. Likewise, attitude towards brand act as mediating variable for relation of customer trust and perceived knowledge with purchase intention. Results shows that all three hypotheses of direct relation are acknowledged. Results also indicates that two hypotheses of mediation are also accepted.

Keywords: Attitude towards Brand, Customer Satisfaction, Purchase Intention

1. Introduction

Purchase intention is main an important variable, which describes the likelihood that a customers will purchase a service/good in future (Bushara et al., 2023). Purchase intention delivers sellers and trades with vision into the attitudes of probable customers towards their services/goods (Do et al., 2019). This can forecast forthcoming sales by measurement purchase intention and adapting their marketing practices consequently (Majeed et al., 2021). Product development actions can be focused by sympathetic what potential purchasers plan to purchase (Lee et al., 2020, Lee & Hung, 2024). In the view of Rondoni et al. (2020), this can be utilized to improved modify products to the wants and tastes of customers.

The statistic that purchase intentions did not outcome in real purchase behaviour is considered as key problem (Guo et al., 2022). While customers may have a robust wish to purchase a product/service, a numeral of things, such as shifting preferences, financial limitations, or other effects, may viewpoint in the technique of their intentions (Suomala, 2020). This can consequence in specious sales projections based only on purchase intent in the future (Chaudhuri et al., 2021). Consumers may give communally satisfactory responses or what they think the reviewer/interviewer needs to hear when inquired about their purchasing intentions (Ali, 2022).

This may cause purchase intention scores to be exaggerated and may not accurately represent their intentions (Vuković, 2023). Purchase intent may vary greatly depending on the circumstances (Katt & Meixner, 2020). Depending on the circumstances, the time of day, the place, or even how the question is phrased, a person's intention to buy a product may change (Padmanabhan et al., 2019). Drawing generalizable findings can be difficult due to this context-specific aspect (Booth et al., 2019). External factors that influence purchase intentions include advertising, promotions, peer pressure, and even the product's physical presence in a store. (Fu and colleagues, 2020). These outside influences may cause inflated buying intentions that would not materialize in their absence. Tarabieh (2021). While some people may have lower intents but are more impulsive shoppers, others may have stronger intentions but are controlled and cautious consumers (Tarka et al., 2022).

The degree to which customers feel good about themselves and that their expectations are met in exchange for the goods and services they acquire from businesses is defined as customer satisfaction (Çetinkaya and Durukan 2020). According to Çetinkaya and Durukan (2020), customer satisfaction serves as a gauge of how satisfied customers are with products and services, as it expresses their emotions. Customer satisfaction is seen as a vital differentiator and is becoming increasingly recognized as a critical component of corporate strategy, according to Halayya (2021). Customer happiness is the main component that determines a business's success, regardless of its size (Tien et al., 2021).

Businesses are constantly trying to figure out how to give consumers the best possible experience (Tien, 2017, 2019; Oliver, 1997). At the moment, Suzuki, Honda, and Toyota are leading brands in Pakistan's automotive sector. Several studies show that the performance of the automotive industry is a reliable gauge of economic growth. It employs millions of people and may benefit other industries as well. However, during the past few years, consumer preferences for passenger

cars have evolved. Consumer preference for imported cars over domestically produced ones has an effect on the indigenous auto industry in Pakistan. Imports of automobiles have surged as a result of the growing interest in foreign vehicles among Pakistani citizens. Due to the wide variation of cultural backgrounds, customer attitudes, and preferences across different countries (Banerjee et al., 2023). People still buy vehicles during recessions, even when fewer are sold. Between 2020 and 2021, the number of automobiles sold in the US fell by 18%, from 16.1 million to 13.2 million. In 2019, Hessabi et al. Car sales fell by a further 21% in 2020, from 13.2 million to just 10.4 million. According to Krebs (2021). Nevertheless, from 10.4 million to 11.5 million cars sold in 2021, an increase of almost 11% (White, 2018). In conclusion, the amount of automobiles sold between 2018 and 2020 suggests that, during the economic slump, customers purchased fewer cars. Put differently, the behavior of customers is influenced by macroeconomic circumstances. Knowing how to identify potential customers and those with a strong desire to buy a car is of importance to marketers and manufacturers. As of May 2018, the US car market was split into the following segments: (The Auto Channel, 2020, June 3): (a) 19.3% of GM, (b) 18.5% of Toyota, (c) 14.7% of Ford, (d) 10.7% of Chrysler, (e) 12.1% of Honda, (f) 7.2% of Nissan, (g) 3.3% of Hyundai, and 2.2% of Kia. The top three Japanese automakers owned a 37.8% market share in the US, with a combined market share of 43.3%, while the top Korean manufacturers automakers held a 5.5% share.

