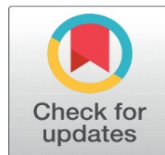
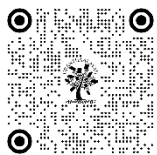


BRIDGING INTENTIONS AND ACTIONS: THE ROLE OF BRAND IMAGE AND LOYALTY IN BRANDED AYURVEDIC SKINCARE PRODUCTS

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ABSTRACT

Ayurvedic products deeply rooted in the ancient health system of ayurveda, emphasize achieving harmony between the body, mind, and spirit. With over 5,000 years of history, ayurveda offers a personalized approach to wellness, focusing on an individual's unique constitution, or Prakriti, based on the balance of three doshas: Vata, Pitta, and Kapha. In today's competitive landscape, branding is vital for Ayurvedic products, helping to build trust and mitigate consumer anxiety when preferred brands are unavailable. This study explores consumer behaviour towards branded ayurvedic skincare products using the Theory of Planned Behaviour framework. It examines how key TPB variables ATT, SN and PBC influence Purchase Intention, which acts as a bridge between these variables and Consumer Behaviour. Additionally, the study investigates the moderating effects of Brand Image and Brand Loyalty on the relationship between PI and CB. Data were gathered from 400 respondents and analyzed using Structural Equation Modelling in AMOS 24. The results indicate that ATT significantly impacts PI, while SN and PBC do not show a direct influence. However, PI strongly mediates the connection between TPB variables and CB. Whereas, BI and BL play significant moderating roles in strengthening the impact of PI on CB.

Keywords: Theory of Planned Behaviour, Intention, Behaviour, Structural Equation Modeling, Brand Image and Brand Loyalty

1. INTRODUCTION

Ayurvedic products have their roots in ayurveda an ancient holistic health system that dates back over 5,000 years Known as the "science of life". Ayurveda focuses on achieving harmony between the body, mind, and spirit for overall well-being. It recognizes individuals' unique constitutions or "Prakriti," which are based on the balance of three doshas namely Vata, Pitta, and Kapha. Treatments in ayurveda are highly personalized aimed at restoring this balance and addressing specific health concerns (Ramana M., et al. 2022, Verma S. et al., 2024). Herbal remedies are a cornerstone of ayurveda. These treatments, made from carefully chosen plants, roots, and botanicals are designed to correct imbalances

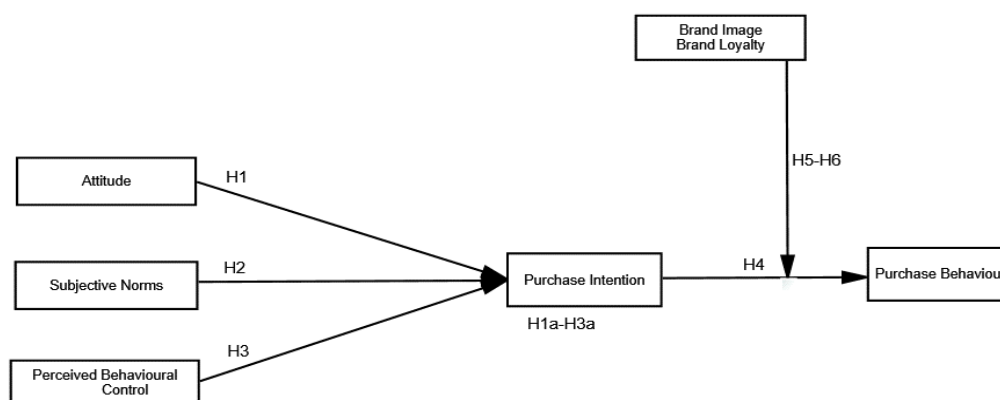
and promote long-term health. Ayurvedic supplements like triphala valued for its digestive benefits and Chyawanprash an immune-boosting tonic highlight how ayurveda supports holistic health (Sharma D., et al. 2021).

