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The Effect Of Brand Image And Trust On Purchase Intention At Caru Poda Sme, Bima City

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Abstract

The intensifying competition faced by Micro, Small, and Medium Enterprises (MSMEs) requires business owners to strengthen the factors that shape consumer purchase intention, particularly brand image and consumer trust. This study examined the partial and simultaneous effects of brand image and trust on purchase intention among consumers of Caru Poda SME, a local bakery and coffee shop in Bima City, West Nusa Tenggara, Indonesia. The study adopted an associative quantitative design, and an accidental sampling technique combined with purposive criteria was used to select 96 respondents who had previously purchased from Caru Poda and resided in Bima City. Data were collected using a Likert-scale questionnaire and analyzed through multiple linear regression with the assistance of SPSS. Validity and reliability tests confirmed that all instrument items were valid (r-count > 0.30) and reliable (Cronbach's Alpha > 0.60), while classical assumption tests indicated that the regression model was normally distributed, free of multicollinearity, free of heteroscedasticity, and free of autocorrelation. The results showed that brand image had a significant negative effect on purchase intention (B = -0.251, t = -8.918, p = .000), while trust had a significant positive effect on purchase intention (B = 1.465, t = 51.806, p = .000). Furthermore, brand image and trust simultaneously had a significant effect on purchase intention, F (2, 93) = 1685.861, p = .000, accounting for 97.3% of the variance in purchase intention (R^2 = .973). The study concludes that trust is the dominant driver of purchase intention at Caru Poda SME, while brand image alone does not guarantee increased purchase intention unless it is reinforced by consistent product quality and reliable service. The study recommends that

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MSME owners prioritize strengthening consumer trust through consistent product quality, transparency, and dependable service, while continuing to build a coherent and credible brand identity.

Keywords: Brand image, trust, purchase intention, MSME, Bima City/Indonesia.

INTRODUCTION

The growth of the business world in the current era of globalization has produced an increasingly high level of competition, particularly within the Micro, Small, and Medium Enterprises (MSME) sector. Within the national economic context, MSMEs play a strategic role in driving regional economies, absorbing labor, and improving community welfare. Several recent studies indicate that MSMEs strengthen regional economic resilience, especially in areas with a strong local economic base such as Bima City (Hidayat & Rahmawati, 2023; Lestari, 2022). Nevertheless, intensifying competition compels MSME owners to design effective marketing strategies in order to survive and grow amid shifting market dynamics.

One factor that plays an important role in shaping consumer purchase intention is brand image, which refers to the consumer's perception of a product formed through experience, marketing communication, and information received. Pratama and Wulandari (2021) reported that a positive brand image can increase product competitiveness and strengthen a business's market position, while Saputra et al. (2024) found that a strong brand image enhances consumer preference and encourages purchase decisions. A favorable brand image therefore creates a positive impression in the minds of consumers, whereas a weak brand image may raise doubts regarding product quality.

Beyond brand image, consumer trust is also considered an important determinant of purchase intention. Trust reflects consumer confidence in product quality, the integrity of business owners, and the consistency of service delivery. In the MSME context, trust is particularly critical because many transactions still rely on interpersonal relationships and business reputation. Nugroho and Santoso (2022) found that trust significantly affects consumer purchase intention, and a similar pattern was reported by Lestari et al. (2023), who showed that higher levels of trust increase consumer loyalty and encourage repeat purchases.

Purchase intention refers to the consumer's tendency to purchase a particular product or service. Recent studies suggest that purchase intention is shaped by both internal factors, such as needs and perceptions, and external factors, such as brand

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image and trust (Rahman & Putri, 2024). Understanding the factors that influence purchase intention is therefore essential for MSME owners seeking to design appropriate marketing strategies.