In 2010, market forces caused the US car market share to fluctuate as follows: According to The Good Car Guy (2021), 19.1% of GM, 16.7% of Ford, 15.2% of Toyota, 10.6% of Honda, 9.4% of the Chrysler Group, 7.8% of Nissan, 7.7% of Hyundai and Kia, and 9.4% of the Chrysler Group. 41.3% of the market was accounted for by automakers in Japan and Korea. In contrast, the market share held by the Big Three American automakers was 45.2%. At year-end 2011, the market shares of American automakers were as follows: (a) 19.6% of General Motors; (b) 16.8% of Ford; (c) 10.7% of Chrysler Group; (d) 12.9% of Toyota; (e) 9% of Honda; (f) 8.2% of Nissan; and (g) 8.9% of Hyundai and Kia. The market share of the top three Japanese automakers was 30.1%. Additionally, the market share of Korean automakers rose from 7.7% to 8.9% (Kim, & Yang 2021). Along with purchase intention current study used consumer trust and perceived knowledge as independent variable, attitude towards brand as mediating variable.

This is the unique research propose the entire variables in a single model. As far as the researchers are aware, this is a preliminary attempt to find the mediating effect of attitude towards brand for the relationship of consumer trust and perceived knowledge with purchase intention. Similarly, this is the initial effort to test the entire model in Pakistani cultural context.

2. Literature Review

2.1. Purchase Intention

Large numbers of organizations are depending on obtain intention to enlarge. It includes a wide-ranging of plans, practices, and mechanisms that influence a business's aptitude to sustain and increase its customer base. Doing this is crucial to satisfy customers, as products are purchased online today and payment transactions are processed in seconds through electronic networks (Ullah et al., 2024). Satisfied customers are always loyal to companies, which nurtures continuing business relationships. According to Hagger et al. (2002), “a person's intention reflects their motivation and present behavioural inclination towards a certain behaviour” (p. 4). Axelrod (1968) asserts that in order to forecast actual purchasing behaviour, purchase intention is assessed along with other attitude assessments. Jamieson and Bass (1989) and Schiffman and Kanuk (2009) assert that recommendations from other users and the product's marketed values are the main variables affecting consumers' decisions to purchase a particular product. Purchase intentions, according to Mirabi et al. (2015), are a complex process that are connected to consumer behaviour, attitudes, and perceptions. As such, they can be a valuable predictor of the purchasing process. Moreover, Armstrong and Kotler (2011) argue that a buyer's intention to buy is formed before the final decision to buy.

2.2 Customer Trust

Customer trust refers to the willingness of consumers to rely on a brand, product, or service provider based on the belief that their expectations will be met consistently (Morgan & Hunt, 1994). Customer trust is of paramount importance in business and marketing because it has a direct and profound impact on various aspects of a company's success. Customer trust is closely linked to customer loyalty. When customers trust a brand, they are more likely to become repeat buyers and remain loyal over time (Morgan & Hunt, 1994). This loyalty translates into long-term revenue and reduced customer churn (Garbarino & Johnson, 1999). Trusted customers are more likely to share positive experiences with their friends and family, leading to valuable word-of-

mouth marketing (Smith & Vogt, 1995). This organic promotion can significantly impact a company's reputation and growth.

