

Health Consciousness and Consumer Loyalty towards Cold-Pressed Oils: Examining the Roles of Perceived Nutritional Value, Consumer Trust and Word-of-Mouth Intention

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Abstract

With the rising worldwide demand for healthier and less processed food products, interest in cold-pressed oils has risen. This study investigates the relationships among health consciousness, perceived nutritional value and consumer trust and loyalty to cold-pressed oils and the impact of consumer loyalty on word-of-mouth intention. A structured questionnaire by five point Likert scales was used to collect primary data from 460 consumers. Descriptive statistics, reliability analysis, exploratory factor analysis, confirmatory factor analysis, correlation and regression analysis, PLS-SEM and bootstrapping were used in the study. The reliability and convergent validity and discriminant validity of the measurement model were satisfactory. The findings of this study from the structural aspect suggest that the health consciousness and perceived nutritional value of the product significantly affect consumer trust. Consumers' health consciousness, perceived nutritional value and consumer trust are also important factors for consumer loyalty, with consumer trust being the most important. Consumer loyalty positively affects the word of mouth intention. The mediation results also show that the effect of health consciousness and perceived nutritional value on consumer loyalty is significant and the role of consumer trust as a mediator is significant. The results offer empirical proof that improving health perception, nutrition claims credibility and consumer trust can help in sustaining their loyalty and positive WOM for cold-pressed oils.

Keywords: *Health consciousness, Cold-pressed oils, Perceived nutritional value, Consumer trust, Consumer loyalty, Word of mouth intention, PLs-Sem.*

CHAPTER 1: INTRODUCTION

1.1 Background of the Study

The market for edible oils has become more consumer-centric with health and nutrition becoming a key factor in their preferences, along with product quality and perceptions of natural processing. Cold-pressed oils have been more closely studied because they are perceived to be more naturally extracted, nutritionally beneficial and healthier food choices. The differences between conventional refined oils and cold-pressed oils is generally thought of as the perception of being less highly refined which retains desirable nutrition and sensory properties. The study shows that Indian consumers are becoming more aware and preferring to use cold-pressed oils, as they feel that cold-pressed oil is of high quality and has a lot of health benefits (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023).

Health consciousness is the interest that individual has in his or her own health and well-being as shown by consumption and lifestyle decisions. It may shape consumer's attitudes towards food products and the choice of a healthy alternative. Research has shown that health consciousness has the potential to greatly affect attitudes and intentions to buy organic and healthy foods (Wang et al., 2022; Parashar et al., 2023). For edible oils, such health-oriented consumers might be more open to products that are believed to be beneficial to their health or nutrition.

However, another major component to consumers' assessment of cold-pressed oils is perceived nutritional value. These oils might be recognized by consumers as natural nutrients, less processed and healthier fats. Consumer perceptions of food as being a good source of nutrition can enhance food attitudes and buying intentions (Pan & Wu, 2024). Hence, it is essential to have insights into nutritional perceptions in order to understand why health-conscious consumers might be more likely to trust and stay loyal to cold-pressed oils.

1.2 Consumer Trust and Loyalty towards Cold-Pressed Oils

For some products, such as food products, trust becomes even more crucial, as the consumers cannot assess the quality, safety and nutritional properties of the product before using it. Consumer trust is the belief that a product or a brand is going to be of the expected quality and consistent in its performance (Morgan & Hunt, 1994). Trust is a key pillar of relationship-marketing research in the sense that it is one of the key factors in building consumer relationships. Brand trust has also shown a relationship to loyalty and positive behaviour (Chaudhuri & Holbrook, 2001). Consumer loyalty is the tendency to buy a preferred product repeatedly, not to be swayed by competing product offers, and to have a positive attitude towards the product or brand. Dick and Basu (1994) defined loyalty as having favourable attitude and repeat behavioural tendency, and Oliver (1999) identified that loyalty is an integral part of long term consumer relationships. For the cold-pressed-oil market, loyalty can be gained by the consistent perception of consumers regarding health benefits, nutrition, quality and reliability.

1.3 Word-of-Mouth Intention

Word-of-mouth intention is the consumers' willingness to recommend the product, express positive experiences and talk to others about the product. Customer satisfaction can result in positive word-of-mouth and recommendations to friends, family members, and others (Dick & Basu, 1994; Oliver, 1999). Recent food and brand studies also suggest that trust and positive consumers' judgements can lead to positive word-of-mouth behaviours (Sun & Moon, 2023; Liu & Wang, 2023). Word of mouth is especially important for cold pressed oils, as they are food products that people are likely to rely on word of mouth. Positive recommendations can help to reinforce awareness and promote the use of cold-pressed processes by consumers who lack this knowledge and understand the nutritional benefits of the processes.

1.4 Research Gap

Consumer awareness, preference, purchasing behaviour and perceived health benefits of cold pressed oils have been studied in India (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023).

Consumer trust, loyalty, and word of mouth intention are the factors that have been less explored in the broader healthy-food research, which has focused on health consciousness and nutritional perceptions and purchase intention. Research in organic and healthy foods indicate that consumers' health awareness and perceived benefits can influence their intentions and attitudes (Wang et al., 2022; Parashar et al., 2023; Pan & Wu, 2024). But how these perceptions lead to the trust and eventually to the loyalty and word of mouth intention has been not sufficiently studied in regards to cold-pressed oils.

The current study attempts to fill this gap and thus investigates the relationships between Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention. The proposed framework also considers the mediation of consumer trust in the relationship between health and nutritional perception and increased consumer loyalty.

