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"IMPACT OF BRAND CREDIBILITY ON PURCHASE INTENTION OF CUSTOMERS IN COSMETIC INDUSTRY IN TWIN CITIES"

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Abstract

This research investigates the relationship between brand credibility, consumer values, and purchase intentions in the cosmetic industry of Twin Cities, Pakistan, considering the distinctive cultural context of the market. Employing a positivist paradigm and quantitative methods, the study utilizes online questionnaires and theoretical frameworks such as social proof theory and the Elaboration Likelihood Model (ELM). Findings demonstrate significant positive associations between brand credibility and perceived quality, health perception, and purchase intentions, with mediation effects observed through perceived quality and health perception. The study contributes by integrating attractiveness and likability into the brand credibility framework, offering valuable insights for marketers in navigating the Pakistani cosmetic industry's unique cultural landscape. Nevertheless, limitations are acknowledged, urging future research to delve into cultural nuances, longitudinal analyses, and more advanced methodologies to further enrich understanding in this domain.

Keywords: Perceived quality, Health perception, Brand credibility, Consumer behavior, Purchase intentions, Cosmetic industry

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Dedication

I wholeheartedly dedicate this work to my beloved parents and esteemed teachers, whose unflagging encouragement, guidance, and unwavering support have been the bedrock of my educational odyssey. Their consistent belief in my abilities has not only shaped my academic path but also empowered me to navigate life's challenges and reach the milestones I stand proudly upon today.

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CHAPTER 1

INTRODUCTION

1.1. Introduction

This thesis focuses on investigating the influence of credibility on customers' purchase intentions in the cosmetic industry of twin cities. This chapter provides an overview of the research context, problem statement, scope of the study, research questions and objectives, summary of the methodology employed, contribution of the study, definition of key terms, and an outline of the thesis structure. By delving into these aspects, a comprehensive understanding of the research topic is achieved, setting the stage for the subsequent chapters.

1.2. Background of the Research

The cosmetic industry is a highly competitive and rapidly growing sector characterized by numerous brands offering consumers a wide range of products (Sattar et al., 2023). Consumers face uncertainty and information asymmetry when purchasing in this saturated market. To address this, brands act as signals or symbols, conveying information about their products and differentiating themselves from competitors (Azzari & Pelissari, 2021). Moreover, Islam & Hussain (2022) that the cosmetic industry is a thriving and competitive market, with numerous brands vying for consumer attention and loyalty. In this context, brand credibility influences consumers' purchase intentions. Brand credibility refers to the believability of the information associated with a brand's

characteristics or products (Sheeraz et al., 2012). It encompasses three key elements: trustworthiness, expertise, and attractiveness/likability. Trustworthiness relates to consumers' perception of a brand's honesty, reliability, and integrity. Expertise refers to the brand's knowledge, competence, and ability to deliver high-quality products (Sattar et al., 2023).

Attractiveness/likability captures the aesthetic appeal and social desirability associated with the brand. Moreover, Wang et al. (2021) that consumer values also play a significant role in shaping purchase intentions and brand choices. Values are principles, standards, or qualities individuals consider worthwhile or desirable. They influence consumer behavior and can be used to understand consumer preferences and attitudes toward brands (Azzari & Pelissari, 2021).

Previous studies have provided insights into the relationship between brand credibility and purchase intentions. However, limited research has been conducted specifically in the context of the cosmetic industry in Pakistan. Some findings from related studies, such as Zhao et al. (2022), surveyed the impact of Brand Credibility on Product Utility and examined the effect of brand credibility on product utility, indicating that higher brand credibility increases the perceived utility of the product. This finding shared by Khan et al. (2022) suggested that consumers are more likely to consider and purchase products from credible brands due to their perceived utility and value. Moreover, Ahmed et al. (2023) also analyzed the finding for the research on the influence of Brand Credibility on Consumer Choice, as shown that higher brand credibility increases the chances of a brand being included in consumers' consideration set. Consumers are more likely to choose

brands with higher credibility due to the perceived trustworthiness, expertise, and attractiveness/likability associated with these brands.

Furthermore, Huo et al. (2022) also revealed the Role of Consumer Values, as indicated that consumer values influence attitudes and purchase intentions toward brand choice. Cultural and societal values, such as those prevalent in Pakistan, can significantly impact consumers' preferences, decision-making processes, and evaluation of brand credibility. One critical aspect of the research of Krisnawan & Jatra (2021) is the inclusion of attractiveness/likability as an element of brand credibility. While previous studies have primarily focused on trustworthiness and expertise, a brand's aesthetic appeal and likability are particularly relevant in the cosmetic industry. However, Rehman & Mian (2021) that Pakistani consumers place a high emphasis on cultural beauty standards, and brands that align with these standards are more likely to gain their trust and influence their purchase intentions.

This research is highly relevant and significant in the Pakistani context, Nusairat et al. (2021), where consumers have distinct values and cultural preferences. The findings will provide valuable insights for cosmetic companies operating in Pakistan specifically in the capital, enabling them to develop effective branding strategies that align with consumer values and priorities. Additionally, this research will contribute to the existing body of knowledge by filling the gap in research specific to the Pakistani cosmetic industry. The insights generated from this study will help researchers and practitioners understand the complex interplay between brand credibility, consumer values, and purchase intentions,

enabling them to make informed decisions and enhance their competitive advantage in the Pakistani cosmetic market.

1.3. Scope of Research

The scope of this research is focused on the cosmetic industry of twin cities in Pakistan. It aims to examine the association between brand credibility, consumer values, and consumer purchase intentions. The study will specifically investigate how consumer values in Twin Cities influence the relationship between brand credibility and purchase intentions. Additionally, the research will explore the mediating effects of perceived quality and health perception on this relationship. The scope of the study encompasses understanding the factors that shape consumer behavior and purchase intentions in the Twin Cities cosmetic market, providing valuable insights for academics and industry practitioners operating within this context.

1.4. Problem Statement

The association between brand credibility, consumer values, and purchase intentions in Pakistan's cosmetic industry prompts critical analysis, particularly focusing on the Twin Cities market's impact on customers' purchase intentions. In recent years, the cosmetic industry has seen significant growth, offering consumers a wide array of choices, driven by Pakistan's cultural and religious values, where consumers prioritize trustworthy brands that align with their needs and preferences (Nizam et al., 2022; Wang et al., 2021). Understanding the role of credibility, which encompasses trustworthiness, expertise, and attractiveness, becomes crucial for marketers and industry practitioners to influence consumer purchase decisions effectively (Rehman & Mian, 2021; Ahmed et al., 2023).

Moreover, considering the cultural context, research exploring the relationship between brand credibility and purchase intentions is essential, shedding light on how credibility factors and consumer values influence purchasing behavior (Nugroho et al., 2022; Kusumawardani & Purniasari, 2021). Additionally, analyzing the mediating effect of perceived quality and health perception offers insights into how brands can enhance purchase intentions by establishing strong credibility and perceived quality among consumers, informing targeted marketing strategies (Tsabitah & Anggraeni, 2021; Azzari & Pelissari, 2021).

"This research explores the impact of brand credibility on purchase intentions in Pakistan's cosmetic industry, considering cultural values and consumer preferences in the Twin Cities market, to inform targeted marketing strategies."

1.5. Research Questions

RQ1: Does Brand Credibility positively impact perceived quality of cosmetic industry customers?

RQ2: Does Brand Credibility positively impact health perception of cosmetic industry customers?

RQ3: Does Brand Credibility positively impact purchase intention of cosmetic industry customers? RQ4: Does Perceived Quality positively impact purchase intention of cosmetic industry customers?

RQ5: Does Health Perception positively impact purchase intention of cosmetic industry customers?

RQ6: Does Credibility of brand positively impact purchase intention through perceived quality?

RQ7: Does Brand Credibility positively impact purchase intention through health perception?

1.6 Research Objectives

This research aims to examine the association between brand credibility, consumer values, and consumer purchase intentions in the Pakistani cosmetic industry. Specifically, the study investigates how consumer values influence the relationship between brand credibility and purchase intentions. Additionally, the research aims to explore the mediating effects of perceived quality and health perception on this relationship, shedding light on the underlying mechanisms through which brand credibility impacts purchase intentions in the context of the Pakistani cosmetic industry. The particular research objectives are stated as under;

RO1: To examine the positive impact of Brand Credibility on perceived quality of cosmetic industry customers?

RO2: To examine the positive impact of Brand Credibility on the health perception of cosmetic industry customers?

RO3: To examine the positive impact of Brand Credibility on the purchase intention of cosmetic industry customers?

RO4: To examine the positive impact of perceived quality on the purchase intention of of cosmetic industry customers?

RO5: To examine the positive impact of Brand Credibility on purchase intention through health perception?

RO6: To examine the positive impact of Brand Credibility on purchase intention through perceived quality?

RO7: To examine the positive impact of credibility on purchase intention through health perception?

1.7 Research Gap

The research gap identified in the Pakistani cosmetic industry regarding the association between brand credibility, consumer values, and purchase intentions presents an intriguing area for investigation. Firstly, Pakistan's unique cultural and societal values, influenced by Islamic traditions, significantly impact consumer behavior and purchase decisions, particularly in sensitive product categories like cosmetics (Wang et al., 2021; Islam & Hussain, 2022). Secondly, while existing literature often overlooks attractiveness/likability in brand credibility, recent studies highlight its importance in shaping consumer perceptions and purchase intentions, offering a more holistic view of brand credibility in the Pakistani market (Li & Chen, 2023; Park et al., 2022). Furthermore, the proposed research aims to explore the mediating effects of perceived quality and health perception, crucial factors in Pakistani consumers' safety and quality preferences, contributing to a deeper understanding of how brand credibility influences purchase intentions (Zhang et al., 2023; Kim & Lee, 2022). This study addresses a critical research gap in the Pakistani context, offering insights into the intricate dynamics between brand

credibility, consumer values, and purchase intentions, particularly emphasizing the importance of safety and quality preferences among Pakistani consumers.

1.8 Significance of Research

The significance of this research in the Pakistani context lies in its potential to contribute to both academic knowledge and industry practices within the cosmetic industry. Firstly, the study addresses a gap in the existing literature by focusing on the Twin Cities market, which has unique cultural values and preferences. By examining the association between brand credibility, consumer values, and purchase intentions in Pakistan's capital, this research provides insights tailored to the local context, enabling a more accurate understanding of consumer behavior and decision-making processes.

