

BRAND TRUST AND BRAND IMAGE IN SHAPING CONSUMER PURCHASE DECISIONS: A TPB-BASED MEDIATION MODEL OF BRAND LOYALTY

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ABSTRACT

This study investigates the influence of brand trust and brand image on consumer purchase decisions, with brand loyalty serving as a mediating variable, in the context of Fore Coffee, an Indonesian specialty coffee shop brand that offers freshly prepared beverages for immediate consumption (ready-to-drink coffee). Grounded in the Theory of Planned Behavior (TPB), this research explores how attitudinal and control beliefs shape behavioral intentions and actual consumer actions. Using a quantitative approach, data were collected from 193 working consumers across Semarang, Solo, and Yogyakarta, and analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM). The findings reveal that both brand trust and brand image significantly influence purchase decisions, both directly and indirectly through brand loyalty. The mediating analysis confirms that brand loyalty partially mediates these relationships, suggesting that emotional commitment reinforces the conversion of brand perceptions into consumer actions. These insights affirm the TPB framework and underscore the importance of cultivating trust and image to foster loyalty and drive purchasing behavior. The study offers practical implications for brand managers and contributes theoretically to consumer behavior literature in emerging digital markets.

Keywords: Brand trust, brand image, brand loyalty, purchase decision, theory of planned behavior.

ABSTRAK

Penelitian ini mengkaji pengaruh kepercayaan merek (brand trust) dan citra merek (brand image) terhadap keputusan pembelian konsumen, dengan loyalitas merek (brand loyalty) sebagai variabel mediasi, dalam konteks Fore Coffee, sebuah merek kedai kopi spesialti asal Indonesia yang menawarkan minuman segar siap konsumsi (ready-to-drink coffee). Berlandaskan Theory of Planned Behavior (TPB), penelitian ini mengeksplorasi bagaimana keyakinan sikap (attitudinal beliefs) dan keyakinan kontrol (control beliefs) membentuk niat perilaku serta tindakan nyata konsumen. Dengan menggunakan pendekatan kuantitatif, data dikumpulkan dari 193 konsumen pekerja di Semarang, Solo, dan Yogyakarta, kemudian dianalisis menggunakan Partial Least Squares Structural Equation Modeling (PLS-SEM). Hasil penelitian menunjukkan bahwa kepercayaan merek dan citra merek berpengaruh signifikan terhadap keputusan pembelian, baik secara langsung maupun tidak langsung melalui loyalitas merek. Analisis mediasi mengonfirmasi bahwa loyalitas merek memediasi secara parsial hubungan tersebut, yang mengindikasikan bahwa komitmen emosional memperkuat konversi persepsi merek menjadi tindakan konsumen. Temuan ini menegaskan kerangka TPB serta menyoroti pentingnya membangun kepercayaan dan citra merek guna menumbuhkan loyalitas dan mendorong perilaku pembelian. Penelitian ini memberikan implikasi praktis bagi manajer merek serta kontribusi teoretis terhadap literatur perilaku konsumen di pasar digital yang sedang berkembang.

Kata kunci: Kepercayaan merek, citra merek, loyalitas merek, keputusan pembelian, theory of planned behavior.

1. Introduction

In recent years, Indonesia has witnessed a significant boom in the coffee shop industry that serves beverages ready for immediate consumption (“ready-to-drink coffee”), driven by changing lifestyles, urbanization, and a surge in digital consumption (Firmansyah & Rachman, 2025; Mahasin & Hasbullah, 2024). In this study, the term ready-to-drink coffee refers to freshly prepared coffee beverages sold through modern coffee shop outlets (dine-in, takeaway, or app-based delivery) that are consumed shortly after purchase, rather than canned or bottled coffee drinks sold in retail stores (Fauzan et al., 2020; Iisnawati et al., 2024). Brands like Fore Coffee have emerged as key players by leveraging mobile technology and delivery-based models to target tech-savvy urban consumers (Ghassani & Ramli, 2020; Rakhmanita et al., 2022; Suminar & Nurhadi, 2021). These developments mirror global trends where consumer behavior is increasingly influenced not only by product attributes but also by the strength and perception of the brand (Safeer et al., 2022). For businesses operating in highly competitive sectors, understanding the psychological and emotional aspects that guide consumer decision-making is now more critical than ever (Anwer et al., 2020; Bachwani et al., 2025).

In 2023, Indonesia’s coffee exports reached approximately 279.9 thousand tons, with a total value of around US\$ 929 million. These exports spanned five continents (Asia, Africa, Australia, the Americas, and Europe), with Europe serving as the primary destination; the five largest importing countries in 2023 were the United States, Egypt, Malaysia, India, and Italy. Conversely, coffee imports have exhibited an upward trend, increasing from 19 thousand tons (US\$ 31 million) in 2014 to about 41 thousand tons (US\$ 117 million) in 2023, indicating growing domestic demand for specific coffee types or quality segments that are not yet fully supplied by local production (BPS, 2024).

The combination of a substantial economic contribution, extensive cultivated area and production volume, and vibrant international trade demonstrates that Indonesia’s coffee industry has developed into a relatively mature business ecosystem, extending from upstream (coffee plantations and green bean trading) to downstream activities (processing, roasting, and modern coffee shops) (Ashardiono & Trihartono, 2024; Wibowo et al., 2024). Within this context, Fore Coffee operates in the downstream segment, leveraging the availability of domestic coffee supply to offer ready-to-drink coffee products in urban environments where coffee consumption is expanding rapidly (Febrianty et al., 2023; Nesta, 2025). This dynamic context underscores the importance of understanding how brand image, brand trust, and brand loyalty shape consumers’ purchase decisions toward Fore Coffee (Cardoso et al., 2022; Maduretno & Junaedi, 2022).

Despite the increasing number of studies on brand management and consumer behavior, there remains a limited understanding of how trust and image toward a brand culminate into purchase decisions, especially in emerging markets like Indonesia (Bachwani et al., 2025; D'Aniello & Donato, 2025). Existing literature often treats consumer loyalty as a dependent outcome rather than a mediating mechanism that connects brand evaluations with buying behavior (Tahir et al., 2024). More specifically, prior research has seldom explored this dynamic within the context of modern coffee chains that blend technology with local cultural nuances (Alamsyah et al., 2023; Bashiri et al., 2021; Hu & Lee, 2019). This gap leaves unanswered how consumers develop loyalty and how this loyalty ultimately influences their purchasing intentions in such settings.

