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Trust-Based Business Leadership of Local MSMEs in Tourism Destinations: The Role of Brand Credibility, Brand Identification, and Brand Image in Strengthening Consumer Purchase Decisions

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Abstract: Trust-Based Business Leadership has become increasingly vital for MSMEs in tourism destinations, where building consumer trust is essential to competitiveness and sustainability. However, limited research explains how leadership-driven brand strategies through credibility, identification, and brand image shape tourists' purchase decisions and strengthen trust in local MSME products. This research examines the impact of brand identification, brand credibility, and brand image on purchasing choices for local MSME goods at the Lake Toba tourist attraction in Indonesia. In 2025, survey results were gathered in Indonesia from 180³¹ tourists who purchased local MSME goods, reflecting visitors engaged in experience-based tourism. Data were collected by structured questionnaires and analyzed using Structural Equation Modeling (PLS-SEM) with SmartPLS software to evaluate measurement validity, reliability, and structural correlations. Brand identity significantly influenced purchase decisions ($\beta=0.402, p<0.000$), emerging as the strongest predictor. Brand credibility also showed a positive effect ($\beta=0.200, p<0.07$). Brand image further contributed significantly ($\beta=0.262, p<0.00$), confirming that trust-related symbolic and emotional brand perceptions shape tourists' purchasing decisions for local MSME products. This research enhances the literature by reinforcing integrative branding techniques in MSMEs and broadening the applicability of the theory of planned behavior and brand signaling theory in relation to local tourism goods. The results highlight the strategic role of Trust-Based Business Leadership in guiding governments and MSME leaders to develop leadership-driven branding strategies that strengthen consumer trust through credible brand identity, consistent quality signals, and culturally embedded tourism imagery, while emphasizing the need for future research to examine how trust-oriented leadership practices shape consumer behavior and sustain long-term brand value in tourism-based MSMEs.

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INTRODUCTION

Global tourism has reaffirmed its position as a key driver of service-based economic growth, fostering job creation, strengthening local supply chains, and promoting experience-based consumption (Afwa et al., 2021; Kotler et al., 2022). Recent data indicate that this sector will contribute approximately 10% to the global economy, equivalent to US\$10.9 trillion, and support around 357 million jobs by 2024 (World Bank, 2025; WTTC, 2024). This scale highlights the substantial market potential for locally produced products integrated into tourism activities. However, this recovery is also accompanied by intensified competition, with tourists becoming increasingly selective, sensitive to credibility, and relying on brand cues as cognitive shortcuts in rapid purchasing decisions (Graham & Wilder, 2020; Ismanto et al., 2023). In this context, micro, small, and medium enterprises (MSMEs) play a strategic role as they are the primary providers of destination value through culinary products, crafts, souvenirs, and cultural artifacts. In Indonesia, MSMEs dominate the economic structure, comprising approximately 64.2 million business units and contributing more than 61% to the gross domestic product, while absorbing a significant portion of the national workforce (DJPb Kemenkeu, 2024). Consistently, the tourism sector is also showing a strong recovery trend, reflected in the increase in foreign tourist visits, which reached 1.24 million in December 2024 (BPS, 2025). This condition indicates a significant demand base for MSME products in tourist destinations.

Trust-Based Business Leadership has arisen as a significant theoretical framework in modern management literature, highlighting the importance of leadership in fostering credibility, transparency, and relational trust among stakeholders. This leadership paradigm is based on relational leadership theories, social exchange principles, and trust signaling, indicating that leaders affect stakeholder behavior by regularly exhibiting integrity, competence, and alignment of values. In market contexts marked by uncertainty and information asymmetry, such as tourist markets, trust serves as a vital mechanism that mitigates perceived risk and influences consumer decision-making. In this

context, company executives are tasked with controlling operational performance and creating reliable brand signals that influence consumer perceptions and enhance enduring customer relationships. Thus, trust-based leadership approaches are crucial for organizations aiming to establish durable competitive advantages in experience-oriented tourist industries.

The need for Trust-Based Business Leadership is especially critical for MSMEs functioning in tourist locations. In contrast to major organizations, MSMEs mostly depend on relational credibility, cultural authenticity, and reputation to recruit and retain clientele. In tourist environments, visitors often assess local products with limited information, rendering trust signals such as brand reputation, authenticity, and consistent product quality crucial to their purchase decisions. Leadership strategies in MSMEs are essential for influencing trust communication through branding, storytelling, and service experiences integrated into the location's cultural narrative. By merging trust-centric leadership with strategic brand management, MSME leaders can elevate local goods into significant representations of destination identity and quality assurance. This viewpoint emphasizes that enhancing the competitiveness of MSMEs in tourism destinations requires leadership strategies that deliberately foster trust among producers, visitors, and a wider tourism ecosystem.

Branding in the digital environment has its own unique dynamics that need to be understood to choose effective branding tactics and strategies (Mandler et al., 2021; Siddiqui et al., 2021; Dash et al., 2021). Effective brand management creates an identity for products and services and differentiates them from their main competitors (Chigora et al., 2024; Sánchez Garza et al., 2024; Efendi et al., 2023). Typical regional souvenir MSME products at the Lake Toba Samosir tourist destination are goods or products produced by MSMEs that reflect the richness of local culture and heritage. However, the current market share of these superior MSME products has declined due to a decline in public interest in purchasing them (Jatmiko et al., 2021). The primary challenges faced by destination MSMEs stem from information asymmetry and quality

uncertainty. Tourists generally have limited time and information to assess the authenticity, quality, and consistency of products (Le & Le, 2020; Armutcu et al., 2023). In such circumstances, brands should function as a risk-reducing mechanism and a guarantee of reliability. However, many MSMEs in tourist destinations still face fundamental weaknesses in three key branding dimensions: an undifferentiated brand identity, inconsistent brand credibility, and a brand image that has not yet been firmly established in the minds of tourists.

Brand identity constitutes a fundamental symbolic mechanism through which consumers align themselves with a brand, particularly in tourism contexts where consumption reflects personal values and experiential meaning (Graham & Wilder, 2020). In experience-based MSME products, a well-defined brand identity enables emotional attachment and self-expression, thereby strengthening purchase intentions (Parkinson et al., 2016; Mao et al., 2020). However, its effectiveness depends on the nature of consumption; when utilitarian considerations such as price and functionality dominate, the influence of identity tends to diminish (Forouidi et al., 2020; Ghodeswar, 2008). This indicates that brand identity becomes more relevant in contexts rich in symbolic and experiential value, such as tourism destinations, where trust-based leadership can strategically embed cultural meaning into branding (Jin et al., 2019; Butarbutar et al., 2024).