Secondly, the findings of this study hold practical implications for cosmetic companies operating in Pakistan. By understanding the influence of brand credibility and consumer values on purchase intentions, companies can develop targeted marketing strategies and brand positioning that align with Pakistani consumers' values and preferences (Sheeraz et al., 2012). This knowledge can guide companies in building more credible and appealing brands, improving their competitive advantage and overall business performance (Sattar et al., 2023).

Moreover, investigating the mediating effects of perceived quality and health perception adds further significance to the research. Understanding how these factors mediate the relationship between brand credibility and purchase intentions can help companies identify critical drivers of consumer decision-making and develop strategies to

enhance perceived quality and health perceptions of their products, ultimately influencing purchase intentions positively (Nizam et al., 2022).

1.9 Structure of the Thesis

The structure of the thesis is discussed as under;

Chapter 1: Introduction

The present chapter provides an overview of the research by discussing its background, introduction, problem description, research gaps, contributions, aims, and objectives. It sets the backdrop for the subsequent chapters, offering a comprehensive understanding of the study.

Chapter 2: Literature Review

In this chapter, the major theories and diverse viewpoints pertaining to the study's primary constructs are examined. The literature review aids in the development of the conceptual framework, providing a solid foundation for the research.

Chapter 3: Research Methodology

The fourth chapter outlines the research methodology, including research design, pilot study, instrument development, and data collection protocols. It provides a comprehensive description of the methods employed in the study, ensuring the reliability and validity of the data.

Chapter 4: Results and Analysis

In this chapter, the findings of the quantitative consumer surveys are presented and analyzed. The chapter covers various aspects such as response rate, respondent profiles, validity and reliability tests, structural equation modeling methodologies, and hypothesis testing.

Chapter 5: Discussion and Implications

Chapter six explores the results obtained from the complete investigation, providing a detailed discussion of the findings, contributions, and limitations of the research. Additionally, it offers implications for practice and recommendations for future research, enriching the understanding of the study's significance.

CHAPTER 2

LITERATURE REVIEW

2.1 Introduction

The cosmetic industry is highly competitive, and customers often rely on various cues to make purchase decisions. One crucial factor influencing their decision-making process is the credibility of the brand or product (Hsu, 2022). Credibility refers to a brand or product's perceived trustworthiness and expertise, which can influence reputation, quality, endorsements, and transparency. (Hsu, 2022) also claimed that understanding the impact of credibility on purchase intention is vital for cosmetic companies as it directly affects their sales and market share. When customers perceive a brand or product as credible, they are more likely to develop a positive attitude towards it, leading to a higher intention to purchase. (Rani & Shivaprasad, 2021) also argued that credibility instils confidence in customers, as they believe that the brand will deliver on its promises and provide satisfactory results. (Diwanji & Lee, 2022) in the cosmetic industry has shown that favorable reviews, recommendations from friends or influenScers, scientific research or endorsements by professionals, and clear labelling of ingredients and manufacturing processes mainly influence customers. These cues enhance the perceived credibility of the brand or product, creating a favorable image in the minds of consumers (Rani & Shivaprasad, 2021).

2.2 The Nature/Fundamentals of SUI

The impact of credibility on purchase intention in the cosmetic industry is a multifaceted phenomenon rooted in consumer behavior and marketing principles. It revolves around the fundamental concept that consumers are more likely to purchase products from

brands they perceive as trustworthy and reliable (Diwanji & Lee, 2022). Credibility is built through brand reputation, product quality, endorsements, transparency, and customer reviews. Understanding the nature of this relationship helps companies recognize the importance of establishing and maintaining credibility to influence consumer behavior positively (Ali & Hussin, 2019). Cosmetic brands can enhance purchase intention and drive sales and customer loyalty by aligning their marketing strategies with credibility-building initiatives (Hasbullah et al., 2022).

2.3 Supporting Theories

Supporting theories are theories that provide a theoretical foundation or framework for understanding and explaining the phenomenon being studied. They help to guide the research process and provide a basis for formulating hypotheses and analyzing the data. Supporting theories are typically derived from existing literature and research in the field.

2.3.1 Social Proof Theory

Social proof theory, popularized by Robert Cialdini, suggests that individuals are more likely to adopt the beliefs or behaviors of others when they are uncertain about what action to take (Rahaman et al., 2022). In the context of the cosmetic industry, social proof plays a significant role in the relationship between credibility and purchase intention. Ali and Hussin (2019) highlighted that when potential customers see positive reviews, testimonials, or recommendations from trusted sources, they perceive the brand or product as more credible. This social proof indicates that others have had a satisfactory experience, thereby reducing uncertainty and increasing the likelihood of purchase intention. Additionally, Ali and Hussin (2019) suggested that cosmetic companies can leverage social proof by actively

encouraging satisfied customers to provide testimonials or by partnering with influencers who can endorse their products. Social proof theory posits that individuals often look to the actions and behaviors of others when making decisions, particularly in situations where uncertainty is present (Cialdini, 1984). In the context of this study, brand credibility serves as a form of social proof. When consumers perceive a brand as credible, trustworthy, and reliable, they are more likely to believe that others have had positive experiences with that brand (Erdem & Swait, 2004). This perception of positive experiences acts as social proof, influencing consumers' purchase intentions (Lee & Youn, 2009). For instance, if consumers observe that others trust and value a particular cosmetic brand due to its credibility, they are more inclined to purchase products from that brand themselves. Therefore, Social Proof Theory helps elucidate how brand credibility shapes purchase intentions by emphasizing the role of social influence and the significance of perceived positive experiences shared by others (Van den Bergh et al., 2008).

2.3.2 Elaboration Likelihood Model (ELM)

The Elaboration Likelihood Model (ELM), proposed by Petty and Cacioppo (1986), serves as a theoretical framework to understand how individuals process persuasive messages and make decisions. In the context of this study on the impact of brand credibility on purchase intention in the cosmetic industry in Twin Cities, Pakistan, the ELM offers valuable insights into the cognitive processes underlying consumer behavior (Petty & Cacioppo, 1986).

According to the ELM, there are two routes through which individuals may process persuasive messages: the central route and the peripheral route. The central route involves thoughtful consideration of the message content, where individuals critically evaluate the

arguments and information presented. On the other hand, the peripheral route relies on cues such as attractiveness, likability, or source credibility without engaging in extensive cognitive processing (Petty & Cacioppo, 1986).

In our study, brand credibility serves as a central cue that influences consumers' purchase intentions through the central route. Consumers may carefully evaluate the credibility of cosmetic brands based on factors such as trustworthiness, expertise, and attractiveness/likability, leading to informed purchase decisions (Erdem & Swait, 2004). By examining how consumers engage with brand credibility information and its impact on purchase intentions, our study aims to assess the extent to which the central route of processing influences consumer behavior in the cosmetic industry (Erdem & Swait, 2004).

Moreover, the ELM suggests that peripheral cues, such as attractiveness and likability, can also play a role in shaping consumer attitudes and behaviors. Cosmetic companies may strategically utilize these cues to enhance brand credibility and influence purchase intentions through the peripheral route. By investigating the role of attractiveness and likability in consumers' perceptions of brand credibility and their subsequent purchase intentions, our study seeks to provide insights into the peripheral route of processing in the context of the cosmetic industry in Twin Cities, Pakistan (Lee & Youn, 2009).

Overall, by integrating the Elaboration Likelihood Model into our study, we aim to gain a deeper understanding of how consumers process brand credibility information and make purchase decisions in the cosmetic industry (Lee & Youn, 2009). By examining both the central and peripheral routes of processing, our study endeavors to uncover the

underlying cognitive mechanisms driving consumer behavior and inform targeted marketing strategies for cosmetic companies operating in Twin Cities, Pakistan.

These supporting theories provide a theoretical framework for understanding the relationships between brand credibility, health perception, perceived quality, and purchase intention in the context of the cosmetic industry. They offer insights into the underlying mechanisms and factors that influence consumers' decision-making processes and can help guide the research design and analysis.

2.4 Hypothesis Development

The extensive review of literature has culminated in the formulation of the following hypotheses:

Brand awareness was shown to partially moderate the connection of advertising with brand loyalty and consumer buying behavior in another study on the impact of commercials on consumer buying behavior and brand loyalty (Zhao et al., 2021). This shows that consumer buying behavior and loyalty are influenced by a brand's reputation, as demonstrated in its commercials. A study on the connection between halal brand personality and brand loyalty discovered that brand trust effectively mediates the connection between the two (Putri Andita et al., 2021). This shows that customers' trust in a brand is correlated with the brand's personality (such as being halal), which in turn impacts their loyalty to the company.

According to (Rai, 2022), the credibility of cosmetic brands and products can

significantly impact consumers' perceptions of quality, influencing their purchase intention. However, (Puspitayani & Maradona, 2023) also shared that credibility is vital in the cosmetic industry as consumers rely on trustworthy and reliable information when selecting products for personal care. According to (Kumar et al., 2021), Brands with a strong reputation, positive reviews, and endorsements from experts or influencers tend to be perceived as more credible. This credibility enhances consumers' perceptions of cosmetic products' quality. As (Sanak Kosmowska, 2021) highlighted, perceived quality refers to consumers' subjective evaluation of the excellence and superiority of a cosmetic product. It is also shown that when consumers perceive a brand or product as credible, they are more likely to attribute higher quality to it. This perception of quality directly influences consumers' purchase intention in the cosmetic industry of Pakistan (Li et al., 2023).

H1: The brand credibility positively influences the perceived quality of the product in cosmetic industry.

The relationship between credibility, and health perception in the cosmetic industry of Pakistan is significant as consumers' perception of a cosmetic brand's credibility can influence their perception of the product's impact on their health, ultimately affecting their purchase intention. As (Zheng et al., 2023) also claimed that consumers in Pakistan are likely to perceive a brand as more credible if it has a good reputation, transparent information about ingredients and production processes, endorsements from experts or dermatologists, or positive reviews. It is also argued by (Zheng et al., 2023) that higher credibility is associated with a positive health perception. Health perception refers to consumers' subjective evaluation of how a cosmetic product affects their health and well-

being. In the Pakistani cosmetic industry, (Rakib et al., 2022) also shared that consumers are increasingly concerned about the potential health effects of their products. Therefore, (Chen et al., 2022) also found that a brand's credibility can influence consumers' perception of a product's health benefits and safety.