In today's market, branding is crucial for ayurvedic products. A strong brand represents more than just a product, and it creates meaningful connections with consumers. When a preferred brand is unavailable it can lead to post-purchase dissonance anxiety that may push consumers to explore alternatives (Vahabzadeh A., et al. 2017). Factors like brand awareness, customer satisfaction and loyalty play a significant role in shaping consumer choices with effective advertising reinforcing positive brand perceptions (Keller K. 2003). Studies suggest that subjective norms attitudes and perceived behavioural control significantly influence purchase intentions for branded ayurvedic skincare products. However, more research is needed to explore how brand image and brand loyalty moderately affect consumer behaviour and intention towards ayurvedic skincare products.

2. THEORY OF PLANNED BEHAVIOUR

One of the most popular theories in social psychology, the Theory of Planned Behaviour (Greve W. 2001), states that three primary elements influence a person's intention who engage in action, such as making a purchase. A person's attitude towards the behaviour, or how they feel about making the purchase, is the first factor. Subjective norms, which reflect the impact of the social environment, come in second. This includes the pressure or support someone receives from friends, family, peers, or other people in their social circle to do something specific. Perceived behavioural control, which measures an individual's confidence in their capacity to carry out the behaviour, is the third component. This control can be influenced by both internal factors, like confidence or knowledge, and external factors, such as resources or opportunities. It also includes the degree to which an individual wants to perform the action (Chen M. 2007).

Figure 1. Theoretical framework



Source: Author's Compilation

3. LITERATURE REVIEW AND CONCEPTUAL FRAMEWORK

ATTITUDE

Through education, whether through knowledge acquisition or first-hand encounters, attitudes are formed over time (Lutz R. 1991). A person is more likely to respond favourably to something when they have a positive attitude towards it. Studies have repeatedly demonstrated that attitudes have a significant impact on intentions across a range of domains. Positive attitudes, for instance, have been associated with intentions to buy organic food (Arvola A., et al. 2008), shop online for groceries (Hansen T. 2008), participate in music piracy (d'Astous A., et al. 2005), and adhere to drinking guidelines (Hassan L., et al. 2007). One of the main areas of study has been the association between attitudes and intentions. Mostafa M. (2007) asserts that in a variety of cultural situations, there is a definite and favourable relationship between attitude and behavioural intention. In essence, attitudes have a significant impact on decisions, especially those involving the adoption of certain behaviours. This implies that a person's mind-set has a big impact on whether or not they buy a certain goods. As such, the present study proposes the following proposition.

H₁: Attitude significantly influences the consumer purchase intention to buy branded ayurvedic skincare products.

SUBJECTIVE NORMS

According to Fishbein M., et al. (1975), subjective norms are the social pressures people experience to engage in or refrain from a specific behaviour depending on the views of those who are most important to them. These standards essentially show how behaviour is influenced by societal acceptance. People are more inclined to engage in a behaviour when it is viewed as socially acceptable. Subjective norms have an important influence in determining intentions, according to research. Armutcu et al. (2023) discovered that people's decisions to purchase eco-friendly items are significantly influenced by these norms. In a similar vein, Venkatesh V., et al. (2000) noted that people frequently behave in ways that are influenced by social expectations. Their social circle's pressure or influence may force them to behave even if they are personally reluctant or unwilling to do so. Therefore, research hypothesis is that:

H₂: Subjective Norms significantly influences the consumer purchase intention to buy branded ayurvedic skincare products.

PERCEIVED BEHAVIOURAL CONTROL (PBC)

Perceived behavioural control plays a key role in shaping both the intention to act and the actual behaviour, particularly when it comes to green products. Research across various contexts has shown that when people feel they have control over their actions, their intention to make environmentally friendly choices increases. For instance, studies have demonstrated this link in areas like recycling (Yeow P., et al. 2014), conservation efforts (Albayrak T., et al. 2013), staying at green hotels (Chen M., et al. 2014), and purchasing green products in general (Moser A. 2015). These findings highlight that when individuals believe they have the ability and resources to make sustainable choices, their willingness to act on those intentions grows. Ajzen I. (1991) emphasizes that perceived behavioural control not only strengthens a person's intention but also positively influences their actual behaviour. Therefore, this study formulates the following proposition based on the above discussion:

H₃: Perceived behavioural control significantly influences the consumer purchase intention to buy branded ayurvedic skincare products.