Brand credibility, in contrast, represents a more cognitively grounded mechanism that reduces uncertainty and perceived risk, which are particularly salient in tourism and service-based MSMEs where product quality cannot be fully assessed prior to consumption. The presence of credible signals such as consistent quality, reliability, and honest communication enhances consumer confidence and supports faster decision-making (Kong et al., 2021; Rather et al., 2018). Nevertheless, the influence of credibility is contingent upon contextual conditions. When consumers possess strong prior experience or are driven by short-term incentives, its direct effect on purchase decisions may weaken (Martín-Consuegra et al., 2018). Consequently, brand credibility often operates indirectly by reinforcing trust and perceived value,

highlighting the central role of trust-based business leadership in maintaining credibility as a strategic asset (Ainsworth & Ballantine, 2017; Mandler et al., 2021).

Meanwhile, brand image reflects the cumulative perception formed through consumer interactions, experiences, and communicated brand values, making it a proximate determinant of purchase decisions in tourism-based MSMEs. A positive and culturally resonant brand image simplifies evaluation processes and increases the likelihood of consumer choice (Chigora et al., 2024; Girsang et al., 2024). However, its influence is not isolated, as situational factors such as social recommendations and product accessibility can moderate its effect (Matikiti-Manyevere et al., 2020; Ramesh et al., 2019). This suggests that brand image is more accurately understood as the outcome of interactions between brand identity and brand credibility, both of which are shaped by leadership practices that prioritize trust, authenticity, and consistency in local MSME branding strategies.

Based on these conditions, a significant empirical and theoretical gap exists, particularly in the lack of quantitative research examining the simultaneous influence of brand identity, brand credibility, and brand image on purchasing decisions for local MSME products in a destination context. This study aims to fill this gap by developing a predictive model focused on MSME product branding within tourist destinations. Theoretically, this study deepens understanding of the role of brands as risk-reducing, meaning-forming, and association-accumulating devices that work together in tourists' purchasing decisions. Empirically, this study aims to assess the extent to which these three branding dimensions predict purchase decisions of local MSME products in Lake Toba.

LITERATURE REVIEW

Theoretical Framework

This research's theoretical framework integrates the theory of planned behavior (TPB) and brand signaling theory to explain the strengthening of local MSME product purchasing decisions at tourist destinations (Han et al., 2010). TPB views purchasing

decisions as the result of behavioral intentions shaped by attitudes toward the product, subjective norms, and perceived behavioral control. In the tourism context, these three determinants are influenced by travel experiences, limited information, and situational social pressures, leading to rapid, perception-based decision-making. On the other hand, Brand Signaling Theory posits that brands serve as credibility signals, functioning to reduce information asymmetry between MSME producers and tourists, who are temporary consumers. Brand credibility, quality consistency, and brand identity clarity act as trust signals that influence risk evaluation and purchase confidence. Some studies find that brand signals directly influence purchasing decisions, while others suggest that consumer attitudes or beliefs mediate this influence. On the TPB side, tourism research often overlooks the role of brands in shaping attitudes and perceived control, thereby partially explaining purchase intentions (Han et al., 2010). This theoretical gap highlights the need for a model that integrates psychological mechanisms with market signals. This research offers conceptual novelty by positioning brand signaling as a structural antecedent within the TPB framework, where brand signals shape attitudes, reinforce social norms, and reduce perceived uncertainty. This integration deepens the TPB within the context of tourism information asymmetry. It extends brand signaling theory to the realm of destination-based MSMEs, resulting in a more comprehensive understanding of tourist purchasing decisions.

Trust-Based Business Leadership

Trust-Based Business Leadership is a way of leading in which business people generate value by always being honest, competent, open, and caring about their stakeholders. This lowers uncertainty and builds trust amongst people (Islam et al., 2021). The theoretical underpinnings are based on social exchange theory, stakeholder theory, and relational leadership (Bhattacharyya, 2006). These theories say that trust grows when leaders keep their commitments, do what they say they will do, and share values over time. Recent research published in prominent international journals indicates that ethical, authentic, responsible, and entrepreneurial

leadership enhances trust development, employee commitment, innovation, and organizational performance, particularly in service-oriented and tourism contexts characterized by elevated risk, intangibility, and information asymmetry (Islam et al., 2021). In the fields of tourism and hospitality, trust has been shown to mediate the influence of leadership on agility, inventive behavior, and extra-role performance, so affirming that leadership functions not just via control but also by credibility and the quality of relationships (Tajeddini & Martin, 2020). This viewpoint is particularly pertinent for MSMEs in tourism locales, as tourists often assess local products with limited information; thus, leadership-driven trust signals such as genuine branding, consistent quality, and culturally informed communication emerge as essential strategies to enhance credibility, destination reputation, and enduring purchasing decisions.

The Relationship Between Brand Identity and Purchase Decision

Brand identity is a unique set of associations that communicates a promise to consumers (Lin et al., 2019; Haidiani et al., 2022; Vuong & Bui, 2023). Building a brand identity that is accepted or not in the minds of the public depends on how the owner packages the concept (Ross & Harradine, 2011; Butarbutar et al., 2023). Expressing brand identity can be done through products, services (Graham & Wilder, 2020), or taglines or slogans that describe the vision, mission, and characteristics of the product (Mao et al., 2020). The success of businesspeople in attracting attention by conveying a strong brand character or identity acceptable to many people will lead to informed purchasing decisions (Dash et al., 2021; Vacas de Carvalho et al., 2020). Results from several previous studies indicate that brand identity has a significant positive influence on purchasing decisions (Ghodeswar, 2008; Ross & Harradine, 2011). However, empirical findings show significant variations in influence on purchase decisions, depending on the industry context and consumer characteristics. Several studies have found a direct and significant influence of brand identity on purchasing decisions through the mechanisms of self-identification and consumer emotional attachment

(Parkinson et al., 2016; Dash et al., 2021). In the context of experience-based products, brand identity serves as a symbol that enables consumers to project their self-value and social affiliation, thereby influencing their preferences and purchasing choices. Conversely, other studies show that the influence of brand identity is weakened or insignificant when consumers are more price- or utilitarian-value-oriented, particularly in low-involvement product segments (Foroudi et al., 2020; Haidjani et al., 2022). This inconsistency suggests that brand identity does not always serve as a universal determinant of purchasing decisions. Recent research has begun to shift the focus from a linear relationship to a more contextual and relational approach. Several studies confirm that the influence of brand identity on purchase decisions is often indirect, mediated by brand trust, brand image, or perceived authenticity (Iglesias et al., 2020; Iaputra & Molinillo, 2019; Vuong & Bui, 2023). However, research on MSMEs and tourism is still dominated by partial models that separate brand identity from the context of destination experiences and local cultural meanings. The research gap lies in the lack of understanding of how brand identity functions as a symbolic mechanism in temporary, experiential purchasing situations, such as tourist destinations. Therefore, based on several previous studies, the following hypothesis is developed:

H₁: Brand identity influences purchase decisions.