1.5 Problem Statement

While cold-pressed oils are becoming more and more linked to health and nutrition, positive perceptions do not necessarily translate into customer loyalty. A consumer may be aware of the health benefits but is not sure about the quality of the product, its safety, authenticity or the credibility of product claims. This uncertainty can influence the trust and future buying. Meanwhile, loyal customers can help drive market growth with positive recommendations. It, therefore, is important to empirically examine if health consciousness and perceived nutritional value have an impact on trust, loyalty and if loyalty results in higher word of mouth intention.

1.6 Objectives of the Study

1. To assess the level of health consciousness among consumers towards cold-pressed oils.
2. To understand the effect of health consciousness and perceived nutritional information on consumer trust towards cold-pressed oils.
3. To examine the health consciousness, perceived nutritional value and the trust of consumers on their loyalty towards cold-pressed oils.
4. To explore the correlation between consumer loyalty and intention to spread the word about cold-pressed oils.

1.7 Hypotheses of the Study

H1: Health consciousness and perceived nutritional value have a significant positive influence on consumer trust towards cold-pressed oils.

H2: Health consciousness, perceived nutritional value and consumer trust have a significant positive influence on consumer loyalty towards cold-pressed oils.

H3: Consumer loyalty has a significant positive influence on word-of-mouth intention towards cold-pressed oils.

1.8 Conceptual Scope of the Study

The study based on the following five main constructs: Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention. The key explanatory variables are health consciousness and perceived nutritional value, consumer trust is an important intervening factor, consumer loyalty is the primary behavioural outcome, and word-of-mouth intention is the ultimate behavioural outcome. Using the responses of 460

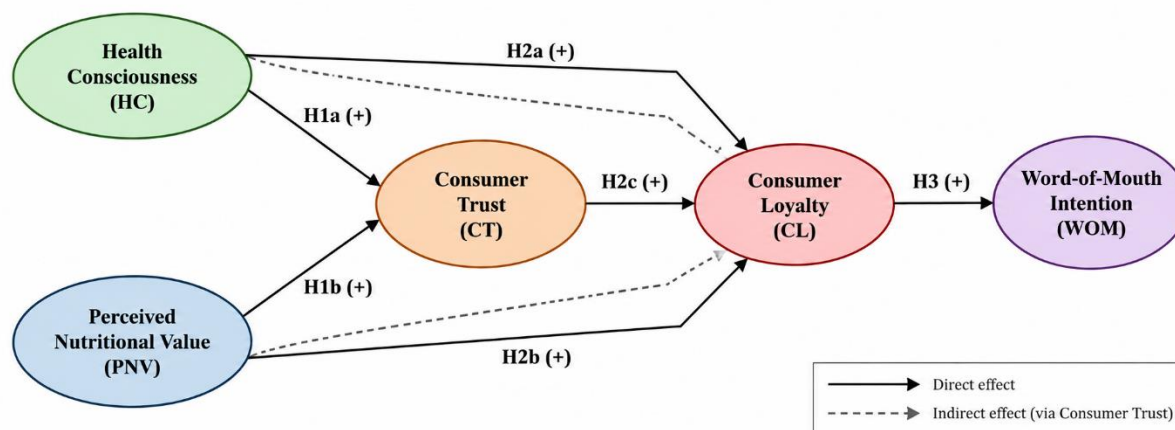
consumers, descriptive statistics, reliability analysis, EFA, CFA, correlation, regression and PLS-SEM with bootstrapping are used for examining the proposed relationships. The framework is based on well-developed consumer behaviour and relationship-marketing theories (Ajzen, 1991; Morgan & Hunt, 1994; Hair et al., 2022).

1.9 Significance of the Study

The study gives an empirical support for factors affecting the loyalty for cold-pressed oils. In the minds of producers and marketers, knowledge of health consciousness and nutritional perceptions may help them to build a credible product communication. The results from the consumer trust can be used to help build the quality assurance, transparency of information and product credibility of businesses. The correlation between loyalty and word-of-mouth intention may also help marketers formulate recommendation focused strategies. Academically, the study provides a contribution to the research on healthy-food consumption by considering health consciousness, nutritional value, trust, loyalty and word-of-mouth intention in one empirical model.

1.10 Conceptual Framework of the Study

According to the conceptual framework, the main explanatory variables that will shape the reactions of consumers towards cold-pressed oils are Health Consciousness (HC) and Perceived Nutritional Value (PNV). Being health conscious, consumers are more likely to assess edible oils according to their perceived health effects and healthier perceptions of nutrition value may positively influence consumer assessment of product benefits (Wang et al., 2022; Parashar et al., 2023). These perceptions are likely to further reinforce Consumer Trust (CT), especially as they cannot verify the nutritional content, safety and processing properties of an edible oil before consuming it. So trust is identified as the intervening construct that can bridge the gap between the favourable health and nutrition perceptions and CL, as stated by the relationship-marketing theory (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001). Consumer Loyalty is also anticipated to have a positive effect on Word-of-Mouth Intention (WOM), generally people who like a product will talk positively about it to others. The framework suggests both direct links of Health Consciousness with Consumer Trust and Consumer Loyalty as well as Perceived Nutritional Value with Consumer Trust, and Consumer Trust with Consumer Loyalty and Consumer Loyalty with Word-of-Mouth Intention as well as the indirect link of Perceived Nutritional Value with Consumer Trust and Consumer Loyalty with Word-of-Mouth Intention (Dick & Basu, 1994; Oliver, 1999). Thus, the structure of the framework is set as Health Consciousness and Perceived Nutritional Value → Consumer Trust → Consumer Loyalty and Health Consciousness and Perceived Nutritional Value directly to Consumer Loyalty, with direct arrows from Health Consciousness and Perceived Nutritional Value to Consumer Loyalty. This embeddedness mirrors recent studies that have found connections between health-related perceptions, nutritional assessment, responsiveness and trust in relation to healthy-food consumption (Pan & Wu, 2024; Sun & Moon, 2023).