Studies have long acknowledged that brand trust, the consumer's belief that a brand will fulfill its promises and brand image the set of associations held about a

brand play significant roles in shaping consumer attitudes (Husain et al., 2022; Leung & Seah, 2022). Research by Sohaib and Han (2023) that trusted brands are more likely to secure repeat purchases, while Huang (2022) emphasizes that a positive brand image enhances consumer preference. Furthermore, brand loyalty has been recognized as a strategic asset, contributing not only to market share but also to the cost-efficiency of customer retention (Sun et al., 2024). However, these studies largely originate from Western contexts or product categories such as electronics or fashion, which may not directly translate to the food and beverage sector in Southeast Asia (Xiao et al., 2025).

Although prior studies support the direct influence of brand trust and image on purchase behavior, few have rigorously tested the mediating role of brand loyalty in these relationships (Ngo et al., 2020; Wang et al., 2024). Moreover, studies contextualized in the Indonesian market particularly those examining local coffee chains like Fore Coffee are scarce. There is also a geographic and demographic gap: research often overlooks secondary urban centers such as Semarang, Solo, and Yogyakarta, where digital consumption is growing rapidly among working professionals. These cities represent an underexplored yet commercially vital region whose consumer patterns may differ from those in Jakarta or Surabaya. Thus, this study seeks to bridge these gaps by examining brand-related determinants of purchase decisions within this unique sociocultural and geographic setting (G & Asokan-Ajitha, 2020; Hosain & Mamun, 2023).

This study aims to investigate how brand trust and brand image influence consumers' purchase decisions for Fore Coffee, both directly and indirectly through brand loyalty as a mediating variable. By integrating these constructs into a comprehensive model, this research seeks to contribute both theoretically and practically to the field of consumer behavior

and brand management. The study applies a quantitative approach to working professionals in Semarang, Solo, and Yogyakarta, representing a relevant and growing consumer demographic. The novelty of this research lies in its mediation-centric framework within a localized brand context, offering fresh insights into how emotional and perceptual brand components operate in tandem to influence purchasing outcomes (Discetti et al., 2024). By introducing brand loyalty as a mediating factor, the study challenges traditional linear perspectives and aligns with contemporary theories emphasizing dynamic consumer-brand relationships (Hanaysha, 2022; Hussain et al., 2025). Moreover, the focus on a homegrown brand like Fore Coffee enhances the relevance and applicability of the findings for emerging markets and local entrepreneurs navigating similar consumer landscapes.

This study is geographically confined to three major cities in Central Java and the Special Region of Yogyakarta, with respondents being employed individuals who are both digitally literate and economically active (Dartanto et al., 2023; Nababan, 2024). This targeted demographic provides a focused lens through which brand dynamics can be understood in a real-world context (Monfort et al., 2025). The findings are expected to offer valuable implications for brand managers, marketers, and business strategists, especially those operating in the coffee retail and FMCG sectors across Southeast Asia. Given these considerations, this study seeks to answer the following research question: To what extent do brand trust and brand image influence purchase decisions for Fore Coffee, and does brand loyalty mediate these relationships among working consumers in Semarang, Solo, and Yogyakarta?

2. Literature Review

The Theory of Planned Behavior (TPB), introduced by Ajzen (1991) has become a foundational framework in

understanding and predicting human behavior, particularly in the context of decision-making processes. According to TPB, behavioral intention which precedes actual behavior is influenced by three key determinants: attitudes toward the behavior, subjective norms, and perceived behavioral control. In the context of brand-related consumer decisions, this theory provides a robust structure for analyzing how brand-related beliefs and perceptions influence purchasing behaviors (Agyei et al., 2025; Hu et al., 2025). In particular, brand trust and brand image can be conceptualized as attitudinal beliefs that contribute to favorable behavioral intentions, while brand loyalty acts as a reinforcing psychological state that mediates the translation of these beliefs into purchase decisions (Hung et al., 2021; Karoui et al., 2024). Applying TPB allows for a theoretically grounded exploration of how consumers internalize brand-related stimuli and translate them into actual buying actions (Moeinaddini & Habibian, 2025).

Brand Trust and Brand Loyalty

Brand trust refers to the consumer's confidence in a brand's reliability, honesty, and ability to deliver consistent value over time (Wongsansukcharoen, 2022). Grounded in the Theory of Planned Behavior (TPB), brand trust operates as a cognitive belief that significantly shapes a consumer's attitude toward the brand (Weng et al., 2025). When consumers perceive that a brand consistently meets expectations whether through product quality, service integrity, or transparent communication, they experience reduced uncertainty, which enhances perceived behavioral control. This control translates into a sense of assurance that choosing the brand is a safe and beneficial action, reinforcing the formation of positive behavioral intentions. In the context of Fore Coffee, consumers who trust the brand are likely to view their purchasing behavior as low-risk and high-reward, thereby strengthening their predisposition to engage

repeatedly with the brand (Dai et al., 2025; Rao et al., 2021).

Moreover, trust serves as a foundation for building emotional attachment, which over time evolves into brand loyalty. Loyalty is not formed merely through satisfaction with isolated experiences but through a history of reliable performance that fosters deeper psychological commitment (Lefkeli et al., 2024; Zhao et al., 2024). This transition from trust to loyalty is supported by prior research, such as Juhaidi et al. (2024) which shows that trust leads to affective dedication, making consumers more resistant to competitive alternatives. As trust deepens, consumers are more likely to internalize the brand as part of their identity, leading to habitual purchasing and advocacy behaviors. Hence, the logical progression from trust (a rational evaluative belief) to loyalty (an emotional and behavioral commitment) is well-aligned with TPB's premise that attitudinal beliefs shape consistent behavioral patterns (Kini et al., 2024; J. Li et al., 2025). Thus, we hypothesize:

H1: Brand Trust has a positive effect on Brand Loyalty.

Brand Image and Brand Loyalty

Brand image encompasses the collective perceptions, associations, and symbolic values that consumers attribute to a brand (Alzate et al., 2022). Within the TPB framework, brand image contributes to the formation of favorable attitudes toward behavior (Tanveer et al., 2025). When a brand is perceived as modern, high-quality, or culturally aligned with the consumer's values, it enhances the emotional and social desirability of purchasing from that brand. In lifestyle-oriented markets like coffee, image can convey status, self-expression, and social belonging. These associations shape not only cognitive evaluations but also normative expectations what the consumer believes others will approve of thus reinforcing behavioral intention through both attitudinal and subjective

norm pathways (Kumar et al., 2024; Mansoor et al., 2025).

A strong brand image fosters emotional connection and reinforces consumers' alignment with the brand's identity, which is central to the development of loyalty. When consumers perceive that a brand represents something aspirational or consistent with their self-concept, they are more likely to form lasting commitments. This is particularly evident in Fore Coffee's case, where its sleek branding and digital convenience are appealing to young, urban professionals. Over time, these symbolic and emotional connections transform into brand loyalty, reflected in repeat purchases and advocacy (Gazi et al., 2024). Therefore, brand image acts not just as a surface-level appeal but as a deep driver of enduring brand commitment. Therefore, we propose the following hypothesis:

H2: Brand Image has a positive effect on Brand Loyalty.