88 The Relationship Between Brand Credibility and Purchase Decisions

50 Brand credibility is defined as trust in the product positioning information provided by a brand, which consistently delivers what it promises (Siddiqui et al., 2021; Sutia et al., 2023). Brand credibility is recognized as trust in the characteristics of the status of goods/services contained in a brand by relying on readiness, as well as the company's ability to deliver what they promise (Sheeraz et al., 2016). If credibility is associated with a business brand or if the brand is used as a source of reliability, it is described as brand credibility (Chin et al., 2019; Abu Zayyad et al., 2021; Baek & King, 2021). In accordance with brand signaling theory, the concept of brand credibility is an

important factor in shaping consumer behavior as well as driving purchasing behavior (Shams et al., 2017; Ieng, 2016). Previous research results indicate that brand credibility has a significant positive influence on purchasing decisions (Martin-Consuegra et al., 2018; Kong et al., 2021).

However, research findings show an inconsistent pattern. Several studies have found that brand credibility directly affects purchasing decisions through risk-reduction mechanisms and increased consumer cognitive trust (Nofiwaty et al., 2020). In the context of services and tourism, brand credibility has proven crucial because consumers often cannot evaluate product quality before consumption, thereby relying heavily on brand signals in their purchasing decisions (Bator et al., 2018).

Conversely, other research suggests that the influence of brand credibility becomes insignificant when consumers have strong direct experience or when price and short-term promotional factors are more dominant (Martin-Consuegra et al., 2018). Recent studies have begun to emphasize that the relationship between brand credibility and purchase decisions is contextual and often mediated by psychological variables such as brand trust, perceived value, and brand attitude (Chin et al., 2019; Sheeraz et al., 2016). However, most research still focuses on large brands and established markets, while studies on MSMEs, especially in the context of tourism destinations, remain limited and fragmented. This research gap underscores the need for further investigation into how brand credibility serves as a collective trust signal, influenced by social, cultural, and destination image contexts. Therefore, based on several previous studies, the following hypotheses are developed:

H₂: Brand credibility influences purchase decisions.

38 The Relationship Between Brand Image and Purchase Decision

28 Brand image refers to the set of ideas, beliefs, and impressions about a brand held in consumers' minds, which arise from their experiences with a company's products or services (Matiki, Manyevere et al., 2020; Ramesh et al., 2019; Mao et al., 2024). A positive brand image serves as the foundation for building a

strong brand (Majeed et al., 2021). Consumer attitudes and behaviors are strongly influenced by brand image (Shukla, 2011; Sánchez Garza et al., 2024).

Brand image is formed through long-term and consistent consumer perceptions, making it challenging to develop and maintain a positive image (Chigora et al., 2024; Girsang et al., 2024). The more information consumers receive and the more experience they have with a company's products or services, the stronger the brand image becomes in their minds (Hanika et al., 2023; Nagarajana, 2015).

Findings from previous studies indicate that brand image has a significant positive effect on purchasing decisions (Kazmi & Mehmood, 2016). Several studies also report a significant direct effect, particularly when brand image is shaped through associations with quality, uniqueness, and emotion experiences (Diamantopoulos et al., 2011; Suryani et al., 2022). In the context of services and tourism, brand image is often a key determinant, as consumers cannot objectively evaluate quality prior to consumption; therefore, purchasing decisions are heavily influenced by initial perceptions and impressions (Fornari et al., 2016).

Conversely, other studies suggest that the influence of brand image may weaken when functional factors (price, availability, or social recommendations) are more dominant, particularly for low-involvement products (Ainsworth & Ballantine, 2017). Recent research tends to conceptualize brand image as a relational construct that operates indirectly through brand attitude, perceived value, and brand trust (Sánchez Garza et al., 2024; Chigora et al., 2024; Majeed et al., 2021). This perspective suggests that brand image is not merely the result of communication, but rather a dynamic accumulation of experiences.

However, most studies continue to focus on large brands and established market contexts. Research on MSMEs, particularly in tourism destinations and culture-based products, remains limited and often overlooks the role of destination experiences in shaping brand image. This research gap highlights the need for a more contextually grounded model to better understand how brand image interacts with tourism experiences in influencing consumer

purchasing decisions. Therefore, based on the existing literature, the following hypotheses are proposed:

H₃: Brand image influences purchase decisions.

METHODOLOGY

Research Design

This research utilizes a library and field research technique, using a quantitative approach. Surveys are the main way to obtain data (Turner, 2020). The survey was conducted in 2024 in the Lake Toba Samosir tourist spot in North Sumatra, Indonesia. A standardized questionnaire was developed to assess visitors' opinions of brand identification, brand credibility, brand image, and their purchase choices related to local MSME goods. Lake Toba Samosir was chosen as the study location due to its status as a premier tourist destination in Indonesia and its considerable potential for the development of traditional regional MSME goods. The region also contains a wide variety of MSME items, such as food, crafts, and souvenirs. This makes it a good place to study how people buy things while they are on vacation.

Sample and Data Collection

The participants in this research are tourists visiting the Lake Toba Samosir area, who might be interested in buying characteristic MSME items from the area. These visitors include both local and foreign tourists who come to Lake Toba Samosir for fun, vacation, or other tourist activities. The study sample will be randomly chosen from this group of people. The people who may be included are tourists who are at least 18 years old and have bought typical regional MSME items while they were there. A statistical method that takes into account the required degree of confidence and margin of error will be used to figure out the sample size. The research sample shall include an adequate number of respondents to reflect the diversity of characteristics among visitors to the Lake Toba Samosir tourism attraction pertinent to the study's aims. Hair et al. (2019) says that if you don't know how many people are in the population, you may figure out the sample size by multiplying the number of indicators in one construct by 5 to 10. This

study employs 18 indicators derived from four established variable dimensions, yielding a total of $18 \times 10 = 180$ research samples. Data collection in this research used observational techniques, including direct field observations and documentation

obtained from secondary data sources, including documents and structured interviews done via a questionnaire. Table 55 shows further information on the demographics of the people who took part in the study.