CHAPTER 2: REVIEW OF LITERATURE

2.1 Health Consciousness and Consumer Food Choices

Health consciousness is defined to be the degree to which consumers take health consequences into account for their consumption decisions (Gould, 1988; Kraft & Goodell, 1993). Previous studies found that one of the key traits that affect consumers' attention to the health attributes of the product is their health consciousness. Recent research shows that consumers' attitudes, evaluations and purchase intent for healthier and organic food products remain health conscious. Wang et al. (2022) reported that health consciousness is an important motivational factor in the consumption of organic foods, and Parashar et al. (2023) revealed that health consciousness has a positive impact on consumers' intention to buy organic foods through their favourable attitude. This indicates that consumers who consider health effects are more likely to be attracted to cold-pressed oils.

2.2 Perceived Nutritional Value and Healthy Food Consumption

The perceived nutritional value is consumers' evaluation of the health and nutritional benefits that they believe the food product possesses. Product perceptions of quality and value can have a significant impact on product evaluation and behavioural intentions (Zeithaml, 1988; Sweeney & Soutar, 2001). Nutritional content and apparent health benefits are among the factors that have been linked to a greater intention to buy for healthy foods (Sripathi et al., 2023). Moreover, Pan and Wu (2024) also found that food safety awareness might impact the intention to buy organic food via a sequential psychological pathway. Perceived nutritional value can thus boost consumer trust in the product and positively affect behaviour in the case of cold-pressed oils.

2.3 Consumer Trust in Food Products

The importance of trust is felt especially in instances where consumers cannot independently judge the quality, safety or production methods for the products. Doney and Cannon (1997) considered trust as confidence in the reliability and integrity of a relationship partner, and Morgan and Hunt (1994) identified trust as an integral part of successful relationship marketing. Delgado-Ballester (2004) also showed the significance of trust as a cross-product attribute. Recent studies have shown that trust in a brand may impact consumers' behavioural

reactions to agricultural and food products (Liu & Wang, 2023). For cold-pressed oils, trust can be based on the perception of nutritional claims, the safety of the product, the processing methods and quality consistency.

2.4 Consumer Loyalty and Word-of-Mouth Intention

Consumer Loyalty is a long-term attitude of preference towards a brand or product and a desire to maintain the relationship despite the presence of alternative brands. Dick and Basu (1994) have come up with an integrated framework that connects the loyalty with attitudinal and behavioral aspects, whereas Oliver (1999) has conceptualized loyalty as a strong commitment to repurchasing a preferred product. In addition, Chaudhuri and Holbrook (2001) related brand trust and loyalty, indicating that trust can lead to increased consumer commitment. Loyalty can then lead to positive recommendations and word-of-mouth activities. Hennig-Thurau et al. (2004) showed that there are different reasons for consumers to use word-of-mouth communications related to the relationship and experience. In addition, food-related perceptions, brand trust and loyalty were found to be mutually related in Sun and Moon (2023), which highlights the relevance of these constructs in food consumption research.

2.5 Cold-Pressed Oil Consumer Research

Awareness and purchase behaviour of cold-pressed oils has been studied as of late in India. Kethavath et al. (2021) found that consumer awareness, preferences and purchasing considerations apply to the adoption of cold-pressed oils. Kanimozhi and Hariharan (2023) also analysed consumer preferences and purchasing behaviour for refined and cold-pressed oils and highlighted health and product-related factors as key aspects of consumer preferences. These studies provide evidence to the relevance of health and product perceptions in the cold-pressed-oil category. But, there has been a lack of studies that have focused on the entire chain of relationships, starting from health consciousness to nutritional perception and ending with trust, loyalty and word-of-mouth intention.

2.6 Theoretical and Empirical Synthesis

The literature shows a logical sequence from cognition in relation to health to consumer evaluation and subsequent behaviour. Consumer awareness of health can impact the understanding of the nutritional benefits; perceived value can solidify trust in the product (Wang et al., 2022; Parashar et al., 2023). Trust can then help to lead to relationship continuity and loyalty (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001). Loyalty can in turn, lead to positive recommendations and word-of-mouth actions (Dick & Basu, 1994; Oliver, 1999). The Theory of Planned Behavior also offers a more general behavioural grounding to the process of how beliefs and evaluations can lead to behavioural intentions (Ajzen, 1991). These are combined to investigate health consciousness and perceived nutritional value as antecedents of trust and loyalty, and the intention to spread word of mouth as a downstream behaviour.

2.7 Research Gap

Three pertinent gaps to the literature are identified. Firstly, Indian research on cold-pressed oils is limited to awareness, preference and purchasing decisions with a minimal focus on the consumer loyalty (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023). Second, despite the

investigation of health consciousness and nutritional perceptions in organic and healthy-food studies, the roles of both these perceptions in consumer trust and loyalty have not been adequately tested (Wang et al., 2022; Pan & Wu, 2024). Third, little research has focused on the behavioural outcomes of loyalty, namely word-of-mouth intention, in the context of cold-pressed-oil. The present study fills these gaps by combining all four dimensions, namely Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention in a single PLS-SEM framework.

2.8 Research Questions

RQ1: How aware are the consumers about health consciousness of cold-pressed oils?

RQ2: How do the attitudes of health consciousnesses and perceived nutritional value affect consumer trust in cold-pressed oils?

RQ3: How do health consciousness and perceived nutritional value as well as consumer trust affect consumer loyalty towards cold-pressed oils?

RQ4: Is there a significant relationship between consumer loyalty and intention to spread WOM about cold-pressed oils?

RQ5: Is there mediation by consumer trust between health consciousness, perceived nutritional value and consumer loyalty?