Brand Trust and Purchase Decision

Brand trust also plays a direct role in shaping actual purchase decisions, beyond its effect on loyalty (Konuk, 2021). From a TPB perspective, perceived behavioral control refers to the consumer's belief in their ability to perform a behavior under favorable conditions. Trust reduces perceived risk, simplifies decision-making, and increases a consumer's confidence in choosing a brand (Joel-Edgar et al., 2025). When trust is high, the psychological barriers to purchase such as doubt, hesitation, or concern about value are significantly reduced. Consumers feel empowered and in control of the outcome, which TPB identifies as a key precursor to translating intention into action (Yadav et al., 2019).

In the context of Fore Coffee, consumers who trust the brand are more likely to decide quickly and confidently to make a purchase, without requiring extensive deliberation or comparison. The

sense of reliability associated with the brand acts as a decision-making shortcut, especially in habitual or convenience-driven consumption situations (Shikalgar et al., 2024). As trust solidifies, consumers transition from considering a purchase to making it repeatedly and effortlessly. Therefore, brand trust enhances both the intention and the likelihood of executing the behavior. Based on this rationale, the following hypothesis is advanced:

H3: Brand Trust has a positive effect on Purchase Decision.

Brand Image and Purchase Decision

Brand image also exerts a direct influence on purchase decisions by shaping both the affective appeal of the brand and the consumer's alignment with social expectations (Lin et al., 2021). As conceptualized by the Theory of Planned Behavior (TPB), subjective norms are an essential component of behavioral intention, they reflect perceived social pressure to engage or not engage in a behavior (Astrini et al., 2021). A positive and aspirational brand image often aligns with peer group values and societal trends, especially in categories tied to lifestyle, such as coffee consumption. Consumers may choose a brand not just for its functional benefits but because it represents a desired identity or earns social validation (Nguyen-Viet et al., 2024).

Moreover, a compelling brand image simplifies choice by evoking emotional resonance and reinforcing favorable brand attitudes. In the case of Fore Coffee, the modern and tech-enabled image may signal trendiness, quality, and a digitally connected lifestyle. These associations can directly trigger purchase decisions, particularly when consumers are seeking brands that reflect their personal values or public persona (Nilashi et al., 2023). As a result, brand image is not only a precursor to loyalty but also a catalyst for immediate purchasing action. Therefore, a favorable brand image contributes both emotionally

and socially to the decision-making process, supporting the following hypothesis:

H4: Brand Image has a positive effect on Purchase Decision.

Brand Loyalty and Purchase Decision

Brand loyalty represents a deep psychological commitment and habitual behavior pattern toward a brand (Masud et al., 2024). According to TPB, behavioral intention is the most immediate antecedent to behavior. Loyalty, in this case, embodies the intention reinforced by past satisfaction, emotional attachment, and identity alignment. When loyalty is present, consumers are not just willing but motivated to repeat their behavior, often without reconsidering alternatives. Loyalty becomes a powerful behavioral predictor that bridges cognitive evaluation and actual consumer action (Sun et al., 2024; Zhao et al., 2024).

In Fore Coffee's context, loyal consumers are those who repeatedly choose the brand, recommend it to others, and perceive its value as superior to competitors. Loyalty increases the likelihood of purchase even in the presence of convenience barriers, price promotions from competitors, or new market entrants (Lolemo & Pandya, 2025). It also strengthens resistance to persuasion, making loyal consumers more consistent and less price-sensitive. As such, brand loyalty converts intention into action, reinforcing the TPB pathway from belief to behavior. This leads to the following hypothesis:

H5: Brand Loyalty has a positive effect on Purchase Decision.

The Mediating Role of Brand Loyalty in the Relationship Between Brand Trust, Brand Image, and Purchase Decision

Brand trust plays a critical role not only in shaping consumers' immediate confidence but also in fostering a sustained behavioral pattern when mediated by brand

loyalty (Bigné et al., 2023; Li & Zhang, 2023). Under the lens of the Theory of Planned Behavior (TPB), trust contributes to the formation of perceived behavioral control by reducing uncertainty and increasing the consumer's belief in their ability to make sound decisions (Kresnanto et al., 2025). However, TPB also emphasizes that beliefs alone are not always sufficient for behavior to occur, there must be a strong intention, often embodied in loyalty (Malaza et al., 2025). Trust forms the evaluative basis, but loyalty transforms it into emotional and behavioral commitment. In the context of Fore Coffee, when trust leads to loyalty, consumers become not only confident in the brand but also habitual in their choices, forming the bridge between belief and behavior.

Brand loyalty, in this pathway, serves as a psychological mechanism that amplifies the influence of trust on purchase decision-making (Xiao et al., 2025). A consumer who merely trusts a brand might still explore alternatives, but a loyal consumer exhibits resistance to change and a preference for continuity. This loyalty reinforces repeated behavior, enabling the effects of trust to extend beyond singular transactions into consistent, long-term engagement. Consequently, trust influences purchase decisions both directly by increasing decision confidence and indirectly by deepening loyalty, which in turn reinforces the intention to act (Kumar et al., 2021).

Similarly, brand image impacts consumer behavior through a parallel mediating route. Drawing upon the Theory of Planned Behavior, brand image shapes attitudes by providing symbolic value, aspirational appeal, and emotional resonance (Jumani & Sukhabot, 2020; Panjaitan et al., 2025). While a strong brand image can enhance consumers' favorable evaluations, it often requires an additional psychological anchor brand loyalty to ensure consistent purchasing behavior. Brand image may initially draw the consumer in, but without loyalty, its

influence may be fleeting (Hamzah et al., 2023). For example, consumers may find Fore Coffee visually appealing or aligned with their lifestyle, yet without forming a loyal bond, they may still switch to alternatives under promotional pressure or convenience.

Brand loyalty transforms these positive perceptions into habitual behavior. When consumers internalize the symbolic and emotional benefits of a brand through loyalty, they develop enduring behavioral intentions that are more likely to translate into action. In this way, loyalty functions as a stabilizing force that reinforces brand image and anchors the consumer's behavior in consistent repurchase. It is through loyalty that the emotional allure of brand image is preserved, deepened, and enacted (Jiang et al., 2024; Rastogi et al., 2024). Thus, we hypothesize:

H6: Brand Loyalty mediates the relationship between Brand Trust and Purchase Decision.

H7: Brand Loyalty mediates the relationship between Brand Image and Purchase Decision.