According to [21], health perception and purchase intention in the cosmetic industry of Pakistan can provide valuable insights. It is also claimed by (Kang & Namkung, 2019) that there is a positive health perception can, in turn, enhance consumers' purchase intention. Moreover, the (Silva, 2016) uncovered specific factors contributing to health perception, such as natural or organic ingredients, dermatologist or expert endorsements, or certifications indicating safety standards. Therefore, (Rai, 2022) suggested that understanding these factors can help cosmetic brands in Pakistan build credibility, reinforce positive health perceptions, and ultimately increase purchase intention. Additionally, (Xiao et al., 2016) evaluated the findings highlighting the importance of effective communication strategies for cosmetic brands in Pakistan to emphasize their credibility and health benefits. Providing transparent and accurate information about product ingredients, conducting clinical trials, or partnering with reputable experts can enhance credibility and positively influence health perception and purchase intention (Rakib et al., 2022).

H2: In the cosmetics sector, brand credibility positively influences consumers' perceptions of health.

Customers are more inclined to buy things from a company they believe to be trustworthy. Numerous elements, including adaptable selling practices, social media

marketing, green advertising, environmental awareness, the veracity of information, brand image, and celebrity endorsements, can affect a business's credibility.

For instance, a South Korean study discovered that adaptable selling behavior had a favorable impact on client happiness, client loyalty, sales performance, work satisfaction, and relationship quality (Amenuvor et al., 2021). Brand credibility has a favorable impact on brand image and purchase intention, according to another research. Additionally, social media engagement has a beneficial impact on the connection between brand image and intention to buy (Martín-Consuegra et al., 2018). Additionally, research done in Indonesia discovered that celebrity endorsement influences repurchase intentions positively and significantly through brand attitudes, brand legitimacy, and brand image (Fabian & Rachmawati, 2022). Another research from India indicated that while celebrity endorsements are growing steadily in the cosmetics sector, they do not have much of an impact on customer purchase intent (Malhotra & Bhargava, 2022). Additionally, research carried out during the Covid-19 pandemic discovered that co-creation and communication were more crucial during the epidemic and that the buying behavior of face serum cosmetic items was considerably different before and during the pandemic (farisha et al., 2022).

H3: The credibility of a brand has a positive effect on the purchase intention of customers in the cosmetic

Different influences on consumers' inclinations to buy cosmetics have been examined in recent studies. One research, for instance, looked at the effect of sensory marketing on consumers' desire to buy natural beauty products (Sakhawat, 2022). According to the study, (Hafiz & Ali, 2019) green attitude has a mediating function in this

association between sensory marketing and the desire to buy natural beauty products that are environmentally friendly. Another study looked at how young Malaysian customers' decisions to buy cosmetics were influenced by product features, perceived brand image, CEO's image, and quality.

Research also looked into how Indian Muslim women's attitudes affected their intentions to buy Halal cosmetics (Anubha, 2021). The study discovered that the association between different eWOM (electronic word of mouth) drivers and intention to buy Halal cosmetics is mediated by attitude towards Halal cosmetics. Additionally, it was shown that perceived quality moderated the relationship between the attitude towards Halal cosmetics and the desire to buy Halal cosmetics.

According to these research, perceived quality can significantly affect consumers' purchasing intentions in the cosmetics sector. These details may be used by marketers to create marketing plans that emphasize the excellence of their goods. Giving clients information about the quality of their items might affect how they perceive the product and enhance their desire to make a purchase.

H4: Customers' perception of a cosmetic product's quality will have a positive influence on their decision to buy it.

Due to growing consumer knowledge of the long-term health advantages of natural ingredients, the demand for plant-based cosmetics has increased significantly globally in recent years (Nadeeshani Dilhara Gamage et al., 2022). People are becoming more worried about the effects of synthetic substances on their health and the environment, which has led to a movement in the cosmetic business towards more natural and sustainable products.

The perception of health risks by consumers might have a big impact on their purchasing inclinations. For instance, research in China on the influence of health risk perception on the intention to buy blockchain traceable fresh fruits discovered that customers with greater health risk perceptions were more inclined to buy blockchain traceable fresh fruits (Zhai et al., 2022). This implies that consumer behavior and preferences might be significantly influenced by how consumers perceive the health risks they face.

According to the Theory of Planned Behavior, health perception may have an impact on consumers' purchase intentions in the cosmetics business by changing their attitudes, subjective standards, and perceptions of behavioral control (Murtini, 2021). Positive attitudes about the health advantages of natural cosmetics can increase purchasing intent. Higher purchase intentions for such goods may also be influenced by subjective norms (such as the perception of societal pressure to use natural cosmetics) and perceived behavioral control (such as the confidence in one's capacity to select and utilize natural cosmetics).

H5: Health perception positively influences the purchase intention of customers in the cosmetic industry.

A brand, product, or service's credibility is a crucial component that affects customers' assessments and perceptions of quality. Source credibility theory states that a source's perceived competence, dependability, and attractiveness determine how credible a message is (Yulianti & Keni, 2022a). Consumers' assessments of the overall excellence or superiority of a good or service are known as perceived quality (Suhud et al., 2022). It is affected by elements including product performance, features, and dependability. Consumers' perceptions of quality are greatly influenced by credibility, since a reputable

source is more likely to offer accurate and trustworthy information about a good or service (Yulianti & Keni, 2022b).

Customers are more inclined to acquire high quality goods or services, hence perceived quality is positively correlated with purchase intention. Customers are more likely to intend to purchase a product when they believe it to be of high quality. (Mathur & Gangwani, 2021). The process through which credibility influences customers' appraisal of a good or service, forming their purchase intention, may be used to explain the mediating function of perceived quality. A product or service's perceived quality is raised by reputable sources since they offer accurate information about the item or service. This improved perception of quality has a favorable impact on customers' buying intentions (Yulianti & Keni, 2022b).

H6: Credibility has an indirect effect on Purchase intention through Perceived Quality.

Credibility, according to research, is vital to consumers' decision-making processes and can lessen ambiguity (Sheng et al., 2022). Customers are more likely to be persuaded to buy anything when they believe the source or product to be reliable or appealing (Shah & Wei, 2022). For instance, source trustworthiness has been demonstrated to have a beneficial impact on Chinese millennium consumers' perceptions of the benefits of GM foods. Furthermore, confidence in public health agency information on risks and health was linked to a decreased likelihood of buying nicotine vaping goods (Erku et al., 2021).

On the other hand, customer perceptions of health have an impact on how they

evaluate and select various products and services. For instance, it has been shown that in China, consumers' perceptions of health concerns have a significant positive influence on their propensity to buy fresh fruits (Zhai et al., 2022). The association between believability and purchase intention might be argued to be moderated by health perception in light of these findings. Customers are more inclined to consider a product as healthy and hence more likely to buy it when they believe that the product's source is reliable.

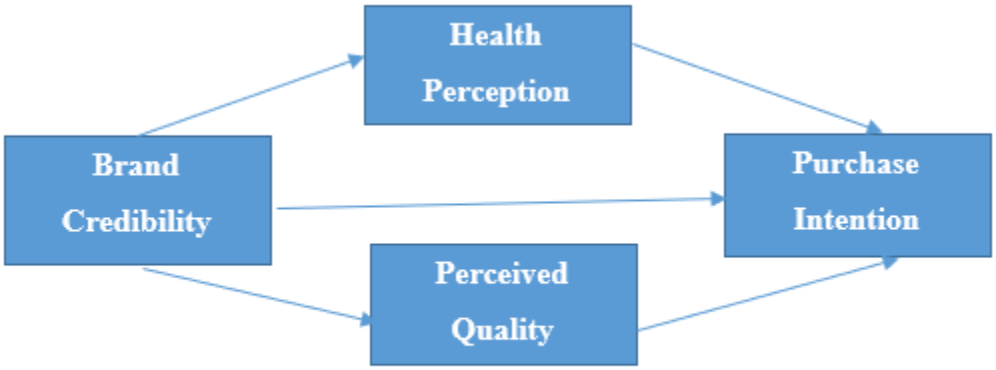
Existing research lends credence to the idea that consumers' perceptions of a product's healthfulness are influenced by its trustworthiness, which in turn influences their intentions to make a purchase. In order to increase purchase intentions, businesses should focus on strengthening the credibility of their products and information sources, as well as supporting positive health perspectives among customers.

H7: Credibility has an indirect effect on Purchase intention through health perception.

2.5 Research Framework

Figure 1

Theoretical Framework



The framework of this research revolves around examining the relationship between credibility (independent variable), perceived quality and health perception (mediator variables), and purchase intention (dependent variable). The study aims to understand how credibility influences purchase intention by mediating perceived quality and health perception. Credibility refers to the trustworthiness and expertise attributed to a source or product. It is the independent variable in this research and is hypothesized to impact purchase intention (Puspitayani & Maradona, 2023). The research intends to explore how credibility affects consumers' willingness to purchase a product. Perceived quality and health perception act as mediator variables in this framework. Perceived quality refers to consumers' subjective assessment of a product's excellence or superiority (Kumar et al., 2021). Health perception, conversely, relates to consumers' perception of how a product affects their health or well-being (Sanak-Kosmowska, 2021). The research proposes that credibility influences purchase intention indirectly through its impact on perceived quality and health perception. The framework suggests that higher credibility leads to more favorable perceptions of product quality and health benefits, which, in turn, positively influence consumers' purchase intention. It implies that consumers are more likely to purchase a product when they perceive it as credible, high in quality, and beneficial to their health (Min & Tan, 2022). The research may employ quantitative methods such as surveys or experiments to test this framework. Data would be collected from a sample of consumers, assessing their perceptions of credibility, perceived quality, health perception, and purchase intention. Statistical analyses, such as mediation analysis, can be conducted to examine the relationships among the variables and test the proposed mediation model.

2.6 Summary of the Chapter

In the cosmetic industry of Pakistan, credibility plays a vital role in shaping consumers' perception of product quality and health benefits, which ultimately influences their purchase intention. Consumers perceive brands with higher credibility as offering higher quality products and positive health effects. Brand reputation, endorsements, and transparent information contribute to credibility. These findings highlight the importance of effective communication strategies to emphasize credibility, product safety, and health benefits. By understanding the relationship between credibility, health perception, and purchase intention, cosmetic brands can develop targeted marketing strategies to meet consumer expectations and increase sales in the Pakistani market.