Gaining the trust of customers can reduce marketing costs. Trustworthy brands often need to spend less on advertising and promotional efforts to persuade customers to make a purchase. Trusted brands enjoy a higher level of receptivity among their customer base (Morgan & Hunt, 1994). Relationships between individuals are established and sustained by trust. People are more inclined to work together and exchange information when they have mutual trust (Razak et al., 2016). Very few studies have examined the effect of brand trust on attitude towards brand. For e.g., Kim et al. (2019) has examined that customer trust has a positive impact on attitude towards brand. Based on this fact current study has proposed the following hypothesis.

H1: Customer trust has positive impact on attitude towards brand

2.3 Perceived Knowledge

Businesses must manage both basic information and knowledge that is requested from customers, as knowledge is today considered to be one of the most important assets to manage (Chaithanapat & Rakthin, 2021). Perceived knowledge (PK), according to Du Plessis and Boon (2004), can assist businesses in comprehending the needs, desires, and actions of their clientele. According to Fidel et al. (2018), PK is a dynamic capability for creating, sharing, and protecting customer knowledge. While a number of studies (Centobelli et al., 2019; Fidel et al., 2018; Taherparvar, Esmailpour & Dostar, 2014) suggested that companies using PK could enhance their performance, researchers have failed to consider the effects of PK. According to Fidel et al. (2018), consequence varied variables. The definition of perceived knowledge is what customers believe they understand about a problem (Hoque, Alam, 2018). Perceived knowledge has strong effect on purchase intentions (Roh et al., 2022). Consumers can probable to purchase the product/service when consumers customers are self-assured in their confidence on it (Prasetyo et al., 2021). When the consumers understand that they have enough knowledge regarding a specific product/business, hence, these customers have trust on their decision and make a purchase (Danilwan & Pratama, 2020). According to earlier studies (e.g., Balabanis & Reynolds, 2001; Cho et al., 2015; Liu et al., 2020), attitudes towards brands are positively impacted by perceived knowledge. On the basis of these facts, the current study has proposed the following hypothesis.

H2: Perceived knowledge has positive impact on attitude towards brand

2.4 Customer Attitude towards Brand

Customer attitude towards “brand encompasses the customer's feelings, beliefs, preferences, and opinions shaped by their experiences, values, and external influences” (Eagly & Chaiken, 1993). Consumers may perceive a brand differently than the intended purchase intention (Ceyhan, 2019). Brands may face challenges when negative publicity, whether accurate or not, affects consumer perceptions (Xie & Boush, 2011). Brands may encounter crises such as product recalls, ethical issues, or public relations disasters (Tao & Song, 2020). How a brand handles these situations can significantly impact consumer attitudes and long-term reputation (Shams et al., 2020). Attitude towards brand has positive impact on purchase intention (Sallam & Algammash, 2016; Chin et al., 2020; Paul & Bhakar, 2018; Darmawan Mardikaningsih, & Hariani, 2019). Attitude towards brand is used as mediator in the number of researches (for e.g., Chin et al., 2020; Lutz et al., 1983; MacKenzie et al., 1986). On the basis of this fact current study has proposes the following hypotheses.

H3: Attitude towards brand has positive impact on purchase intention

H4: Attitude towards brand mediating the relationship of customer trust with customer satisfaction

H5: Attitude towards brand mediating the relationship of perceived knowledge with customer satisfaction

3. Methodology

3.1 Scale and Measurement

The operationalization of components in this study used the Likert scale. According to Kent (2001), researchers frequently utilize the Likert scale to measure the latent components. The Likert scale, which has Seven points and a scale from 1 to 7 with 7 being the strongest disagreement, is used in this study. The reliability was improved with seven-point scales, which also produced a positive correlation with the t-test results. All the items are adopted from literature, respectively. Customer trust is measured with the help of three items (Giampietri et al., 2018). The sample item is “I trust branded cars”. Perceived knowledge is measured with the help of three items (Goldsmith, 1999). The sample item is “I am well informed about branded cars”. Attitude towards brand is

measured with the help of three items (Goldsmith, 1999). The sample item is “I think the brand is very good”. Purchase intention is measured with the help of three items (Goldsmith, 1999). The sample item is “I intend to purchase luxury fashion car within next year”.