Table 1. Description of Research Respondents

Category	Detail	Amount	Percentage (%)
Gender	Men	94	52.22
	Woman	86	47.78
Age (years)	< 25	38	21.11
	26 - 35	52	28.89
	36 - 45	50	27.78
	46 - 55	30	16.67
	> 55	10	5.55
Level of education	Senior High School	126	70
	Diploma	14	7.78
	Bachelor	30	16.67
	Masters	10	5.55
Employment Status	Students	35	19.44
	Government employees	50	27.78
	Private sector employee	45	25
	Self-employed	30	16.67
	Other	20	11.11
Income/month (Millions)	< 2 Million	30	16.67
	2-5 Million	75	41.67
	5-10 Million	55	30.55
	> 10 Million	20	11.11
Types of MSME products that have been purchased	Typical regional food/drinks	86	47.78
	Handicrafts/Souvenirs	30	16.67
	Fashion (ulos, accessories)	54	30
	Other Products	10	5.55

Source: Data processing results (2025).

Based on Table 1, the gender composition shows a relatively balanced distribution, with 94 male respondents (52.22%) and 86 female respondents (47.78%) (Butarbutar, 2025). In terms of age, the majority of respondents fall within the productive age range, with the 26–35 age group comprising 52 respondents (28.89%) and the 36–45 age group including 50 respondents (27.78%).

The under-25 age group also represents a substantial proportion, with 38 respondents (21.11%), while those aged 46–55 and over 55 account for 30 (16.67%) and 10 respondents (5.55%), respectively. This distribution reflects representation across different life-cycle stages, with

a dominance of the productive age group, which typically has higher purchasing power and consumption activity.

In terms of education level, most respondents have a high school background (126 respondents, 70%). Respondents holding a bachelor's degree number 30 (16.67%), followed by diploma graduates (14 respondents, 7.78%) and those with a master's degree (10 respondents, 5.55%). This composition indicates that respondents come from diverse educational backgrounds, with a predominance of secondary education, reflecting the general characteristics of MSME product consumers in tourist destinations.

Regarding employment status, respondents are predominantly civil servants (50 respondents, 27.78%), followed by private-sector employees (45 respondents, 25%) and students (35 respondents, 19.44%). Self-employed respondents account for 30 individuals (16.67%), while other occupations comprise 20 respondents (11.11%). This distribution highlights the socio-economic diversity of the sample.

Based on monthly income, most respondents earn between 2–5 million rupiah (75 respondents, 41.67%). Those earning 5–10 million rupiah account for 55 respondents (30.55%), while respondents earning below 2 million and above 10 million rupiah comprise 30 (16.67%) and 20 individuals (11.11%), respectively. This indicates that the majority belong to the middle-income group, representing a key market segment for regional MSME products.

In terms of product types, most respondents (86 individuals, 47.78%) have purchased regional food or beverage products. Fashion items, such as ulos and

accessories, were purchased by 54 respondents (30%), followed by handicrafts or souvenirs (30 respondents, 16.67%), and other products (10 respondents, 5.55%). This pattern suggests that culinary and culture-based products with strong local identity have a strong appeal to consumers in tourist destinations.

Measurement Instruments

The operational definitions of the variables in this study were developed to ensure conceptual clarity and measurable boundaries for each construct, facilitating systematic analysis. Each variable is grounded in established theories and prior studies, then translated into context-relevant indicators for tourism MSMEs.

As presented in Table 2, these definitions ensure alignment between theoretical constructs and empirical measurement, thereby enhancing the validity and reliability of the model.

Table 2. Operational Definitions of Research Variables

Variables	Code	Item	Source
Brand Credibility	BC1	Trustworthiness	(Abu Zayyad et al., 2021; Sheeraz et al., 2016)
	BC2	Expertise	
	BC3	Attractiveness	
	BC4	Consistency	
Brand Identity	BI1	Brand as Organization	(Graham & Wilder, 2020; Ross & Harradine, 2011)
	BI2	Brand as Product	
	BI3	Brand as Person	
	BI4	Brand as Symbol	
Brand Image	BM1	Brand Strength	(Chigora et al., 2024; Sánchez Garza et al., 2024)
	BM2	Brand Favorability	
	BM3	Brand Uniqueness	
	BM4	Brand Experience	
	BM5	Brand Evaluation	
Purchase Decision	PI1	Transactional	(79) (Martín-Consuegra et al., 2018; Majeed et al., 2021)
	PI2	Referential	
	PI3	Preferential	
	PI4	Explorative	
	PI5	Willingness	

Source: Developed by the authors based on prior literature (2025).

Based on Table 2, the brand credibility variable indicates the extent to which customers believe in the

brand's dependability and its ability to deliver its promised value.

This construct is implemented via the characteristics of trustworthiness, expertise, attractiveness, and consistency, which together include customer impressions of the brand's integrity, professional competence, symbolic allure, and reliable performance over time. Brand credibility serves as a quality indicator that reduces ambiguity and perceived risk in purchase choices. Brand identity delineates the strategic significance formulated and conveyed by the brand via four primary perspectives: brand as organization, brand as product, brand as person, and brand as symbol. The four elements represent fundamental principles, operational traits, brand identity, and symbolism that distinguish MSME goods from their rivals within the realm of tourist destinations.

Brand image is a compilation of customers' cognitive connections with a brand, developed via recurrent encounters and assessments. This concept is assessed by brand strength, preference, distinctiveness, brand experience, and overall appraisal, which together represent consumers' cognitive and emotional reactions. Purchase choices delineate customers' intents and behavioral inclinations about acquisitions, manifested via transactional, referential, preferred, exploratory characteristics, and the propensity to buy local MSME goods.

