



Analyzing the Impact of Brand Credibility on Consumer Purchase Intention in the Kurdistan Region of Iraq (KRI)

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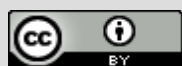
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ABSTRACT: A major determinant of customer purchase intention is brand credibility, which shapes how customers assess a brand's overall value, trustworthiness, and quality. Therefore, the main objective of this study is to examine the influence of brand credibility on customer purchase intentions. To achieve this, a quantitative technique based on convenience sampling was employed. A total of 501 online surveys were gathered from individuals across four governorates (Erbil, Duhok, Sulaymaniyah, and Halabja) in the Kurdistan Region of Iraq (KRI). Simple Linear Regression, Pearson Correlations, and (SEM) Structural Equation Modeling were used to either confirm or reject the study's hypotheses. The main results revealed that, among the three dimensions of brand credibility, attractiveness has a significant impact on consumers' intentions to make purchases, followed by trustworthiness and expertise. By concentrating their branding and marketing efforts on three dimensions—attractiveness, trustworthiness, and expertise—businesses may effectively increase customer purchase intentions and develop a reputable brand image and consumer loyalty. This comprehensive strategy not only cultivates a robust brand identity but also enhances consumer trust, promotes favorable word-of-mouth, and enables sustained market expansion.

Keywords: Brand Credibility, Consumer Purchase Intention, Kurdistan Region of Iraq (KRI), Quantitative technique, Market expansion



1. INTRODUCTION

The business landscape of today is evolving quickly and becoming increasingly competitive. Because of the rise in their income levels, consumers' demands are increasing. As a result, understanding customer purchasing intentions and developing strong relationships with them is critical for marketers' business success [1]. Customers are more inclined to buy a brand's goods or services when they believe it to be reputable and trustworthy. Maintaining and improving brand credibility is critical for organizations seeking to achieve favorable purchase outcomes and encourage consumer loyalty.

To establish a brand's credibility, a company must adopt a distinct approach from its rivals, focusing on enhancing the endorser's reputation to facilitate customer discovery of the product. Customers have to definitely be able to trust a brand's credibility, even if it comes from endorsers who can dependably provide information on the product [2]. Obviously, this may also indirectly affect the way that consumers make purchases. When someone feels comfortable relying on a company's product information, that brand is considered credible. Additionally, this may serve as a point of reference for customers making judgments about which businesses to trust based on their priorities.

Credibility was defined as brand credibility if it was associated with the businesses' brands or if brands served as reliable sources [3]. Previous studies have indicated that there are three elements that contribute to source credibility: trustworthiness, attractiveness, and expertise [4] [5]. The degree to which the customer believed in the firm determined its trustworthiness. Perceived skill was correlated with expertise. While the source's image was correlated with attractiveness, as a result, consumers' perceptions of brand credibility required that the brand was prepared

(trustworthiness), had the capability (expertise), and was devoted (attractiveness) to accomplish what the companies promised [6] [7].

According to the findings of [8], intention may be defined as the degree to which individuals voluntarily engage in a certain behavior and the frequency with which they try to carry it out. The tendency of consumers to acquire a product or service is known as their buying intention. Another way to define intention to buy is the probability that a buyer will purchase a product after considering it. [9], found that a variety of factors influence consumers' intentions when choosing products, and that in cases where there are significant outside effects, the consumer's intention ultimately determines their decision. Buying intention is a type of decision-making that examines the customer's reasons for buying a certain brand [10].

Prior research has verified that the degree of satisfaction influences the inclination to buy goods or services. To clarify, [11] found that consumers who are unsatisfied are more likely to switch to a rival, whereas satisfied customers often have high buying intentions. This study contributes to understanding the influence of brand credibility on consumer purchase intentions in the KRI. It demonstrates how satisfied customers, affected by strong brand trustworthiness, attractiveness, and expertise, are more inclined to make buying decisions, but dissatisfied customers are more inclined to avoid them.

1.1. IMPORTANCE OF THE STUDY

The results of this research are expected to serve as a valuable resource for future scholars, particularly in comprehending brand credibility and aiding businesses seeking to leverage influencers to enhance their brand perception and boost customer buying intention.

1.2. OBJECTIVE OF THE STUDY

This study aims:

- To examine the relationship between brand credibility and consumer purchase intention.
- To examine the relationship between dimensions of brand credibility (trustworthiness, expertise and attractiveness) and consumer purchase intention.
- To examine the impact of brand credibility on consumer purchase intention.
- To examine the impact of brand credibility dimensions (trustworthiness, expertise and attractiveness) on consumer purchase intention.

1.3. PROBLEM OF THE STUDY

Although brand credibility is acknowledged to be important in shaping customer behavior, the precise mechanisms by which brand credibility influences consumer purchase intention are still not fully understood. While earlier researches have shown a link between brand credibility and customer trust [13] [12] [14], there has been little investigation into how this credibility translates into real purchase choices. This study tries to fill this gap by looking into the intricate aspects that mediate the link between brand credibility and customer purchase intention, giving significant insights for businesses looking to improve their brand reputation and promote loyalty among customers. It specifically seeks to explore how customers' perceptions of a brand's credibility impact their willingness to purchase its products or services?. Furthermore, which specific dimensions of brand credibility have a significant influence on customers' intentions to purchase, and how do these elements interact with each consumer's individual qualities and product features?

1.4. HYPOTHESES OF THE STUDY

This study will be based on the subsequent hypotheses:

- H1: There is a statistically significant correlation between **brand credibility** and **customer purchase intention** ($\alpha \leq 0.05$).*
*H2: There is a statistically significant correlation between **Trustworthiness** and **customer purchase intention** ($\alpha \leq 0.05$).*
*H3: There is a statistically significant correlation between **expertise** and **customer purchase intention** ($\alpha \leq 0.05$).*
*H4: There is a statistically significant correlation between **attractiveness** and **customer purchase intention** ($\alpha \leq 0.05$).*
*H5: **Brand credibility** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.05$).*
*H6: **Trustworthiness** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.05$).*
*H7: **Expertise** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.05$).*
*H8: **Attractiveness** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.05$).*

1.5. MODEL OF THE STUDY

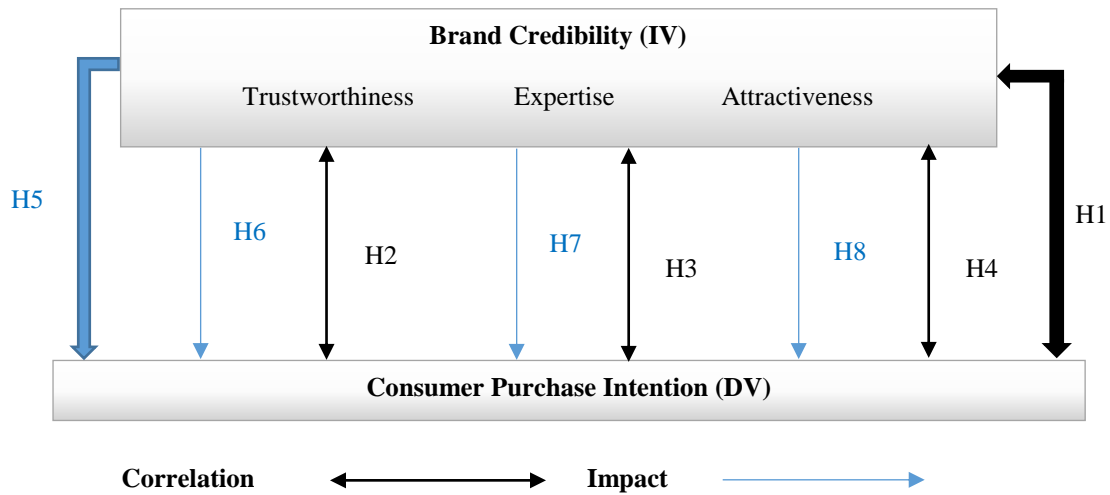


FIGURE.1. Model of the Study (Source: Primary Data)

2. PREVIOUS STUDIES

The main objective of this study was to determine the effect of brand credibility on customer purchase intentions. To do this, a number of significant recent studies were critically assessed. All of the examined studies were trustworthy and scholarly sources published between 2011 and 2024 by various authors and situations, “see Table 1”.