3.2 Sampling Procedure and Target Population

The entire number of units of analysis constitutes the target population (Cooper, 2000). It can also be referred to as the entire collection of analytical units needed for a study (Hair et al., 2013). The target population for the present study includes automobile industry in Lahore Pakistan. There are two methods for sampling data: non-probability or judgmental sampling and probability sampling (Sakaran & Bougi, 2010). However, due to financial and scheduling constraints, convenience sampling is used in the current study. Following a non-probability convenience sampling technique, since the population is unknown, the data will be collected from users of the automobile located in Pakistan.

3.3 Sample Size

According to (Saunders & Lewis, 2009), the sample size directly affects generalizations about the population. Sampling is the process of choosing a predetermined number of instances from a group of people. The parameters used to choose these units yield the results by generalizing the sample of the entire population. Data is gathered from 220 employees of automobile industry in Pakistan. Item response theory (1:10) is applied (Kim, 2014; Jackson, 2003). The item response theory suggests that the total number of items of the constructs, which in this case is 20, be multiplied with 10 that give the sample size of 200 and we collect the data more than this sample size i.e., 220.

4. Analysis

4.1 Measurement Model Assessment

During the measurement model analysis phase, Cronbach's alpha, factor loadings, composite reliability (CR), discriminant validity, and AVE are all assessed. According to Table II's results, the first four parameters—that is, $CR > 0.7$, $AVE > 0.5$, $Loading > 0.7$, and $Cronbach\ Alpha > 0.7$ —seem to have matched the requirements set forth by Hair et al. It suggests that convergent validity and reliability are present in the model.

Table 1: Measurement Model: VIF, Reliability and Convergent Validity

| Construct | Code | Factor Loading | VIF | Cronbach's Alpha | Composite Reliability | Average Variance Extracted (AVE) |
|------------------------|------|----------------|-------|------------------|-----------------------|----------------------------------|
| Attitude towards Brand | AT1 | 0.739 | 1.302 | 0.719 | 0.842 | 0.641 |
| | AT2 | 0.819 | 1.499 | | | |
| | AT3 | 0.839 | 1.508 | | | |
| Customer Knowled | CK1 | 0.865 | 1.832 | 0.792 | 0.878 | 0.706 |
| | CK2 | 0.797 | 1.528 | | | |
| | CK3 | 0.857 | 1.747 | | | |
| Customer Trust | CT1 | 0.838 | 2.013 | 0.806 | 0.884 | 0.717 |
| | CT2 | 0.854 | 2.038 | | | |
| | CT3 | 0.848 | 1.499 | | | |
| Purchase Intention | PI1 | 0.909 | 2.814 | 0.896 | 0.935 | 0.828 |
| | PI2 | 0.949 | 4.354 | | | |
| | PI3 | 0.871 | 2.613 | | | |

Note: VIF- Variance inflation factor, CR- Composite reliability, AVE- Average variance extracted

4.2 Discriminant Validity

Discriminant validity assumes two constructs are uncorrelated (Sekaran & Bougie, 2016). When a construct is numerically demonstrated to be different from other constructs, it has discriminant validity (Hair Jr & Lukas, 2014). The model's constructs' discriminant validity is evaluated using some criteria.

Table 2: Discriminant validity (Fornell-Larcker-Criterion)

| | ATB | CT | PI | PK |
|-----|------------|-----------|-----------|-----------|
| ATB | 0.801 | | | |
| CT | 0.396 | 0.867 | | |
| PI | 0.237 | -0.021 | 0.890 | |
| PK | 0.472 | 0.188 | 0.078 | 0.857 |

Where: CT= Customer Trust, PK = Perceived Knowledge, ATB = Attitude Towards Brand, PI= Purchase Intention

Table 3: Heterotrait-Monotrait Ratio (HTMT)

| Constructs | ATB | CT | PI | PK |
|-------------------|------------|-----------|-----------|-----------|
| ATB | | | | |
| CT | 0.469 | | | |
| PI | 0.272 | 0.145 | | |
| PK | 0.537 | 0.214 | 0.160 | |

