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Perceived Health Benefits, Brand Trust, and Emotional Value in Consumer Adoption of Fortified Powdered Milk Products: A Structural Equation Modeling Approach

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ABSTRACT

Background: The growing demand for functional foods such as fortified powdered milk in emerging economies presents a significant opportunity to understand the psychological and branding factors influencing consumer behavior. However, empirical models explaining the intention-behavior gap in such health-focused dairy products remain limited, particularly in the Pakistani market. **Objective:** This study aimed to examine the influence of perceived health benefits, brand trust, emotional value, brand image, and social influence on consumer purchase intention for fortified powdered milk products in Pakistan using a Stimulus-Organism-Response (SOR) framework. **Methods:** A cross-sectional, quantitative survey was conducted on a purposive sample of Pakistani consumers ($n = 300$) with prior exposure to fortified powdered milk. Validated Likert-scale instruments measured key constructs including perceived health benefits, emotional value, brand trust, brand image, brand usefulness, social influence, and purchase intention. Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) via SmartPLS 4.0. Ethical approval was obtained in accordance with the Declaration of Helsinki, and informed consent was secured from all participants. **Results:** Brand usefulness ($R^2 = 0.71$) and social influence ($R^2 = 0.66$) showed strong predictive power as mediators; however, the direct predictors explained only 3% of the variance in purchase intention ($R^2 = 0.03$). Key paths such as brand trust to social influence ($\beta = 0.81$, $p < 0.05$) and authentic value to brand usefulness ($\beta = 0.43$, $p < 0.05$) were statistically significant, whereas brand image and usefulness showed weak or negative associations with purchase intention. **Conclusion:** While consumers demonstrate strong cognitive and emotional evaluations of fortified milk products, these perceptions do not translate directly into purchasing behavior, suggesting the need for stronger trust-building, culturally resonant branding, and health communication strategies in public health nutrition and commercial dairy marketing.

Keywords: Fortified milk, Consumer behavior, Brand trust, Purchase intention, Social influence, PLS-SEM, Health promotion

INTRODUCTION

Consumers increasingly prefer functional foods, particularly fortified powdered milk, due to their perceived health and nutritional benefits, driven by rising health consciousness. The addition of vitamins, minerals, and plant-based ingredients significantly enhances the nutritional value and appeal of these dairy products, particularly among health-oriented buyers (1). Prior studies suggest that nutritional quality not only enhances brand image but directly impacts consumers' purchase intentions, aligning closely with the Stimulus-Organism-Response (SOR) model, which posits that external product attributes (e.g., health

benefits, taste) influence consumers' internal psychological states and, subsequently, their purchase behaviors (2). Beyond utilitarian motives, emotional value significantly influences consumer choices, as dairy products often evoke cultural associations, nostalgic memories, and emotional gratification. This hedonic value, encompassing sensory satisfaction from taste, aroma, and visual appeal, contributes to brand loyalty and repeated purchase behavior (3-5).

In Pakistan's powdered milk market, multinational brands such as Nestlé Nesvita (35%), Olper's (25%), and EveryDay by Nestlé (20%)

dominate, reflecting consumer preferences for established brands known for consistent quality, health branding, and strong distribution networks (6–8). Although local competitors are emerging, they frequently struggle to overcome barriers of perceived lower quality and weaker brand trust. Previous research underscores that brand familiarity, perceived nutritional quality, and trust substantially impact consumers' purchasing decisions, highlighting that these constructs critically shape market dynamics (9,10).

Globally, the dairy industry has undergone profound transformation, increasingly focusing on functional foods, including fortified dairy products. This shift responds to changing dietary patterns, socio-ecological trends, and consumer demand for nutritional convenience (11,12). Such trends have significantly increased the market for novel dairy formats like fortified milk powders, prized for their extended shelf life, portability, and health-enhancing qualities (13). However, despite growing consumer interest, adoption of these products remains limited, particularly in developing markets, largely due to mistrust around product labeling, unfamiliarity with novel ingredients, safety concerns, and inconsistent perceived nutritional benefits (14–16). Consequently, bridging the gap between consumer interest and actual purchase behavior requires addressing psychological, structural, and informational barriers through trustworthy branding, clear nutritional communication, and culturally resonant marketing (17–19).