Conceptual Framework

The decision to buy local MSME goods at tourist spots is complex and depends on how visitors understand the brand and how they feel about the risks involved in using the goods. This study's theoretical approach encompasses signaling theory and brand equity theory, together elucidating the impact of brand identity, credibility, and image on cognitive and emotional evaluations prior to a purchasing choice (Sheeraz et al., 2018; Mandler et al., 2021; Graham & Wilder, 2020). In the context of Lake Toba, the transient nature of encounters and significant perceptual ambiguity make brand signals a crucial tool for influencing customer decisions. Brand identity signifies the symbolic significance, distinctiveness, and authenticity of local goods, as shown by international research (Vuong & Bui, 2023; Forouidi et al., 2020). However, its direct impact on purchase choices remains inconclusive, particularly for MSMEs in emerging tourism locations. This lack of consistency indicates that there must be intermediate variables. Brand credibility serves as an indicator of dependability that mitigates risk and fosters trust, while brand image embodies the aggregation of brand associations that operate as a fundamental cognitive process influencing purchase behavior.

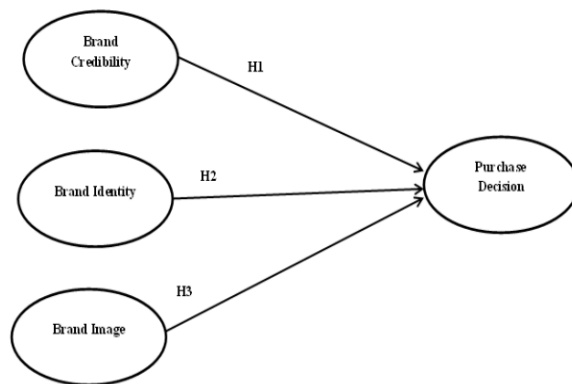


Figure 1. Conceptual Research Model

Source: Constructed by the authors using prior research (2025).

Consequently, Figure 1 presents an integrative model that situates brand identity as a strategic precursor influencing brand credibility and brand image, with brand image serving as a crucial mediator in shaping purchase decisions for local MSME products.

Data Analysis

This research used Partial Least Squares-based Structural Equation Modeling (PLS-SEM) as its data analysis approach. This approach is a multivariate analysis technique that combines factor analysis and regression analysis to investigate the relationships among variables within a research model (Hair et al., 2019). PLS-SEM specifically allows for the assessment of the link between indicators as manifest variables and constructs as latent variables by testing the measurement model, as well as the analysis of relationships between latent variables via the structural model (Ghozali, 2014). This method is useful for looking at complicated research models that use more than one construct and indicator at the same time (Hair et al., 2019). Additionally, PLS-SEM enables researchers to evaluate causal links across variables concurrently, rendering it appropriate for characterizing phenomena that include

multidimensional interactions at the person, organizational, and situational context levels.

RESULTS

Measurement Model Assessment

The Partial Least Squares-Structural Equation Modeling (PLS-SEM) methodology for measuring Model Assessment evaluates the quality of measuring instruments prior to examining the structural links among latent components. This assessment involves analyzing the reliability and validity of conceptions in both reflective and formative measuring modes. In the reflective model, indicator reliability is established by an expected outer loading value above 0.70, while construct reliability is assessed by Composite Reliability and Cronbach's Alpha, with a minimum criterion of 0.70. The Average Variance Extracted (AVE) metric was used to assess convergent validity (Hair et al., 2019). This score must exceed 0.50, indicating that the construct can account for more than half of the variation of its indicators. The Fornell-Larcker criterion and cross-loading values were used to assess discriminant validity. As shown in Figure 2, the measurement model demonstrates adequate reliability and validity, meeting all required criteria for PLS-SEM analysis.

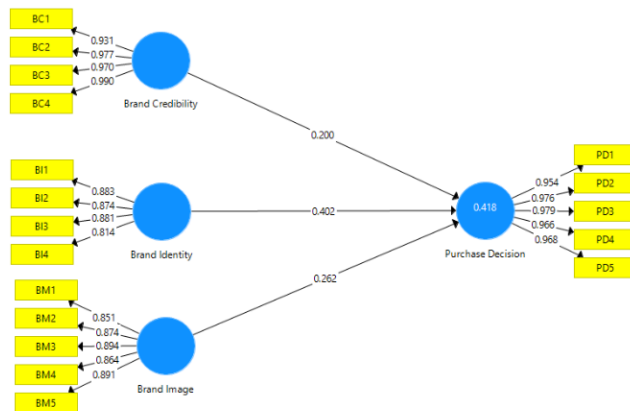


Figure 2. Measurement Model Analysis

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

These results (Figure 2) confirm that the constructs are empirically sound and suitable for further examination, thereby justifying progression to the structural model assessment within the Trust-Based Business Leadership framework for tourism MSMEs.

The findings of the measurement model analysis performed to check the reliability and validity of the research constructs are shown in Table 3. Factor loadings, Cronbach's alpha, composite reliability (CR), and average variance extracted (AVE) are all

important indicators that are used in the assessment. The findings show that all of the indicators satisfy the suggested standards. The factor loadings are over 0.70, and the CR and Cronbach's alpha values are also above 0.70, which shows that the data is very consistent. Also, the AVE values are higher than 0.50, which shows that the convergent validity is good. These results show that the measurement model is statistically sound and may be used for further structural model analysis that looks at how the study variables are related to each other.

Table 3. Measurement Model Analysis

Construct/item	Code	Outer Loadings	Cronbach's Alpha	CR	AVE
Brand Credibility			0.977	0.983	0.935
Trustworthiness	BC1	0.931			
Expertise	BC2	0.977			
Attractiveness	BC3	0.970			
Consistency	BC4	0.990			
Brand Identity			0.886	0.921	0.745
Brand as Organization	B11	0.833			
Brand as Product	B12	0.874			
Brand as Person	B13	0.881			
Brand Symbol	B14	0.814			
Brand Image			0.923	0.942	0.765
Brand Strength	BM1	0.851			
Brand Favorability	BM2	0.874			
Brand Uniqueness	BM3	0.894			
Brand Experience	BM4	0.864			
Brand Evaluation	BM4	0.891			
Purchase Decision			0.984	0.987	0.938
Transactional	PD1	0.954			
Referential	PD2	0.976			
Preferential	PD3	0.979			
Explorative	PD4	0.966			
Willingness	PD5	0.968			

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

As shown in Table 3, all of the study designs have high-quality measurements, according to the data processing findings. With AVE of 0.935, Cronbach's Alpha and Composite Reliability values over 0.97, and substantial outer loadings on all indicators, Brand Credibility demonstrates convergent validity and extremely high reliability. With Cronbach's Alpha values over 0.88, Composite Reliability beyond 0.92, and AVE above 0.74, it is clear that Brand Identity and Brand Image fulfill the reliability and validity requirements. This means that the construct can

properly explain the indicator variation. Additionally, all indicators have very strong outer loadings, and the Purchase Decision shows very high internal consistency with Cronbach's Alpha values of 0.984 and an AVE of 0.938. In conclusion, the results show that the research tool is trustworthy, legitimate, and appropriate for future studies; furthermore, it provides a thorough and humanistic representation of phenomena related to consumer behavior.