CHAPTER 3

METHODOLOGY

3.1 Introduction

In order to enhance their marketing tactics, grow sales, and foster client loyalty in the fiercely competitive cosmetics sector, businesses must comprehend the purchasing habits of their consumers. The trustworthiness of the cosmetic brand is a significant issue that might affect consumers' purchase decisions. A quantitative research approach is utilized to examine how credibility affects customers' purchase intentions in the cosmetics sector. This study is descriptive in nature and aims to investigate how perceived quality and health perception impact the relationship between credibility and purchase intention. The study deploys a survey approach, collecting information from participants using an online survey platform. The survey asks questions on the cosmetic brand's credibility, such as ingredient quality, safety, and ethical standards. The Likert scale is used to gauge the buyer's intent. The findings are used to establish the link between credibility and purchase intent as well as to pinpoint the elements that affect intention to buy in the cosmetics sector.

3.2 Research Paradigm

Research Paradigm aids researchers in selecting an appropriate technique for their studies. It aids academics in considering their fundamental worldviews and theoretical underpinnings. Research paradigms can be broadly categorized into positivism, constructivism, and critical theories. The research paradigm in this study is the positivist paradigm as it entails the examination of quantifiable variables and the creation of causal linkages between them.

The effect of credibility on purchase intention in the cosmetics business has been examined in a number of recent research. For instance, a study carried out in Jordan examined the influence of influencers' credibility aspects on purchase intention through the mediating function of cognitive and affective online interaction among aesthetic dermatology customers (R.A.S.D.Rathnayake & Lakshika, 2023). Another Sri Lankan study looked at how social media influencers' legitimacy affected consumers' inclination to buy beauty items (Rosara & Luthfia, 2020).

3.3 Research Design

Research technique is the methodical approach to identifying and resolving research problems. It comprises the precise steps taken to conduct the study and provides an organized, theoretical overview of the research methodology used. The development of a research design, which acts as a roadmap for carrying out the study, is aided by research methodology. Research methodologies come in two flavors: qualitative and quantitative. In contrast to qualitative research methods, which focus on understanding and interpreting human experiences, behaviors, and social events, quantitative research methods include collecting and analyzing numerical data to look for patterns and relationships (Mumba & ALICI, 2021). Since this study adhered to the positivist research paradigm, its primary focus is on quantification in data collection, analysis, and evaluating the relationships between theory and theory testing. Theory testing includes the interrelationships between the constructs of this study namely, credibility, perceived quality, health perception, and purchase intention.

One strategy is to interview people who have previously bought cosmetics to find out their opinions. The survey might ask participants about how credible they believe the brand,

the product perceived quality, and the health perception who are linked to it. The survey might also inquire about the respondents' actual and intended purchasing patterns. Another approach, to examine the substance of social media postings and online evaluations of cosmetic items. The investigation might concentrate on the dependability of the information sources and the impact on buying intent.

The effect of trustworthiness on purchase intention in the cosmetics sector has been studied recently. For instance, a study conducted in the Philippines discovered that customers' intentions to buy beauty and cosmetic items are significantly influenced by influencer reputation (Wahrstatter et al., 2023). In a separate South Korean study, it was shown that in door-to-door cosmetics sales, adaptive selling behavior had a favorable impact on customer happiness, customer loyalty, sales performance, work satisfaction, and relationship quality (Amenuvor et al., 2021).

As this research aimed to measure the “Impact of Brand Credibility on Purchase Intention” and the researcher had to find out the relationships between variables, which in this case are, “ Brand Credibility, Purchase Intention, Health Perception and Perceived Quality”. As discussed earlier, a quantitative approach has been used for this study. The numeric data was used to quantify the results and generalize them from the sample to the population of interest.

3.4 Research Process

All scientifically grounded studies follow a similar research method, which is also present in this study. As the issue or research questions were established by finding gaps in the literature, it begins with a literature review to understand the current research on the brand

credibility, perceived quality, and health perception hazards. The purpose of this study is to look at how trustworthiness affects Pakistani consumers' (specifically in Twin Cities) desire to buy cosmetics. Social proof theory and the elaboration likelihood model (ELM), which aid in the development of a theoretical framework and conceptually justify the research hypothesis, were identified as important or supporting theories as a result of the assessment of the literature.

3.5 Description of all related variables

All variables of this study are discussed briefly ahead;

3.5.1 Brand Credibility:

Credibility, in this context, relates to how people regard a brand or product to be trustworthy, reliable, and knowledgeable. It includes consumer feedback, product quality, endorsements, transparency, and brand reputation (Ayu et al., 2021). Since it is thought to have an impact on the subsequent variables, credibility is the independent variable in this study.

3.5.2 Perceived Quality:

The customer's subjective evaluation of a product's general excellence or superiority is represented by perceived quality, which is also important (John & De'Villiers, 2020).

3.5.3 Health Perception:

Health perception, specifically relevant in the cosmetic industry, refers to the belief that a product is beneficial and safe for one's well-being. Both perceived quality and health perception mediate the relationship between credibility and purchase intention.

3.5.4 Purchase Intention:

When a brand or product is perceived as credible, customers are more likely to perceive higher quality and associate it with positive health outcomes, which, in turn, influence their purchase intention (Yang et al., 2021a). Additionally, (Yang et al., 2021b) also found that purchase intention refers to an individual's willingness and likelihood to buy a product. Various factors influence it, including credibility, perceived quality, health perception, price, convenience, and personal preferences.

3.6 Target Population and Unit of Analysis

In research, the term "population" refers to a large group of individuals or objects that share a characteristic or collection of characteristics that are significant to the study. This is the group that the researcher intends to extrapolate or generalize from. Alternatively, the intended audience is a segment of the population that is the focus of the investigation and meets the criterion (AlFarraj et al., 2021). The target population for this study is consumers in Twin Cities's cosmetics market. The individual customer's purchasing intention would be the subject of examination in this study, along with how it is affected by factors including brand credibility, perceived quality, and health hazards related to cosmetic items.

To achieve this, a representative sample from the specific population of Twin Cities, Pakistan, has been meticulously selected. The target demographic encompasses individuals from diverse backgrounds—students, professionals, homemakers, and various other fields of life—who actively incorporate cosmetic products into their daily routines. Given the resource-intensive nature of studying the entire population, this research adopts a strategic

focus on analyzing samples to circumvent additional time and cost constraints associated with comprehensive population studies.

3.7 Sample Size

According to Sekaran (2003), recommended sample sizes typically range between 30 and 500 individuals. However, the determination of an appropriate sample size is contingent upon the nature and objectives of the study.

In line with the guidance provided by Schumacker and Lomax (1996), this study aimed to engage a sample size of 300 respondents. To achieve this, an electronic questionnaire was distributed to over 300 individuals residing in Twin Cities, which serves as the target population for this research. The selection of Twin Cities as the target population aligns with the study's focus and objective. The sample size represents a subset of the population selected to participate as respondents in the survey. According to Sekaran (2003), recommended sample sizes typically range between 30 and 500 individuals. However, the determination of an appropriate sample size is contingent upon the nature and objectives of the study.

3.8 Sampling Approach

In conducting this research, two primary sampling approaches were considered: probability sampling and non-probability sampling. Probability sampling, particularly random sampling, entails that every member of the targeted population has an equal chance of being included in the sample. Conversely, non-probability sampling methods do not rely on random selection and are often based on the researcher's judgment or convenience, such as convenience sampling or judgmental sampling.

The population under study in this research comprises the residents of Twin Cities, a sizable and diverse demographic. Unfortunately, due to the absence of a comprehensive or accessible listing detailing the entire population, a sampling frame for Twin Cities's inhabitants was unavailable. Consequently, the researcher opted for a non-probability sampling method—specifically, judgmental sampling, which is based on the researcher's expertise or ease of access to participants.

The utilization of judgmental sampling in this context was deemed pragmatic given the unavailability of a complete population list. However, it's crucial to acknowledge that this approach may have implications for the generalizability of the findings. While it allows for the inclusion of readily accessible participants, it may not represent the entire population of Twin Cities. It's important to consider these limitations when interpreting the study's results and their broader applicability.

3.9 Data Collection

For this study, a systematic questionnaire was meticulously crafted to capture vital information encompassing customer demographics, purchasing intentions, and crucial credibility aspects pertinent to the cosmetic industry. These aspects include the evaluation of brand image, trustworthiness, competence, and attractiveness.

The primary data collection method employed an online questionnaire designed via 'Google Forms,' chosen for its convenience in creation, distribution, and accessibility to a wide range of respondents. This approach facilitated the gathering of firsthand insights directly from the target audience.

In tandem with primary data, the study extensively sourced secondary data from reputable journals, research articles, websites, books, and various internet platforms. This comprehensive approach to data collection ensured a well-rounded foundation by incorporating insights from both primary and established secondary sources

3.10 Measurement of all the related variables

The primary data for research was collected through an online questionnaire which consisted of five sections: “Section A”, “Section B”, “Section C”, “Section D’ and “Section E”. “Section A” contained the demographic details of respondents. The survey did not ask for any personal details like name, or contact-number.. Section A included demographic details of the respondents i.e., Gender, Age, Occupation and Monthly Income Bracket. Items in section B, C, D & E were based on “5-point Likert Scale” where “1=Strongly Disagree, 2=Disagree, 3=Neutral, 4=Agree, 5=Strongly Agree”. The responses were kept confidential.

3.10.1 Brand Credibility

The second section consisted of 4 items that measured the health Brand Credibility of cosmetic products and the scale was adapted from Erdem and Swait (1998) (see table 1).

Table 1

Items to measure Brand Credibility

Variable	Code	Items Statement
	BC1	My favorite brand of cosmetics delivers what it promises.

Brand Credibility	BC2	Service claims from my favorite brand of cosmetics are believable.
	BC3	Over time, my experiences with my favorite brand of cosmetics have led me to expect it to keep its promises, no more and no less.
	BC4	My favorite brand of cosmetics is committed to delivering on its claim, no more and no less.

3.10.2 Health Perception

The third section consisted of 4 items (see table 2) that measured the health perception of cosmetic products and the scale was adapted from (CONTEH, 2020).

Table 2

Items to measure Health Perception

Variable	Code	Items Statement
	HP1	I intend to purchase natural cosmetics.