3. Research Method

This study adopts a quantitative research approach using a structured survey instrument to examine the causal relationships among brand trust, brand image, brand loyalty, and purchase decision. The research is explanatory in nature, designed to empirically test a theoretical model developed from the Theory of Planned Behavior (TPB). The model hypothesizes both direct and mediating effects among the constructs. Structural Equation Modeling (SEM) using Partial Least Squares (PLS) via SmartPLS 4 was employed to assess the measurement and structural models, which is appropriate for exploratory models and complex path analysis involving latent variables (Hair et al., 2011)

The population of this study consists of working individuals who have made

purchases at Fore Coffee outlets located in Semarang, Solo, and Yogyakarta. These cities were selected to represent Central Java and the Special Region of Yogyakarta, areas experiencing rapid urbanization and digital consumer behavior adoption. This study focuses on consumers in Semarang, Solo, and Yogyakarta, which were selected as research sites because they are medium-sized urban centers with a rapidly expanding coffee shop industry, a high concentration of Millennial and Generation Z residents, and strong adoption of digital platforms for food and beverage purchases (Afendi & Indriani, 2022; Lim & Keni, 2025). These characteristics make them suitable contexts for examining how brand image, brand trust, and brand loyalty shape purchase decisions toward tech-enabled coffee shop brands such as Fore Coffee (Iisnawati et al., 2024). Respondents were selected using purposive sampling, focusing specifically on individuals who (1) are employed either formally or informally, (2) have purchased Fore Coffee at least once in the past three months, and (3) are aware of the brand's digital service model. This sampling strategy ensured the selection of participants who have relevant experience and exposure to the brand, aligning with the study's behavioral focus (Sekaran & Bougie, 2016).

A total of 214 questionnaires were distributed both online and offline. After data screening for completeness and consistency, 193 valid responses were retained for analysis, representing a usable response rate of approximately 90.2%. This sample size meets the minimum requirement for PLS-SEM analysis based on the rule of ten times the maximum number of structural paths pointing at a particular construct, and is considered robust for the proposed model complexity (Becker et al., 2022). All constructs in the questionnaire were measured using reflective indicators adapted from established scales in prior studies. Each item was rated using a 10-point bipolar scale, ranging from 1 ("Strongly Disagree")

to 10 (“Strongly Agree”), to capture subtle variations in respondent attitudes and perceptions. The scale was designed to provide high sensitivity and improve the reliability of the responses (Malhotra et al., 2017).

The data were collected over a four-week period between January and March 2025 using both digital survey distribution and on-site approaches in selected coffee outlets. Participants were briefed on the purpose of the study and assured of the confidentiality and anonymity of their responses. Ethical guidelines were followed by obtaining informed consent prior to participation. The data collection tool was pre-tested with 15 respondents for clarity and relevance, and necessary adjustments were made to ensure validity and comprehension. The collected data were analyzed using SmartPLS 4, a variance-based SEM software suitable for complex predictive models and small to medium-sized samples. The analysis was conducted in two stages. First, a measurement model evaluation was performed to test construct reliability, indicator loadings, convergent validity (via Average Variance Extracted or AVE), and discriminant validity (via Fornell-Larcker criterion and HTMT ratio). Second, a structural model analysis was carried out to assess the significance of path coefficients, the strength of mediation effects, and the explanatory power of the

model using R^2 and Q^2 values. Bootstrapping with 5,000 resamples was used to determine the statistical significance of the hypotheses (Becker et al., 2022; Hair et al., 2011).

To ensure the integrity of the analysis, multicollinearity was examined using Variance Inflation Factor (VIF) scores, and all indicators met acceptable thresholds ($VIF < 5$). Common method bias was minimized by separating independent and dependent variables within the questionnaire and using different wording structures. Additionally, the normality assumption was checked through skewness and kurtosis values, although PLS-SEM does not require strict normal distribution due to its non-parametric nature (Shamhuyenhazva & Masitenyane, 2025). The methodology employed in this study reflects a careful balance between theoretical grounding and empirical robustness (Becker et al., 2022). The integration of TPB constructs, mediated path design, and reflective indicators allows for a nuanced exploration of consumer brand behavior. The use of SmartPLS 4 facilitates detailed examination of the model’s predictive capabilities, while purposive sampling ensures relevance and contextual validity among working consumers of Fore Coffee in Java’s growing urban centers.

Table 1. Operationalization of Variables

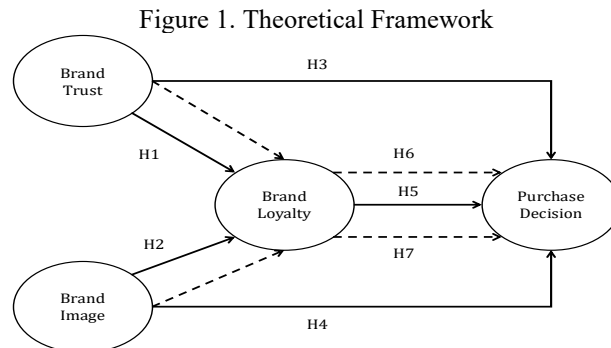
Variable	Operational Definition	Indicators	Source
Brand Image	The set of perceptions, associations, and emotional responses consumers hold toward Fore Coffee.	<ul style="list-style-type: none"> ▪ BI1: Fore Coffee has a modern and attractive brand appearance. ▪ BI2: Fore Coffee makes me feel confident when consuming it in public. ▪ BI3: I perceive Fore Coffee as high-quality and innovative. 	Alzate et al. (2022);Huang (2022); Kumar et al. (2024)
Brand Trust	The consumer’s belief that Fore Coffee is reliable, honest, and consistently delivers quality.	<ul style="list-style-type: none"> ▪ BT1: Fore Coffee consistently delivers on its promises. ▪ BT2: I feel confident about the quality when buying Fore Coffee. ▪ BT3: I trust Fore Coffee to prioritize customer interest. 	Leung and Seah (2022);Sohaib and Han (2023);Bigné et al. (2023)
Brand Loyalty	A consumer’s deep commitment to repeatedly choose Fore Coffee despite alternatives.	<ul style="list-style-type: none"> ▪ BL1: I prefer Fore Coffee even when other brands are available. ▪ BL2: I often recommend Fore Coffee to others. ▪ BL3: I am committed to staying loyal to Fore Coffee. 	Zhang et al. (2023);Xu et al. (2022);Zhao et al. (2024)
Purchase	The outcome of a	<ul style="list-style-type: none"> ▪ PD1: I usually choose Fore Coffee when I want coffee. 	Gupta et al.

Decision consumer's choice to buy Fore Coffee based on prior beliefs and loyalty.