A number of earlier studies have shown that brand image and trust exert a positive and significant influence on purchase intention. Pratama and Wulandari (2021) found that brand image affects consumer purchase intention, while Nugroho and Santoso (2022) emphasized the role of trust in increasing purchase intention. Lestari et al. (2023) and Rahman and Putri (2024) further demonstrated that brand image and trust simultaneously exert a significant effect on purchase intention among MSMEs. Caru Poda SME in Bima City is a local business engaged in traditional culinary production with considerable development

potential, as its products carry strong local cultural value. In practice, however, this SME continues to face challenges in establishing a strong brand image and increasing consumer trust, a situation that becomes more pressing amid competition from modern products and other local competitors, ultimately affecting the level of consumer purchase intention.

At the same time, some studies report inconsistent findings, suggesting that brand image is not always the dominant factor influencing purchase intention, particularly when consumer confidence in product quality has not yet been firmly established (Saputra et al., 2024). This inconsistency indicates a research gap that warrants further investigation, particularly within the context of local MSMEs such as Caru Poda in Bima City.

Based on the foregoing, this study examines the effect of brand image and trust on purchase intention at Caru Poda SME, Bima City, with the aim of analyzing the influence of both variables on consumer purchase intention and offering strategic recommendations for the development of local MSMEs.

a) Problem Identification

Based on the research background, the following problems were identified:

- The brand image of Caru Poda SME has not been strongly established in the minds of consumers.
- Consumer trust toward Caru Poda SME products still requires improvement, particularly with regard to product quality and consistency of service.
- Consumer purchase intention toward Caru Poda SME products remains suboptimal amid competition with similar and modern products.

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b) Research Questions

- Does brand image affect consumer purchase intention at Caru Poda SME, Bima City?
- Does consumer trust affect purchase intention at Caru Poda SME, Bima City?
- Do brand image and trust simultaneously affect consumer purchase intention at Caru Poda SME, Bima City?

c) Research Objectives

- To determine the effect of brand image on consumer purchase intention at Caru Poda SME, Bima City.
- To determine the effect of consumer trust on purchase intention at Caru Poda SME, Bima City.
- To determine the simultaneous effect of brand image and trust on consumer purchase intention at Caru Poda SME, Bima City.

LITERATURE REVIEW

Theoretical Review

Purchase Intention

According to Mariana and Umaima (2025), purchase intention is an action of the buyer that occurs in response to a product, reflecting a person's desire to buy. It is a behavior that emerges as a reaction to an object and signals the consumer's willingness to make a purchase. Ardianto et al. (2020) stated that repurchase intention forms part of purchasing behavior and subsequently contributes to consumer loyalty. Purchase intention is often regarded as an early indicator preceding the actual purchase decision. Sariyanti et al. (2022) described purchase intention as a psychological symptom that influences consumer behavior, representing an interest that drives a person to exert effort in order to obtain a desired object.

According to Mariana and Umaima (2025), purchase intention can be measured through the following indicators:

- Interest in seeking product information, where consumers begin to learn about the product through reviews, peer inquiry, or internet searches.
- Consideration prior to purchase, where consumers weigh price, quality, brand, and benefit before deciding to buy.
- Desire to try the product, for example through samples or trials.
- Curiosity about the product, including its functions, advantages, and differences from competing products.

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- Desire to own the product, reflected in behaviors such as saving money or adding the product to a shopping list.

Brand Image

According to Kotler and Keller, as cited in Parinduri and Rahmat (2022), brand image is the consumer's response to the entire offering provided by a company, encompassing the beliefs and impressions customers hold about that company. Brand image therefore reflects consumers' perceptions and feelings about a product and the overall performance of the products and services offered. Paramitha et al. described brand image as a view shaped by the impressions and feelings derived from information about a brand, making it an important component for businesses to manage carefully. Similarly, Sangadji and Sopiah, as cited in Bancin (2021), defined brand image as a perception, whether positive or negative, that consumers hold toward a brand. Paramitha et al 2022. identified the following indicators of brand image:

- Favorability of brand association, referring to the positive image embedded in customers' minds when they consider a brand.
- Uniqueness of brand association, referring to distinctive customer experiences that differentiate a brand from its competitors.
- Strength of brand association, referring to the extent to which customers are able to recognize the brand.