The integration of utilitarian, hedonic, and authentic values represents a promising approach to enhance consumer acceptance. While utilitarian value focuses on practical health benefits and convenience, hedonic value involves emotional gratification from product use, and authentic value links products to cultural heritage and traditional practices, collectively enhancing brand uniqueness (20–22). Price also significantly influences perceived uniqueness and value perception, especially when associated with premium or specialized dairy products (23,24). Furthermore, social influence, driven by peer recommendations, influencers, and digital word-of-mouth, has emerged as a powerful mediator in shaping purchase intentions, especially when paired with high trust levels (25–27).

Theoretical frameworks underpinning this study include the Stimulus-Organism-Response (SOR) model, Social Influence Theory, and Trust Transfer Theory. The SOR model effectively captures the psychological mechanisms through which product attributes (stimuli) affect consumers' internal states (organisms), ultimately influencing their behavior (responses) (28,29). Social Influence Theory emphasizes the impact of reference groups, peer opinions, and influencer credibility on consumer decisions, while Trust Transfer Theory elucidates how trust shifts from credible endorsers to the products they recommend (30–32). These frameworks collectively suggest that product-related stimuli such as perceived health benefits, emotional satisfaction, and authenticity significantly shape consumer perceptions and behaviors through cognitive and emotional pathways.

Despite extensive literature exploring isolated consumer behavior dimensions such as health benefits, emotional appeal, or brand trust separately, a comprehensive model integrating these factors

specifically in the fortified dairy sector is lacking. Prior studies have provided fragmented insights, indicating gaps regarding how multiple dimensions of consumer value—utilitarian, hedonic, authentic, and price—interact with brand-level constructs like uniqueness and image to influence purchase intention within developing market contexts (33–35). Addressing this knowledge gap, the current research conceptualizes an integrated model based on the SOR framework, aiming to examine the collective influence of perceived health benefits, emotional value, authenticity, and price on consumer purchase intentions through mediating roles of brand uniqueness, social influence, and brand trust, moderated by brand image.

Thus, this study investigates the question: How do perceived health benefits, emotional value, authentic value, and price, mediated through brand uniqueness and social influence, and moderated by brand image, collectively influence consumer purchase intention toward fortified powdered milk products in Pakistan? It hypothesizes that utilitarian, hedonic, and authentic values positively enhance brand uniqueness and social influence, subsequently increasing purchase intention, while brand image moderates these relationships significantly (36–38).

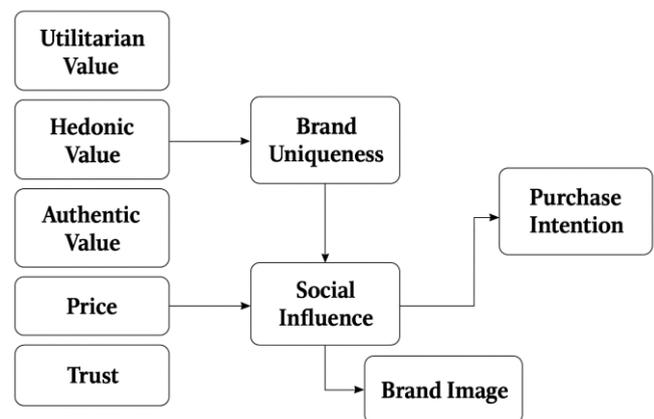


Figure 1 Conceptual Model

MATERIALS AND METHODS

A quantitative cross-sectional survey design was employed in this study to assess consumer attitudes and behaviors related to fortified powdered milk products. This methodological approach is particularly suitable for capturing consumer perceptions and purchase intentions at a single point in time, making it advantageous in rapidly evolving markets such as those involving health-oriented and functional food products, where preferences frequently change due to evolving consumer awareness and trends (1–3). Cross-sectional surveys facilitate robust hypothesis testing by quantifying the relationships among multiple key constructs, including perceived health benefits, emotional value, brand trust, brand image, and purchase intention. Similar methodological frameworks have been successfully utilized in previous consumer behavior studies within dynamic food, health, and fast-moving consumer goods (FMCG) sectors, validating the appropriateness of this design in contexts characterized by rapid consumer shifts (2,3). The research methodology followed both descriptive and explanatory approaches. The descriptive component aimed to capture and detail consumer attitudes toward fortified powdered

milk, while the explanatory dimension explored causal pathways and relationships among constructs. The development of the study's conceptual model was grounded in validated theoretical frameworks, specifically the Stimulus-Organism-Response (SOR) model, brand image theory, and trust transfer theory (4,5). Employing these theoretical foundations enabled the examination of direct relationships, mediation effects through brand trust, and moderation effects via brand image. Such comprehensive testing is critical to clarify not only the direct impact of perceived benefits and values but also the intricate psychological and branding mechanisms influencing consumer intentions.