- PD2: My past experience with Fore Coffee influences my purchase.
- PD3: I prefer Fore Coffee because it offers better overall value.
- PD4: Fore Coffee is among my top coffee choices.

(2021);Muslich ah M et al. (2019); Qu et al. (2023);Yu et al. (2022)

Source: Researcher (2025)



4. Results and Discussion

This study involved a total of 193 respondents drawn from three major urban centers in Indonesia: Semarang, Solo, and Yogyakarta. The distribution of participants was relatively balanced across these locations, with 33.7% from Semarang, 33.2% from Solo, and 33.2% from Yogyakarta. In terms of gender, female respondents represented a slight majority at 54.9%, while males constituted 45.1% of the total. This gender distribution may reflect the active engagement of female consumers in café-related lifestyle activities, a factor that is particularly relevant to the market positioning of Cafe Fore.

With regard to age, the majority of respondents were young adults, with 36.8% aged between 20 and 24 years, followed by 27.5% in the 25–29 age group. Respondents aged under 20 years accounted for 11.4%, while those between 30–34 years and 35 years or older represented 14.5% and 9.8% of the sample, respectively. This age profile aligns with the target demographic of lifestyle cafés, which typically appeal to younger, urban populations. Educationally, most respondents held an undergraduate degree (49.7%), with additional groups having completed senior high school (19.7%), diploma programs (15.0%), and postgraduate education (15.5%). These figures suggest that the sample is generally

well-educated, a factor that may influence consumer behavior, preferences, and the interpretation of brand-related experiences.

Table 2. Respondent Profile

Characteristics	Frequency	Percentage (%)
Gender		
Male	87	45,1
Female	106	54,9
Age		
<20	22	11,4
20-24	71	36,8
25-29	53	27,5
30-34	28	14,5
≥35	19	9,8
Educational Background		
Senior High School	38	19,7
Diploma	29	15,0
Undergraduate	96	49,7
Postgraduate	30	15,5
Income Range(IDR)		
<2 million	41	21,2
2-4 million	67	34,7
4-6 million	50	25,9
>6 million	35	18,1
Occupation		
Student	72	37,3
Private Sector Employee	58	30,1
Government Employee	28	14,5
Entrepreneur	22	11,4
Others(freelancer, homemaker)	13	6,7
Location Distribution		
Semarang	65	33,7
Solo	64	33,2
Yogyakarta	64	33,2

Source: Questionnaire data processing (2025)

Monthly income levels among respondents were diverse: 34.7% reported earnings between IDR 2 million and 4 million, 25.9% between IDR 4 million and 6 million, 21.2% earned less than IDR 2 million, and 18.1% earned above IDR 6

million. This distribution reflects the socioeconomic heterogeneity of the consumer base. Professionally, students made up the largest segment (37.3%), followed by private sector employees (30.1%), government employees (14.5%), entrepreneurs (11.4%), and others such as freelancers and homemakers (6.7%). The predominance of students and early-career professionals is consistent with the café's strategic orientation toward younger, aspirational consumers. Overall, the demographic profile provides a robust foundation for exploring consumer behavior within the context of emerging urban café culture in Indonesia.

Table 3 presents the factor loadings, composite reliability (CR), average variance extracted (AVE), and Cronbach's alpha for each construct, providing empirical support for the reliability and validity of the measurement model. All loading values exceed the commonly accepted threshold of 0.70, indicating strong indicator reliability (J. F Hair et al., 2019). Specifically, the indicators for Brand Image (BI.1 = 0.83; BI.2 = 0.80; BI.3 = 0.73), Brand Trust (BT.1 = 0.81; BT.2 = 0.88; BT.3 = 0.80), Brand Loyalty (BL.1 = 0.85; BL.2 = 0.94; BL.3 = 0.90), and Purchase Decision (PD.1 = 0.81; PD.2 = 0.86; PD.3 = 0.82; PD.4 = 0.78) all demonstrate sufficient convergent loading, reinforcing the appropriateness of their reflective measurement.

Table 3. Factor Loading of Items

Variables	Construct	Indicator Loading	CR	AVE	Cronbach's Alpha
Brand Image	BI.1	0.83	0.71	0.62	0.70
	BI.2	0.80			
	BI.3	0.73			
Brand Trust	BT.1	0.81	0.79	0.69	0.78
	BT.2	0.88			
	BT.3	0.80			
Brand Loyalty	BL.1	0.85	0.88	0.81	0.88
	BL.2	0.94			
	BL.3	0.90			
Purchase Decision	PD.1	0.81	0.84	0.67	0.83
	PD.2	0.86			
	PD.3	0.82			
	PD.4	0.78			

Source: PLS output (2025)

The composite reliability (CR) values range from 0.71 to 0.88, all exceeding the 0.70 minimum threshold, confirming

internal consistency among indicators within each construct. Similarly, AVE values span from 0.62 to 0.81, which are above the 0.50 standard, confirming convergent validity (Becker et al., 2022). These findings affirm that the constructs adequately capture the underlying latent variables they are intended to measure. From the lens of the Theory of Planned Behavior (TPB), the constructs and their associated indicators map directly onto the model's three determinants of behavioral intention: attitude, subjective norm, and perceived behavioral control. Brand Image and Brand Trust serve as proxies for attitudinal beliefs, shaping consumers' evaluations and confidence in the brand (Hu et al., 2025; Novendah et al., 2024). Their high factor loadings demonstrate that consumers associate Fore Coffee with positive brand attributes (e.g., modernity, reliability, trustworthiness), which are foundational for forming favorable intentions.

Brand Loyalty, as a psychological and behavioral construct, represents a bridging variable between beliefs and action a central mechanism within TPB that reinforces intention and commitment over time (Hussain et al., 2025; H. Li et al., 2025). Its consistently high loadings (BL.1–BL.3 ranging from 0.85 to 0.94) suggest that respondents not only prefer Fore Coffee but also exhibit recommendation and repurchase behaviors. This aligns with TPB's concept of behavioral intention solidified by attitudinal commitment, and further supports the role of loyalty as a mediator that transforms favorable brand evaluations into actual purchase decisions.

Finally, Purchase Decision indicators also show robust loadings (PD.1–PD.4 between 0.78 and 0.86), validating the construct's ability to capture the ultimate behavioral outcome in the TPB chain. Each item reflects varying aspects of consumer decision-making habitual choice, past experience, value perception, and brand ranking collectively forming a comprehensive measure of consumer action

influenced by brand-related cognition and loyalty.