As presented in Table 4, the results of the discriminant validity test using the Fornell-Larcker

criteria confirm that all constructs meet the required thresholds. The square root of the AVE for brand credibility, brand identity, brand image, and purchase decision exceeds their inter-construct correlations,

indicating strong discriminant validity. This demonstrates that each construct more accurately represents its underlying concept than its associations with other variables.

Table 4. Discriminant Validity: Fornell-Larcker Criterion

	Brand Credibility	Brand Identity	Brand Image	Purchase Decision
Brand Credibility	0.967			
Brand Identity	0.555	0.863		
Brand Image	0.099	0.229	0.875	
Purchase Decision	0.449	0.573	0.374	0.969

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

Thus, there is no conceptual overlap between latent variables, so that the uniqueness and independence of each construct are maintained. Humanistically, these results reflect that respondents' perceptions of brand credibility, brand identity, brand image, and purchase decisions are formed through different, yet complementary, experiences and assessments. Therefore, the measurement model is declared to have good discriminant validity and is suitable for use in further structural analysis.

Inner Model Measurement

In the SEM-PLS approach, the inner model assessment is conducted to examine the structural relationships among the latent constructs in the research model. This evaluation focuses on the coefficient of determination (R^2) to determine how well the independent variables explain the variance of the dependent variable. The R^2 value reflects the predictive accuracy of the model, indicating the proportion of variance in the endogenous construct that can be explained by the exogenous constructs. According to established guidelines, R^2 values of 0.19, 0.33, and 0.67 represent weak, moderate, and substantial explanatory power, respectively (Sarstedt et al., 2023).

The results of the inner model evaluation are presented in Table 5, which reports the R^2 values indicating how strongly brand credibility, brand identity, and brand image collectively explain consumer purchase decisions in the context of trust-based business leadership of local MSMEs in tourism destinations.

These figures provide an indication of the model's predictive capability and the strength of the relationships proposed in the study.

Table 5. Coefficient of Determination Result R2

Notes	R-Square	R-Square Adjusted
Purchase Decision	0.418	0.408

Note: R -squared = coefficient of determination; R -squared Adjusted = squared corrected; R -squared for the number of predictors.

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

The determination coefficient test shows that the Purchase Decision variable has an R -Square value of 0.418 and an Adjusted R -Square value of 0.408 (see Table 5). This conclusion shows that the independent variables in the study model can explain 41.8% of the differences in purchase choices. The remaining 58.2% are due to factors that are not in the model.

The Adjusted R -Square value is quite close to the R -Square value. This means that the model is accurate and not biased since it uses a lot of predictor variables. In terms of ideas and people, these findings show that deciding what to buy is a complicated process. The elements analyzed are important, but personal experience, social context, and other situational dynamics may still have an effect.

The structural model, therefore, has modest explanatory efficacy and is appropriate for further examination. In Partial Least Squares Structural Equation Modeling (PLS-SEM), the F -square (f^2) test is used to evaluate the effect size of each exogenous

construct on the endogenous variable in the structural model. While path coefficient tests indicate whether a relationship is statistically significant, the f^2 statistic explains the magnitude of the contribution of each predictor to the model's explanatory power (Sarstedt et al., 2023). The value is calculated by comparing the R^2 of the model when a specific predictor is included and when it is excluded.

Thus, the numerical values represent the extent to which each construct contributes to explaining the variance of the dependent variable. According to commonly accepted criteria, f^2 values of 0.02, 0.15, and 0.35 indicate small, medium, and large effect sizes, respectively. Table 6 presents the results of the f^2 analysis, showing the relative effect sizes of brand credibility, brand identification, and brand image in explaining consumer purchase decisions within the structural model of trust-based business leadership in local MSMEs operating in tourism destinations.

Table 6. F-Square Value

	Purchase Decision
Brand Credibility	0.047
Brand Identity	0.183
Brand Image	0.111

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

The results of subsequent data analysis (see Table 6), related to the effect size (F -Square), show that each independent variable makes a distinct contribution to the purchase decision.

Brand Credibility has an F -Square value of 0.047, indicating a small but significant influence in explaining variations in purchasing decisions. Brand Identity shows an F -Square value of 0.183, indicating

a moderate influence; thus, its role is relatively more dominant in shaping consumer purchasing decisions.

Meanwhile, Brand Image has an F -Square value of 0.111, reflecting a small to nearly moderate influence. Humanistically, these findings suggest that a single factor does not determine purchasing decisions, but rather that they result from the simultaneous interaction of consumer perceptions of credibility, identity, and brand image. Thus, despite their varying levels of contribution, all variables still play a crucial role in building a comprehensive understanding of consumer behavior.

Hypothesis Testing

In the Partial Least Squares Structural Equation Modeling (PLS-SEM) approach, hypothesis testing is conducted to examine the strength and direction of the causal relationships among the latent constructs proposed in the structural model. The testing procedure uses a bootstrapping technique with a sufficient number of subsamples to obtain stable parameter estimates. The statistical significance of each relationship is evaluated based on the path coefficient, t -statistic, and p -value. At a 5% significance level, a t -statistic greater than 1.96 and a p -value lower than 0.05 indicate that the relationship between constructs is statistically significant. The path coefficient values represent the magnitude and direction of the influence of each predictor variable on the dependent variable. The detailed results of this hypothesis testing are presented in Table 7, which reports the path coefficients, t -statistics, and p -values for the relationships between brand credibility, brand identification, brand image, and consumer purchase decisions in the context of trust-based business leadership of local MSMEs in tourism destinations.

Table 7. Hypotheses Test

Hypothesis	Coefficient	Standard Deviation	t -count	P -Value	Conclusion
Brand Credibility >> Purchase Decision (H ₁)	0.200	0.074	2.701	0.007	Accepted
Brand Identity >> Purchase Decision (H ₂)	0.402	0.068	5.882	0.000	Accepted
Brand Image >> Purchase Decision (H ₃)	0.262	0.046	5.645	0.000	Accepted

Note: t -count = T -statistic; p -value = probability value.

Source: Results obtained from PLS-SEM analysis using SmartPLS software (2025).