Table 1. Summary of key articles: objectives, results, limitations

| No. | Author (s) | Country | Year | Main objectives | Main Results | Limitations |
|-----|------------|----------|------|--|--|---|
| 1 | [15] | Pakistan | 2011 | To investigate the factors influencing consumer purchasing intention. | Purchase intention is significantly influenced by consumer knowledge. | Lack of previous research on the subject is one of the limitations of this particular study. Furthermore, due to the narrow scope of the population type and size that was the subject of the study, it is possible that the findings cannot be properly generalized. |
| 2 | [16] | Bahrain | 2016 | To investigate consumers' intentions to purchase brand names and the impact of advertisement s on such intentions. | Brand names have a powerful impression in the minds of consumers. | This study's small sample size of 72 respondents and concentration on young, unmarried, and educated people may restrict its generalizability. The study also focusses on brand name and advertising rather than other purchasing decision criteria. |
| 3 | [17] | Nigeria | 2018 | To investigate the relationship between customer knowledge and purchase intention | There is a positive and substantial correlation between customer knowledge and purchase intention. | This study's concentration on Rivers State healthcare customers may restrict its generalizability. Self-reported data may be biased, and the cross-sectional approach limits causal inferences. Price, brand image, and other purchasing |

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|----|------|-----------|------|--|--|---|
| | | | | | | intention criteria were ignored. |
| 4 | [18] | Indonesia | 2018 | To assess the influence of product quality, promotion, brand image, and customer confidence on the intensity with which isotonic beverage items are purchased. | Product quality has no influence on buying intention. | This study has limitations, notably the utilization of questionnaires, which may result in response bias. The sample size was constrained, and variables such as the quality of the product, promotions, brand perception, and customer confidence were not accounted for, which may also affect purchase intentions. |
| 5 | [19] | Pakistan | 2018 | To quantify how customer purchase intentions are impacted by product packaging. | Product packaging has a major impact on customer purchasing intentions. | The study has a few limitations. First and foremost, the study's respondents are from Karachi's business institutes. Second, just four product brands were analyzed. |
| 6 | [20] | Nigeria | 2018 | To look at the influence of brand names on customer choices. | Brand names have a considerable positive influence on customer choice. | Ilorin city and Dangote Flour Mills Plc may limit this study's generalizability. The convenience sampling approach may induce bias, and other consumer decision considerations were ignored. |
| 7 | [21] | Brazil | 2020 | To assess the impact of perceived value and its components on Brazilian consumers' trust and purchase intentions | The perceived value has a significant role in predicting their level of trust and tendency to buy. | Nonprobability convenience sampling reduces the study's generalizability. The sample is also limited to younger customers from one Brazilian metropolitan centre, which may not reflect more varied consumer groups. |
| 8 | [22] | Tunisia | 2020 | To investigate some of the factors that influence green buying intention and Behavior. | Consumer price sensitivity had a negative impact on buying intention and behavior. | A small, unrepresentative sample of 320 Tunisian respondents, a restricted emphasis on only a few antecedents of green purchasing intention, and no analysis of specific consumer groups are the study's limitations. |
| 9 | [23] | Vietnam | 2020 | To investigate the impact of perceived value on consumer purchase intention. | Purchase intention was positively impacted by perceived value. | Focusing on branded phones limits generalizability to other sectors, as the study solely examined brand trust as well as perceived value without addressing other criteria. |
| 10 | [24] | Indonesia | 2021 | To clarify how consumer intents to buy Zara items are | Purchasing intention is positively and significantly | A small sample size of 144 Denpasar City customers limits generalizability, and the study only considered three factors—luxury brand, |

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|----|------|-----------|------|--|--|---|
| | | | | influenced by luxury brands. | impacted by product quality. | brand image, and product quality—without evaluating additional purchase intention impacts. |
| 11 | [25] | Turkey | 2021 | To investigate the correlation between influencer credibility and purchase intention. | Influencers' credibility significantly and positively affected consumers' intentions to buy and trust brands. | The study is limited to those who use Instagram and might not be applicable to other social media sites. Furthermore, the sub-dimensions of influencer credibility (expertise, trustworthiness, and attractiveness) were not investigated separately, limiting understanding of their distinct effects. |
| 12 | [26] | Indonesia | 2022 | To look at the effect of pricing and promotion on purchasing interest as influenced by customer behavior. | Purchasing interest is significantly influenced by price. | The limitations of the study include a sample that was restricted to Jabodetabek, which reduces the generalizability of the findings, and a focus that was solely on pricing, advertising, and consumer behavior, thus other potential factors were not taken into consideration. |
| 13 | [27] | Indonesia | 2022 | To look at aspects connected to celebrity endorsement that have a substantial impact on buying intention. | All factors had a positive impact on purchasing intention such as likeability, familiarity, trustworthiness and expertise. | A 200-respondent sample size limits generalizability, as the study only examined five variables, eliminating other considerations. The cross-sectional methodology prohibits causal inferences, and the study does not examine marketing strategy interactions. |
| 14 | [28] | Nigeria | 2023 | To investigate the factors influencing consumers' purchase decisions. | There is a strong connection between the design of product packaging and customer purchasing decisions. | A 160-respondent sample, an unknown population size, and self-reported data may bias the study. It excludes other variables and focusses on specific social media aspects, limiting causal conclusions. |
| 15 | [29] | Indonesia | 2024 | To examine the impact of brand ambassadors, place of origin, as well as brand credibility on buying intention. | Brand credibility had a substantial impact on purchase intentions. | A small sample that was purposefully selected is one of the limitations of the study, which may restrict the generalizability of the findings. This study is limited to products produced by Some by Mi, and the use of self-reported data may create bias. |

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|----|------|-----------|------|--|---|--|
| 16 | [30] | Indonesia | 2024 | To investigate impact of brand image, expertise, and attractiveness influencers on purchase intention. | Attractiveness influence variable had no significant impact on purchase intention - Meanwhile, purchase Intention is significantly positively impacted by the Influencer Expertise variable | Since this study used direct surveys and a large sample size, data collection was slow, which may have affected respondent involvement and timeliness. |
|----|------|-----------|------|--|---|--|

The researches reviewed collectively illustrate numerous factors impacting purchasing intention across various geographic regions. Numerous studies have shown that brand names [16] [20] [29], consumer knowledge [15] [17], and perceived value [21] [23] all positively influence purchase intentions. Others pointed out substantial roles for influencers' credibility [25] in addition to product packaging [19] [28]. Nonetheless, several data points indicate heterogeneity in these factors. For instance, [18] discovered no relationship between product quality and purchase intention, whereas [24] found a positive correlation and inconsistent findings on attractiveness in [30]. This variation reflects cultural and market variances, implying that variables impacting consumer behavior are not universally constant but are influenced by local settings, market dynamics, and customer preferences. Therefore, even though criteria like perceived value and brand credibility frequently exhibit a significant link with purchase intention, their effectiveness might differ depending on certain demographic and geographic situations.

2.1. THE CONCEPT AND DEFINITION OF BRAND CREDIBILITY

Hovland et al. [31] suggested the most prominent idea of credibility [32]. It was obtained from source credibility literature [4]. Similarly, [5] indicated that brand credibility was derived from source credibility literature. Accordingly, brand credibility is a crucial component of source credibility [33]. [31] proposed that source credibility consists of two elements, namely expertise and trustworthiness. Using this concept, source credibility has been reduced to brand credibility [34]. It was described as the believability of a brand's intentions at a specific time [32]. Using Hovland et al.'s [31] credibility framework along with the definition previously mentioned, brand credibility relates to the believability of the information about the item that is provided by a brand, which needs customers to perceive that the brand has the ability (i.e., expertise) as well as the tendency (i.e., trustworthiness) to consistently deliver what was promised [32].

The concept of brand credibility was subsequently introduced by [35], who investigated customer-based brand equity through the use of signaling theory [36]. The concept of brand credibility is a development of the Brand Signaling Theory, which states that customers may acquire information about a firm via signals they receive, both directly and indirectly (asymmetric information). The core concepts of brand signaling theory are credibility and clarity. Clarity is described as the lack of ambiguity in information, whereas credibility is the effectiveness with which brand information is delivered. [37] state that credibility is a crucial component of brand signals. [35] described brand credibility as a consumer's degree of confidence in a brand measured by how credible they believe the company's claims, knowledge, and actions to be [38]. This definition is based on signaling theory. Furthermore, some scholars have defined brand credibility as a customer's belief in the knowledge that a brand provides, as well as the credibility of the brand at any particular moment [39].

Brand credibility is described as trust in the goods or service knowledge contained in a brand. Consumers obtain an understanding of the brand's confidence (i.e., excellence) and knowledge (i.e., capacity) to consistently deliver on promises [40] [41]. A highly trustworthy brand can boost consumers' trust in the company's products since it emphasizes the quality of the goods and positioning [42]. Consumers may be more willing to acquire an item if its brand is more credible [43] [44]. Based on the aforementioned, it can be stated that the level of perceived reliability and honesty that consumers attribute to a brand based on their past interactions, experiences, and perceptions of the company's reputation is known as brand credibility.

2.2. IMPORTANCE OF BRAND CREDIBILITY

The signaling theory explains why brand credibility is important: a brand may serve as a trustworthy signals of unobservable product quality since it represents the cumulative efforts of a supplier's continual marketing communication initiatives [45]. According to [36], the Signaling theory is predicated on the idea that a disparity in the degree of product

knowledge that suppliers and customers exchange leads to knowledge asymmetry, which in turn creates customer uncertainty regarding the quality of services. In this situation, a trustworthy brand may make decision-making easier by lowering the stress that is involved in assessing a service provider, which raises the likelihood that a consumer will make a purchase [45].