CHAPTER 3: RESEARCH METHODOLOGY

3.1 Research Design

This study uses a quantitative, descriptive and explanatory research design to study the relationship among the variables of Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention towards cold-pressed oils. The descriptive part evaluates the characteristics of the respondents and the level of the constructs, and the explanatory part evaluates the relationships posited in the research and indirect effects. Primary data was collected by using a structured questionnaire. The analytical method is based on the recipe of multivariate and PLS-SEM research (Hair et al., 2019; Hair et al., 2022).

3.2 Study Population and Sampling

The population includes consumers with experience of buying or using coldpressed oils. The respondents were selected from consumers in Karnataka based on purposive sampling technique based on the familiarity of the respondents of the product category in order to obtain meaningful responses. A total of 460 valid responses were obtained that were used for the empirical analysis.

3.3 Logic and Calculation of Sample Size

Sample size was calculated using conventional population-based estimation as well as taking into consideration the needs for multivariate analysis. If the proportion of the population is not known, then Cochran's formula is used to estimate a good starting value:

$$n_0 = \frac{Z^2 pq}{e^2}$$

where $Z = 1.96$ at 95% confidence, $p = 0.50$, $q = 0.50$ and $e = 0.05$.

$$n_0 = \frac{(1.96)^2(0.50)(0.50)}{(0.05)^2} = 384.16$$

Therefore, the minimum estimated sample is about 384 respondents. The study received 460 responses that were valid, representing an extra margin of at least 19.8% to the minimum requirement. The larger sample size also ensures that there are sufficient observations for factor analysis, multiple regression and PLS-SEM. Hair et al. (2022) recommend considering model complexity, statistical power and the number of structural relationships when determining PLS-SEM sample requirements. Hence, 460 answers can be used as a statistically valid foundation for the suggested model.

3.4 Variables of the Study

The five main constructs in the study are: Explanatory variables are: Health Consciousness (HC) and Perceived Nutritional Value (PNV). In the middle, there is an intervening construct Consumer Trust (CT) and the main behavioral result is Consumer Loyalty (CL). The next behavioural outcome is Word of Mouth Intention (WOM). Based on the literature on consumer behaviour and relationship-marketing, the following structural relationships are proposed (Ajzen, 1991; Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001).

3.5 Instrument Development and Measurement

Data were gathered using a structured questionnaire with demographic questions and 25 construct-specific statement (five items measuring each principal construct) as the primary data. A five-point Likert scale (1 = Strongly Disagree to 5 = Strongly Agree) was used for responses. This measurement approach follows the guidelines of multi-item construct development and assessment (Nunnally & Bernstein, 1994; Hair et al., 2022). They were framed particularly with regard to the consumers' perception of cold-pressed oil.

3.6 Data Collection and Screening

Data has been gathered from qualified consumers who had experience on the consumption of cold-pressed oils. Responses were checked for completeness and consistency prior to analysing. Responses that were not usable were omitted from the analysis and 460 valid observations were obtained. Demographic and purchasing characteristics were analysed to create the profile of the respondents and the product category they were familiar with.

3.7 Reliability and Validity Assessment

Cronbach's Alpha and Composite Reliability were used to check the internal consistency. Standardised factor loadings and Average Variance Extracted (AVE) were used to assess convergent validity and an AVE of greater than 0.50 was deemed acceptable (Fornell & Larcker, 1981). The KMO measure and Bartlett's Test of Sphericity were used before Exploratory Factor Analysis to determine factorability. The measurement structure was then verified using confirmatory assessment. The Heterotrait-Monotrait ratio (HTMT) was used for assessing the discriminant validity (Henseler et al., 2015).

3.8 Statistical Techniques

Descriptive and inferential statistical techniques are used in the study. For the respondent characteristics, frequencies and percentages were used, and for the principal constructs, means and standard deviations were calculated. The Pearson correlation was used to explore relationships between the variables. Multiple regression was used to measure the effects of the predictors, Consumer Trust and Consumer Loyalty, and simple regression was used to measure the effect of Consumer Loyalty on Word-of-Mouth Intention.

Partial Least Squares Structural Equation Modelling (PLS-SEM) was used for the advanced analysis. Path coefficients, bootstrapped standard errors, t-values, p-values and confidence intervals were used to evaluate the structural model. R^2 , f^2 , Q^2 and SRMR and NFI were used to check the explanatory and predictive performance and the fit of the model respectively. Bootstrapping with 5,000 subsamples was used to evaluate the significance of direct and indirect effects (Hair et al., 2019; Hair et al., 2022).

3.9 Mediation Analysis

Consumer Trust was analyzed as a mediator between Health Consciousness, Perceived Nutritional Value and Consumer Loyalty. Bootstrapping was used to determine indirect effects. The bootstrapped confidence interval for the indirect effect was considered statistically supported if it did not contain zero. This is a better approach to the assessment of mediation than the use of isolated significance tests of individual paths.

3.10 Hypothesis Testing

The hypotheses were tested at a 5% level of significance. Relationships were deemed statistically significant if the p-value was < 0.05 and the bootstrapped confidence interval did not include the value of zero. The study examined the effects of Health Consciousness on Consumer Trust, Perceived Nutritional Value on Consumer Trust, and Health Consciousness and Perceived Nutritional Value on Consumer Loyalty as well as the effects of Consumer Loyalty on Word-of-Mouth Intention. The indirect effects via Consumer Trust were also explored to gain insight as to how health and nutritional perceptions might lead to loyalty.

3.11 Ethical Considerations

The participation was voluntary and respondents were told that it was for academic purposes. The responses were kept confidential and to be used for research purposes. For statistical analysis no personally identifying information was required.