PURCHASE INTENTION

Purchase intention is basically the result of a customer's desire to purchase a product in a certain situation (Nazir M. et al., 2022; Nguyen T. et al., 2022; Kumra R. et al., 2022). It shows how likely a customer is to stick with a suggested brand. The probability of a customer purchasing a specific brand may also be interpreted as purchase intention. This idea is important since real purchasing decisions are based on purchase intention. According to de Moraes E. et al. (2020), it is regarded as a trustworthy predictor of contemporary consumer behaviour. Ajzen's I. (1991) and Hassan's S. (2014) research emphasises the significance of behavioural intention as a major determinant of purchasing behaviour. In essence, it is a motivating force that bridges the gap between intention and actual behaviour by favourably influencing how customers behave. As such, the present study proposes the following proposition.

H_{1a-3a}: Consumer purchase intention positively mediates the association between TPB predictor variables and consumer buying behaviour towards branded ayurvedic skincare products.

H₄: Intention to purchase ayurvedic products positively influence the consumer's buying behaviour towards branded ayurvedic skincare products.

BRAND IMAGE

Brand identity reflects how customers perceive a brand and can be described as the combination of thoughts and emotions a customer associates with a brand or company (Lien C., et al. 2015, Zhong Y., et al. 2020). Tan C., et al. (2020) highlight that image has a crucial role in fostering strong relationships between businesses and their customers. It shapes how customers view, trust, and connect with a brand. On the other hand, some studies argue that BI doesn't work in isolation. Instead, when combined with service quality it significantly influences customers' future behaviour and decisions (Ryu K., et al. 2008, Vivek S., et al. 2012). Therefore, this study formulates the following proposition based on the above discussion:

H₅: Brand Image has a favourable moderating effect on the association between purchase intention and consumer behaviour.

BRAND LOYALTY

According to Oliver R. (1999), brand loyalty is the term used to characterise a customer's persistent will to stick with a specific brand, product, or collection of brands going forward, despite marketing attempts by rivals to change their mind. It is important to examine loyalty from both an attitudinal and behavioural standpoint. Strong brand loyalists are frequently prepared to pay more for the brands they are passionate about and are less sensitive to price adjustments. Krishnamurthi L. et al. (1991) provided evidence for this, demonstrating that consumers with higher levels of loyalty are significantly less impacted by price changes than those with lower levels of loyalty. Attitude loyalty, on the other hand, shows how a customer feels about a brand on an emotional and psychological level. Positive attitudes, feelings of attachment, and a strong feeling of devotion to the company are the foundations of this kind of loyalty (Kabiraj S., et al. 2011). Therefore, this study formulates the following proposition based on the above discussion:

H₆: Brand Loyalty has a favourable moderating effect on the association between purchase intention and consumer behaviour.

4. RESEARCH GAP

Despite the growing consumer interest in ayurvedic skincare products, there remains a significant research gap in understanding consumer behaviour, particularly concerning branded Ayurvedic skincare products. While these products have gained popularity for their natural and holistic approach to skincare. The existing studies have largely overlooked critical factors such as brand image and brand loyalty. Moreover, while the Theory of Planned Behaviour (TPB) is widely applied in consumer behaviour studies across various domains, its application in examining consumer intentions and behaviours toward branded ayurvedic skincare products is limited. TPB offers a strong framework for understanding the influence of attitudes, subjective norms, and perceived behavioural control on purchasing decisions. Existing studies fail to examine the moderating effects of brand image and brand loyalty on the relationships between consumer intentions and behaviours. Therefore, Studies suggest that subjective norms, attitudes and perceived behavioural control significantly influence purchase intentions for branded ayurvedic skincare products. Additionally, the study seeks to explore how brand image and brand loyalty moderately affect consumer behaviour and intention towards ayurvedic skincare products with the mediating effect of intention to purchase branded ayurvedic skincare products.