In an imperfect as well as asymmetric product knowledge market, when information about consumer's acquisition costs is high and perceived risks are high, the importance of trustworthy brands is enhanced. Consequently, a trustworthy brand adds value for consumers by lowering perceived risks and knowledge costs and increasing the predicted usefulness of the product. By creating favorable attribute perceptions, a trustworthy brand may help increase brand equity [35]. According to [46], a brand may serve as a valuable tool for customers to draw conclusions about the attributes of an item, both tangible and intangible, and its overall place in the market. Because of this, brands are becoming more significant as a signal of product positioning for both customers and marketers [32].

2.3. DIMENSIONS OF BRAND CREDIBILITY

2.3.1. TRUSTWORTHINESS

The word "trust" relates to a broad category of source credibility, where it is thought that an endorser's reputation determines how widely a message is accepted. Research indicates that opinionated communications are more successful in influencing attitudes than non-opinionated messages when communicators are viewed as highly trustworthy [4]. The degree of trust a communicator conveys to his audience is known as trustworthiness [47]. It also refers to the customer's trust in sources to deliver truthful and honest information [4]. Integrity, honesty, and celebrity trust are three characteristics that make a consumer trustworthy when it comes to celebrity endorsements. This may result in customers coming to trust and embrace the celebrity endorsement and the message they are trying to get across to them. Hence, over time, it may contribute to influencing attitudes, views, beliefs, and purchasing behaviors [4].

According to [48], trustworthiness may be inferred from the honesty, believability, and integrity of the celebrity endorsement. When customers assess a brand's credibility, which is based on trust, they find something mysteriously attractive about trustworthiness [49]. Trustworthiness is closely related to how honest and open-minded the source of the message is perceived by the customers; friends are considered more trustworthy than unknown individuals; and celebrities who do not get payment for endorsing a product are viewed as having greater credibility than those who do [50].

A study demonstrated a direct correlation between intention and trust [51]. [52], for instance, discovered that Chinese customers' intentions to utilize mobile banking might be positively influenced by trust. Additionally, through the mediation of perceived risk, trust may be utilized to indirectly anticipate the intentions of customers [53]. [54] indicated that trust has a crucial role in reducing customers' perceived risk when they make purchases, and this has enhanced consumers' intention to buy.

2.3.2. EXPERTISE

The most essential factor in determining the effectiveness of recommended items is expertise [55], and it may be described as having information and experience regarding a product or product category [56]. Expertise is defined as the extent to which communicators are seen as reliable sources of information [37]. In order to make their claims regarding the product more persuasive to customers, they are frequently supported by professional expertise and experience. According to some scholars, endorsers with talent will have greater potential than those who are just physically appealing [57]. Thus, the ability, knowledge, and experiences that endorsers possess are referred to as expertise [58]. Customers have a favorable intention to acquire products that are associated with expertise, the highest level of knowledge, understanding, and talents [59]. [48] asserts that the endorser's or source's claims may be judged to be legitimate, which is a good indicator of experts. [60] identified four indicators for measuring expertise: expert, knowledgeable influencers with experience, well-informed, and qualified.

A crucial opinion leader's expertise is a crucial quality that every effective, well-known influencer must possess in order to be followed, acknowledged, and valued [55]. [61] asserted that knowledge influences customers' purchasing intentions and behavior in addition to determining the influencers' perceived degree of trust. Since most customers are not very aware of the products they are purchasing, they frequently turn to those who are more knowledgeable about the products for assistance [62]. Customers' requirements can only be met by expertise when professional opinion leaders' product information compensates for the customers' lack of comprehension. Expertise is being used by customers to determine whether or not to buy an item [63]. Customers' purchase intentions are greater for items when important opinion leaders have a higher level of experience [64].

2.3.3. ATTRACTIVENESS

Attractiveness is frequently regarded as a crucial component of the initial impression [4]. It is defined as physical attractiveness in some fields, for instance, cosmetics and fashion [65]. When customers are drawn to and connect with an endorser, they are more likely to be persuaded, which increases the message's effectiveness. This implies that when customers see something appealing that they enjoy, they will imitate the endorser's disposition or taste.

According to [66], the term "attractiveness" describes how appealing a source is seen and how this links to their perceived credibility in either a favorable or unfavorable manner. Prior study has demonstrated that attractiveness plays a crucial role in a person's initial evaluation of an endorser. People who are viewed as attractive are often preferred over those who are viewed as unattractive. This tendency is partially due to preexisting notions about such individuals [4].

According to [67] there are five ways to judge beauty, including: makes you feel happy, gives a compelling explanation of the product that is being advertised, draws interest, possesses a cheerful disposition, and is interesting. According to [68], individuals are typically drawn to things or persons who have visually attractive characteristics and appearances. When it comes to purchasing, an attractive influencer is more likely to influence their followers' purchasing decisions. Hence, more attractiveness might increase customers' attention to things that key opinion leaders suggest since it attracts their interest and desires, which in turn increases their likelihood of making a purchase [69].

2.4. THE CONCEPT AND DEFINITION OF CUSTOMER PURCHASE INTENTION

Purchase intention is based on customer psychology and represents the subjective likelihood that consumers are likely to engage in a given buying behavior [70]. Research on the relationship between buying intention and consumer behavior has become increasingly prevalent due to the significance of comprehending the decision-making process of the individual. Purchase intention is described as a customer's propensity or tendency to engage in purchase behavior. Intentions influence behavior, according to [71], therefore, when a person considers consumption circumstances, they will respond in a certain way. As a result, intentions can be used as predictors of potential future purchase behavior. Stronger buying intentions are associated with a higher probability. As a consequence, intentions serve as indicators of prospective future individual purchasing behavior. It enables businesses to analyze the market and change their products or services to boost sales and profits [72].

[73] viewed buying intention as a function of pre-purchase satisfaction, [74] [75] saw it as a type of decision-making that demonstrates why customers purchase a certain item in a particular circumstance. As such, it may be classified as one of the fundamental components of the purchaser's cognitive behavior, which can reveal the customer's tendency and inclination to acquire a brand [76]. A person's purchase intention is the extent to which he or she plans to acquire a certain product or service, or a specific brand of items and services [77]. Consumers who have a higher buy intention for food are more inclined to make successful purchases [78].

An individual's subjective propensity to select a product is known as their purchase intention. It includes customer opinions regarding individual goods and brands, in addition to external factors [79]. According to [80], buying intention relates to a consumer's inclination to acquire a specific good or service and is influenced by a number of external as well as internal factors. [81] defined it as a subset of customer psychological activity that relates to customers' propensity and likelihood to buy a particular item. According to [82], a respondent's purchase intentions indicate how they feel about making a purchase or using a service.

Based on the above arguments, it can be said that buying intention describes how a customer feels about a particular purchase behavior and how willing they are to pay for it. Put differently, a customer's intention to buy a certain good or service within a particular period of time is known as their buying intent.

2.5. IMPORTANCE OF CUSTOMER PURCHASE INTENTION

When it comes to customer behavior, intention encompasses the expression of interest throughout the decision-making process, which is impacted by beliefs and views about a product. Customer behavior relates to the mental, emotional, in addition to physical activities that persons engage in while choosing, buying, using, and disposing of things and services that meet their wants, needs, and preferences [83]. When considering a purchase, customers often go through five phases of the customer's decision-making process. They require recognition, information search, assessment of alternatives, buying decisions, and post-purchase behavior. Consequently, it is believed that buying intention is an essential concept that is frequently employed to forecast the course of the real purchase [82].

[84] revealed that purchasing intention has gotten more complex and important in recent years. Customers have gained knowledge from various product reports, publications, and advertisements. Furthermore, numerous types of brands, items, and superstores require complex and very difficult decision-making.

In addition, purchase intention plays a vital role in deciding whether a business is successful or unsuccessful. It expresses the tendency of an individual to acquire a good or service, and it may affect whether they return to a certain brand. Physical surroundings, health awareness, financial, social, individual, and functional values, consumer involvement, customer attitudes, and word-of-mouth are all factors that might affect the intention to buy. In order to target certain customer markets and create efficient marketing strategies, it is critical for firms to comprehend and influence purchase intention. Organizations can improve their goods and services, raise consumer satisfaction levels, boost sales, and boost profitability by taking into account the elements that impact purchase intention.

2.6. DIMENSIONS OF CUSTOMER PURCHASE INTENTION

There are several aspects that influence consumers' intentions to buy, such as brand name, product design or packaging, perceived value, price, and customer knowledge.

2.6.1. BRAND NAME

Brands are often names and symbols. It is a vital tool for establishing a favorable image with consumers. Maintaining a business's market share as well as attracting loyal customers are greatly influenced by its brand. Consumers who are loyal to a brand tend to repurchase it and recommend it to others. The brand name might appear on a product as a logo, slogan, or symbol. In addition, the brand is intangible and acts as a symbol of promise for consumers regarding reliability, dependability, standards, and the quality of a good or service. Thus, after consumers, the brand name is regarded as a business's second most essential benefit [85].