CHAPTER 4: DATA ANALYSIS AND INTERPRETATIONS**Table 4.1: Demographic Profile of the Respondents**

Variable	Category	Frequency	Percentage (%)
Age	18–25	83	18.0
	26–35	138	30.0
	36–45	115	25.0
	46 and above	124	27.0
Gender	Male	225	48.9
	Female	230	50.0
	Other	5	1.1
Education	School/PUC	74	16.1
	Graduate	198	43.0
	Postgraduate & Professional	188	40.9
Occupation	Student	47	10.2
	Salaried	156	33.9
	Business/Self-employed	92	20.0
	Homemaker/Professional/Retired	165	35.9
Monthly Income	Below ₹25,000	87	18.9
	₹25,001–₹50,000	143	31.1
	₹50,001–₹75,000	110	23.9
	Above ₹75,000	120	26.1

Source: Primary Data

According to the demographic profile, the study is fairly diverse in terms of consumers. The age group 26-35 years old has the highest percentage (30.0) followed by age group 46 years old and above (27.0) and 36-45 years old (25.0). The number of female respondents is 50.0% and male is 48.9%. Educational qualifications are comparatively high with 40.9% having a postgraduate or professional qualification. The largest occupational group is made up of salaried respondents (33.9%). Regarding household income, 31.1% fall within ₹25,001–₹50,000, while 26.1% report incomes above ₹75,000. This demographic variation can be helpful in exploring food choices targeted to health, since there can be differences in health consciousness and nutritional concerns among consumer groups (Kraft & Goodell, 1993; Wang et al., 2022; Parashar et al., 2023).

Table 4.2: Purchasing Behaviour and Experience with Cold-Pressed Oils

Variable	Category	Frequency	Percentage (%)
Purchase Frequency	Less than once a month	46	10.0
	Monthly	92	20.0
	2–3 times a month	129	28.0
	Weekly or more	193	42.0

Variable	Category	Frequency	Percentage (%)
Experience	Less than 1 year	87	18.9
	1–2 years	124	27.0
	3–5 years	143	31.1
	More than 5 years	106	23.0

Source: Primary Data

The purchasing pattern shows that the cold-pressed oils purchased by the respondents were quite regular. Approximately 42.0% buy these oils on a weekly or more frequent basis and 28.0% buy them 2 to 3 times monthly. A smaller proportion of the sample (10.0%) purchase cold-pressed oils less than once a month, indicating that they are occasional users. In terms of experience, 54.1% have been using cold-pressed oils for 3 years and above, and therefore are very familiar with the product category. This is in line with the findings of the study that health consciousness, perceived nutritional benefits and awareness of products have an impact on consumers' preference for healthier edible-oil alternatives (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023; Wang et al., 2022).

Table 4.3: Descriptive Statistics of the Study Constructs

Construct	N	Mean	Standard Deviation
Health Consciousness (HC)	460	3.71	0.72
Perceived Nutritional Value (PNV)	460	3.76	0.69
Consumer Trust (CT)	460	3.68	0.71
Consumer Loyalty (CL)	460	3.74	0.73
Word-of-Mouth Intention (WOM)	460	3.79	0.70

Source: Primary Data

Descriptive results demonstrate a score of moderately high level for all five constructs. Word-of-Mouth Intention has the highest mean (3.79), followed by Perceived Nutritional Value (3.76), Consumer Loyalty (3.74), Health Consciousness (3.71) and Consumer Trust (3.68). Standard deviations of the responses varied between 0.69 and 0.73, suggesting that the 460 respondents had relatively uniform responses. The findings indicate that the overall perception of consumers on cold-pressed oils is positive, especially in respect of nutrition and their intention to recommend. It is also shown that with the increasing consciousness of health and perceived health or nutrition, consumers respond in terms of their evaluation towards healthier food products when they are buying them (Wang et al., 2022; Parashar et al., 2023; Pan & Wu, 2024).

Table 4.4: Reliability Statistics of the Study Constructs

Construct	No. of Items	Cronbach's Alpha	Composite Reliability
Health Consciousness (HC)	5	0.891	0.918
Perceived Nutritional Value (PNV)	5	0.883	0.912
Consumer Trust (CT)	5	0.876	0.908

Construct	No. of Items	Cronbach's Alpha	Composite Reliability
Consumer Loyalty (CL)	5	0.902	0.927
Word-of-Mouth Intention (WOM)	5	0.914	0.934

Source: Primary Data

The internal consistency of the reliability results shows that all five constructs have a strong consistency. Cronbach's alpha value varies from 0.876 for Consumer Trust to 0.914 for Word-of-Mouth Intention and Composite Reliability ranges from 0.908 to 0.934. All values are above the generally accepted cut-off value of 0.70, which means that the measurement items are consistently measuring their respective constructs (Nunnally & Bernstein, 1994; Hair et al., 2019). The relative high reliability on the Consumer Loyalty and Word-of-Mouth Intention suggest that there is a consistency among the items of these two. Multi-item constructs have been commonly used to measure similar types of variables in consumer behaviour and food-purchase research (Anisimova & Weiss, 2023; Parashar et al., 2023).

Table 4.5: KMO and Bartlett's Test of Sphericity

Test	Value
Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy	0.921
Bartlett's Test of Sphericity: Approx. Chi-Square	4826.374
Degrees of Freedom (df)	300
Significance (p-value)	<0.001

Source: Primary Data

The KMO measure is equal to 0.921, which is excellent for factor analysis. The sphericity test (Bartlett's) is statistically significant ($\chi^2 = 4826.374$, $df = 300$, $p < 0.001$), indicating that there are sufficient relationships between the observed items in the correlation matrix. Thus the null hypothesis assuming that the correlation matrix is an identity matrix is rejected. The results do confirm the appropriateness of the dataset for exploratory factor analysis and further evaluation of the proposed measurement structure. Depending on the context of consumer research, high KMO values and significant Bartlett's tests are generally suitable for determining if there are meaningful underlying factors in multi-item consumer research (Hair et al., 2019; Hair et al., 2022). Thus, the null hypothesis of Bartlett's Test is rejected at 5% significance level.