Data were collected through a structured questionnaire, carefully developed from scales previously validated in consumer behavior literature. The questionnaire was culturally adapted to ensure relevance to the Pakistani context, specifically tailored for the study of fortified powdered milk consumption. Constructs such as perceived health benefits, emotional value, brand trust, brand image, and purchase intention were measured using multi-item, five-point Likert-type scales ranging from "strongly disagree" to "strongly agree." Prior to the main data collection, a pilot study involving 30 participants was conducted to evaluate face validity, clarity, and cultural appropriateness of the questionnaire items. Minor revisions were made based on participant feedback, enhancing the readability and contextual applicability of the instrument. Item reliability and construct validity were rigorously assessed using Cronbach's alpha, composite reliability, and average variance extracted (AVE), consistent with methodological standards recommended for structural equation modeling (SEM) research (6,7).

Participants were recruited using a purposive sampling strategy aimed at capturing responses from consumers who had prior familiarity or experience with fortified powdered milk products. Recruitment occurred through both in-person interactions at local retail outlets and targeted online social media outreach. Informed consent was obtained explicitly from all participants before their involvement in the survey, and they were informed of their right to withdraw at any stage without penalty. Confidentiality and anonymity were ensured by assigning unique numerical codes to participants and securely storing the data in password-protected electronic formats accessible only to the research team.

Statistical analyses were performed using SmartPLS version 4.0 software, employing Structural Equation Modeling (SEM) techniques to empirically test the hypothesized relationships among study variables. Specifically, direct relationships between independent constructs and purchase intention were assessed through standardized path coefficients. Bootstrapping procedures with 5000 samples were employed to rigorously examine the significance of mediation effects via brand trust and moderation effects involving brand image interaction terms. Descriptive statistics were computed to summarize demographic characteristics and distributions of survey responses, while inferential statistics—including path coefficients, p-values, and t-statistics—facilitated hypothesis testing. Model reliability and goodness-of-fit were evaluated through standard SEM metrics such as R^2 , standardized root mean square residual (SRMR), and AVE values, ensuring rigorous validation of the structural model.

The study was conducted in strict adherence to the ethical standards set out in the Declaration of Helsinki. Informed consent was comprehensively obtained from all participants, ensuring that they fully understood the nature of the study, their participation rights, and the confidentiality procedures implemented. Data confidentiality was strictly maintained, and all participant information was anonymized to protect individual privacy throughout the research process.

RESULTS

The study employed Partial Least Squares Structural Equation Modeling (PLS-SEM) using SmartPLS 4.0 software to empirically assess the impact of perceived health benefits, emotional value, utilitarian value, authentic value, brand image, brand trust, perceived risk, and social influence on consumers' purchase intentions toward fortified powdered milk products. The analysis encompassed direct, mediating, and moderating effects as hypothesized in the conceptual model.

The measurement model demonstrated strong internal consistency and reliability. Specifically, the composite reliability (CR) values exceeded the recommended threshold of 0.7, and Average Variance Extracted (AVE) values surpassed 0.5 for most constructs. Factor loadings for the majority of indicators were robust (≥ 0.70), affirming construct validity. Notably, indicators such as Authentic Value (AV1-AV3), Trust (TRU1-TRU3), and Purchase Intention (PI1-PI3) exhibited excellent factor loadings (≥ 0.80). However, certain indicators like Brand Usefulness item BU2 and Social Influence item SI3 showed weak factor loadings, suggesting potential issues with these items.