The results of the hypothesis testing (see Table 7) indicate that all tested relationships have a positive and significant influence on Purchase Decision. Brand Credibility is proven to have a significant influence on purchasing decisions with a coefficient of 0.200, a t-value of 2.701, and a p-value of 0.007, indicating that the level of consumer trust in the brand plays a significant role in driving purchasing decisions. Brand identity has the most decisive influence, with a coefficient of 0.402, supported by a t-value of 5.882 and a p-value of 0.000, thus confirming that the clarity and consistency of brand identity are dominant factors in shaping consumer choices.

Furthermore, Brand Image also has a significant influence with a coefficient of 0.262, a t-value of 5.645, and a p-value of 0.000, reflecting the importance of a positive brand image in strengthening purchasing intentions and decisions. In general, these findings demonstrate that consumer decisions are shaped by interrelated rational and emotional processes, where trust, identity, and brand image collectively contribute to a meaningful experience in the decision-making process.

DISCUSSION

The results of this research demonstrate that brand identity has a crucial role in shaping buying choices for regionally unique MSME goods in tourist areas. This outcome corroborates the assertions of (Parkinson et al., 2016), who assert that brand identity serves as a strategic framework for brands to convey their fundamental values, significance, and uniqueness. The findings align with Pamungkas & Pramesti (2021), assertion that a distinct brand identity enhances customer connection and affects purchase behavior. Foroudi et al. (2020) research on tourism and local product markets shows that strong identity-based branding makes products more genuine and makes consumers more interested in them. Likewise, research conducted by Haidiani et al. (2022), substantiates that identity-based branding assists companies in constructing symbolic significance around their goods. Nonetheless, the results somewhat contradict studies demonstrating that practical product features may prevail in consumer decision-making within souvenir marketplaces, suggesting that in culturally rooted

tourist environments like Lake Toba, symbolic brand identification has a more pivotal role.

The research substantiates that brand credibility substantially affects visitors' buying choices, corroborating the theories stated by (Mandler et al., 2021), who define brand credibility as a signal that mitigates consumer uncertainty and perceived risk. Their research shows that trustworthy brands provide customers confidence in the quality and dependability of their products, which makes it easier for them to make decisions in new marketplaces. These results align with Chin et al. (2019), which emphasizes the impact of credible signals on market behavior in the presence of information asymmetry. Previous empirical research conducted by Martin-Consuegra et al. (2018), corroborates that credibility bolsters customer trust and fortifies brand assessments. In the case of tourism, the findings substantiate the notion that trust-based signals are especially significant, since tourists generally had no past experience with local items. However, previous research indicates that price discounts or impulsive buying behaviors may diminish the influence of trustworthiness in short-term purchase choices (Jiménez-Barreto et al., 2020). The above results underscore that in tourism-oriented MSME marketplaces, credibility persists as a vital long-term trust mechanism influencing consumer decisions.

Finally, the results show that brand image has a big effect on buying decisions. This backs up the consumer perception framework put forth by (Agmeka et al., 2019), who say that brand image reflects the emotional connections and meanings that people have with brands. Prior studies conducted by Diamantopoulos et al. (2011), indicate that favorable brand impressions enhance customer preferences and loyalty. Studies in destination marketing literature show that brand image and destination image are commonly linked in tourist settings. The current results affirm that MSME goods in tourist locations serve not only as economic commodities but also as experience emblems embodying local culture and vacation memories (Sawaftah et al., 2020). However, brand image alone is unable to influence purchasing behavior without the backing of credibility and identity. The research shows that sustainable buying choices come from the combined

effects of brand identity, brand credibility, and brand image. This shows how important trust-based brand management techniques are for tourism-based small and medium-sized businesses.

CONCLUSIONS

This research delineates numerous notable empirical trends that elucidate purchase choices for regional MSME items in the Lake Toba Samosir tourist area. The results indicate that brand identity, brand credibility, and brand image function synergistically to affect visitors' purchase choices. Brand identification stands up as the most significant element, suggesting that customers perceive MSME goods via both functional characteristics and the symbolic connotations linked to cultural identity, tourist experiences, and confidence in local product quality. The findings support a holistic view of branding, illustrating that successful MSME brand management merges cognitive components (identification and credibility) with emotional perceptions (brand image), which together influence trust-driven customer choices. This research enhances marketing and leadership literature by emphasizing that trust-oriented branding tactics are crucial for bolstering the competitiveness of tourism-based MSMEs.

Notwithstanding these advances, many limits must be recognized. The research is based on cross-sectional survey data obtained from travelers visiting a specific tourism site, thus limiting the generalizability of the results to other cultural or geographic settings. The study emphasizes three principal branding elements and fails to include other possible factors influencing trust-based purchase behavior, including tourist experience, digital involvement, or perceptions of service quality.

Third, the use of self-reported survey data may engender response bias, since respondents' views and intentions may not accurately represent their actual purchase behavior. These limitations suggest that the findings must be understood within the specific context of tourism-oriented MSMEs and should prompt further empirical confirmation in broader contexts. Subsequent studies need to enhance the analytical framework by integrating supplementary factors pertinent to trust-oriented

company leadership, including leadership-influenced branding strategies, stakeholder engagement, and the development of consumer trust within tourist ecosystems. Longitudinal research and cross-destination comparisons would facilitate the examination of the evolution of trust and brand perceptions over time across various tourist markets.

Mixed-method techniques that combine qualitative observations with quantitative modeling might enhance the understanding of the socio-cultural narratives influencing customer trust and purchase behavior. The results underscore the significance of leadership-driven branding strategies that prioritize genuine brand identification, uniform product quality, and culturally rooted narratives.

Policymakers and tourism stakeholders should therefore assist MSMEs via comprehensive programs that include branding mentoring, trust-enhancing certification systems, and destination-oriented marketing tactics to bolster sustainable tourism growth and enhance local economic value creation.

Author Contributions

Conceptualization: N. B., C. Y. S., J., R. N., A. S.; data curation: N. B., C. Y. S., J., R. N., A. S.; formal analysis: N. B., J., R. N., A. S.; investigation: N. B., C. Y. S., J., R. N., A. S.; methodology: N. B., C. Y. S., J., R. N., A. S.; project administration: N. B., J., R. N.; resources: N. B., S., J., R. N., A. S.; software: N. B., S., J. Y., R. N., A. S.; supervision: N. B.; validation: N. B., C. Y. S., J., R. N., A. S.; visualization: N. B., C. Y. S., J., R. N.; writing-original draft preparation: N. B., C. Y. S., J., R. N., A. S.; writing-review and editing: N. B., C. Y. S., J., R. N., A. S.; funding acquisition: G. A., V. N.