Where: CT= Customer Trust, PK = Perceived Knowledge, ATB = Attitude Towards Brand, PI= Purchase Intention

4.3 Coefficient of Determination (R² values)

The degree to which an independent variable explains or predicts the dependent variable is frequently examined using the coefficient of determination (R² value). Based on the squared correlation between the actual and anticipated values of an endogenous construct, the coefficient of determination (R² value) explains the accuracy of the model's prediction. The coefficient of determination measures the total impact of external latent variables on the endogenous latent variable. Because all the exogenous variables are connected to the endogenous variable, it also explains the variance in that variable. The coefficient of

determination is between 0 and 1, and a greater number indicates a higher degree of predictive accuracy. (Hair Jr et al., 2016). According to the rule of thumb, if the coefficient of determination has values of 0.75, 0.50, and 0.25, respectively, it exhibits substantial, moderate, and weak predictive accuracy. (Hair Jr et al., 2016; Henseler et al., 2015). The coefficient of determination in this research is 0.465, and 0.257 attitude towards brand and purchase intention, respectively.

Table 3: R-square Value

| Construct | R-square |
|------------------|-----------------|
| ATB | 0.465 |
| PI | 0.257 |

4.4 Effect Size (f²)

The term "effect size" refers to the change in the f square value when a specific predictor is dropped from the model. The effect strength measures the real impact of the missing component on the endogenous construct. (Hair Jr et al., 2016). The effect size is assessed using Cohen's (1988) f² recommendation, with representing small (S), medium (M), and large (L), respectively (Hair Jr & Lukas, 2014). Because modest effects may become important if they significantly change R Square values in the midst of strong moderation, low effect size does not always suggest a tiny influence (Cohen, 2013). (Preacher & Kelley, 2011). The table below shows the values for effect size.

Table 4: Effect size of the Latent Variables

| | ATB | PI |
|-----|------------|-----------|
| ATB | | 0.346 |
| CT | 0.129 | |
| PK | 0.166 | |

4.5 Hypotheses Testing (Test of Direct Effect)

The parametric significance test of regression analysis can be used to evaluate the significance of coefficients such as outer weights, path coefficients, and outer loadings because SmartPLS doesn't need

normal data. In SmartPLS, a non-parametric bootstrap approach is used to investigate these values (Henseler et al., 2009). In SmartPLS, T-values are utilized to assess the importance of path coefficients. According to 320 cases and 5000 subsets, the non-parametric bootstrapping approach was used with individualized sign change criteria (Hair Jr et al., 2016). The outcomes of the hypothesis testing are shown in the table.