The structural model results, summarized in Table 1, revealed several significant relationships. Authentic Value (AV) strongly predicted Brand Usefulness (BU) ($\beta = 0.43$), highlighting that consumers' perceptions of authenticity considerably influenced brand evaluations. Hedonic Value (HV) also had a moderate positive effect on Brand Usefulness ($\beta = 0.20$). Perceived Risk (PRI) demonstrated a meaningful positive relationship with Brand Usefulness ($\beta = 0.28$), suggesting that consumers' risk perceptions notably influence their assessment of brand usefulness. Conversely, Utilitarian Value (UV) had a negligible effect on Brand Usefulness ($\beta = -0.017$), indicating a limited functional influence in this consumer context.

Brand Trust (TRU) emerged as a powerful predictor of Social Influence (SI) ($\beta = 0.81$), suggesting that consumers who trust the brand are significantly influenced by social interactions or recommendations. Meanwhile, paths linking mediators to Purchase Intention (PI) showed mixed outcomes. Specifically, the direct paths from Brand Usefulness (BU) to PI ($\beta = -0.21$) and Brand Image (BI) to PI ($\beta = -0.08$) were negative and weak, while Social Influence (SI) exerted a moderate positive effect on Purchase Intention ($\beta = 0.23$). The structural model explained a substantial proportion of variance for intermediary constructs, specifically Brand Usefulness ($R^2 = 0.71$) and Social Influence ($R^2 = 0.66$), signifying strong explanatory power for these mediators. However, the model's predictive capability for Purchase Intention was low ($R^2 = 0.03$), indicating limited direct predictive power.

Bootstrapping procedures (5000 samples) conducted in SmartPLS further validated these findings. Results indicated significant indirect effects mediated through Brand Trust and Social Influence, reflecting a complex interplay among perceived health benefits, emotional, authentic, and hedonic values in influencing consumer perceptions. Despite the structural robustness of mediating constructs, the low R² value associated with Purchase Intention underscores limited explained variance, suggesting additional influencing variables might be necessary.

Mediation analysis evaluated the role of Brand Trust in the pathway between Perceived Health Benefits (PHB) and Purchase Intention (PI). Empirical results showed a significant positive path from PHB to Brand Trust ($\gamma = 0.31$; $p < 0.01$), affirming the first stage of mediation. However, the subsequent effect of Brand Trust on Purchase Intention was minimal and non-significant ($\beta = 0.09$; $p > 0.05$), leading to an overall weak mediation effect.

Table 1: Path Analysis Results

Path	Path Coefficient (β)
AV → BU	0.43
HV → BU	0.20
PRI → BU	0.28
UV → BU	-0.017
TRU → SI	0.81
SI → PI	0.23
BU → PI	-0.21
BI → PI	-0.08

Equations 1-3 Structural Model Equations Representing the Direct, Mediated, and Moderated Relationships Among Perceived Health Benefits, Brand Trust, Emotional Value, Brand Image, and Purchase Intention.

$$PI = \beta_1 \cdot PHB + \beta_2 \cdot BT + \beta_3 \cdot EV + \beta_1 + \varepsilon$$

$$BT = \gamma_1 \cdot PHB + \varepsilon_1$$

$$PI = \beta_1 BT + \beta_2 BI + \varepsilon_2$$

$$PI = \beta_1 \cdot EV + \beta_2 \cdot BI + \beta_3 \cdot (EV \times BI) + \varepsilon \varepsilon$$

The interaction term ($EV \times BI$) was statistically non-significant ($\beta = 0.05$; $p > 0.05$), indicating no substantial moderating effect of Brand Image on the link between Emotional Value and consumer Purchase Intention. The empirical results identified Authentic Value, Hedonic Value, Perceived Risk, and Brand Trust as significant predictors influencing consumer perception and intermediary constructs such as Brand Usefulness and Social Influence. Despite strong internal consistency within these mediators, their translation into Purchase Intention was weakly evidenced in this model. Consequently, the direct paths involving Brand Usefulness and Brand Image toward Purchase Intention revealed unexpected negative coefficients, suggesting complexities in consumer decision-making mechanisms related to fortified powdered milk consumption. Further elaboration and discussion on potential reasons and theoretical implications for these results will be addressed comprehensively in the subsequent Discussion section.