Discriminant validity is essential in structural equation modeling to confirm that each latent construct reflects a distinct conceptual domain. Using the Heterotrait-Monotrait Ratio (HTMT), this study confirmed that Brand Image, Brand Trust, Brand Loyalty, and Purchase Decision are empirically distinct. All HTMT values were below the recommended threshold of 0.85 (Becker et al., 2022), ensuring no multicollinearity. This indicates that while interrelationships exist, each construct maintains a unique contribution to the model.

Table 4. Discriminant Validity- Heterotrait-monotrait ratio (HTMT)

Variable	Heterotrait-monotrait ratio (HTMT)
Brand Loyalty ↔ Brand Image	0.436
Brand Trust ↔ Brand Image	0.197
Brand Trust ↔ Brand Loyalty	0.579
Purchase Decision ↔ Brand Image	0.466
Purchase Decision ↔ Brand Loyalty	0.583
Purchase Decision ↔ Brand Trust	0.541

Source: PLS output (2025)

Discriminant validity was further assessed using the Heterotrait–Monotrait ratio of correlations (HTMT), which has been recommended as a more sensitive criterion than the traditional Fornell–Larcker criterion and cross-loadings for detecting discriminant validity problems in PLS-SEM models (Becker et al., 2022). Table 4 reports the HTMT values for all pairs of latent constructs. All HTMT values are below the recommended thresholds of 0.85–0.90, indicating that the constructs are empirically distinct and that discriminant validity is adequately established (Henseler et al., 2016).

In other words, the relatively low HTMT ratios suggest that the correlations between different constructs are not excessively high compared to the correlations among indicators within the

same construct, which supports the distinction among brand trust, brand image, brand loyalty, and purchase decision.

From the perspective of the Theory of Planned Behavior (TPB), these constructs represent different psychological drivers: Brand Image aligns with attitudinal beliefs, Brand Trust reflects perceived behavioral control, Brand Loyalty functions as the mediator translating beliefs into commitment, and Purchase Decision captures actual behavior (Crisafulli et al., 2022; Li et al., 2020). The HTMT values support the theoretical structure by demonstrating that constructs such as trust and image are conceptually separate, even as they interact to influence loyalty and decision-making. These results reinforce the integrity of the model and provide strong empirical support for the TPB-based framework used in this study. The distinctiveness of each construct ensures meaningful path analysis, confirming that brand-related beliefs, emotional attachment, and behavioral outcomes are systematically connected yet independently measured. This adds theoretical and practical value to the understanding of consumer decision-making in the digital coffee retail context, exemplified by Fore Coffee.

Table 5. Fornell-Larcker criterion

Variable	Brand Image	Brand Loyalty	Brand Trust	Purchase Decision
Brand Image	0.787			
Brand Loyalty	0.348	0.898		
Brand Trust	0.134	0.485	0.830	
Purchase Decision	0.366	0.508	0.434	0.816

Source: PLS output (2025)

Table 5 presents the Fornell-Larcker Criterion values used to assess discriminant validity by comparing the square root of the Average Variance Extracted (AVE) of each construct to its correlations with other constructs. According to Hair et al. (2011) a construct is considered to have adequate discriminant validity if its AVE square root exceeds the correlations it has with other

latent variables. In this study, the diagonal elements Brand Image (0.787), Brand Loyalty (0.898), Brand Trust (0.830), and Purchase Decision (0.816) are all greater than the off-diagonal values in their respective rows and columns. These results provide further evidence that each construct measures a unique dimension of the conceptual model and supports the integrity of the reflective measurement structure adopted in this research.

Within the framework of the Theory of Planned Behavior, these findings underscore the distinct yet interconnected psychological constructs that underlie consumer decision-making. Brand Image and Brand Trust, as attitudinal beliefs and perceived behavioral control respectively, exhibit moderate correlations with Brand Loyalty and Purchase Decision, without indicating multicollinearity (Discetti et al., 2024; Yeh et al., 2025). This balance is important, as TPB posits that intention and behavior arise from separate but complementary cognitive evaluations. The relatively high AVE square root for Brand Loyalty (0.898) affirms that this construct is particularly well-differentiated, consistent with its role as a mediating variable that synthesizes prior evaluations into consistent behavioral tendencies.

Furthermore, the correlation between Brand Loyalty and Purchase Decision (0.508), though moderate, remains lower than the square roots of their respective AVEs, validating their empirical distinction. This pattern aligns with the TPB-based interpretation that while loyalty significantly influences purchasing behavior, it does so as an independent mediator rather than an indistinct extension of the outcome variable. Similarly, the lower correlation between Brand Trust and Brand Image (0.134) reinforces the conceptual separation between functional confidence and symbolic appeal. These distinctions are crucial for understanding the layered nature of consumer behavior in lifestyle-oriented, digitally mediated consumption environments like Fore

Coffee. In sum, the Fornell-Larcker results complement the HTMT analysis, further validating the structural model and supporting the theoretical delineation of constructs embedded in TPB

Table 6 reports the predictive relevance (Q^2 Predict) and explanatory power (R^2 and adjusted R^2) of the structural model for the two endogenous constructs: Brand Loyalty and Purchase Decision. The Q^2 values for both constructs are above the recommended threshold of 0.00 specifically, 0.298 for Brand Loyalty and 0.264 for Purchase Decision indicating that the model has satisfactory predictive relevance (J. F Hair et al., 2019). These positive Q^2 values were obtained through the blindfolding procedure in SmartPLS and confirm that the exogenous variables (Brand Image and Brand Trust) contribute meaningfully to explaining the variability of the endogenous constructs beyond mere statistical fitting. This is particularly significant in the context of behavioral studies, where prediction is often more important than model perfection.

Table 6. Q^2 Predict and R-Square

Variable	Q^2 predict	R^2	R^2 -adjusted
Brand Loyalty	0.298	0.317	0.309
Purchase Decision	0.264	0.349	0.338

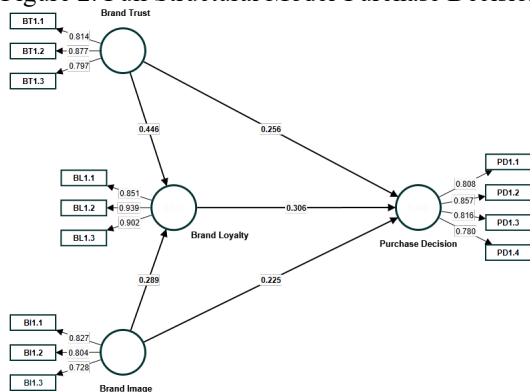
Source: PLS output (2025)

The R^2 value for Brand Loyalty is 0.317, suggesting that approximately 31.7% of the variance in Brand Loyalty can be explained by Brand Image and Brand Trust. Likewise, the R^2 value for Purchase Decision is 0.349, indicating that 34.9% of the variation in consumer purchase decisions is accounted for by the combined influence of Brand Loyalty, Brand Trust, and Brand Image. These levels of explained variance are considered moderate, and they reflect the practical complexity of consumer behavior in real-world consumption contexts. Within the framework of the Theory of Planned Behavior, these findings validate the model's structure, where attitudinal beliefs (e.g., image), perceived control (e.g., trust), and internalized

intentions (e.g., loyalty) coalesce to produce actual behavioral outcomes.