5. RESEARCH METHODOLOGY

This study explores the buying behaviour of Goan consumers when it comes to branded ayurvedic skincare products, whether purchased online or offline. Data was gathered using a structured questionnaire handed out individually to respondents, with a 5-point rating scale used to capture their preferences and attitudes. Out of 430 distributed surveys, 400 were fully completed and used for analysis, while 30 were excluded due to missing responses or incomplete data. The analysis was conducted using Structural Equation Modelling (SEM), a powerful method that helps understand the complex relationships between various factors influencing consumer behaviour.

6. ANALYSIS AND INTERPRETATION

The study's sample primarily consisted of individuals aged between 21 and 30 years, making up 52.3% of the respondents. Those aged 31 to 40 years represented 25.7%, while the remaining 22% were from the age groups of 41 to 50 years and above 51 years. In terms of gender, women accounted for a slightly higher proportion, with 52.8% of Ayurvedic skincare product users being female, compared to 47.2% male respondents. When looking at the respondents' locations, a significant majority, 60.8%, resided in urban areas, while 39.2% were from rural regions. Interestingly, 66.5% of the participants identified themselves as housewives. Regarding income levels, most respondents (59.8%) reported earning less than ₹100,000 annually, while the remaining 40.3% had incomes ranging from ₹100,001 to over ₹300,001. This diverse demographic profile highlights the widespread appeal of Ayurvedic skincare products across different age groups, genders, locations, and income levels.

Table 1. Calculation of factors loading, average variance extracted, composite reliability and Cronbach alpha.

Factors	Att	SN	PBC	PI	CB	BI	BL
Att1	.717						
Att2	.708						
Att3	.744						
Att4	.843						
Att5	.853						
SN1		.798					
SN2		.840					
SN3		.845					
SN4		.846					
PBC1			.894				
PBC2			.845				
PBC3			.876				
PI1				.870			
PI2				.844			
PI3				.868			
PI4				.871			
CB1					.784		
CB2					.750		
CB3					.783		
BI1						.873	
BI2						.859	
BI3						.909	
BL1							.856
BL2							.807
BL3							.908
Alpha	.851	.885	.891	.900	.892	.896	.890
CR	.858	.900	.904	.921	.903	.912	.894
AVE	.553	.693	.758	.745	.756	.775	.737

Source: Author's Compilation

The reliability and validity of the measurement model were assessed in table 1 using factor loadings, Cronbach's alpha, Composite Reliability (CR), and Average Variance Extracted (AVE) for each construct. All factor loadings value in the range of 0.708 to 0.909 exceeded the recommended threshold of 0.7, indicating strong correlations between the observed variables and their respective latent constructs. Cronbach's alpha values for all factors ranged from 0.851 to 0.900, demonstrating high internal consistency and reliability across constructs, including Attitude (Att), Subjective Norms (SN), Perceived Behavioral Control (PBC), Purchase Intention (PI), Consumer Behavior (CB), Brand Image (BI),

and Brand Loyalty (BL) (Pervan M. et al 2018). Similarly, the CR values for all constructs, ranging from 0.858 to 0.921, surpassed the acceptable threshold of 0.7, further confirming the constructs' reliability (Gefen D. et al. 2000). The AVE values for all factors were well above the minimum recommended value of 0.5, ranging from 0.553 to 0.775 (Cheung G., et al. 2017). This indicates adequate convergent validity, meaning that the observed variables effectively explain their respective constructs.

Table No. 2: Discriminant Validity Analysis

	ATT	SN	PBC	PI	CB	BL	BI
ATT	0.744						
SN	0.635	0.835					
PBC	0.540	0.790	0.874				
PI	0.683	0.820	0.825	0.863			
CB	0.436	0.753	0.837	0.847	0.869		
BL	0.706	0.752	0.801	0.812	0.826	0.859	
BI	0.730	0.809	0.861	0.855	0.819	0.837	0.880

Source: Author's Compilation

Discriminant validity is a measure used to assess the degree to which constructs in a model are distinct from one another. It ensures that each construct captures a unique concept that is not reflected in other constructs. Demonstrating discriminant validity is essential in research because it establishes that the constructs are not only conceptually distinct but also empirically unique. Without discriminant validity, the results may indicate overlap or redundancy between constructs, potentially compromising the study's conclusions.