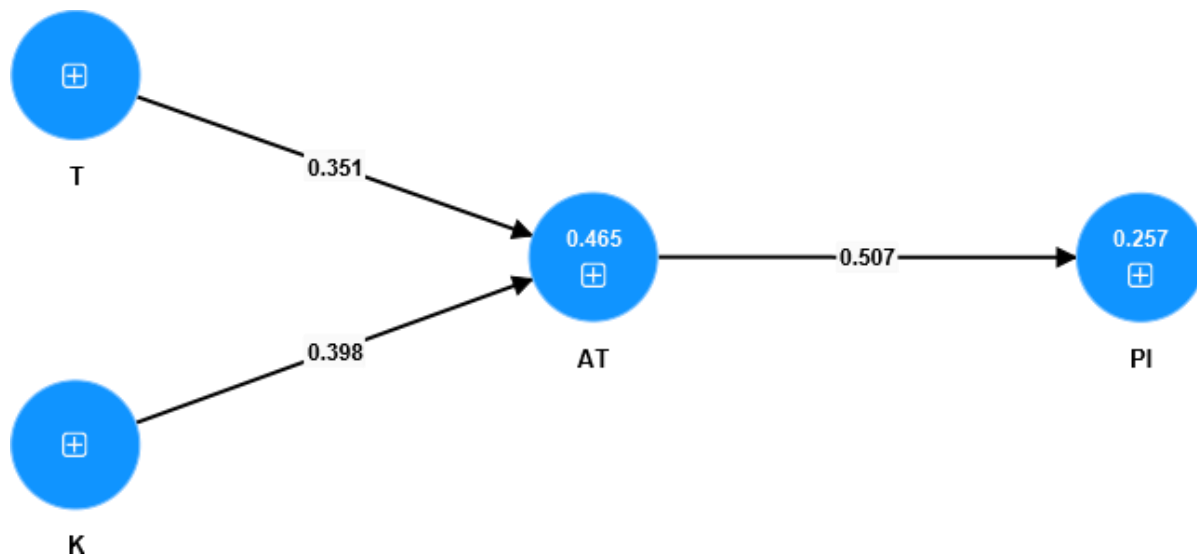


Figure 1: SEM Model

Table 5 indicates that customer trust has positive influence on attitude towards brand ($\beta = 0.351$, $t = 9.481$, $\rho < 0.05$). Hence, H1 is accepted. This result is in line with previous researches that examined that perceived knowledge has positive impact on attitude towards brand (for e.g., Balabanis & Reynolds, 2001; Cho et al., 2015; Liu et al., 2020). Perceived knowledge has positive influence on attitude towards brand ($\beta = 0.398$, $t = 7.599$, $\rho < 0.05$). Hence, H2 is accepted. This result is in line with Kim et al. (2019) in which they examined that customer trust has positive impact on attitude towards brand. Table 5 also indicates that attitude towards brand has positive influence on customer satisfaction ($\beta = 0.507$, $t = 11.527$, $\rho < 0.05$). Hence, H3 is accepted. This result is in line with previous researches that examined that attitude towards brand has positive impact on customer satisfaction (Rajumesh, 2014; Ibrahim & Najjar, 2008).

Table 5: Direct Effect

| | Original sample (O) | Standard deviation (STDEV) | T-statistics ((O/STDEV)) | P values |
|---------------|----------------------------|-----------------------------------|---------------------------------|-----------------|
| CT -> ATB | 0.351 | 0.037 | 9.481 | 0.000 |
| PK -> ATB | 0.398 | 0.052 | 7.599 | 0.000 |
| ATB -> PI | 0.507 | 0.044 | 11.527 | 0.000 |
| K -> AT -> PI | 0.202 | 0.035 | 5.828 | 0.000 |
| T -> AT -> PI | 0.178 | 0.024 | 7.313 | 0.000 |

5. Conclusions

In this study, we explored the mediation of Attitude towards brand for the relationship of customer trust and perceived knowledge with purchase intention respectively. In this regards, current study proposes the three hypotheses of direct relationship, two hypotheses of mediation effect. Results describes that perceived knowledge is better predictor of attitude towards brand as compare to customer trust. This means that automobile companies provide the better knowledge to their customer. Similarly, attitude towards brand has positive effect on customer satisfaction. Results indicates that three hypotheses of direct relationships are accepted. Results also indicates that two hypotheses of mediation effect are accepted.

5.1 Recommendations

Results describes that perceived knowledge is better predictor of attitude towards brand as compare to customer trust. This means that automobile companies provide the better trust level to their customers which result in effective attitude towards brand. Similarly, attitude towards brand has positive effect on customer retention. Future research can examine the effect of customer trust and perceived knowledge on customer’s sustainable product purchase intention. Future research can also held longitudinal study that examine the link between corporate sustainability risk variables and financial stability (Chishti et al., 2024) along with customer’s sustainable product purchase intention effect on financial stability.

5.2 Practical Implications

Below are some practical implications derived from the research findings:

Building knowledge as a Foundation: The study underscores the importance of prioritizing knowledge-building initiatives within marketing strategies. Businesses should focus on establishing and maintaining knowledge with their target audience through transparent communication, consistent delivery of promises, and fostering positive relationships. Enhancing attitude towards brand: Since attitude towards brand acts as a crucial mediator between trust and perceived knowledge with purchase intention, companies should strive to enhance the attitude towards brand of their products or services. This could involve emphasizing quality, functionality, and benefits while aligning pricing strategies to reflect the value proposition offered to consumers.

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