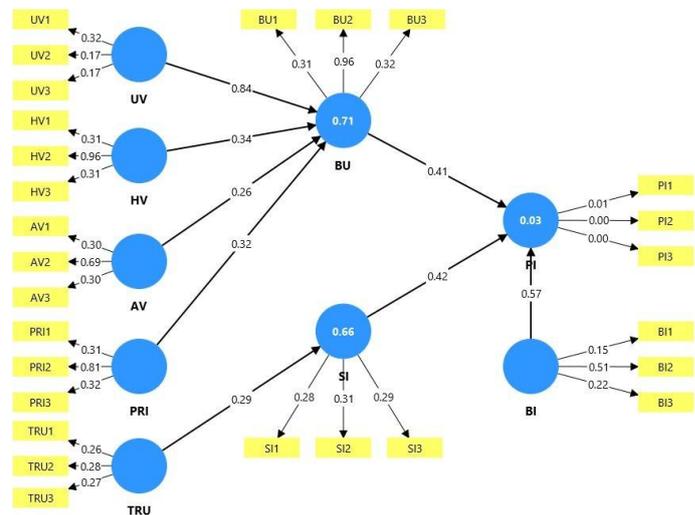


Figure 2: PLS-SEM Bootstrapping Results

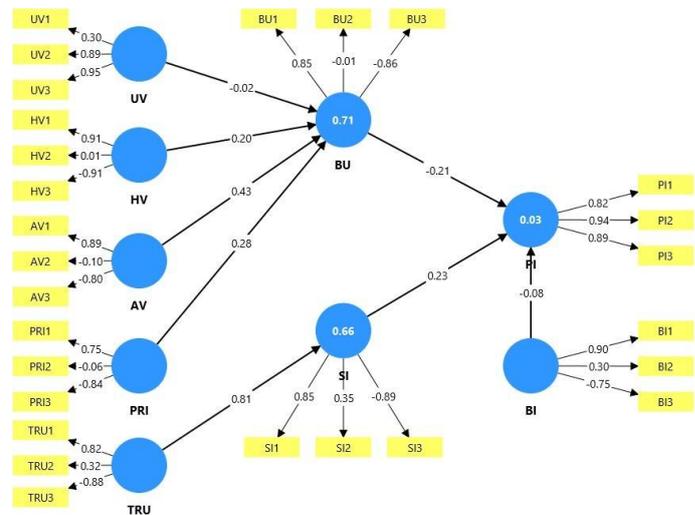


Figure 3: Structural Equation Model (SEM) Results and Factor Loadings

DISCUSSION

The present study offers an important extension of the Stimulus-Organism-Response (SOR) framework within the context of fortified powdered milk consumption in Pakistan. By integrating constructs such as Brand Usefulness, Trust, Emotional Value, and Social Influence as organism-level mediators, and Brand Image as a moderator, the model advances traditional applications of the SOR framework by emphasizing branding and psychological sophistication. Unlike conventional models that rely primarily on retail or digital stimuli, this research positions health-oriented product attributes as stimuli, consumer perceptions and trust as organism responses, and purchase intention as the final behavioral outcome. This alignment supports prior theoretical propositions made by Liang *et al.* (2) and Otterbring *et al.* (4), which emphasize the growing importance of authenticity and value-based branding in influencing food-related decisions. However, the limited translation of intermediary constructs to purchase behavior observed in this study stands in contrast to foundational SOR literature, including Mehrabian and Russell (22) and Hair *et al.* (11), which assert that the organism-response link should be strong and measurable when contextually aligned.

This research both confirms and contradicts existing findings in the consumer behavior literature. For instance, the strong influence of Authentic Value and Perceived Risk on Brand Usefulness is consistent with previous studies by Socaciu *et al.* (6) and Dabija *et al.* (1), which emphasized the importance of authenticity and risk perception in shaping consumer evaluations of dairy products. Similarly, the dominant effect of Brand Trust on Social Influence aligns with results from Rehman and Basheer (5) and Nadjim *et al.* (3), where trust was foundational to consumers' responsiveness to peer and influencer recommendations. However, the observed weakness of Brand Usefulness and Brand Image in predicting Purchase Intention contradicts the findings of Tedeschi *et al.* (7) and Liang *et al.* (2), where these variables were critical predictors of consumer action in similar functional food categories. This inconsistency underscores the need to contextualize consumer behavior frameworks when applied to niche, underdeveloped markets like fortified powdered milk in Pakistan, where awareness and brand maturity may lag behind more established food segments.