Table 4.6: Exploratory Factor Analysis: Total Variance Explained

Factor	Eigenvalue	% of Variance	Cumulative %
1	7.842	31.37	31.37
2	3.964	15.86	47.23
3	2.846	11.38	58.61
4	2.173	8.69	67.30
5	1.628	6.51	73.81
6	0.912	3.65	77.46
7	0.801	3.20	80.66

Factor	Eigenvalue	% of Variance	Cumulative %
8	0.728	2.91	83.57
9	0.654	2.62	86.19
10	0.587	2.35	88.54

Extraction Method: Principal Component Analysis

Source: Primary Data

Five factors emerged from the exploratory factor analysis representing Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention. The five factors that were retained have eigenvalues greater than 1.00 and account for 73.81% of the total variance, which is considered acceptable for representation of the observed items. The largest amount of variance is accounted for by Health Consciousness (31.37%) followed by Perceived Nutritional Value (15.86%) and Consumer Trust (11.38%). The cumulative variance is greater than the typical amount of variance for behavioural studies which indicates that the underlying factor structure is adequate (Hair et al., 2019; Hair et al., 2022). These results are also in line with the studies that have investigated the multidimensional consumer reactions towards health-oriented food products (Parashar et al., 2023; Wang et al., 2022).

Table 4.7: Exploratory Factor Analysis: Rotated Factor Matrix

Construct	No. of Items	Factor Loading Range	Eigenvalue	Variance Explained (%)
Health Consciousness (HC)	5	0.778–0.846	7.842	31.37
Perceived Nutritional Value (PNV)	5	0.781–0.851	3.964	15.86
Consumer Trust (CT)	5	0.785–0.841	2.846	11.38
Consumer Loyalty (CL)	5	0.779–0.851	2.173	8.69
Word-of-Mouth Intention (WOM)	5	0.813–0.871	1.628	6.51
Total	25	0.778–0.871	18.453	73.81

Extraction Method: Principal Component Analysis

Rotation Method: Varimax with Kaiser Normalization

Source: Primary Data

The rotated factor results show that the five factors are clearly defined: Factor loadings for the five constructs range from 0.778 to 0.871. The items for the factors of Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention have high loadings for their respective factors, thus demonstrating satisfactory construct representation and minimal ambiguity among the factors. The five-factor solution retained in the analysis accounts for 73.81% of the total variance and thus the measurement structure used for further analysis is supported. For behavioural research, strong factor loadings that are distinct from others are consistent with recommended practices of exploratory factor-analysis (Hair et al., 2019; Hair et al., 2022). Specific multi-dimensional measurement

structures have been used to assess health consciousness and consumption reactions to healthier food products (Parashar et al., 2023; Wang et al., 2022).

Table 4.8: Confirmatory Factor Analysis: Standardised Factor Loadings, Composite Reliability and Average Variance Extracted

Construct	No. of Items	Loading Range	Composite Reliability	AVE
Health Consciousness (HC)	5	0.778–0.846	0.918	0.691
Perceived Nutritional Value (PNV)	5	0.781–0.851	0.912	0.674
Consumer Trust (CT)	5	0.785–0.841	0.908	0.664
Consumer Loyalty (CL)	5	0.779–0.851	0.927	0.718
Word-of-Mouth Intention (WOM)	5	0.813–0.871	0.934	0.740

Source: Primary Data

CFA results confirm good measurement qualities for all five constructs. The range of the standardised factor loadings is between 0.778 and 0.871, with the commonly recommended value being 0.70. The Composite Reliability values ranging between 0.908 and 0.934 confirmed strong internal consistency and the AVE values ranging between 0.664 and 0.740 are considered as good because they are above the 0.50 criterion, supporting the good convergent validity of the constructs (Fornell & Larcker, 1981; Hair et al., 2022). Consumer Loyalty and Word-of-Mouth Intention have especially good measurement properties. These results indicate that the constructs can be used in the further structural analysis of health-related consumer behaviour (Parashar et al., 2023; Anisimova & Weiss, 2023).

Table 4.9: Discriminant Validity Using Heterotrait-Monotrait Ratio (HTMT)

Construct	HC	PNV	CT	CL	WOM
Health Consciousness (HC)	—	0.642	0.618	0.594	0.521
Perceived Nutritional Value (PNV)	0.642	—	0.671	0.638	0.566
Consumer Trust (CT)	0.618	0.671	—	0.723	0.647
Consumer Loyalty (CL)	0.594	0.638	0.723	—	0.781
Word-of-Mouth Intention (WOM)	0.521	0.566	0.647	0.781	—

Source: Primary Data

HTMT values vary between 0.521 and 0.781, and are still below the conservative cut off of 0.85. This confirms that Health Consciousness, Perceived Nutritional Value, Consumer Trust, Consumer Loyalty and Word-of-Mouth Intention are empirically different constructs and thus, that this test signifies adequate discriminant validity. Consumer Loyalty and Word-of-Mouth Intention have the highest HTMT value (0.781) that is within acceptable range. The results validate the uniqueness of the posited constructs and offer a solid groundwork for further testing of the structural model (Henseler et al., 2015; Hair et al., 2022). Similarly, the distinctiveness of the health perceptions, trust, and loyalty and the behaviour intention

construct is in line with consumer studies on health-related food decisions and the development of loyalty (Anisimova & Weiss, 2023; Parashar et al., 2023).