By acting as identifiers for goods makers, brand names may also safeguard customers. The brand's strength has been discovered to be affected by buyers' views and knowledge of what they have learned, seen, comprehended, and heard about it. Customers may find it easier to choose a brand name if it promises a specific quality, lowers risk, increases trust, or all of these [16].

It is probable that a high level of brand awareness will result in a strong brand association among consumers. Thus, it is more probable that a customer's decision to purchase a brand is affected by brand awareness [86]. Based on their purchasing intentions, [87] found that consumers' attitudes towards brands considerably impact their intentions to buy. Similarly, [88] discovered that consumers' buying decisions are significantly influenced by brand name.

2.6.2. CUSTOMER KNOWLEDGE

It is commonly referred to as "product related knowledge," which is the total of a consumer's experiences, familiarity, and knowledge with a product. Customer knowledge refers to the internalized knowledge used by customers to make decisions [89]. In other words, consumer knowledge refers to the information regarding a product that customers learn over time from exposure to salespeople, advertisements, or product usage. This knowledge is then used by consumers to help them make decisions about what to buy. The choice to purchase an item is greatly influenced by customer knowledge regarding the product. However, the primary determinant in the choice to purchase products is product knowledge [90].

Customers create their understanding of a brand based on two factors: its image and its recognizability, which together reflect the prestige of the brand in their minds. Understanding the purchasing label and its significance is referred to as brand knowledge by consumers. Developing a powerful and equitable brand requires knowing whether or not customers are familiar with the brand name and the associations they have with it [91]. Expertise, experience, and familiarity contribute to the multidimensional concept of consumer knowledge [89]. [17] discovered that customer knowledge is positively and strongly correlated with purchase intention.

2.6.3. PRODUCT PACKAGING

A product's packaging plays a significant role, as well as its primary objective, which is to be attractive and simple. These characteristics are also significant and have influenced customer buying power [9]. Although this is the ideal position for advertising or displaying the company's motto, the packaging now serves as a representation of the manufacturer. The majority of businesses are increasingly concentrating on packaging since it helps consumers develop a sense of individuality. They also understand that even minor adjustments may result in significant increases in sales productivity [92].

Product packaging, in which the first consideration is a basic appearance, followed by the preparation of beautiful packaging. These elements are also crucial and have an influence on consumers' intentions to make purchases [93]. [94] found in another study that customer feelings were linked to packaging as well as design.

Consumers' intents to purchase are considerably impacted by product packaging, mainly at the moment of sale. To be more precise, the product packaging is now a crucial component of the sales procedure. Packaging encompasses not only visual components such as color, shape, size, and image, but also data elements such as packaging and information technology, which influence all customer purchase decisions [95]. Given its function in building a direct link with customers and its impact on their minds, the visual component of packaging is very important when it comes to the process of purchasing products, particularly foods [96]. [92] found that the visual as well as functional features of packaging influence food purchasing decisions. In a different study, [96] came to the conclusion that packaging highly affects customers' decisions regarding purchases. [97] asserts that packaging significantly impacts brand loyalty, which in turn influences customers' intentions to buy. Similar outcomes were reported by [88], who found that packaging significantly affected consumers' intentions to make a purchase.

2.6.4. PERCEIVED VALUE

Perceived value is determined by each consumer's view of the benefits and drawbacks of buying a product [98]. In both situations, when a product is seen to have a low perceived price and when it is thought to have a high perceived price, the perceived value would be low [99]. According to [100], consumers' perceptions of the product's advantages and perceived value play a vital role in determining their propensity to purchase environmentally friendly items.

Furthermore, [101] revealed that when customers are aware of the advantages of an organic product, their propensity to acquire it increases.

According to [102] increased perceived value enhances buying decisions. Consumers, on the other hand, evaluate products and make decisions based on their understanding of them [103]. Purchasing intention has a positive relationship with perceived value [104]. According to other researchers, perceived value positively influenced brand choice [105] and was a significant predictor of brand preference. Furthermore, [106] found that perceived value predicted purchase intention. Perceived value was found to positively impact purchasing intention in previous empirical research.

2.6.5. PRICE

Price is described as what is sacrificed or abandoned in return for a service or product [107]. When making a purchase decision, consumers assess a product's perceived relative pricing by comparing its real price to its perceived value [99]. Buyers' purchase intentions are directly impacted by how much they believe a product is worth. If a product's pricing is seen as unfair, both the perceived value and the likelihood that it will be purchased decline [108].

Price is frequently thought to be among the key factors influencing consumers' intentions to make purchases [109]. [110] stated that price is one of the key elements affecting a customer's purchase decision. Price is a key aspect in consumer interactions that influences customer purchase decisions [111]. From the viewpoint of the customer, pricing is what they would pay for similar products or services. In addition, the majority of consumers consider price to be a sign of quality, supporting the proverb "you get what you pay for" [112].

2.6.6. PRODUCT QUALITY

Customers would be more inclined to purchase higher-quality goods. [75] found that a higher-quality product was associated with a higher buying intention. Numerous factors, such as the location and time of buying, might affect customers' views of the quality of a product [113]. According to [114], it is impossible to find a firm today that ignores quality and the consumer's growing emphasis on value as well as quality.

One important consideration for determining purchase intention is product quality. The method of constant enhancement involves making adjustments that boost a product's performance and, as a result, satisfy customers' demands. According to [115], quality has to always be enhanced. [116] revealed that customers are more likely to buy a product of higher quality. Furthermore, their research revealed that the quality of the product had a beneficial influence on customers' purchasing intentions. [117] found that items of higher quality than comparable products from other brands increased customers' buying intentions.

[118] explored how product quality affects purchasing intention. After gathering data from 242 surveys, they discovered that purchase intention is significantly and favorably impacted by product quality. Other investigations [119] [86], similarly discovered that brand quality influences consumers' purchase intentions.

3. METHODOLOGY

3.1. RESEARCH APPROACH

This study used a quantitative technique with a descriptive method. A quantitative technique is a way of gathering data in the form of numbers using structured questions. At the same time, the descriptive approach is a method of gathering data that defines the features of things (for example, individuals, businesses, items, or brands), events, or circumstances, in addition to a method of gathering data on themes of interest [120].

3.2. MEASURES

To fit the study situation, the measuring indicators of the constructs from previous studies were changed and altered. The items were measured using a five-point Likert scale. Three brand credibility dimensions were changed in this study using data from [4] [32] [121] for trustworthiness dimensions. Four expertise items from [32] [56] [121], and four attractiveness items from [121] were also adjusted.

This study also modified six consumer purchase intention dimensions, utilizing data from [122] for the brand name dimension. Four product packaging items from [19]. Four perceived value items from [123] [15]. Four price items from [122]. Four customer knowledge items from [15] and four product quality items from [121] were also adjusted.

3.3. SAMPLE AND DATA COLLECTION

To accomplish the goals of this study, a study was carried out from March to June 2024. An online survey was utilized as the study instrument. The customers of the several governorates in the Kurdistan Region of Iraq were the survey's target population. Convenience sampling has been used to gather 501 online surveys from individuals located in the Kurdistan Region of Iraq's four governorates: Erbil, Duhok, Sulaymaniyah, and Halabja. Primary data were employed in this study. The online survey approach was used in this study's data gathering process.

3.4. DATA ANALYSIS

The data was evaluated using SPSS 26 and the AMOS 26 programs. Several statistical techniques have been used, such as the normality test, descriptive analysis, Cronbach's alpha, Simple Linear regression, Pearson correlations, and path analysis.

4. RESULTS AND DISCUSSIONS

4.1. TESTING THE NORMALITY AND VALIDITY OF THE DATA

Several tests were conducted on the questionnaire to verify its validity and reliability and to ensure its validity in measuring the variables of the current study, as follows:

FIRST: TESTS BEFORE DISTRIBUTING THE QUESTIONNAIRE

Tests before distributing the questionnaire include measuring face validity, comprehensiveness, reliability, and content validity.

The questionnaire was prepared by the researchers in its initial form, based on theoretical references related to the two variables of the study and their dimensions. After that, it was presented to a number of experts and specialists in management sciences to get their judgments and opinions regarding the formation of the phrases and their accuracy in measuring the variables of the study and testing its hypotheses. A number of statements have been modified according to what the experts suggested.

The comprehensiveness test was conducted by presenting the content of the questionnaire to the experts and directing a number of questions and inquiries to them to identify the extent of the comprehensiveness of the questionnaire phrases and their coverage of the study variables and its dimensions, where a group of phrases were added and others were deleted in the light of what the experts suggested.

The reliability analysis was applied using the split-half method. The questionnaire test gives the same results if it is re-applied in the same circumstances. If the reliability coefficient is (0.60) or more according to this equation, then it is considered sufficient for research that relies on the questionnaire as a tool for it [124], and the results are as shown in Table 2 (see Appendixes):

According to the Table 2 (see Appendixes): the higher value of the **reliability** coefficient by the Split-Half method at the level of the variables was recorded for the Brand Credibility variable (0.748), while the Consumer Purchase Intention variable came with a lower reliability coefficient of (0.699). As for the level of the total indicator and for all the questionnaire items, which is (36) items, the value of the reliability coefficient was filtered by the (Guttman) equation at the level of all items (0.780). Where the value of the correlation coefficient before correction was (0.650), and this correlation coefficient was corrected by (Spearman-Brown) equation, to become (0.788) after correction.