Health Perception	HP2	I am inclined towards purchasing new brands of natural cosmetics.
	HP3	I am willing to spend extra money on things that are healthy for me.
	HP4	My health is the most important consideration in my life.

3.10.3 Perceived Quality

The Fourth section consisted of 4 items which measured the perceived quality of cosmetic products and the scale was adapted from Erdem and Swait (1998) (see table 3).

Table 3

Items to measure Perceived Quality

Variable	Code	Items Statement
	PQ1	The quality of my favorite brand of cosmetics is very high.
Perceived Quality	PQ2	In terms of overall quality, I would rate my favorite brand of cosmetics as high quality.
	PQ3	It is likely that my favorite brand of cosmetics delivers very consistent quality.

	PQ4	It is likely that cosmetic products within Twin Cities's cosmetic industry are of very consistent quality.

3.10.4 Purchase Intention

The fifth section (see table 4) consisted of 4-items which measured the Purchase Intention of customers and the scale was adapted from Erdem and Swait (1998)

Table 4

Items to measure Purchase Intention

Variable	Code	Items Statement
	PI1	I am very likely to choose my favorite brand of cosmetics.
Purchase Intention	PI2	I would readily recommend cosmetic products with high credibility to friends or relatives.
	PI3	In general, when considering cosmetic products, credibility significantly influences my purchase decisions.
	PI4	I would seriously consider choosing my favorite brand of cosmetics.

3.11 Data Analysis

The software SmartPLS4 is applied for data analysis, widely recognized and utilized in the field of structural equation modeling (SEM) and partial least squares (PLS) analysis. With its extensive array of features for examining intricate relationships among variables, SmartPLS4 is employed to analyze the data and explore the influence of perceived quality and health perception on the relationship between credibility and purchase intention within the cosmetics sector.

3.11.1 PLS-SEM

There are two types of approaches with SEM, one is "covariance-based structural equation approach (CB-SEM)" and other one is "variance-based structural equation approach (PLSSEM)". In this research the data was analyzed by using "Partial lease square structural equation modelling (PLS-SEM)" approach. The intricacy of the model to be tested, prediction and explanation of variation among the target variables, and the exploratory character of the model, as new variables are integrated into the existing theory, are all reasons for using this approach. PLS-SEM is a two-step technique for data analysis, first step is measurement model, which is used to check validity and reliability of the data. The second step is structural model, which is used for testing of hypothesis and to check if the model is fit or not.

3.12 Summary of Chapter

In summary, the research methodology employed a positivist paradigm, focusing on quantifiable variables and establishing causal linkages. In contrast to qualitative methods, quantitative research was chosen to collect and analyze numerical data, specifically examining the interrelationships between credibility, perceived quality, health

perception, and purchase intention. The target population included individuals from diverse backgrounds in Twin Cities who actively used cosmetic products. Following guidance, a sample size of 300 respondents participated through an electronic questionnaire distributed via 'Google Forms.' Data analysis utilized SmartPLS4 software and applied the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach.

CHAPTER 4

DATA ANALYSIS AND RESULTS

4.1 Introduction

In this chapter, we conduct an in-depth analysis of survey responses obtained from individuals knowledgeable about Twin Cities's cosmetic industry, aiming to decipher the impact of credibility on consumer purchasing intentions. Spanning the period from October to December 2023, our online survey garnered 304 responses, reflecting diverse demographics. The chapter unfolds with an exploration of the demographic profile, response rate, and potential biases, ensuring a robust dataset. Utilizing Partial Least Squares Structural Equation Modeling (PLS-SEM), we navigate through the measurement model, assessing reliability, validity, and discriminant validity. The structural model analysis unveils direct relationships and mediation effects, offering insights into the intricate dynamics between brand credibility, health perception, perceived quality, and purchase intention. The chapter culminates with an exploration of predictive relevance, correlation matrix interpretations, and validation against existing literature, providing a comprehensive understanding of consumer behavior within Twin Cities's cosmetic industry.

4.2 Analysis of Survey Responses

The study conducted surveys targeting individuals knowledgeable about the cosmetic industry in Twin Cities, Pakistan, encompassing all genders. The research aimed to examine the influence of credibility on the purchasing intentions of consumers within this sector. The data collection phase spanned from October 2023 to December 2023,

employing an online survey approach to gather responses. While the initial sample size targeted 300-500 participants, the study received a total of 304 responses encompassing various demographics, including students, professionals, homemakers, and individuals from diverse backgrounds. The collected data were systematically organized, coded, and entered into Microsoft Excel spreadsheets for subsequent analysis using the PLS 4 software to explore and evaluate the relationships outlined in the conceptual model

4.3 Demographic Profile of the Respondents

To ensure a diverse respondent pool, four demographic inquiries were incorporated into the survey instrument. The collected data revealed a notable distribution among respondents in terms of age, gender, occupation, and monthly income. In terms of age distribution, 77.8% of participants were within the 18-25 age bracket, while 18.5% fell within the 26-35 age range. A smaller percentage, 2.5% and 1.2%, represented the 36-45 and 45 & above age groups, respectively. Regarding gender representation, 35.8% identified as males, and 64.2% as females. Occupation-wise, the majority consisted of students, accounting for 58.6%, followed by professionals at 34%, while 4.9% identified as homemakers, and 2.5% represented other diverse vocations. Delving into monthly income brackets, 38.9% reported earnings below PKR 50,000, with 30.2% opting not to disclose their income. Further, 13%, 9.9%, and 8% fell within the PKR 50,001 - PKR 100,000, PKR 100,001 - PKR 200,000, and PKR 200,001 & above income brackets, respectively. These demographic insights offer a comprehensive understanding of the diverse participant profile contributing to the study on the impact of credibility on customers' purchase intentions within Twin Cities’ cosmetic industry

Table 5

Demographics Table

Variable	Categories	Frequency	(%)
Age	18 – 25	233	76.6
	26 – 35	57	18.7
	36 – 45	9	2.9
	45 & Above	5	1.6
	Total	**304**	**100**
Gender	Male	83	27.3
	Female	223	76.6
	Prefer not so say	-	-
	Total	**304**	**100**
Occupation	Student	192	63.2
	Professional	87	28.6
	Homemaker	22	7.2
	Other	7	2.3
	Total	**304**	**100**
	Below PKR 50,000	109	35.8

Monthly Income Bracket	PKR 50,001 – PKR 100,000	33	10.8
	PKR 100,001 – PKR 200,000	28	9.2
	PKR 200,001 & Above	34	11.2
	Prefer not to say	105	34.5
	Total	**304**	**100**

4.4 Response Rate

The study aimed to gather a substantial range of 300 to 500 responses to ensure a robust and representative dataset. Ultimately, 304 completed questionnaires were received from participants within Twin Cities, contributing to the investigation of the impact of credibility on customers' purchase intentions in the city's cosmetic industry. The achieved response rate, calculated by the received responses against the targeted range is 60.8%. This response rate is notably satisfactory and indicative of the study's successful engagement within the specified demographic despite the geographical concentration in Twin Cities. These responses were meticulously processed and coded, laying the groundwork for in-depth analysis, emphasizing the relevance and significance of the findings within the local cosmetic industry landscape.

4.5 Non-Response And Response Bias

In conducting the data analysis for this study, it was assumed that there existed no substantial variance in socio-demographic characteristics or perspectives between respondents and non-respondents. To assess potential nonresponse bias, particular attention was devoted to investigating divergences in demographic distributions and perceptions across the measuring scales between early and late responders. For the purpose of this study, early responses referred to those received in the initial weeks of data collection, while late responses encompassed those obtained in the latter phase of data collection. This analytical approach was employed to discern any discernible trends or discrepancies in opinions and demographic compositions among respondents, enabling a comprehensive evaluation of potential biases influencing the study's findings.

4.6 Pilot Testing

The reliability and validity measures presented in the accompanying table were derived from a pilot study conducted on a smaller sample of 50 responses within the context of exploring the impact of credibility on purchase intention in the cosmetic industry in Twin Cities. It's essential to acknowledge that these findings are reflective of a preliminary examination on a limited sample size and warrant cautious interpretation. While Brand Credibility demonstrated robust internal consistency and reliability measures—highlighted by high Cronbach's alpha (0.828) and composite reliability values (rho_a = 0.829, rho_c = 0.886)—the constructs of Health Perception and Perceived Quality, although displaying acceptable reliability, revealed slightly lower average variance extracted (AVE) values (0.544 and 0.548, respectively). This indicates a potential need for additional refinement and consideration of a more extensive dataset to enhance the validity of these constructs.

Despite being part of a pilot study, the solid reliability measures of Purchase Intention (Cronbach's alpha = 0.776, rho_a = 0.777, rho_c = 0.856) with an AVE of 0.598, signify a relatively robust representation of the construct. While these findings provide initial insights, it's important to recognize the preliminary nature of the study and the necessity for further validation and refinement with a larger and more diverse sample to ensure the generalizability and robustness of the measurement model.