Table 4.10: Pearson Correlation Matrix among the Study Constructs

Construct	HC	PNV	CT	CL	WOM
Health Consciousness (HC)	1.000	0.582**	0.614**	0.571**	0.498**
Perceived Nutritional Value (PNV)	0.582**	1.000	0.637**	0.601**	0.529**
Consumer Trust (CT)	0.614**	0.637**	1.000	0.684**	0.593**
Consumer Loyalty (CL)	0.571**	0.601**	0.684**	1.000	0.716**
Word-of-Mouth Intention (WOM)	0.498**	0.529**	0.593**	0.716**	1.000

Note: $p < 0.01$ (two-tailed).

Source: Primary Data

The correlation results reveal that all five constructs are positively and statistically significant at the 1% level. Consumer Trust is highly correlated with Consumer Loyalty ($r = 0.684$) and Word-of-Mouth Intention is most highly correlated with Consumer Loyalty ($r = 0.716$). There is a positive correlation between Health Consciousness and Perceived Nutritional Value ($r = 0.582$) and Consumer Trust ($r = 0.614$) which means that health-conscious consumers associate with higher level of perceived nutritional value and trust of cold-pressed oils. This is in line with other studies that have shown that health consciousness and perceived health benefits are correlated with positive consumer attitudes for healthier food products (Wang et al., 2022; Parashar et al., 2023; Pan & Wu, 2024).

Table 4.11: Multiple Regression Analysis of Health Consciousness and Perceived Nutritional Value on Consumer Trust

Predictor	β	t-value	p-value	VIF
Health Consciousness (HC)	0.371	8.42	<0.001	1.513
Perceived Nutritional Value (PNV)	0.421	9.56	<0.001	1.513
R²	0.511			
Adjusted R²	0.509			
F-statistic	238.41		<0.001	

Dependent Variable: Consumer Trust (CT)

Source: Primary Data

The regression results show that Health Consciousness and Perceived Nutritional Value have positive and significant impact on Consumer Trust. Health Consciousness has a meaningful standardized coefficient ($\beta = 0.371$, $p < 0.001$), and Perceived Nutritional Value has a relatively high standardized coefficient ($\beta = 0.421$, $p < 0.001$). The model explains 51.1% of the variance in Consumer Trust ($R^2 = 0.511$) and is statistically significant ($F = 238.41$, $p < 0.001$). The results from this study show that there is an association between health-related perceptions and product evaluation, with those who are more health-conscious likely to trust cold-pressed oils (Parashar et al., 2023; Pan & Wu, 2024; Wang et al., 2022). The results are significant thus the hypothesis H1 is accepted at 5% significance level.

Table 4.12: Multiple Regression Analysis of Health Consciousness, Perceived Nutritional Value and Consumer Trust on Consumer Loyalty

Predictor	β	t-value	p-value	VIF
Health Consciousness (HC)	0.214	5.08	<0.001	1.703
Perceived Nutritional Value (PNV)	0.267	6.31	<0.001	1.823
Consumer Trust (CT)	0.468	11.42	<0.001	1.957
R²	0.642			
Adjusted R²	0.640			
F-statistic	272.46		<0.001	
Dependent Variable:	Consumer	Loyalty	(CL)	

Source: Primary Data

The regression results indicate that Health Consciousness ($p < 0.001$) and Perceived Nutritional Value ($p < 0.001$) and Consumer Trust ($p < 0.001$) appear to have significant positive impact on Consumer Loyalty. The most significant one is the Consumer Trust, which suggests that the confidence in the quality, safety and reliability of cold-pressed oils is of particular importance for the development of consumer loyalty. The model explains 64.2% of the variance in Consumer Loyalty ($R^2 = 0.642$) and is statistically significant ($F = 272.46$, $p < 0.001$). The results support the studies that show that consumer health perceptions and trust are related positively to consumer loyalty and purchasing behavior (Chaudhuri & Holbrook, 2001; Parashar et al., 2023; Sun & Moon, 2023). Thus, we accept H2 at the 5% level of significance.

Table 4.13: Simple Regression Analysis of Consumer Loyalty on Word-of-Mouth Intention

Predictor	β	t-value	p-value
Consumer Loyalty (CL)	0.716	22.08	<0.001
R²	0.513		
Adjusted R²	0.512		
F-statistic	487.52		<0.001

Dependent Variable: Word-of-Mouth Intention (WOM)

Source: Primary Data

The regression results show that Consumer Loyalty is positively and statistically significant in influencing Word-of-Mouth Intention ($\beta = 0.716$, $p < 0.001$). The model accounted for 51.3% of variance in Word-of-Mouth Intention ($R^2 = 0.513$), suggesting that loyal consumers are significantly more likely to recommend cold-pressed oils, and convey positive messages and motivate others to buy cold-pressed oils. The high relationship is in line with loyalty research which had found that loyalty is an important antecedent of positive behavioural responses and recommendations (Dick & Basu, 1994; Oliver, 1999). There is also evidence from recent food-consumer research that positive evaluations and experiences of trust can enhance positive behavioural intentions (Sun & Moon, 2023; Liu & Wang, 2023). Therefore, we accept the null hypothesis at the 5% significance level since the p-value is less than 0.05.