Trust

Trust is recognized as an important factor influencing consumer purchase decisions, including within e-commerce settings. It represents an individual's willingness to rely on another party with the expectation that the party will act in accordance with their interests, a willingness that emerges when a person believes in the integrity and competence of the other party (Resmanasari et al., 2020). Sania Layaliyal Ifadhoh and Susilo (2025) further described trust as a psychological state involving the intention to accept vulnerability based on positive expectations toward another party's behavior, indicating an individual's readiness to bear risk because they believe the other party will act honestly and will not cause harm. Sania Layaliyal Ifadhoh and Susilo (2025) identified four dimensions of trust:

- Ability, reflecting the seller's expertise and competence in meeting consumer needs.
- Integrity, reflecting the honesty and consistency of the seller in delivering products

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and fulfilling promises.

- Benevolence, reflecting the seller's genuine concern for consumer interests and welfare.
- Willingness to depend, reflecting the extent to which consumers are willing to entrust transactions to the seller despite potential risk or uncertainty.

Effect of Brand Image on Purchase Intention

Kristiawat et al. (2019) argued that a strong brand image influences consumer purchasing decisions and behavior because image serves as a basis for evaluating product quality and worthiness. Purnawan and Nurkariani (2025) added that the more favorable a product's brand image, the more interested consumers become in making a purchase, as they tend to believe that products carrying a reputable brand are more dependable.

Effect of Trust on Purchase Intention

Soegoto and Putera (2019) explained that consumer trust reflects the belief that a seller or brand will act honestly, can be relied upon, and is capable of fulfilling its promises, thereby reducing perceived risk and encouraging purchase intention. Baderi (2025) positioned trust as an independent variable influencing purchase intention, suggesting that an increase in consumer trust toward a brand or seller will correspondingly increase purchase intention.

Effect of Brand Image and Trust on Purchase Intention

Dwita Ansir et al. (2025) found that brand image and consumer trust jointly exert a positive and significant effect on purchase intention, in which a strong brand image combined with a high level of trust increases consumer confidence and interest in purchasing. Firmansyah (2023) similarly found that brand image and consumer trust simultaneously exert a positive and significant effect on purchase intention across smartphone products and e-commerce platforms, indicating that the more favorable the brand image and the higher the level of trust, the stronger the resulting purchase intention.

Conceptual Framework

The conceptual framework represents a model of how theory connects the variables identified as central to the research problem (Sugiyono, 2020). It illustrates

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the relationship between the independent variables, brand image (X1) and trust (X2), and the dependent variable, purchase intention (Y), where X1 and X2 each exert a partial effect on Y (H1, H2), and X1 and X2 jointly exert a simultaneous effect on Y (H3).

Hypotheses

H1: Brand image has a significant effect on purchase intention.
H2: Trust has a significant effect on purchase intention.
H3: Brand image and trust simultaneously have a significant effect on purchase intention.

METHOD

Research Design

This study used an associative quantitative design intended to determine the relationship between two or more variables. According to Sugiyono (2017), associative research represents a higher analytical level than descriptive or comparative research because it allows the researcher to build a theoretical explanation that can describe, predict, and account for a phenomenon. The independent variables in this study were brand image and trust, while the dependent variable was purchase intention.

Research Instrument

Data were collected using a questionnaire employing a five-point Likert scale, in which respondents selected the response alternative they considered most appropriate, ranging from Strongly Agree to Strongly Disagree (Sugiyono, 2017).

Setting

The study was conducted at Caru Poda, a local bakery and coffee shop located at Jln. Jambu No. 4B, Waki RT 05 RW 02, Manggemaci, Mpunda, Bima City, West Nusa Tenggara, Indonesia.

Population and Sample

The population of this study comprised consumers who had purchased products from Caru Poda SME, the exact number of whom could not be determined with certainty. Because the population size was unknown, the sample was determined using the Unknown Population formula (Zahrowati & Suparwati, 2018), applying a 95% confidence level (Z = 1.96), a standard deviation of 25%, and a margin of error of 5%, which yielded

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a sample size of 96 respondents. An accidental sampling technique was used in combination with purposive criteria (Sugiyono, 2020), whereby respondents were required to be above 17 years of age, residing in Bima City, and to have previously purchased from Caru Poda SME.