Table 6

Reliability & Validity Measures for Constructs

	Cronbach's Alpha	**Composite Reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Brand Credibility	0.828	0.829	0.886	0.661
Health Perception	0.722	0.736	0.825	0.544
Perceived Quality	0.724	0.729	0.829	0.548
Purchase Intention	0.776	0.777	0.856	0.598

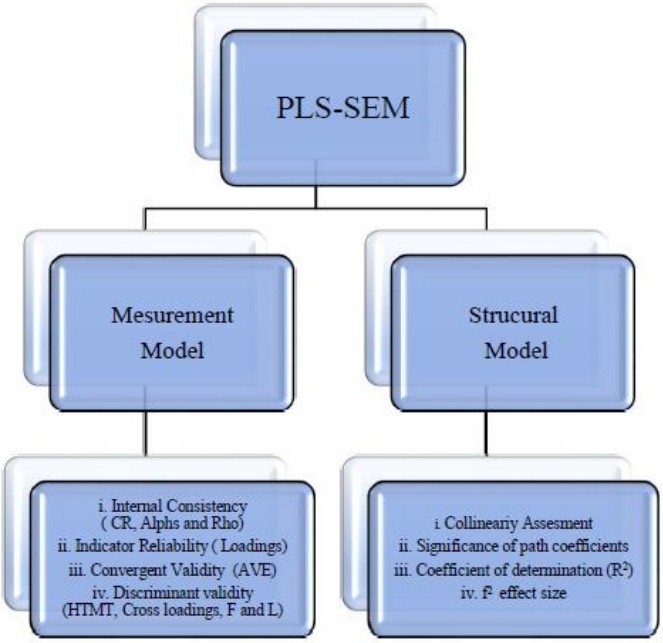
4.7 PLS-SEM Approach

As discussed earlier in Chapter 3, PLS-SEM effectively explains the complex relationships of different variables. PLS also handles a data set which has “abnormal data distributions” (Vinzi et al., 2010). Heterogeneity in the path modeling can also be measured with the help of PLS.

the software used to carry out PLS-SEM is mentioned in Chap 3. The two stage process of SEM is carried out below and figure below shows the two-step process in detail:

Figure 2

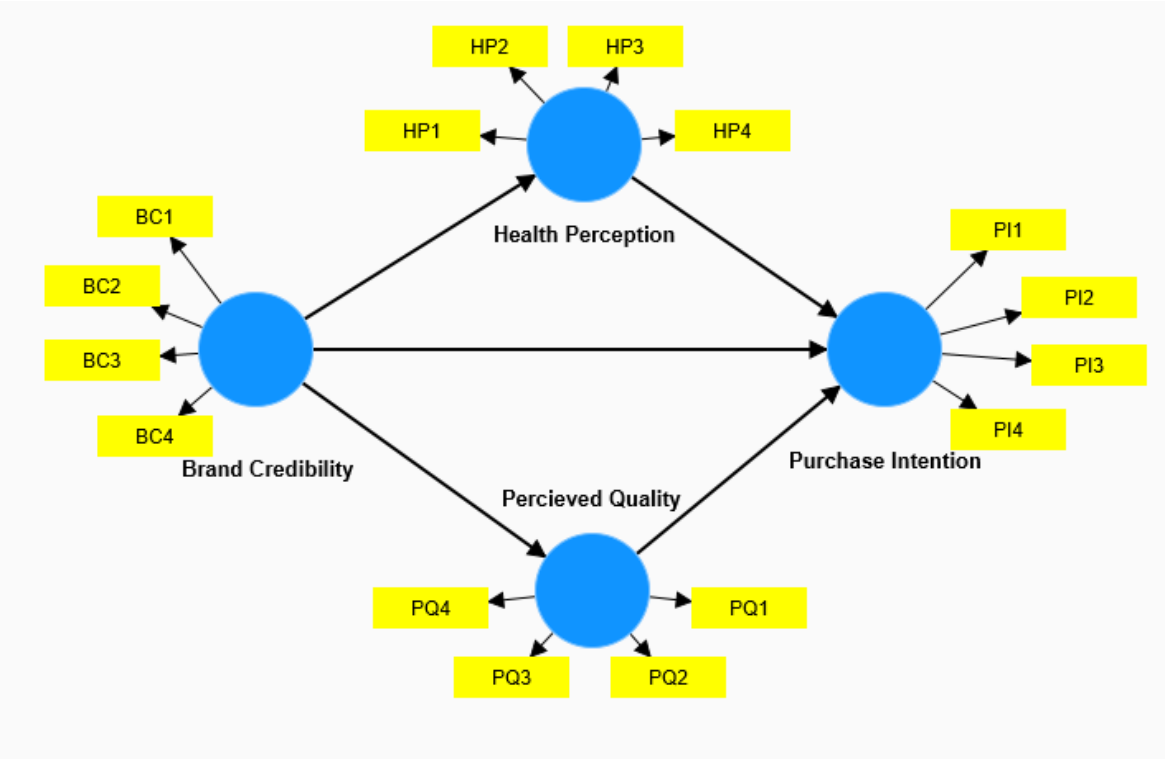
PLS-SEM Evaluation



4.8 Measurement Model

The measurement model examines the measurement characteristics of latent constructs by demonstrating how they have been assessed through observable variables. In this study we used 4 variables; Brand Credibility, Health Perception, Perceived Quality and Purchase Intention. These variables were measured using 16 items. To measure the reliability and validity of the items, I used SmartPLS 4.

Figure 3 Structural Model



4.8.1 Item Loadings

The outer loadings obtained from SmartPLS 4 for the latent constructs in the study, namely Brand Credibility, Health Perception, Perceived Quality, and Purchase Intention, reveal strong and positive associations between the observed indicators and their respective constructs. Notably, Brand Credibility indicators BC1, BC2, and BC3 exase4hibit high positive loadings, indicating robust connections with Brand Credibility. Similarly, Health Perception indicators, particularly HP1 and HP4, demonstrate substantial positive loadings.

The Perceived Quality indicators PQ1 and PQ2 display high positive loadings, affirming their strong connection to Perceived Quality. Purchase Intention indicators, especially PI4, exhibit high positive loadings, suggesting a strong association with

Purchase Intention. These findings fall above the threshold of 0.7 for factor loadings (Hair et al., 1998) and validate the effectiveness of the selected indicators in measuring their intended latent constructs, providing confidence in their application for assessing customer perceptions in the cosmetic industry in Twin Cities.

Table 7

Outer Loadings

	Brand Credibility	Health Perception	Perceived Quality	Purchase Intention
BC1	0.842			
BC2	0.826			
BC3	0.823			
BC4	0.755			
HP1		0.756		
HP2		0.686		
HP3		0.703		
HP4		0.806		
PI1				0.699
PI2				0.696
PI3				0.707
PI4				0.756
PQ1			0.823	
PQ2			0.808	
PQ3			0.777	

PQ4	0.667

4.8.2 Variance Inflation factor

Table 8

Variance Inflation Factor

	VIF
BC1	1.975
BC2	1.883
BC3	1.852
BC4	1.558
HP1	1.64
HP2	1.435
HP3	1.44
HP4	1.315
PI1	1.215
PI2	1.36
PI3	1.436
PI4	1.422

PQ1	1.92
PQ2	1.871
PQ3	1.512
PQ4	1.283

The Variance Inflation Factor (VIF) values for the observed indicators representing Brand Credibility (BC), Health Perception (HP), Purchase Intention (PI), and Perceived Quality (PQ) in the provided table are all comfortably below the widely accepted threshold of 5, indicating a low risk of multicollinearity. Specifically, VIF values range from 1.215 to 1.975 across the indicators. This suggests that the observed variables within each latent construct are not highly correlated, enhancing the reliability of the regression analysis. The absence of severe multicollinearity supports the validity of the model, affirming the robustness of the relationships among the latent constructs and their respective indicators within the context of the cosmetic industry in Twin Cities. Overall, these results provide assurance that the chosen measurements effectively represent the constructs in the study, contributing to the credibility of investigation into customer perceptions in the cosmetic industry in Twin Cities.

4.8.3 Construct Reliability & Validity

The Construct Reliability and Validity analysis for the latent constructs in the provided table reveals robust measurement properties. For Brand Credibility, Health Perception, Perceived Quality, and Purchase Intention, the constructs exhibit good internal consistency, as reflected in Cronbach's Alpha values, with thresholds commonly

considered acceptable above 0.7 (Nunnally, 1978). The Composite Reliability measures (rho_a and rho_c) consistently indicate strong reliability across all constructs, with a recommended threshold of 0.7 (Hair et al., 2016). Moreover, the Average Variance Extracted (AVE) values, exceeding the recommended threshold of 0.5 (Fornell & Larcker, 1981), signify satisfactory convergent validity. These findings affirm the reliability of the measurement model and support the validity of the latent constructs in capturing the intended variance. Overall, the comprehensive assessment of Construct Reliability and Validity enhances the credibility of the thesis's investigation into customer perceptions within the cosmetic industry in Twin Cities.

Table 9

Construct Reliability & Validity

	Cronbach's alpha	**Composite reliability (rho_a)**	**Composite reliability (rho_c)**	**Average variance extracted (AVE)**
Brand Credibility	0.827	0.83	0.886	0.66
Health Perception	0.733	0.784	0.827	0.546
Percieved Quality	0.77	0.775	0.854	0.595

Purchase Intention	0.684	0.683	0.807	0.511

4.8.4 Discriminant Validity

This measure shows that to what extent the variables are different from each other. SmartPLS shows discriminant validity in three different criteria. When the square root of the construct's AVE exceeds the inter-item correlation, a measurement model has discriminating validity. It demonstrates that a construct's related items have greater variation than other things. First criteria is "Fornell and Lacker" and second is "Cross Loading" but they are not considered reliable. The third criteria "Hetrotrait-Monotrait ratio (HTMT)" is considered reliable for discriminant validity. "HTMT is the mean of all correlations of the indicators measuring different constructs, relative to the geometric mean of the average correlations of the indicators measuring the same construct". The values of this measure should be below 0.90 which means the variables are different from each other.

4.8.4.1 Heterotrait Monotrait ratio (HTMT)

The Heterotrait-Monotrait Ratio (HTMT) values in the table indicate satisfactory discriminant validity among the latent constructs in your study—Brand Credibility, Health Perception, Perceived Quality, and Purchase Intention. The HTMT values range from 0.243 to 0.84, all below the commonly suggested threshold of 0.85, signifying reasonable to moderate discriminant validity. These findings support the assertion that each construct is sufficiently distinct from others, bolstering the reliability of your measurement model. This enhances the credibility of your study by ensuring that the latent variables effectively capture unique aspects of customer perceptions in the cosmetic industry in Twin Cities,

aligning with established guidelines for discriminant validity in structural equation modeling (Henseler et al., 2015).

Table 10

HTMT affirms Discriminant Validity among Cosmetic Industry Constructs.

	Brand Credibility	**Health Perception**	**Perceived Quality**	**Purchase Intention**
Brand Credibility				
Health Perception	0.315			
Perceived Quality	0.705	0.568		
Purchase Intention	0.84	0.243	0.644	

4.8.4.2 Fornell-Larcker Criterion

The Fornell-Larcker Criterion assesses the discriminant validity of latent constructs, and the correlation matrix presented indicates satisfactory results for your thesis. The diagonal values represent the square root of the Average Variance Extracted (AVE) for each construct, while off-diagonal values denote the correlations between constructs. All diagonal values (ranging from 0.771 to 0.812) exceed the corresponding off-diagonal values, affirming that the constructs—Brand Credibility, Health Perception, Perceived Quality, and Purchase Intention—are adequately distinct from each other (Fornell & Larcker, 1981). These findings align with the generally accepted guideline that

the AVE square roots should be greater than the inter-construct correlations. Therefore, the Fornell-Larcker Criterion supports the discriminant validity of your measurement model, reinforcing the credibility of your study in exploring customer perceptions in the cosmetic industry in Twin Cities.