To measure content validity, which includes extracting the degree of validity of the questionnaire by means of the reliability coefficient on the basis of a strong correlation between the validity of the tool and its stability (0.780) according to the mid-term retail coefficient and by taking the square root of the value of the stability coefficient, the degree of validity was (0.883), which is a high value, which indicates the validity of the content of the questionnaire.

4.2. TESTS AFTER DISTRIBUTING THE QUESTIONNAIRE

After distributing the questionnaire, the following tests are made:

Internal consistency: The findings of the internal consistency analysis was found that most of the correlation coefficients were of significant relationships and when Significant levels (0.05) or (0.01), were all statistically significant. Moreover, Parametric tests require the availability of homogeneity of variance, and the normal distribution. In order to test the normal distribution of the study data, (Skewness) and (Kurtosis) were used to determine this condition. There is no fixed rule for the values of Skewness or Kurtosis as a minimum or maximum. In this regard, the researchers [125] said that there is an approximate formula that can be relied upon and proven in practice, which is that the values of Skewness and Kurtosis between (2: -2) are the values that achieve a normal distribution of data, and this is attributed to the difference between the arithmetic mean and the median. And when the difference is large, it indicates an increase in data deviation, and based on [125], it was relied on (± 2) to verify the distribution of the data as a normal distribution, as follows:

1- TESTING THE NORMAL DISTRIBUTION OF THE BRAND CREDIBILITY ITEMS DATA

According to the results of Table 3 (see Appendixes): the number of observations entered is (501) and there is no missing value, and all the values of Skewness and Kurtosis are between (± 2), so all the items of the dimensions of the Brand Credibility are normally distributed.

2- TESTING THE NORMAL DISTRIBUTION OF THE CONSUMER PURCHASE INTENTION ITEMS DATA

According to the results of Table 4 (see Appendixes): the number of entered observations is (501) and there is no missing value, and all the values of Skewness and Kurtosis are between (± 2), hence, all items of the Consumer Purchase intention are normally distributed.

4.3. TESTING THE INDEPENDENCE OF THE DATA

To verify the absence of a multicollinearity between the dimensions of the independent variable, the Variance Inflation Factors (VIF) test and the Tolerance test were used for each dimension of the independent variable in the study, as it is required that the values of the variance inflation coefficient (VIF) do not exceed the standard value (10) [126].

a) MULTICOLLINEARITY TEST FOR BRAND CREDIBILITY ITEMS

From the results of the analysis in Table 5 (see Appendixes): it was found that the values of the variance inflation coefficient (VIF) test for all dimensions of the Brand Credibility are less than (10), as they fall between (1.1 – 1.249), and that the values of the allowable variance test occurred between (0.800- .909), which means all of them are greater than (0.1). This is an indication of the lack of a high correlation between the dimensions of the Brand Credibility, as well as the acceptance of the assumption that indicates the availability of the independence condition in the study data for the application of parametric tests.

b) MULTICOLLINEARITY TEST FOR CONSUMER PURCHASE INTENTION ITEMS

From the results of the analysis in Table 6 (see Appendixes): it was found that the values of the variance inflation coefficient (VIF) test for all dimensions of the Consumer Purchase intention variable are less than (10), as they occurred between (1.334 - 1.515), and that the values of the allowable variance test occurred between (0.660 - 0.750), which all of them are greater than (0.1). This is an indication of the lack of a high correlation between the dimensions of the Consumer Purchase intention, as well as the acceptance of the assumption that indicates the availability of the independence condition in the study data for the application of parametric tests.

4.4. DESCRIPTIVE ANALYSIS OF THE DATA

In this section, the demographic characteristics of the respondents are presented in terms of gender, age, educational qualification, occupation, Governorate, and material status as the following:

Table 7. Describing the Demographic characteristics of the respondents

| Demographic Background of the Participants | | | | | |
|---|-------------|----------|-----------------------|-------------|----------|
| Gender | Freq | % | Occupation | Freq | % |
| Male | 264 | 52.7 | Student | 199 | 39.7 |
| Female | 237 | 47.3 | Unemployed | 26 | 5.2 |
| Total | 501 | 100.0 | Employee | 102 | 20.4 |
| Age | Freq | % | Teacher | 87 | 17.4 |
| Under 18 | 170 | 33.9 | University lecturer | 62 | 12.4 |
| 18-24 | 137 | 27.3 | Engineer | 8 | 1.6 |
| 25-34 | 136 | 27.1 | Lawyer | 7 | 1.4 |
| 35-44 | 43 | 8.6 | Seller | 3 | .6 |
| 45-54 | 9 | 1.8 | Vice dean | 1 | .2 |
| Above 54 | 6 | 1.2 | Accountant | 1 | .2 |
| Total | 501 | 100.0 | Lecturer | 4 | .8 |
| Governorate | Freq | % | Sales supervisor | 1 | .2 |
| Erbil | 259 | 51.7 | Total | 501 | 100.0 |
| Duhok | 78 | 15.6 | Education | Freq | % |
| Sulaymaniyah | 112 | 22.4 | Primary school degree | 6 | 1.2 |

| Halabja | 52 | 10.4 | High school degree | 19 | 3.8 |
|-----------------|------|-------|--------------------|-----|-------|
| Total | 501 | 100.0 | Diploma degree | 89 | 17.8 |
| Material status | Freq | % | Bachelor degree | 208 | 41.5 |
| Married | 269 | 53.7 | Master degree | 123 | 24.6 |
| Single | 232 | 46.3 | PhD degree | 56 | 11.2 |
| Total | 501 | 100.0 | Total | 501 | 100.0 |

Source: output of the (SPSS-26) program.

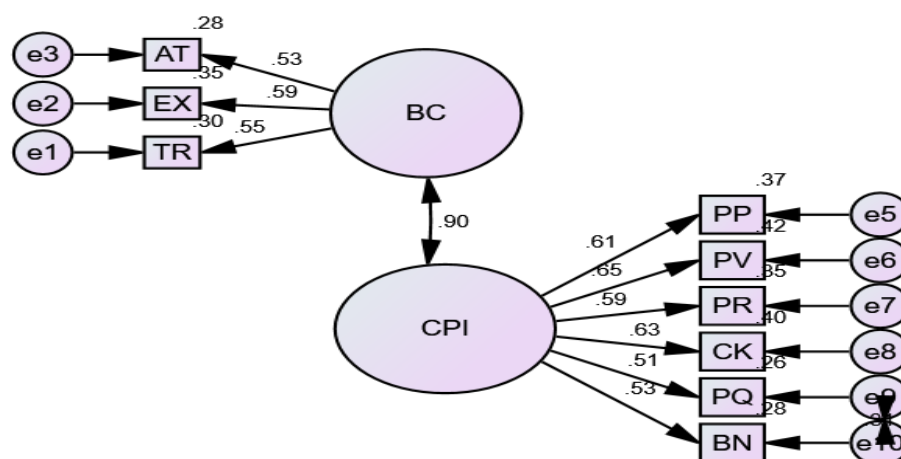
It appears from Table 7 that the percentage of males in the participated respondents is (52.7%), while the percentage of females is (47.3.6%), and this indicates that the participants are almost equal, with a small difference between them for the benefit of males. For the age, the highest percentage of individuals was among the age group (Under 18 years), which amounted to (33.9%), and the smallest proportion in the age group (Above 54), with a rate of (1.2%). This indicates that the majority of the respondents in the Kurdistan region are from the young age group who possess that young generation are more responsive to the researches regarding brands and purchasing compared to other age groups. When it comes to the degrees and educational levels of the participants, the majority of the respondents possess an undergraduate university degree (Bachelor's degree), which amounted to (41.5%). Followed by the Master's degree with percentage of to (24.6%). The Table shows that the lowest percentage is for Primary school degree holders. With regard to occupation, the highest segment of the participants was student by (%39.7) of the participants. The lowest percentage was for Vice dean, Accountant, Sales supervisor) occupation with percentage of (%0.2). The Table also shows that many different types of occupations can be seen among the participants of this study survey. Erbil governorate participant recorded the highest percentage by %51.7, followed by Sulaymaniyah governorate with %22.4, and Halabja governorate has recorded the lowest participant percentage with %10.4. The marital status data show that married participants were %53.7 and single participants were %46.3.

4.5. TESTING THE HYPOTHESES

4.5.1. TESTING THE HYPOTHESES OF THE CORRELATIONS BETWEEN THE VARIABLES AND THEIR DIMENSIONS

Four first hypotheses should be tested regarding the correlation between the two main variable from one hand, and between the dimensions of the independent variable and the dependent variable on the other hand.