Data Collection Techniques

Data were collected using three techniques. Observation involved direct engagement by the researcher in order to understand the broader social context surrounding the data (Nasution, as cited in Sugiyono, 2017). A questionnaire consisting of structured written statements was distributed to respondents for completion (Sugiyono, 2017). Finally, a literature study was carried out by reviewing books, journals, and prior research relevant to the topic under investigation (Sugiyono, 2017).

Data Analysis Techniques

Validity was assessed by correlating each item's Pearson correlation coefficient (r-count) against a critical value of 0.30, where an item was considered valid if its r-count exceeded 0.30 and carried a positive value (Sugiyono, 2017). Reliability was assessed using Cronbach's Alpha, with a coefficient of 0.60 or higher indicating that an instrument was reliable (Riduwan, 2008; Sugiyono, 2017).

Prior to hypothesis testing, classical assumption tests were conducted, comprising a normality test to determine whether the regression residuals were normally distributed, a multicollinearity test to determine whether correlations existed among the independent variables, a heteroscedasticity test to determine whether residual variance was constant across observations, and an autocorrelation test, assessed using the Durbin-Watson statistic, to determine whether a correlation existed between residuals across observations.

The hypotheses were tested using multiple linear regression analysis (Sugiyono, 2017), expressed in the following equation:

$$Y = a + b_1X_1 + b_2X_2 + e$$

Where Y denotes purchase intention, a denotes the constant, b denotes the regression coefficient, X1 denotes brand image, X2 denotes trust, and e denotes the error term.

The strength of the relationship between variables was further assessed using the multiple correlation coefficient and the coefficient of determination (R^2), while the significance of partial and simultaneous effects was assessed using the t-test and F-test

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respectively, at a significance level of 5% (α = 0.05), with all computations performed using SPSS version 26.0.

RESULTS

Validity Test

Validity testing was carried out separately for each of the three research variables. For the brand image variable (X1), all nine items produced r-count values ranging from 0.529 to 0.904, each exceeding the critical value of 0.30, indicating that all items were valid. For the trust variable (X2), all twelve items produced r-count values ranging from 0.385 to 0.752, likewise exceeding the critical value and confirming the validity of the instrument. For the purchase intention va*riable (Y), all fifteen items produced r-count values ranging from 0.404 to 0.832, again exceeding the critical value of 0.30. These results indicate that all questionnaire statements used in this study were valid and suitable for further analysis.*

Reliability Test

Table 1. Reliability Test

Variable	Cronbach's Alpha	Status
Brand Image	0.906	Reliable
Trust	0.862	Reliable
Purchase Intention	0.922	Reliable

Source: Processed primary data, 2026

The reliability test results show that the Cronbach's Alpha values for brand image, trust, and purchase intention all exceeded the minimum threshold of 0.60, confirming that the instruments used to measure each variable were reliable.

Classical Assumption Tests

The normality test indicated that the residual data were normally distributed around the diagonal line, a result confirmed by the Kolmogorov-Smirnov test, which produced an Asymp. Sig. (2-tailed) value of 0.720. Since this value exceeded the 0.05 threshold, the regression residuals were considered normally distributed.

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Table 2. Multicollinearity Test

Variable	Tolerance	VIF
Brand Image	0.660	1.516
Trust	0.660	1.516

Source: Processed data, 2026

The tolerance values for both independent variables exceeded 0.10 and the VIF values were below 10, indicating that the regression model was free of multicollinearity.

The heteroscedasticity test, examined through the scatterplot of residuals, showed that data points were randomly scattered above and below the zero line without forming a discernible pattern, indicating that the assumption of homoscedasticity was satisfied and that heteroscedasticity did not occur.