Table 2 highlights the square root of the Average Variance Extracted (AVE) for each construct and the correlations between constructs. The square root of AVE for Attitude is 0.744, which is significantly higher than its correlations with Subjective Norms (SN = 0.635), Perceived Behavioral Control (PBC = 0.540), and other constructs. Similarly, all other constructs, such as SN (0.835), PBC (0.874), Purchase Intention (PI = 0.863), Consumer Behaviour (CB = 0.869), Brand Loyalty (BL = 0.859), and Brand Image (BI = 0.880) have AVE square roots exceeding their correlations with other constructs. This confirms that each construct is distinct and measures a unique concept without significant overlap. The results prove that the constructs are well-defined and separate from each other.

Table 3. Model Fit Indicators

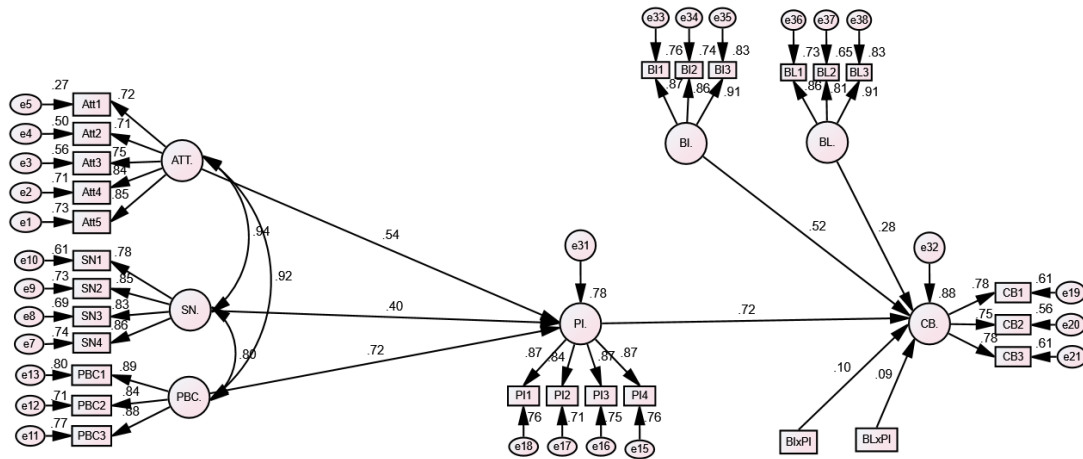
Indicators	Acceptance Criteria	Value
χ^2 / df	< 3	2.093
GFI	> 0.90	0.916
AGFI	> 0.90	0.964
CFI	> 0.90	0.938
TLI	> 0.90	0.953
NFI	> 0.90	0.935
RMSEA	< 0.08	0.061

Source: Author's Compilation

Table 3 summarizes the model fit indicators used to evaluate how well the structural model aligns with the data. The χ^2 / df value of 2.093 falls below the acceptable threshold of 3, indicating a good model fit (Hu L., et al. 2023). The Goodness-of-Fit Index (GFI) is 0.916, exceeding the required benchmark of 0.90, while the Adjusted Goodness-of-Fit Index (AGFI) stands at an impressive 0.964, further confirming the model's adequacy. Additionally, the Comparative Fit Index (CFI) value of 0.938 and the Tucker-Lewis Index (TLI) value of 0.953 both are above the minimum threshold of

0.90, demonstrating strong fit and alignment of the model with the observed data. The Normed Fit Index (NFI) also meets the criteria with a value of 0.935, reinforcing the model's validity. Lastly, RMSEA is 0.061, comfortably below the upper limit of 0.08, indicating a close match between the model and the data (Kline R. 2023, Schermelleh E., et al. 2003).