- a- To test H1 which states "There is a statistically significant correlation between **brand credibility** and **customer purchase intention** ($\alpha \leq 0.01$)" the statistical program (AMOS-26) was used, as the researchers implemented Structural Equation Modelling that represents the correlations between the two main variables (**brand credibility** and **customer purchase intention**), and the graphic model is shown in Figure (2).



$\chi^2/d.f = 2.49$, $P = 0.0601$, $RMSEA = 0.054$, $NFI = 0.941$, $TLI = 0.947$, $CFI = 0.963$, $IFI = 0.964$

FIGURE .2. Correlation between brand credibility and customer purchase intention

Source: based on the outputs of the (AMOS-26) program.

Figure (2) shows that all indices of goodness of fit are matching the acceptable limits. This means the data package fits the specified model and produces the results. In order to determine the values of the correlation between the main

variables and it seems that the correlation between brand credibility and customer purchase intention in p value ($\alpha \leq 0.01$) is positive and strong (0.90) and statistically significant. Therefore, H1 is accepted.

b- To test H2, H3, and H4 which state:

H2: There is a statistically significant correlation between **Trustworthiness** and **customer purchase intention** ($\alpha \leq 0.01$).

H3: There is a statistically significant correlation between **expertise** and **customer purchase intention** ($\alpha \leq 0.01$).

H4: There is a statistically significant correlation between **attractiveness** and **customer purchase intention** ($\alpha \leq 0.01$).

The statistical program (AMOS-26) was used, as the researchers implemented structural equation modelling that represents the correlations between the dimensions of the independent variable (**brand credibility**) and the dependent variable (**customer purchase intention**), and the graphic model is shown in Figure (3).

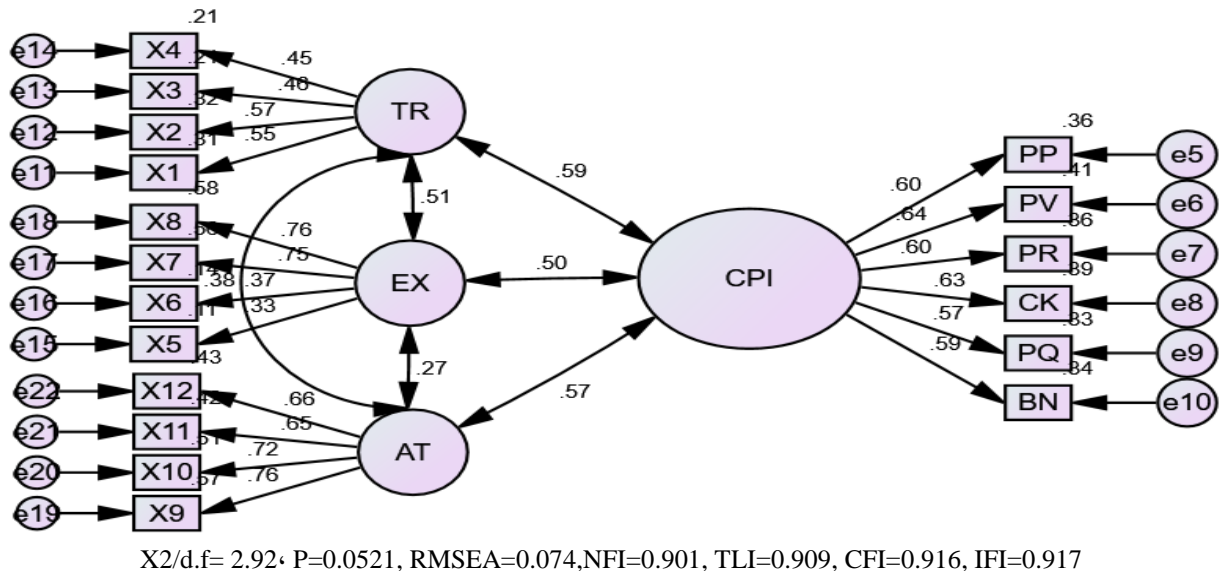


FIGURE .3. Correlations between the dimensions of brand credibility and customer purchase intention
Source: based on the outputs of the (AMOS-26) program.

It seems that the correlation between brand credibility, trustworthiness, expertise, and attractiveness (customer purchase intention), equals (0.90, 0.59, 0.50, 0.57) respectively, and all statistically significant at P-Value < 0.01 , as it is exhibited in Table 8.

Table 8. correlation between brand credibility and customer purchase intention

| The correlation coefficient | customer purchase intention | P-Value < 0.01 |
|-----------------------------|-----------------------------|------------------|
| brand credibility | 0.90 | *** |
| Trustworthiness | 0.59 | *** |
| expertise | 0.50 | *** |
| attractiveness | 0.57 | *** |

Source: Prepared by the researchers based on the outputs of the (AMOS-26) program.

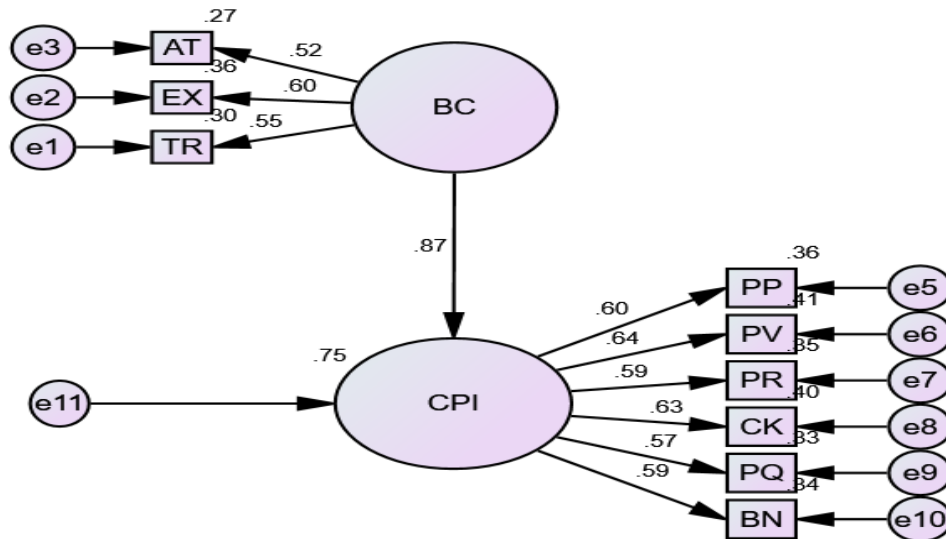
The results presented in Table 8 indicates that there is a positive and statistically significant correlation between the two main variables, namely the **brand credibility** as a main independent variable, and **customer purchase intention** as a major dependent variable at the significance level of (0.01), as the value of the correlation coefficient between them reached (0.90), which is a strong correlation and indicates the strength of the direct relationship between the two main variables of the research. With regard to the correlation of each dimension of the **brand credibility** with **customer purchase intention**. From the table 8, the results show the correlation of the (trustworthiness, expertise, and attractiveness) is (0.59, 0.50, 0.57) respectively, all of which are medium positive, and significant correlation at the significance level of (0.01). To sum up, the four hypothesis H1, H2, H3, H4, are all accepted.

4.5.2. TESTING THE HYPOTHESES OF THE IMPACT OF THE DEPENDENT VARIABLE AND ITS DIMENSIONS ON THE DEPENDENT VARIABLE

In this section, the impact of the **brand credibility** as an independent main variable of the study, on the dependent variable, namely, customer purchase intention is studied. Structural equation model is formed to represent and analyze this relationship.

- a- The fifth Hypothesis (H5) states that “**Brand credibility** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.01$)”.

Figure (4): represent the relationship between independent, and dependent variables in one model.



$\chi^2/d.f = 2.89$, $P = 0.0521$, $RMSEA = 0.078$, $NFI = 0.901$, $TLI = 0.904$, $CFI = 0.923$, $IFI = 0.924$

FIGURE.4. Regression between brand credibility and customer purchase intention

Source: based on the outputs of the (AMOS-26) program.

It appears from Figure (4) that all indices of goodness of fit are matching the acceptable limits. This means the data package fits the specified model and produces the results. In order to determine the values of the impact of Brand credibility on customer purchase intention in p value ($\alpha \leq 0.01$) is positive and strong (0.87) and statistically significant. Therefore, H5 is accepted.