These predictive indicators underscore the importance of considering both direct and mediated pathways in modeling consumer behavior. The predictive strength of Brand Loyalty as both an endogenous and a mediating variable illustrates its pivotal role in converting brand evaluations into actions. This resonates with TPB's proposition that behavioral intention, shaped by attitude and perceived control, serves as a strong predictor of behavior especially when reinforced by loyalty as a habitual and affective commitment (Agyei et al., 2025). In the context of Fore Coffee, where branding strategies target digitally savvy, emotionally engaged consumers, the Q² and R² results affirm the robustness of a model that integrates psychological predictors with brand loyalty as a bridge to real-world purchasing decisions.

Figure 2. Full Structural Model-Purchase Decision



The path coefficient analysis reveals the relative strengths of causal relationships among the key constructs: Brand Image, Brand Trust, Brand Loyalty, and Purchase Decision. The strongest path observed is from Brand Trust to Brand Loyalty ($\beta = 0.446$), followed by Brand Loyalty to Purchase Decision ($\beta = 0.306$), indicating that consumer trust serves as a foundational antecedent for long-term attitudinal commitment, which in turn drives behavioral outcomes. Additionally, Brand Image significantly affects Brand Loyalty ($\beta = 0.289$) and has a direct influence on Purchase Decision ($\beta = 0.225$), suggesting

that the emotional and symbolic attributes of a brand shape consumer preferences not only through loyalty development but also through direct persuasive appeal. These values collectively underscore the theoretical premise of TPB, where attitudinal beliefs (trust and image) and intention (loyalty) sequentially and simultaneously shape actual behavior (purchase decision).

Table 7. Path Coefficients

Variable	Brand Image	Brand Loyalty	Brand Trust	Purchase Decision
Brand Image		0.289		0.225
Brand Loyalty				0.306
Brand Trust		0.446		0.256
Purchase Decision				

Source: PLS output (2025)

Table 7 reports the path coefficients of the structural model estimated using PLS-SEM. The table presents the standardized regression weights between the latent constructs, together with their associated t-values and p-values, which are used to test the hypothesized direct and mediating effects (Joseph F. Hair et al., 2019; Henseler et al., 2016). These coefficients indicate both the direction and the strength of the relationships among brand trust, brand image, brand loyalty, and purchase decision, and allow the comparison of the relative importance of each predictor in explaining brand loyalty and purchase decision in the context of Fore Coffee (Cardoso et al., 2022; Maduretno & Junaedi, 2022).

This model structure validates TPB's multidimensional explanation of behavior, where attitude toward the behavior (Brand Image) and perceived behavioral control (Brand Trust) independently contribute to the formation of behavioral intention (Brand Loyalty). The subsequent translation of this intention into action is captured by the Brand Loyalty–Purchase Decision path (Husain et al., 2022; Monfort et al., 2025). Importantly, the magnitude of the trust-loyalty relationship surpasses that

of image-loyalty, suggesting that in the Fore Coffee context, credibility and consistency are even more critical than aesthetics or perception in building consumer loyalty. Meanwhile, both Brand Trust and Brand Image also maintain direct, though comparatively weaker, effects on Purchase Decision, which reinforces the interpretation of partial mediation. Overall, the pattern of coefficients reflects a structurally sound and theoretically coherent model, where belief, intention, and behavior interact in ways that mirror the complexities of real-world consumer decision-making.

An examination of multicollinearity within the structural model reveals that all predictor constructs exhibit acceptable Variance Inflation Factor (VIF) values, comfortably below the conservative threshold of 5.0 (Becker et al., 2022). The highest observed VIF is 1.463, corresponding to the influence of Brand Loyalty on Purchase Decision a value well within the acceptable range. Similarly, the paths from Brand Image to Brand Loyalty (1.018), Brand Image to Purchase Decision (1.140), Brand Trust to Brand Loyalty (1.018), and Brand Trust to Purchase Decision (1.309) also demonstrate low multicollinearity. These findings indicate that the predictors do not share excessive variance, allowing each construct to exert a distinct and non-redundant influence on the model's endogenous variables. As a result, the stability and interpretive clarity of the path coefficients are preserved, reinforcing the model's structural robustness.

Table 8. Collinearity statistics (VIF)-Inner Model

Variable	VIF
Brand Image→Brand Loyalty	1.018
Brand Image →Purchase Decision	1.140
Brand Loyalty→ Purchase Decision	1.463
Brand Trust→ Brand Loyalty	1.018
Brand Trust→Purchase Decision	1.309

Source: PLS output (2025)

The absence of multicollinearity affirms the theoretical premise that each component attitudinal beliefs, perceived behavioral control, and mediating intentions, operates as a distinct predictor within the behavioral decision-making

process (Phan et al., 2023). Brand Image and Brand Trust, representing attitudinal and control beliefs respectively, do not interfere statistically with each other's influence on Brand Loyalty or Purchase Decision. This statistical independence is theoretically important, as TPB maintains that the motivation to perform a behavior arises from the additive and differentiated effects of these beliefs. The low VIF values provide empirical support for this structure, ensuring that the interaction among predictors reflects genuine psychological dynamics rather than statistical artifact.

Furthermore, the moderate VIF value for the path from Brand Loyalty to Purchase Decision (1.463) supports the mediating role of loyalty as proposed in the TPB-based model. This suggests that loyalty exerts a unique and non-overlapping influence on the decision to purchase, independent from the direct effects of Brand Image and Brand Trust. In a high-involvement consumer context such as Fore Coffee where brand attachment, habitual preference, and digital convenience play central roles ensuring non-redundant predictor influence is crucial. The absence of problematic collinearity among the constructs not only strengthens the reliability of the structural model but also enhances confidence in the conclusions drawn about consumer behavior in dynamic, brand-driven market environments.

The hypothesis testing results presented in Table 9 demonstrate strong empirical support for all proposed relationships in the structural model, reinforcing the theoretical assumptions derived from the Theory of Planned Behavior (TPB). All p-values fall below the 0.05 significance threshold, and corresponding t-values exceed the critical value of 1.96, indicating statistically significant and positive relationships among the constructs (Hair et al., 2019). These findings validate the model's underlying logic: brand-related cognitive and emotional antecedents (Brand Trust and

Brand Image) influence behavioral outcomes (Purchase Decision), both directly and indirectly through an attitudinal commitment (Brand Loyalty). The empirical strength of these associations confirms the relevance of TPB in explaining consumer decisions in lifestyle-driven, brand-mediated contexts such as Fore Coffee.