Figure 2. Model with standardized estimates



Source: Author's Compilation

Table No. 4: Coefficients representing the paths in the structured model

Path	β	S.E.	T value	P value	Result
Att --> PI	.539	.154	3.520	0.00 ***	Significant
SN --> PI	.398	.688	.578	.613	Insignificant
PBC --> PI	.724	.596	1.215	.251	Insignificant
PI --> CB	.719	.035	20.543	0.00 ***	Significant
Att --> PI --> CB	.354	.027	12.898	0.00 ***	Significant
SN --> PI --> CB	.200	.026	7.763	0.00 ***	Significant
PBC --> PI --> CB	.973	.055	17.553	0.00 ***	Significant
BI*PI--> CB	.104	.022	4.727	0.002***	Significant
BL*PI--> CB	.060	.020	4.528	0.003***	Significant

Note: *** exhibit significance at the 0.01 levels.

Source: Author's Compilation

Table 4 presents the path coefficients from the structural model, showcasing the relationships between key constructs. Each path includes a coefficient (β), standard error (S.E.), T-value, and P-value, indicating the strength and significance of the relationships. The result reveal that the direct effect of Attitude on PI is significant ($\beta = 0.539$, $T = 3.520$, $p = 0.00$), highlighting that positive attitudes significantly drive purchase intentions. However, SN and PBC do not show a direct significant influence on PI, as their P-values are greater than 0.05. PI has a significant effect on behaviour ($\beta = 0.719$, $T = 20.543$, $p = 0.00$), emphasizing the pivotal role of PI in shaping actual purchasing actions. The mediation analysis reveals that Attitude, SN, and PBC significantly influence CB through PI, as indicated by their strong indirect effects. Additionally, the moderating roles of BI and BL in enhancing the effect of PI on CB are significant with $p = 0.002$ and $p = 0.003$. This underscores that both brand image and loyalty strengthen the relationship between purchase intentions and consumer behaviour.

7. DISCUSSION AND CONCLUSION

The study reveals several critical insights into consumer behaviour toward branded Ayurvedic skincare products. Firstly, (H1) attitude plays a significant role in shaping purchase intentions, indicating that consumers with favourable perceptions of these products are more likely to intend to buy them. These inferences are consistent with previous research by (Haris J., et al. 2021). However, (H2 & H3) subjective norms and perceived behavioural control do not directly influence purchase intentions, this inferences are contradictory to the earlier study (Armitage C., et al. 2001), suggesting that social pressures or perceived ease of buying are not primary drivers for these skincare products. Importantly, Purchase intention serves as a strong mediator in the relationship between the TPB predictor variables (attitude, subjective norms, perceived behavioural control) and actual consumer behaviour (H1a-3a), these inferences are consistent with previous research by (Paul J., et al. 2016). This highlights the need to focus on nurturing strong purchase intentions to translate consumer interest into action. Furthermore, the study confirms that (H4) purchase intention positively impacts actual buying behaviour (Taufique et al. 2018), reinforcing its central role in consumer decision-making processes. Additionally, brand image and brand loyalty are shown to favourably moderate the association between purchase intention and behaviour (H5 & H6). A strong brand image and loyal customer base enhance the likelihood of purchase intentions materializing into actual purchases.

8. MANAGERIAL IMPLICATION

This study provides valuable insights for marketers of branded Ayurvedic skincare products. Highlighting the strong influence of attitudes on purchase intentions, companies should focus on promoting natural benefits through educational campaigns and real customer stories. Targeting urban consumers and housewives with tailored strategies, such as workshops and social media outreach, can enhance engagement. Strengthening brand image and loyalty through consistent messaging, ethical practices, and loyalty programs can encourage repeat purchases. Emphasizing multichannel approaches, with strong online and offline availability, ensures broader reach. Future strategies can include personalized skincare solutions and eco-friendly packaging to meet evolving consumer preferences and drive growth.

LIMITATION AND FUTURE SCOPE

Our study focused specifically on branded Ayurvedic skincare products, but there's potential for future research to apply the same model to other product categories. The cross-sectional nature of the data collection also restricts the ability to observe changes in consumer behaviour over time. While our model showed strong results, integrating both behavioural intention and actual behaviour could provide a deeper understanding of consumer actions. Additionally, our study did not fully explore the impacts on all aspects of brand equity, leaving room for future studies to include all dimensions of brand equity.

CONFLICT OF INTEREST

The author affirms that there are no conflicts of interest linked with this paper.

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