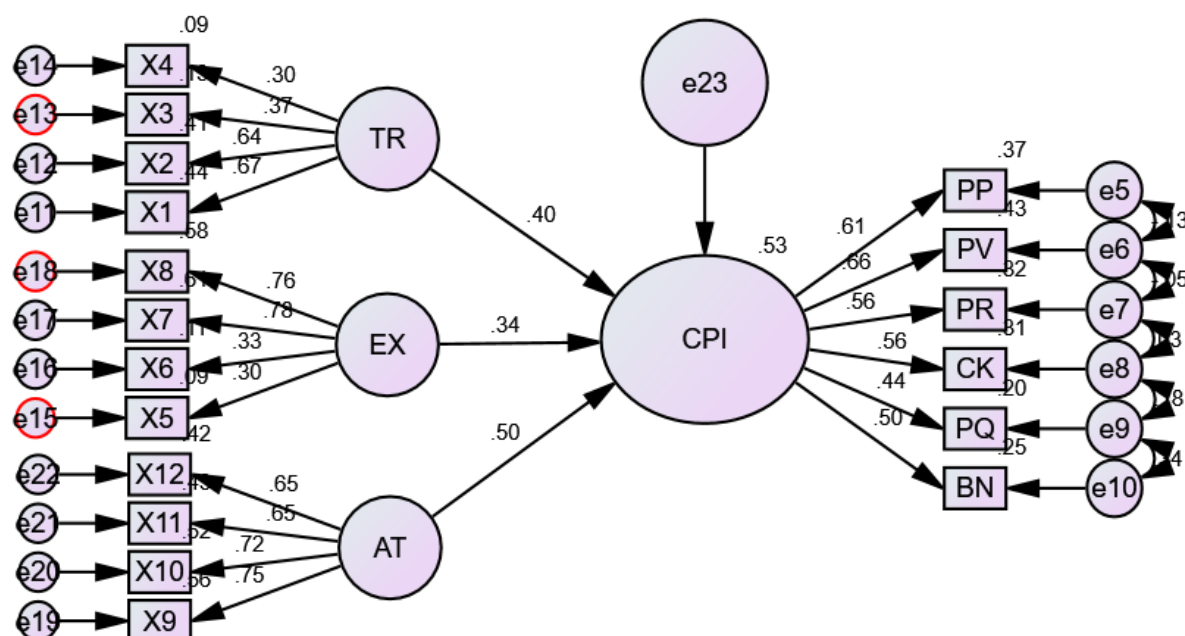
- b- To test H6, H7, and H8 which state:

H6: **Trustworthiness** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.01$).

H7: **Expertise** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.01$).

H8: **Attractiveness** has a statistically significant impact on **customer purchase intention** ($\alpha \leq 0.01$).

The statistical program (AMOS-26) was used, as the researchers implemented structural equation modelling that represents the impact of the dimensions of the independent variable (**brand credibility**) which are (trustworthiness, expertise, attractiveness) and the dependent variable (**customer purchase intention**), and the graphic model is shown in Figure (5).



$\chi^2/d.f = 2.71$, $P = 0.0521$, $RMSEA = 0.0741$, $NFI = 0.909$, $TLI = 0.920$, $CFI = 0.952$, $IFI = 0.954$

FIGURE .5. Regression between dimensions of brand credibility and customer purchase intention

Source: based on the outputs of the (AMOS-26) program.

It seems that the impact of **brand credibility**, trustworthiness, expertise, and attractiveness (customer purchase intention), equals (0.87, 0.40, 0.34, 0.50) respectively, and all statistically significant at **P-Value <0.01**, as it is exhibited in table 9

Table 9. regression weights between the variables and dimensions

| Paths | | | Standardized Regression Weights estimate | Regression Weights estimate | S.E. | C.R. | P | |
|-------|-----|---|--|--------------------------------|-------|-------|-------|-----|
| BC | --> | - | CPI | 0.870 | 1.107 | 0.155 | 7.132 | *** |
| TR. | --> | - | CPI. | 0.400 | 0.290 | 0.049 | 5.894 | *** |
| EX. | --> | - | CPI. | 0.341 | 0.703 | 0.159 | 4.414 | *** |
| AT. | --> | - | CPI. | 0.501 | 0.248 | 0.033 | 7.493 | *** |

Source: prepared by the researchers based on the outputs of the program (AMOS-26).

The results presented in Table 9 indicates that there is a positive and statistically significant of the **brand credibility** as a main independent variable, on **customer purchase intention** as a dependent variable at the significance level of (0.01), as the value of the Standardized Regression Weights estimate between them reached (0.87), which is a strong regression and indicates the strength of the direct impact and means when **brand credibility** increases by 1 standard deviation, **customer purchase intention** increases by 0.870 standard deviations. As far as the p-value of the results are considered, this is also true for the dimensions. As **each of** trustworthiness, expertise, and attractiveness, indicate a positive impact on customer purchase intention with weighted regression estimated by (0.400, 0.341, 0.501) respectively and all the impacts are statistically significant at P-Value <0.01. In other words, when trustworthy goes up by 1 standard deviation, customer purchase intention goes up by 0.4 too. When expertise goes up by 1 standard deviation, customer purchase intention goes up by 0.34. When attractiveness goes up by one standard deviation, customer purchased value goes up by 0.50.

Finally, from the results it can be concluded that attractiveness has the highest impact on customer purchased intention compared to the other two dimensions of brand credibility. Followed by trustworthiness, then expertise. To sum up, the four hypothesis H5, H6, H7, H8, are all accepted.

4.6. DISCUSSION

The purpose of this study was to examine the effect of brand credibility on consumer buying intentions. The study found a substantial correlation between brand credibility and consumer buying intention, supporting the hypothesis. These results are consistent with the reviewed results conducted by [25] in Turkey, [29] in Indonesia. As, they discovered that, brand credibility has a substantial impact on consumers buying intentions.

The outcomes of this study also revealed that all dimensions of brand credibility had a significant impact on consumers purchase intentions. It is also evident that there are some parallels and contrasts between the outcomes of this study and those from previous studies that were used in other contexts. For example, the results of [30] conducted in Indonesia revealed that, the attractiveness influence variable had no significant impact on buying intention. Meanwhile, purchase intention is significantly positively impacted by the influencer expertise variable. When comparing these results with the results of [127] conducted in the same country, it can be seen that purchase intention is positively and significantly impacted by source authenticity and trustworthiness, but not by source expertise, source attractiveness, or message believability. Whereas the results of [27] conducted in Indonesia, showed that all factors had a positive influence on purchasing intention, such as likeability, familiarity, trustworthiness, and expertise.

Ultimately, based on the findings, it can be said that, out of the two aspects of brand credibility, attractiveness has the highest influence on customers' intentions to purchase. Then trustworthiness, and finally expertise. There are several reasons why attractiveness is the most effective factor among the three dimensions of brand credibility, including: consumers tend to trust products that are more attractive; a brand's or product's physical attractiveness positively impacts their credibility; and they usually buy products or brands that have an attractive design and appearance. The attractiveness and beauty of products play a major role in their decision-making process when selecting between different options.

5. CONCLUSION

The main objective of this study was to assess the influence of brand credibility on customer purchasing intentions. To attain this goal, a quantitative approach was taken. In addition, 501 online questionnaires were collected from customers purchasing various brands in the four governorates of KRI. In addition, Pearson Correlation, Simple Linear Regression, and path analysis were used to either approve or reject the study's hypotheses using SPSS and AMOS software. The analysis confirms the first hypothesis and reveals that there is a statistically significant correlation between brand credibility and consumer purchase intention. The results also revealed that, among the three dimensions of brand credibility, attractiveness has received the highest rank, whereas expertise has received the lowest rank, followed by trustworthiness. The results additionally discovered that; brand credibility has a statistically significant impact on customer purchase intention. Organizations have to prioritize their efforts towards increasing brand attractiveness via visually appealing design as well as presentation, fostering trust via transparent and truthful communication, and showcasing knowledge through investments in ongoing professional development and qualifications. Giving priority to these areas will optimize their influence on consumers' intentions to make purchases.

5.1. RECOMMENDATIONS

Businesses may significantly affect client purchase intention and develop a credible brand image by concentrating their branding and marketing tactics on attractiveness, trustworthiness, and expertise. For long-term triumph, it is essential to monitor feedback from consumers and modify strategy in reaction to shifting market trends as well as consumer preferences.

Even though attractiveness could have the most influence, customers still consider trustworthiness when making purchases. Businesses need to do more to improve client loyalty and focus their attention on developing trust through open communication, reliable goods and services, and outstanding customer support. Even though expertise might not have as much of an effect on purchase intention, it is still crucial for building distinctiveness and trust in the market. To demonstrate the knowledge and authority of the company's brand, they have to use feedback from customers, professional qualifications, and innovative thinking that emphasize their expertise and knowledge.

5.2. LIMITATIONS AND FUTURE RESEARCH

While the research's findings are fascinating, the authors note that there are a number of significant limitations. The limitations of this research indicate some directions that should be taken in the future. This study employed a quantitative approach using a questionnaire; further research might adopt a qualitative approach using interviews. This might help to fully explore the consumer's point of view and provide insight into the factors that influence their decision to select and stick with a particular brand. In order to get more accurate findings, it is feasible to emphasize a certain brand in the future. However, in this study, the emphasis was on the overall results rather than a particular brand.

The results indicate that attractiveness, trustworthiness, and expertise have the greatest influence on customers' purchase intentions. Therefore, future studies should focus on identifying the precise components of a brand's attractiveness and how these aspects affect consumer behavior. In order to provide complete methods for boosting total brand appeal, research might also investigate the interactions between these three elements of brand credibility. Research

examining the impact of cultural, demographic, and psychological aspects in affecting perceptions of attractiveness, trustworthiness, and expertise might give more insights for customizing marketing efforts to diverse customer categories.