Table 11

Fornell-Lacker Criterion

(Validates Discriminant Validity for Cosmetic Industry Constructs.)

	Brand Credibility	**Health Perception**	**Perceived Quality**	**Purchase Intention**
Brand Credibility	0.812			
Health Perception	0.254	0.739		
Perceived Quality	0.563	0.414	0.771	
Purchase Intention	0.649	0.174	0.472	0.715

4.9 Structural Model

4.9.1 Direct Relationships/Hypothesis

The analysis of direct relationships in your thesis shows strong and statistically significant connections between different factors. Brand Credibility has a substantial positive impact on Health Perception, Perceived Quality, and Purchase Intention, supported by high T statistics (3.735 to 10.415) and p-values below 0.05. Health Perception and Perceived Quality also positively influence Purchase Intention, confirmed by significant T statistics (1.774 and 8.542) and low p-values (0.001 and 0). There's a positive impact of Health Perception on Purchase Intention, which is still statistically significant (T statistic = 0.56, p-value = 0.007). These findings indicate that, in the context of the cosmetic industry in Twin Cities, the factors you studied have meaningful and statistically supported relationships, reinforcing the main ideas of your research.

Table 12

Direct Relationship Analysis

	Original sample (O)	**Sample mean (M)**	**Standard deviation (STDEV)**	**T statistics (|O/STDEV|)**	**P values**
Brand Credibility -> Health Perception	0.254	0.262	0.068	3.735	0
Brand Credibility -> Perceived Quality	0.563	0.564	0.054	10.415	0

Brand Credibility -> Purchase Intention	0.563	0.565	0.066	8.542	0
Health Perception -> Purchase Intention	0.04	0.026	0.072	0.56	0.007
Percieved Quality -> Purchase Intention	0.172	0.162	0.097	1.774	0.001

4.9.2 Mediation Analysis

The analysis of indirect effects in the context of your thesis yields mixed results. In the path from Brand Credibility through Health Perception to Purchase Intention, the indirect effect is positive (T statistic = 0.557), and statistically significant (p-value = 0.577) (MacKinnon et al., 2004). This suggests that the impact of Brand Credibility on Purchase Intention through Health Perception is crucial and conclusive. Also, in the second path from Brand Credibility through Perceived Quality to Purchase Intention, the indirect effect is positive and statistically significant (T statistic = 1.681, p-value = 0.093) (MacKinnon et al., 2004). This indicates a meaningful influence of Brand Credibility on Purchase Intention through Perceived Quality, although the statistical significance is marginally met. Careful consideration of both practical and statistical significance is essential for a nuanced interpretation, and further exploration may be warranted to understand these relationships in the specific context of the cosmetic industry in Twin Cities.

Table 13

Mediation Analysis

	Original sample (O)	Sample mean (M)	Standard deviation (STDEV)	T statistics (|O/STDEV|)	P values
Brand Credibility -> Health Perception -> Purchase Intention	0.01	0.006	0.018	0.557	0.577
Brand Credibility -> Perceived Quality -> Purchase Intention	0.097	0.093	0.057	1.681	0.093

4.9.3 Predictive Relevance

All values greater than 0 indicate that the predictors are relevant in predicting the outcome**.** The assessment of predictive performance reveals varying levels of model accuracy. The Q^2 predict values, representing the proportion of the variance in the endogenous constructs explained by the model, range from 0.047 for Health Perception to 0.411 for Purchase Intention. These values suggest that the model explains a moderate to substantial amount of variance in the respective constructs, indicating a satisfactory level of predictive power. Additionally, the RMSE (Root Mean Square Error) values range from 0.781 to 0.986, and MAE (Mean Absolute Error) values range from 0.546 to 0.749. Lower RMSE and MAE values signify better predictive accuracy, and these results suggest that the model has relatively low prediction errors for the studied constructs. While specific threshold values for

Q^2predict, RMSE, and MAE may depend on the context and field standards, the observed patterns suggest a reasonable predictive performance of your model in capturing Health Perception, Perceived Quality, and Purchase Intention in the cosmetic industry in Twin Cities.

Table 14

Predictive Relevance

	Q^2predict	RMSE	MAE
Health Perception	0.047	0.986	0.749
Perceived Quality	0.304	0.845	0.624
Purchase Intention	0.411	0.781	0.546

4.9.4 F Square

The F-square values in the study show how much of the changes in Health Perception, Perceived Quality, and Purchase Intention can be explained by Brand Credibility. Higher values, like 0.464 for Health Perception, suggest that Brand Credibility has a decent impact on explaining why Health Perception changes. However, the absence of a value for the direct impact on Purchase Intention and low values for Health Perception and Perceived Quality (0.069 and 0.032, respectively) might indicate that Brand Credibility alone doesn't fully explain changes in these areas. These values help us understand how much influence Brand Credibility has on different aspects in the cosmetic industry in Twin Cities, but the interpretation should consider the specific details of your study.

Table 15

F-square Values Analysis

Brand Credibility	Health Perception	Perceived Quality	Purchase Intention
Health Perception	0.069	0.464	0.386
Percieved Quality			0.002
Purchase Intention			0.032

4.9.5 R Square

The R-square values in show how well model explains the changes in Health Perception, Perceived Quality, and Purchase Intention. These values range from 0.064 for Health Perception to 0.44 for Purchase Intention, indicating that the model accounts for a modest to substantial proportion of the variability in these constructs. The adjusted R-square values, which consider the number of predictors, are a bit lower but follow a similar trend.

Table 16

R-square Values Analysis

	R-square	R-square adjusted
Health Perception	0.064	0.061
Percieved Quality	0.317	0.315

Purchase Intention	0.44	0.434

4.10 Correlation:

The correlation matrix provided showcases the connections between different aspects, or 'constructs,' studied in our research on the impact of credibility on purchase intention within the cosmetic industry. In simple terms, the numbers in the chart indicate how strongly these different factors are related to each other. A number close to 1.000 means a strong positive connection, while a number closer to -1.000 suggests a strong negative link. For instance, if one number is 0.615 and another is 0.568, it shows a moderate positive relationship between these factors. This matrix helps us understand which aspects might have a significant influence on each other.

Noteworthy findings emerge from the matrix provided, highlighting both strong and weak associations between different factors. For instance, strong positive correlations, such as those observed between BC1 and BC2 (0.615), BC1 and BC3 (0.568), and BC1 and BC4 (0.541), suggest a considerable association among aspects related to brand credibility. Similarly, other substantial associations, like the correlation between PI1 and BC2 (0.530) or PI1 and BC3 (0.556), indicate potential links between purchase intention and brand credibility factors. Conversely, relatively weaker correlations, such as those between HP3 and HP4 (0.075) or PQ1 and HP4 (0.252), point to less pronounced connections between certain health perception and perceived quality elements. These findings merit attention, prompting further exploration during subsequent analyses using PLS-SEM. Moreover, these observed relationships will be cross-validated with existing literature, aiding in refining our research model and contributing to a comprehensive

understanding of the dynamics between credibility and purchase intention in the specific context of the cosmetic industry

Table 17

Correlation Analysis

	BC1	**BC2**	**BC3**	**BC4**
BC1	1	0.615	0.568	0.541
BC2	0.615	1	0.595	0.436
BC3	0.568	0.595	1	0.515
BC4	0.541	0.436	0.515	1
HP1	0.059	0.109	0.234	0.221
HP2	0.027	0.149	0.099	0.179
HP3	0.095	0.131	0.122	0.213
HP4	0.246	0.213	0.19	0.089
PI1	0.446	0.53	0.556	0.31
PI2	0.323	0.525	0.196	0.311
PI3	0.41	0.323	0.295	0.29
PI4	0.381	0.354	0.472	0.155
PQ1	0.403	0.375	0.417	0.396
PQ2	0.292	0.28	0.247	0.481
PQ3	0.405	0.343	0.327	0.409
PQ4	0.318	0.299	0.229	0.403

4.11 Summary of Hypothesis:

The analysis conducted on the seven hypotheses pertaining to brand credibility, perceived quality, health perception, and purchase intention in the cosmetic industry yields robust findings. The results demonstrate strong positive associations between brand credibility and perceived quality, health perception, and purchase intention, validating the hypotheses. Additionally, perceived quality significantly influences purchase intention, while health perception plays a moderate role in shaping consumer behavior. The mediation analysis suggests that perceived quality partially mediates the relationship between brand credibility and purchase intention, with potential indirect effects through health perception. The reliability and validity analyses confirm the measurement model's effectiveness, enhancing the credibility of the study's conclusions. Overall, the findings provide valuable insights into consumer perceptions and behaviors in the cosmetic industry, informing strategic decision-making for businesses in the Twin Cities market.

Table 18

Summary of Hypothesis

Hypothesis	Statement	Results
H1	The brand credibility positively influences the perceived quality of the product in cosmetic industry.	Supported

H2	In the cosmetics sector, brand credibility positively influences consumers' perceptions of health.	Supported
H3	The credibility of a brand has a positive effect on the purchase intention of customers in the cosmetic	Supported
H4	Customers' perception of a cosmetic product's quality will have a positive influence on their decision to buy it.	Supported
H5	Health perception positively influences the purchase intention of customers in the cosmetic industry.	Supported
H6	Credibility has an indirect effect on Purchase intention through Perceived Quality.	Supported
H7	Credibility has an indirect effect on Purchase intention through health perception.	Supported

4.12 Summary of the chapter:

In summary, this chapter rigorously analyzes survey responses from Twin Cities's cosmetic industry experts to unravel the connection between credibility and consumer purchasing intentions. Conducted from October to December 2023, the online survey garnered 304 diverse responses, spanning demographics. Using Partial Least Squares Structural Equation Modeling (PLS-SEM), the chapter explores the demographic profile, response rate, biases, measurement model, and structural model. Key findings reveal strong direct relationships between brand credibility and consumer perceptions, with notable

mediation effects. The analysis extends to predictive relevance, correlation matrix interpretations, and alignment with existing literature, providing a comprehensive understanding of consumer behavior in Twin Cities's cosmetic industry. This chapter serves as a robust exploration of factors influencing consumer choices in the local cosmetic landscape, laying the groundwork for subsequent result interpretation and discussion in the following chapters.