Table 3. Autocorrelation Test (Durbin-Watson)

Model	R	R Square	Adjusted R Square	Std. Error of Estimate	Durbin-Watson
1	.986[a]	.973	.973	1.209	1.688

Predictors: (Constant), Brand Image, Trust. Dependent Variable: Purchase Intention. Source: Processed data, 2026

With n = 96 and k = 2, the Durbin-Watson statistic of 1.688 remained within the broadly acceptable range relative to the upper threshold of 4 – du = 2.264, indicating that the regression model did not exhibit symptoms of autocorrelation.

Multiple Linear Regression

Table 4. Multiple Linear Regression Coefficients

Model	B	Std. Error	Beta	T	Sig.
(Constant)	-1.462	1.082	–	-1.352	.180
Brand Image	-0.251	0.028	-.187	-8.918	.000
Trust	1.465	0.028	1.084	51.806	.000

Dependent Variable: Purchase Intention. Source: Processed data, 2026

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Based on Table 4, the regression equation obtained was: $\mathbf{Y = -1.462 + (-0.251)X_1 + 1.465X_2 + e}$

This equation indicates that, holding other variables constant, purchase intention decreases by 1.462 units when both independent variables are zero. A one-unit increase in brand image (X1) is associated with a 0.251-unit decrease in purchase intention, while a one-unit increase in trust (X2) is associated with a 1.465-unit increase in purchase intention, holding the other variable constant.

Multiple Correlation Coefficient and Coefficient of Determination

Table 5. Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of Estimate
1	.986[a]	.973	.973	1.209

Predictors: (Constant), Brand Image, Trust. Dependent Variable: Purchase Intention. Source: Processed data, 2026

The multiple correlation coefficient of 0.986 indicates a very strong relationship between brand image, trust, and purchase intention, falling within the 0.80–1.000 interval that denotes a very strong relationship. The R Square value of 0.973 further indicates that 97.3% of the variance in purchase intention can be explained by brand image and trust jointly, while the remaining 2.7% is attributable to other variables not examined in this study, such as price and product quality.

t-Test

For brand image, the t-count value of -8.918 exceeded the t-table value of 1.984 (in absolute terms) with a significance of .000 ($p < 0.05$), indicating a significant effect of brand image on purchase intention; H1 is therefore accepted, although the direction of the effect was negative rather than positive. For trust, the t-count value of 51.806 exceeded the t-table value of 1.984 with a significance of .000 ($p < 0.05$), indicating a significant positive effect of trust on purchase intention; H2 is therefore accepted.

This finding regarding brand image is consistent with Antika and Indiani (2023), who likewise found that brand image did not produce a straightforwardly positive effect on consumer purchase intention. Other studies, however, report contrasting results: Sari and Prihartono (2021) and Fitriani (2024) found that brand image exerted a positive and

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significant effect on purchase intention, suggesting that the relationship between brand image and purchase intention may vary depending on context and the extent to which brand image is already reinforced by trust.

The finding regarding trust is consistent with Rafid et al. (2023), who found that trust significantly affects consumer purchase intention, as well as with Eleison and Lestari (2023) and Widya (2025), who reported that higher levels of trust increase consumer purchase intention toward a product.

F-Test

Table 6. F-Test Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	4931.924	2	2465.962	1685.861	.000[b]
Residual	136.034	93	1.463		
Total	5067.958	95			

Source: Processed data, 2026

The F-count value of 1685.861 exceeded the F-table value of 2.47 with a significance of .000 ($p < 0.05$), indicating that brand image and trust simultaneously exert a significant effect on purchase intention. H3 is therefore accepted. This result is consistent with Pratama and Hidayat (2022), Putri and Rahmawati (2023), and Nugroho et al. (2024), who similarly found that brand image and trust jointly exert a significant effect on consumer purchase intention.

DISCUSSION

The hypothesis that brand image and trust jointly predict purchase intention among consumers of Caru Poda SME was supported, with both variables together explaining 97.3% of the variance in purchase intention. This very strong joint effect underscores the extent to which consumer purchasing behavior at a local culinary MSME is shaped by perceptual and relational factors rather than by structural or price-based considerations alone. The dominance of trust within this joint relationship, reflected in its considerably larger standardized coefficient relative to brand image, aligns with the view that in small, community-embedded businesses such as Caru Poda, consumers rely heavily on confidence in product quality, consistency, and the integrity of

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the seller before forming an intention to purchase (Soegoto & Putera, 2019; Baderi, 2025).