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APPENDIXES: NORMALITY AND MULTICOLLINEARITY TESTS

Table 2. Measuring reliability of the questionnaire

| Variables and Dimensions | | | Cronbach's Alpha | No. of Items | Cronbach's Alpha of split-halves | | Spearman-Browns correction | | Guttman Split-half Coefficient |
|--|--------------------|-----|------------------|--------------|----------------------------------|-------|----------------------------|------------------|--------------------------------|
| | | | | | Part1 | Part2 | Before Correction | After Correction | |
| Brand Credibility (BC) | Trustworthiness | TR | 0.62 | 4 | 0.714 | 0.748 | 0.757 | 0.862 | 0.861 |
| | Expertise | EX | 0.79 | 4 | | | | | |
| | Attractiveness | AT | 0.64 | 4 | | | | | |
| | OVERALL | BC | 0.76 | 12 | | | | | |
| Consumer Purchase Intention (CPI) | Product Packaging | PP | 0.64 | 4 | 0.637 | 0.699 | 0.711 | 0.832 | 0.831 |
| | Perceived Value | PV | 0.64 | 4 | | | | | |
| | Price | PR | 0.75 | 4 | | | | | |
| | Customer Knowledge | CK | 0.6 | 4 | | | | | |
| | Product Quality | PQ | 0.84 | 4 | | | | | |
| | Brand Name | BN | 0.76 | 4 | | | | | |
| | OVERALL | CPI | 0.85 | 24 | | | | | |
| | Total measure | | 0.88 | 36 | | | | | |

Source: prepared by the researchers based on the outputs of the program (SPSS-26).

Table 3. Normality test of Brand Credibility items

| No.=501 | Skewness | | Kurtosis | |
|--|-----------|------------|-----------|------------|
| | Statistic | Std. Error | Statistic | Std. Error |
| I trust the products that have a reliable name. | -0.906 | 0.109 | 0.908 | 0.218 |
| I trust in those products that provide information objectively, unbiasedly and honestly. | -0.978 | 0.109 | 1.421 | 0.218 |
| I tend to buy those products which have been promoted by a trustworthy Influencer. | -0.748 | 0.109 | 0.158 | 0.218 |
| I tend to consult a trustworthy influencer to help me choose the best | -1.006 | 0.109 | 1.775 | 0.218 |

alternative available from a product class.

| | | | | |
|--|--------|-------|--------|-------|
| Trustworthiness (TR) | -0.643 | 0.109 | 1.097 | 0.218 |
| Having experience and knowledge about a product helps me make informed) savvy) purchasing decisions | -0.954 | 0.109 | 2.065 | 0.218 |
| When I purchase a product, it reminds me of a competent company that knows what it is doing. | -0.577 | 0.109 | 0.505 | 0.218 |
| To ensure in purchasing a product, sometimes I often seek out credible and influencers who have the expertise needed to provide me with valuable knowledge/Information | -0.996 | 0.109 | 1.421 | 0.218 |
| To make sure I buy the right product from the right brand, I often look up an influencer who has the expertise needed to provide me with valuable knowledge/Information. | -0.892 | 0.109 | 1.134 | 0.218 |
| Expertise (EX) | -0.715 | 0.109 | 1.217 | 0.218 |
| I tend to trust products that are more attractive. | -0.337 | 0.109 | -0.642 | 0.218 |
| Brand's/product's physical attractiveness positively affects my credibility. | -0.767 | 0.109 | 0.228 | 0.218 |
| Usually I buy product/brand that has attractive design and appearance. | -0.364 | 0.109 | -0.684 | 0.218 |
| The attractiveness and beauty of products play a significant role in my decision-making process when selecting between different options. | -0.810 | 0.109 | 0.369 | 0.218 |
| Attractiveness (AT) | -0.631 | 0.109 | 0.233 | 0.218 |
| Brand Credibility (BC) | -0.492 | 0.109 | 1.144 | 0.218 |

Source: based on the outputs of the program (SPSS-26).

Table 4. Normality test of Consumer Purchase intention items

| No. of observations = 501 | Skewness | | Kurtosis | |
|--|-----------|------------|-----------|------------|
| | Statistic | Std. Error | Statistic | Std. Error |
| I prefer to buy products having attractive and high-quality packaging material. | -0.869 | 0.109 | 0.778 | 0.218 |
| Usually, I read the printed information on the package of the product. | -0.797 | 0.109 | 0.434 | 0.218 |
| I like the color of packaging of the products / brands. | -0.485 | 0.109 | -0.206 | 0.218 |
| I believe that, design of the product's/brand's wrapper inspires me to purchase. | -0.709 | 0.109 | 0.158 | 0.218 |
| Product Packaging (PP) | -0.637 | 0.109 | 1.108 | 0.218 |
| I believe that I get a good deal when purchasing the product/brand. | -0.590 | 0.109 | 0.303 | 0.218 |
| I believe that, the products/brands meet my expectations. | -0.482 | 0.109 | -0.231 | 0.218 |

| | | | | |
|--|--------|-------|--------|-------|
| Considering the quality involved in purchasing the product/brand, I think that it is a wise purchasing decision. | -0.930 | 0.109 | 1.368 | 0.218 |
| I believe that, customer knowledge increases the perceived value of the product/brand. | -0.724 | 0.109 | 0.966 | 0.218 |
| Perceived Value (PV) | -0.703 | 0.109 | 1.412 | 0.218 |
| Price is my main consideration when deciding whether to buy a product. | -0.721 | 0.109 | -0.332 | 0.218 |
| I am willing to buy my desired product even though the price is higher. | -0.290 | 0.109 | -0.913 | 0.218 |
| I would be interested in discounts while purchasing the products. | -1.427 | 0.109 | 2.942 | 0.218 |
| The cheapness of some products suggests to me that they may have some risks, such as low quality. | -0.466 | 0.109 | -0.384 | 0.218 |
| Price (PR) | -0.385 | 0.109 | 1.033 | 0.218 |
| I think the value of a product can be explained by the knowledge customers have about it. | -0.680 | 0.109 | 1.047 | 0.218 |
| I believe that customer knowledge plays an important role for analyzing the product. | -1.031 | 0.109 | 1.894 | 0.218 |
| I believe that customer knowledge is important in product purchase decision. | -1.203 | 0.109 | 2.657 | 0.218 |
| My level of knowledge about the products is appropriate and helpful before making a purchase process. | -0.813 | 0.109 | 1.336 | 0.218 |
| Customer Knowledge (CK) | -1.007 | 0.109 | 2.795 | 0.218 |
| I give more importance to quality when I buy products. | -1.229 | 0.109 | 2.091 | 0.218 |
| I usually purchase products that have high quality. | -0.831 | 0.109 | 0.491 | 0.218 |
| I am not likely to buy a product promoted by social media influencers when the quality of information is low. | -0.925 | 0.109 | -0.003 | 0.218 |
| I prefer to purchase a product when the social media influencers present it in a high-quality content. | -0.076 | 0.109 | -1.080 | 0.218 |
| Product Quality (PQ) | -0.562 | 0.109 | 1.043 | 0.218 |
| The product's/brand's name is my priority when making a purchase decision. | -0.607 | 0.109 | -0.235 | 0.218 |
| I prefer to buy internationally recognized products/brands. | -0.828 | 0.109 | 0.569 | 0.218 |
| I will consider the reputation of the product/brand before purchasing a product. | -0.645 | 0.109 | -0.111 | 0.218 |
| Reliable and trusted products/brands are important to me when I purchase them. | -0.941 | 0.109 | 0.992 | 0.218 |
| Brand Name (BN) | -0.706 | 0.109 | 0.655 | 0.218 |
| Consumer Purchase intention (CPI) | -0.793 | 0.109 | 3.527 | 0.218 |

Source: based on the outputs of the program (SPSS-26).

Table 5. Multicollinearity test for Brand Credibility items

| Model | Collinearity Statistics | | |
|------------------------|-------------------------|-----------|-------|
| | (Constant) | Tolerance | VIF |
| Brand Credibility (BC) | TR | .800 | 1.249 |

| | | |
|----|------|-------|
| EX | .811 | 1.233 |
| AT | .909 | 1.100 |

Source: based on the outputs of the program (SPSS-26).

Table 6. Multicollinearity test for Consumer Purchase intention items

| Model | | Collinearity Statistics | |
|--------------------------------------|------------|-------------------------|-------|
| | (Constant) | Tolerance | VIF |
| Consumer Purchase Intention (CPI) | PP | 0.750 | 1.334 |
| | PV | 0.719 | 1.390 |
| | PR | 0.742 | 1.348 |
| | CK | 0.692 | 1.444 |
| | PQ | 0.660 | 1.515 |
| | BN | 0.679 | 1.474 |

Source: based on the outputs of the program (SPSS-26).