Table 9. Hypotheses Testing

Hypotheses	p-values	t-values	Type of Relationship	Sig. <0.05
H1: BT→BL	0.000	7.885	+	Supported
H2: BI→BL	0.000	4.891	+	Supported
H3: BT→PD	0.000	3.719	+	Supported
H4: BI→PD	0.001	3.279	+	Supported
H5: BL→PD	0.000	4.403	+	Supported
H6: BT→BL→PD	0.000	3.847	+	Supported
H7: BI→BL→PD	0.001	3.291	+	Supported

Source: PLS output (2025)

Direct path analyses reveal that Brand Trust positively influences Brand Loyalty (H1: $p < 0.001$, $t = 7.885$) and Purchase Decision (H3: $p < 0.001$, $t = 3.719$), aligning with TPB's conceptualization of perceived behavioral control. Consumers who believe in the reliability and ethical standards of a brand experience a higher sense of confidence in their purchasing ability, thus reinforcing both commitment and action. Similarly, Brand Image shows a significant positive effect on both Brand Loyalty (H2: $p < 0.001$, $t = 4.891$) and Purchase Decision (H4: $p = 0.001$, $t = 3.279$). This suggests that favorable brand perceptions such as quality, modernity, and social appeal enhance consumer attitudes, thereby elevating loyalty and increasing the likelihood of a purchase. These results confirm that both dimensions of belief formation in TPB attitude and perceived control are independently impactful. Furthermore, the results confirm that Brand Loyalty significantly predicts Purchase Decision (H5: $p < 0.001$, $t = 4.403$). This supports TPB's assertion that behavioral intention, especially when reinforced through psychological attachment, leads to consistent and deliberate action. In the context of Fore Coffee, consumers who

have developed a strong emotional commitment to the brand are more likely to actualize their preferences through repeat purchases. Loyalty thus emerges as a crucial intermediary that binds evaluative beliefs to consistent consumption, particularly in coffee shop settings where ready-to-drink beverages are purchased for immediate consumption and where habit, identity, and convenience converge (Sun et al., 2024).

The mediation hypotheses (H6 and H7) offer deeper insight into the mechanism through which brand evaluations influence purchasing behavior. H6 examines the mediating role of Brand Loyalty between Brand Trust and Purchase Decision. The significant indirect effect ($p < 0.001$, $t = 3.847$) alongside a still-significant direct effect from Brand Trust to Purchase Decision indicates a case of partial mediation. This suggests that trust affects consumer behavior both directly by reducing uncertainty and indirectly by fostering loyalty over time. Similarly, H7 assesses the mediating role of Brand Loyalty between Brand Image and Purchase Decision, which is also supported ($p = 0.001$, $t = 3.291$), while the direct effect of Brand Image on Purchase Decision remains significant. This also reflects partial mediation, indicating that Brand Image contributes to purchase intentions by shaping attitudes and reinforcing loyalty, yet retains a direct influence through its symbolic and emotional appeal.

These findings underscore the multidimensional nature of consumer decision-making as conceptualized by TPB. Rather than a simple linear process, brand evaluations operate through intertwined cognitive, affective, and behavioral pathways (Discetti et al., 2024). Partial mediation in both H6 and H7 reflects the real-world complexity of consumer behavior, where trust and image simultaneously evoke immediate purchase decisions and cultivate longer-term loyalty. In the case of Fore Coffee, these dynamics are particularly salient among urban, tech-

savvy consumers who value both brand performance and emotional resonance. The empirical support for both direct and mediated relationships affirms the robustness of the proposed model and contributes to a more nuanced understanding of brand-driven behavior in emerging digital marketplaces.

5. Conclusion

This study affirms that both brand trust and brand image exert a significant influence on consumer purchase decisions related to Fore Coffee, operating through both direct and indirect pathways. Specifically, brand loyalty serves as a key mediating variable that channels these brand perceptions into behavioral outcomes. These findings align with the stated research objectives, offering empirical support for how attitudinal beliefs and emotional commitment shape consumer actions. Among the antecedents, brand trust exhibited the most substantial effect on brand loyalty, followed by brand image indicating that perceptions of reliability and ethical consistency provide a more enduring basis for emotional attachment than symbolic or aesthetic associations alone. Brand loyalty, in turn, emerged as a pivotal construct, translating cognitive evaluations into consistent purchasing behavior, thereby enhancing the explanatory robustness of the Theory of Planned Behavior (TPB) in lifestyle-oriented consumption settings (Hu et al., 2025; Jampala & Shivnani, 2024).

Nonetheless, the study is subject to certain limitations. The research was geographically confined to three urban areas Semarang, Solo, and Yogyakarta and focused exclusively on employed consumers with prior purchasing experience of Fore Coffee. While this provides targeted insights into a rapidly evolving consumer segment, it restricts the generalizability of the findings to other groups, such as students, rural consumers, or populations in different urban regions. Furthermore, the study employed a cross-

sectional design, limiting its capacity to establish causal relationships over time. Future research should consider longitudinal or experimental approaches and broaden the demographic and geographical scope to enhance external validity. Including additional constructs from the TPB such as subjective norms or integrating complementary psychological factors like perceived value could further enrich the model and offer a more holistic understanding of consumer behavior.

The practical implications of this research are particularly salient for practitioners in the competitive food and beverage industry. For brands like Fore Coffee, cultivating and sustaining brand trust through consistent quality, transparent communication, and dependable service should be prioritized. Simultaneously, developing a strong and emotionally resonant brand image can deepen consumer identification with the brand. To reinforce retention and repeat behavior, brand managers should implement loyalty-driven initiatives such as personalized marketing, interactive digital engagement, and community-centric branding strategies especially in markets increasingly shaped by digital consumption and lifestyle trends. Enhancing brand loyalty not only drives repeated purchases but also fosters brand advocacy and consumer resistance to competitor offerings (Malaza et al., 2025; Masud et al., 2024).

From a theoretical standpoint, this study contributes to the evolving application of TPB by illustrating the dynamic interplay between belief, intention, and behavior within a brand-mediated consumer environment (Samoggia et al., 2025). By establishing brand loyalty as a central mediating mechanism, the research challenges linear behavioral assumptions and offers a more layered understanding of the psychological drivers of purchasing behavior. These contributions extend the theoretical discourse in consumer behavior and brand management, particularly within the

context of emerging digital-native brands in transitional markets, and provide a

foundation for future inquiry into mediated behavioral frameworks.

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