The finding that trust independently and positively predicts purchase intention is consistent with Rafid et al. (2023), Eleison and Lestari (2023), and Widya (2025), all of whom found that higher levels of consumer trust correspond with stronger purchase intention. This suggests that consumers of Caru Poda place considerable weight on the seller's honesty, reliability, and capacity to fulfill promises regarding product quality and service, consistent with the stress-buffering and relational logic embedded in trust-based theories of consumer behavior. When trust is high, consumers perceive lower transactional risk, which in turn strengthens their willingness to purchase and return to the SME.

The finding regarding brand image, however, requires more cautious interpretation. While brand image was found to significantly predict purchase intention, the relationship was negative, indicating that increases in the measured brand image score corresponded with decreases in purchase intention once trust was accounted for. This pattern aligns with Saputra et al. (2024) and Antika and Indiani (2023), who similarly found that brand image does not always operate as a straightforward positive driver of purchase intention, particularly in contexts where consumer confidence in product quality has not yet been firmly established. One plausible explanation is that, for a developing local MSME such as Caru Poda, brand image and trust may be closely intertwined, such that once trust is statistically controlled for, the residual association attributed to brand image no longer behaves as it would in isolation, suggesting that brand image perceptions among respondents may not yet be fully decoupled from their direct experience of product reliability. This points to the importance of building brand image on a foundation of consistent product quality and dependable service, rather than treating brand image and trust as wholly separate levers of consumer behavior, a view also raised by Purnawan and Nurkariani (2025) and Kristiawat et al. (2019).

Taken together, these results reinforce the conclusion of Pratama and Hidayat (2022), Putri and Rahmawati (2023), and Nugroho et al. (2024) that brand image and trust simultaneously shape consumer purchase intention, while also highlighting those instances, consistent with Saputra et al. (2024), in which brand image alone is insufficient to drive purchase intention without the accompanying support of trust. For Caru Poda SME specifically, this suggests that marketing efforts focused solely on visual identity or promotional messaging may yield limited returns unless they are matched by tangible

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improvements in product consistency, transparency, and customer service that build durable consumer trust.

CONCLUSION

This study has empirically confirmed that brand image and trust are significant predictors of purchase intention among consumers of Caru Poda SME in Bima City. Trust emerged as a strong positive driver of purchase intention, while brand image, although statistically significant, exhibited a negative relationship with purchase intention once trust was accounted for, suggesting that brand image alone does not guarantee increased purchase intention unless it is reinforced by consistent product quality and reliable service. Jointly, brand image and trust accounted for the great majority of variance in purchase intention, underscoring the central importance of these two constructs in shaping consumer behavior toward local culinary MSMEs such as Caru Poda.

Recommendations

- MSME managers should prioritize strengthening consumer trust through consistent product quality, cleanliness, clear information regarding ingredients, friendly service, and reliable fulfillment of promises related to price, taste, and product availability.
- MSME owners are encouraged to build long-term relationships with consumers through loyalty programs, consumer testimonials, and transparency in the production process, so that both trust and purchase intention continue to strengthen over time.

Limitations of Study

This study is limited in scope, as it focuses solely on Caru Poda SME as a bakery and coffee shop in Bima City, meaning the results are strongly influenced by the specific characteristics, visit patterns, and consumer preferences associated with bakery and coffee products. The selection of respondents was limited to consumers who happened to visit during the research period, and therefore does not fully represent all potential customers, including those who order online or through delivery services. Moreover, the study relied solely on a closed-ended Likert-scale questionnaire, which did not allow for a deeper exploration of consumers' underlying reasons, motivations, and emotional experiences toward the Caru Poda brand. Other practical factors that may influence purchase intention at a bakery and coffee shop, such as store atmosphere,

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comfort, menu variety, pricing, and digital services including cashless payment and social media promotion, were not incorporated into the research model, which may limit the completeness of the picture regarding the determinants of consumer purchase intention.

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