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Conflicts of Interest

The authors declare no conflict of interest.

Statement on the Use of AI Tools

AI technologies were only employed to a little extent when this paper was written. AI was simply used to make the English in the text clearer, more grammatically correct, and easier to read. AI-assisted techniques were also utilized to improve the way statistical findings were presented and understood in the tables. This was done to make them clearer and more consistent. Artificial intelligence was not used in the study design, data collecting, data processing, statistical analysis, or the creation of empirical findings. The authors are fully responsible for any analyses, interpretations, and findings.

Data Availability Statement

The data supporting the findings of this study were processed and analyzed using Smart-PLS software. The raw dataset underlying this research is publicly available and can be accessed through the institutional repository at the following link provided by the authors. [\[Link\]](#)

Informed Consent Statement

All participants in this research provided informed consent. Before data collection, participants were apprised of the research objectives, methodologies, and their rights, including the choice to participate voluntarily and the right to withdraw at any moment. All subjects granted written permission, and their identity and confidentiality were rigorously maintained throughout the study procedure. The research was performed in compliance with ethical standards and obtained ethical clearance from Sekolah Tinggi Ilmu Ekonomi Sultan Agung.

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Appendix A.

Table A1. Questionnaire Form

		1: Strongly Disagree	2: Disagree	3: Neutral	4: Agree	5: Strongly Agree	
No.	Variable Dimensions	Questions					Answers (Likert Scale)
1	Brand Credibility (Trustworthiness)	This local MSME product is produced with safe and quality ingredients.					1 2 3 4 5
2	Brand Credibility (Trustworthiness)	The information provided by MSMEs regarding products can always be trusted.					
3	Brand Credibility (Expertise)	MSMEs have expertise in producing good-quality products.					
4	Brand Credibility (Expertise)	The products produced demonstrate the high level of skill and innovation of MSME actors.					
5	Brand Credibility (Attractiveness)	This MSME product has a design or appearance that caught my attention.					
6	Brand Credibility (Attractiveness)	The product packaging appears professional and aesthetically pleasing.					
7	Brand Credibility (Consistency)	The products I buy consistently maintain the same high quality over time.					
8	Brand Credibility (Consistency)	The service provided by MSMEs is always consistent, every time I interact with them.					
9	Brand Identity (Brand as Organization)	MSMEs as organizations are capable of maintaining their brand reputation.					
10	Brand Identity (Brand as Organization)	This brand represents the professionalism and good values of the organization behind it.					
11	Brand Identity (Brand as Organization)	The organization that manages this brand is responsible for customer satisfaction.					
12	Brand Identity (Brand as Product)	The products offered by this brand consistently meet the highest standards of quality.					
13	Brand Identity (Brand as Product)	The product's characteristics make this brand easy for me to recognize and remember.					
14	Brand Identity (Brand as Product)	The products from this brand meet my needs and preferences as a customer.					
15	Brand Identity (Brand as Person)	This brand has a friendly and approachable personality.					
16	Brand Identity (Brand as Person)	This brand is like a friend I can trust to fulfill my needs.					

Table A1 (cont.). Questionnaire Form

No.	Variable Dimensions	Questions	Answers (Likert Scale)
17	Brand Identity (Brand as Person)	The character of this brand feels familiar and makes me comfortable continuing to interact with it.	
18	Brand Identity (Brand as Symbol)	This brand's logo, colors, and symbols are memorable and have special meaning to me.	
19	Brand Identity (Brand as Symbol)	This brand boasts a distinctive visual identity that sets it apart from others.	
20	Brand Identity (Brand as Symbol)	This brand symbol represents the cultural values and distinctive identity of the region, making it more attractive and competitive in the market.	
21	Brand Image (Brand Strength)	I recognize the brand of this MSME product without needing to examine the label in detail.	
22	Brand Image (Brand Strength)	This brand has a strong influence among similar products.	
23	Brand Image (Brand Strength)	The strength of this brand helps me in making purchasing decisions.	
24	Brand Image (Brand Favorability)	I prefer this UMKM product brand over other brands.	
25	Brand Image (Brand Favorability)	I have had a positive perception of this brand since I first encountered it.	
26	Brand Image (Brand Favorability)	I recommend this brand to others because of the good impression I had.	
27	Brand Image (Brand Uniqueness)	This product brand has a uniqueness that sets it apart from other brands in the market.	
28	Brand Image (Brand Uniqueness)	This brand identity reflects the local cultural characteristics that caught my attention.	
29	Brand Image (Brand Uniqueness)	I bought this product because of the uniqueness of the brand, which is not found in similar products.	
30	Brand Image (Brand Experience)	I had a pleasant experience using products from this brand.	
31	Brand Image (Brand Experience)	My interactions with this brand (both through products and services) have been very satisfying.	
32	Brand Image (Brand Experience)	Every time I buy a product from this brand, I am getting more value.	
33	Brand Image (Brand Evaluation)	Overall, I rate this brand as superior.	
34	Brand Image (Brand Evaluation)	I rate the quality, price, and benefits of the products from this brand positively.	
35	Brand Image (Brand Evaluation)	This brand meets my expectations in terms of reputation, design, and reliability.	
36	Purchasing Decision (Transactional)	I have made transactions to purchase this MSME product both directly and online.	
37	Purchasing Decision (Transactional)	I buy this product because of the ease of the transaction process it offers.	
38	Purchasing Decision (Referential)	I got to know this MSME product through recommendations from friends, family, or people close to me.	
39	Purchasing Decision (Referential)	I am more confident in buying this product because many people recommend it.	
40	Purchasing Decision (Preferential)	I prefer this UMKM brand over other similar product brands.	
41	Purchasing Decision (Preferential)	This product is my top choice when purchasing regional specialty items.	
42	Purchasing Decision (Explorative)	I am interested in trying new products from this MSME brand.	
43	Purchasing Decision (Explorative)	I often explore various product variants or innovations from this brand.	
44	Purchasing Decision (Willingness)	I am willing to pay more for this MSME product if the quality is comparable.	
45	Purchasing Decision (Willingness)	I am more than happy to recommend this product to others.	

Note: *The questionnaire is provided to the respondent as shown in the previous table and in the same order, excluding the "Variable Dimensions" column, which is included here for clarification purposes only.

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