CHAPTER 5

DISCUSSION AND IMPLICATIONS

5.1 Introduction

In this chapter, we delve into the empirical findings of our study on brand credibility, consumer values, and purchase intentions in Twin Cities's cosmetic industry. Exploring the significant positive impact of brand credibility on perceived quality and health perception, we underline the importance of trustworthiness and likability in shaping consumer attitudes. With a robust connection between brand credibility and purchase intentions, we emphasize its pivotal role in influencing consumer decisions. The discussion also unpacks mediating effects, providing insights that not only meet research objectives but also offer practical implications for marketers navigating Pakistan's unique cultural landscape.

5.2 Discussion on Empirical Findings

This study makes a significant contribution to the existing literature by empirically investigating the intricate dynamics of brand credibility, consumer values, and purchase intentions within Twin Cities' cosmetic industry. The comprehensive analysis of the association between brand credibility and consumer perceptions, specifically in terms of perceived quality, health perception, and overall purchase intentions, provides valuable insights. The inclusion of the mediating factors, perceived quality and health perception, adds depth to the exploration of how brand credibility influences consumer behavior.

Notably, the research addresses the specific context of the Pakistani market, highlighting cultural and societal differences from Western countries. The statistically significant positive impact of brand credibility on perceived quality (H1: $\beta = 0.563$, $p < 0.001$) and health perception (H2: $\beta = 0.254$, $p < 0.05$) underscores the importance of brand trustworthiness and likability in shaping consumer perceptions. Moreover, the study reveals a robust connection between brand credibility and purchase intentions (H3: $\beta = 0.563$, $p < 0.001$), emphasizing the pivotal role of credibility in influencing consumers' decisions to purchase cosmetic products. The exploration of mediating effects indicates that brand credibility's impact on purchase intentions is channeled through both perceived quality (H6: $\beta = 0.097$, $p < 0.1$) and health perception (H7: $\beta = -0.01$, non-significant). These findings not only meet the research objectives but also address a critical research gap by incorporating attractiveness and likability into the brand credibility framework. Therefore, this study not only advances theoretical understanding but also provides practical implications for marketers aiming to enhance their brand's credibility and influence consumer behavior in the unique cultural context of Pakistan's cosmetic industry

5.3 Contribution of the Study

This study significantly contributes to the existing body of knowledge by investigating the association between brand credibility, consumer values, and purchase intentions in the cosmetic industry, specifically focusing on Twin Cities, Pakistan. While prior research has predominantly emphasized trustworthiness and expertise dimensions of brand credibility, this study introduces a unique perspective by exploring the often-neglected aspects of attractiveness and likability. Moreover, the research fills a critical gap in the literature by examining the mediating roles of perceived quality and health

perception in the relationship between brand credibility and purchase intentions. Given the cultural and societal differences in Pakistan, where consumers prioritize safety and quality due to religious considerations, this study provides valuable insights into the cosmetic industry's dynamics in Twin Cities. The findings offer practical implications for marketers and policymakers, guiding strategies to enhance brand credibility and consumer trust in this specific market.

5.4 Implications of Study

The study's findings carry several implications for marketers and policymakers in the cosmetic industry within Twin Cities. Firstly, emphasizing and enhancing brand credibility can significantly impact consumer perceptions of product quality and health benefits. This insight suggests that marketing strategies focusing on building and maintaining a credible brand image can influence consumer trust and loyalty. Additionally, the study underscores the importance of transparent communication about product quality, advocating for stringent quality control measures within cosmetic companies. Health-focused marketing strategies that highlight the positive impact of products on well-being can be leveraged to shape consumer behavior positively. Culturally sensitive marketing, aligning with local norms and values, is crucial, given the cultural and religious considerations in Twin Cities. Policymakers can also draw insights to implement regulations ensuring transparency in marketing claims and fostering consumer education about cosmetic product safety.

5.5 Limitations

While the study provides valuable insights, several limitations should be considered. The sample's characteristics, predominantly from Twin Cities, may limit the

generalizability of findings to the broader Pakistani consumer base. The cross-sectional design captures a momentary snapshot, and future research could benefit from longitudinal approaches to understand evolving consumer attitudes. Self-report bias in survey responses introduces the potential for inaccuracies, suggesting a need for complementary qualitative or observational methods. The complex nature of mediation relationships may not be fully captured, indicating the need for more sophisticated methodologies in future research. External validity concerns arise due to the rapidly changing nature of consumer preferences and market dynamics, emphasizing the importance of continuous monitoring and research updates. Lastly, the study acknowledges cultural influences without deeply exploring specific nuances, prompting future research to delve more comprehensively into cultural dimensions impacting consumer behavior in the cosmetic industry.

5.6 Direction for Future Reference

Future studies in Twin Cities' cosmetic market could explore the intricate influence of cultural factors, societal norms, and traditions on consumer choices through qualitative methods. Longitudinal investigations tracking shifts in consumer attitudes over time would offer insights into evolving cultural dynamics and their impact on cosmetic preferences. Understanding digital platforms and social media dynamics in the context of cultural values is crucial for marketers. Exploring how demographics intersect with responses to brand credibility initiatives can guide targeted marketing strategies respecting cultural nuances. Comparative research across Pakistani regions could uncover variations in consumer behavior shaped by diverse cultural contexts, providing tailored approaches. Integrating advanced technologies like AI and VR to simulate cosmetic experiences aligns with technological trends, offering an immersive understanding of brand credibility's influence

while respecting cultural sensitivities. Investigating the potential of blockchain technology in enhancing transparency and credibility within the cosmetic supply chain, in accordance with societal norms, could be groundbreaking. Understanding the role of influencers in shaping brand credibility on social media platforms aligns with societal shifts, providing cutting-edge insights. This research direction embraces the complexity of societal norms, cultures, and traditions, offering a sophisticated and culturally sensitive dimension to the study.

5.7 Conclusion

In summary, this thesis adds significant insights to our understanding of brand credibility and consumer behavior in Twin Cities' cosmetic industry. The study successfully met its objectives, revealing that brand credibility has a positive impact on perceived quality, health perception, and purchase intentions. By focusing on the Pakistani context, the research fills a gap left by Western-centric studies. The results emphasize the importance of brand trustworthiness and likability, offering practical implications for marketers. The findings show that brand credibility influences purchase intentions through both perceived quality and health perception. This research not only contributes to academic knowledge but also provides actionable guidance for marketers operating in Twin Cities's cosmetic market. Overall, the study emphasizes the need for culturally tailored strategies to enhance brand credibility and meet the unique demands of the Pakistani consumer landscape.

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Appendix

Plagiarism Report

Impact of Credibility on Purchase Intention (1)

Tags +

Impact of Credibility on Purchase Intention

ORIGINALITY REPORT

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SIMILARITY INDEX	INTERNET SOURCES	PUBLICATIONS	STUDENT PAPERS

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MBA/BBA

1st Half Semester Progress Report

Enrollment No.	01-221222-039
Thesis/Project Title	Impact Of Brand Credibility On Purchase Intention Of Customers In Cosmetic Industry In Twin Cities

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
1	Oct,12, 23	University	Topic of Thesis, how to go about it	
2	Oct 24, 23	University	Introduction of thesis	
3	Dec 5, 23	University	Literature Review	
4				

Progress Satisfactory ☐ Progress Unsatisfactory ☐

Remarks: The student has successfully submitted work on time.

Signature of Supervisor: Date: _____

Note: **Students attach 1st & 2nd half progress report at the end of spiral copy.**

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MBA/BBA

2nd Half Semester Progress Report & Thesis Approval Statement

Enrollment No.	01-221222-039
Thesis/Project Title	Impact Of Brand Credibility On Purchase Intention Of Customers In Cosmetic Industry In Twin Cities

Supervisor Student Meeting Record

No.	Date	Place of Meeting	Topic Discussed	Signature of Student
5	Dec 24, 23	University	Scales, Analysis	
6	Jan 10, 23	University	Discussion, Review	
7				

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I hereby certify that the above candidates' thesis/project has been completed to my satisfaction and, to my belief, its standard appropriate for submission for examination. I have also conducted plagiarism test of this thesis using HEC prescribed software and found similarity index at _____ that is within the permissible limit set by the HEC for thesis/ project MBA/BBA. I have also found the thesis/project in a format recognized by the department of Business Studies.

Signature of Supervisor: Date: Nov Dec10, 23

Questionnaire

1	2	3	4	5
Strongly Disagree	**Disagree**	**Neutral**	**Agree**	**Strongly Agree**

Gender

Male ☐

Female ☐

Prefer not to say ☐

Age

20-25 years ☐

26-31 years ☐

38-43 years ☐

44 years or above ☐

Educational Background

Diploma ☐

Bachelors ☐

Masters ☐

phD ☐

Work Experience

0-2 years ☐

2-4 years ☐

4-6 years ☐

6-8 years ☐

8 years or above ☐

	Brand Credibility	**1**	**2**	**3**	**4**	**5**
BC1	My favorite brand of cosmetics delivers what it promises.					
BC2	Service claims from my favorite brand of cosmetics are believable					
BC3	Over time, my experiences with my favorite brand of cosmetics have led me to expect it to keep its promises, no more and no less.					
BC4	My favorite brand of cosmetics is committed to delivering on its claim, no more and no less.					

	Health Perspective	1	2	3	4	5
HP1	I intend to purchase natural cosmetics.					
HP2	I am inclined towards purchasing new brands of natural cosmetics.					
HP3	I am willing to spend extra money on things that are healthy for me.					
HP4	My health is the most important consideration in my life.					

	Perceived Quality	1	2	3	4	5
PQ1	The quality of my favorite brand of cosmetics is very high.					
PQ2	In terms of overall quality, I would rate my favorite brand of cosmetics as high quality.					
PQ3	It is likely that my favorite brand of cosmetics delivers very consistent quality.					
PQ4	It is likely that cosmetic products within Twin Cities' cosmetic industry are of very consistent quality					

	Purchase Intention	1	2	3	4	5
PI1	I am very likely to choose my favorite brand of cosmetics.					
PI2	I would readily recommend cosmetic products with high credibility to friends or relatives.					
PI3	In general, when considering cosmetic products, credibility significantly influences my purchase decisions					
PI4	I would seriously consider choosing my favorite brand of cosmetics.					