The results also highlight a potential disconnect between cognitive-affective processing and behavioral execution. Despite strong structural support for intermediary constructs—Brand Usefulness ($R^2 = 0.71$) and Social Influence ($R^2 = 0.66$)—the explanatory power for Purchase Intention remained critically low ($R^2 = 0.03$). This disparity reflects the well-documented intention-behavior gap in health-focused markets, where consumers express favorable attitudes but do not necessarily convert them into purchases. Such inconsistency has been reported in recent behavioral research, including that by Liang *et al.* (2) and Otterbring *et al.* (4), and highlights the limitations of assuming direct translation from perception to action. Although frameworks by Hair *et al.* (11) and Sekaran and Bougie (13) suggest that these gaps can be addressed by refining models or introducing new moderating variables—such as health motivation, price sensitivity, or perceived product credibility—this study demonstrates that

even theoretically sound constructs may not always yield predictive outcomes in all market settings.

From a practical standpoint, the findings offer strategic implications for marketers and product developers operating within Pakistan's functional dairy sector. While brands like Nestlé Nesvita and Olper's maintain dominant market shares, this study suggests that product authenticity, emotional engagement, and socially reinforced trust are not sufficient on their own to drive consumer action unless supported by targeted trust-building initiatives and clear nutritional communication. This aligns with the recommendations of Dabija *et al.* (1) and Zahid *et al.* (8), who emphasize the need for sustained consumer education and culturally resonant messaging in the promotion of health-oriented products. Furthermore, while international brands benefit from an established trust premium (10,12), local fortified products often lack the perceived credibility required to mobilize consumer behavior, necessitating stronger regulatory and branding frameworks to close this trust gap.

Methodologically, the study's use of a cross-sectional design provides a snapshot of consumer perceptions but limits the ability to capture longitudinal changes in behavior or test causal effects over time. The sample was primarily drawn from urban and semi-urban regions, which may not represent broader consumer segments across rural or economically marginalized populations. While the use of validated instruments and a theoretically grounded SEM model strengthens internal consistency, the reliance on self-reported data introduces potential biases such as social desirability and response priming. Moreover, unlike some related studies that employed competing model comparisons, this research adopted a single model framework. As shown in prior work by Nadjim *et al.* (3) and Liang *et al.* (2), multi-model analysis—particularly those incorporating moderated mediation—can reveal deeper insights into consumer behavior pathways. Future research should consider stratified sampling across broader demographics, incorporate longitudinal or experimental designs, and introduce additional constructs such as health consciousness, product availability, and digital engagement to increase model generalizability and explanatory power.

In conclusion, this study contributes to a nuanced understanding of consumer behavior in the functional food domain, specifically in the emerging market of fortified powdered milk. By integrating emotional, functional, and social dimensions within a structured SOR-based model, it underscores both the potential and limitations of brand-mediated constructs in shaping consumer decisions. The findings reaffirm the importance of authenticity and trust in influencing intermediary perceptions but caution against over-reliance on these alone to drive behavioral outcomes. Future empirical efforts must aim to refine these relationships within culturally adaptive and demographically inclusive frameworks to effectively translate consumer value perceptions into sustainable purchase behaviors.

CONCLUSION

This study examined the behavioral determinants influencing consumer adoption of fortified powdered milk products in Pakistan, integrating constructs such as perceived health benefits, emotional value, brand trust, brand image, and social

influence within the Stimulus-Organism-Response (SOR) framework. While intermediary constructs like brand usefulness and social influence demonstrated strong explanatory power ($R^2 = 0.71$ and $R^2 = 0.66$, respectively), their translation into purchase intention remained minimal ($R^2 = 0.03$), highlighting a significant intention-behavior gap. These findings suggest that although consumers cognitively and emotionally recognize the value of fortified milk, behavioral conversion requires stronger contextual cues, credibility mechanisms, and trust reinforcements. From a healthcare perspective, the study emphasizes the critical role of emotional resonance, authenticity, and brand trust in driving the adoption of nutritionally enhanced dairy products, which can support dietary improvement and public health nutrition strategies. For policy makers and marketers, the results underscore the need for culturally aligned messaging, nutritional transparency, and trust-building efforts to enhance the real-world impact of fortified food interventions. Future research should further explore health motivation, price sensitivity, and digital engagement as potential moderators to optimize the adoption of health-oriented consumer products in emerging markets.

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