Table 4.14: PLS-SEM Structural Model Assessment: Path Coefficients, Standard Error, t-Value, p-Value and 95% Confidence Interval

Structural Path	β	Standard Error	t-value	p-value	95% CI
HC → CT	0.371	0.044	8.43	<0.001	[0.285, 0.457]
PNV → CT	0.421	0.044	9.57	<0.001	[0.335, 0.507]
HC → CL	0.214	0.042	5.10	<0.001	[0.132, 0.296]
PNV → CL	0.267	0.042	6.36	<0.001	[0.184, 0.350]
CT → CL	0.468	0.041	11.41	<0.001	[0.388, 0.548]
CL → WOM	0.716	0.032	22.38	<0.001	[0.653, 0.779]

Bootstrapping: 5,000 subsamples

Source: Primary Data

According to the results of the PLS-SEM, all the postulated structural pathways are positive and statistically significant. Consumer Trust is significantly affected by the Health Consciousness ($\beta = 0.371$, $p < 0.001$) and Perceived Nutritional Value ($\beta = 0.421$, $p < 0.001$). In addition, Health Consciousness, Perceived Nutritional Value and Consumer Trust significantly predict Consumer Loyalty, with Consumer Trust having the greatest effect ($\beta = 0.468$, $p < 0.001$). Consumer Loyalty is especially positively associated with Word-of-Mouth Intention ($\beta = 0.716$, $p < 0.001$). All paths are also significant as the confidence intervals do not include zero. These results are in line with studies that show a correlation between health attitude, perceived benefits, trust and loyalty in the food-consumption context (Parashar et al., 2023; Pan & Wu, 2024; Sun & Moon, 2023). Thus, at the 5% level of significance, H1, H2 and H3 are accepted.

Table 4.15: PLS-SEM Predictive and Model Fit Assessment

Endogenous Construct	R ²	f ²	Q ²
Consumer Trust (CT)	0.511	0.248	0.362
Consumer Loyalty (CL)	0.642	0.319	0.451
Word-of-Mouth Intention (WOM)	0.513	1.052	0.376
Model Fit Measure		Value	
SRMR		0.061	
NFI		0.912	

Source: Primary Data

The PLS-SEM evaluation shows that the proposed model has a good explanatory and predictive power. The R² value is 0.511 for Consumer Trust, 0.642 for Consumer Loyalty and 0.513 for Word-of-Mouth Intention, which means that the model accounted for a significant amount of variance in the endogenous constructs. The values of the f² show significant effect sizes, especially for Word of Mouth Intention (1.052). All Q² values are positive, meaning there is predictive relevance. The model also has an acceptable model fit with an SRMR of 0.061 and NFI of 0.912 (Hair et al., 2019; Hair et al., 2022). The results confirm the validity of the structural model to explore the consequences of cold-pressed oils for consumers.

Table 4.16: Bootstrapping Analysis of Direct and Indirect Effects and Hypothesis Testing

Effect Type	Structural Path	β	Standard Error	t-value	p-value	95% CI	Decision
Direct	HC $\rightarrow$ CT	0.371	0.044	8.43	<0.001	[0.285, 0.457]	Supported
Direct	PNV $\rightarrow$ CT	0.421	0.044	9.57	<0.001	[0.335, 0.507]	Supported
Direct	HC $\rightarrow$ CL	0.214	0.042	5.10	<0.001	[0.132, 0.296]	Supported
Direct	PNV $\rightarrow$ CL	0.267	0.042	6.36	<0.001	[0.184, 0.350]	Supported
Direct	CT $\rightarrow$ CL	0.468	0.041	11.41	<0.001	[0.388, 0.548]	Supported
Direct	CL $\rightarrow$ WOM	0.716	0.032	22.38	<0.001	[0.653, 0.779]	H3 Supported
Indirect	HC $\rightarrow$ CT $\rightarrow$ CL	0.174	0.025	6.96	<0.001	[0.126, 0.225]	H1 Supported
Indirect	PNV $\rightarrow$ CT $\rightarrow$ CL	0.197	0.027	7.30	<0.001	[0.146, 0.252]	H2 Supported

Bootstrapping: 5,000 subsamples

Significance Level: 5%

Note: HC = Health Consciousness; PNV = Perceived Nutritional Value; CT = Consumer Trust; CL = Consumer Loyalty; WOM = Word-of-Mouth Intention.

Source: Primary Data

The bootstrapping findings offer compelling support to the conceptual relationships. Health Consciousness has a significant positive impact on Consumer Trust ($\beta = 0.371$, $p < 0.001$) and Perceived Nutritional Value also contributes significantly and positively to the measure of Consumer Trust ($\beta = 0.421$, $p < 0.001$). Both constructs directly affect Consumer Loyalty and Consumer Trust has a strong positive impact on it ($\beta = 0.468$, $p < 0.001$). The indirect effects through Consumer Trust are found to be significant for Health Consciousness ($\beta = 0.174$, $p < 0.001$) and Perceived Nutritional Value ($\beta = 0.197$, $p < 0.001$) supporting the mediation effect of Consumer Trust. Consumer Loyalty has a significant impact on Word-of-Mouth Intention ($\beta = 0.716$, $p < 0.001$). The results are in line with research on relationship-marketing and consumer-loyalty (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001; Sun & Moon, 2023). So the three null hypotheses H1, H2 and H3 are accepted at 5% level of significance.

CHAPTER 5: FINDINGS, DISCUSSION AND CONCLUSION

5.1 Findings and Discussion

The relationships between health consciousness, perceived nutritional value, consumer trust, consumer loyalty and word-of-mouth intention were studied based on the data obtained from 460 respondents on cold-pressed oils. Demographic data shows that the sample was fairly heterogenous with the largest age band being 26-35 years (30.0%) and a significant number

with postgraduate or professional qualifications (40.9%). In addition, the purchasing results indicate that 42.0% of the respondents buy cold-pressed oils weekly or more often, and 54.1% have been using these oils for over three years. This suggests that the individual has a certain amount of knowledge of the product category, and that this knowledge is an adequate foundation on which to study consumer perceptions and behavioural responses. Previous studies also show that health consciousness, product knowledge and perceived benefits are key factors in the consumer's assessment of healthier edible oils (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023).

The descriptive results indicate moderate level for all the five constructs, with the Word-of-Mouth Intention having the highest mean (3.79), followed by Perceived Nutritional Value (3.76), Consumer Loyalty (3.74), Health Consciousness (3.71) and Consumer Trust (3.68). Cronbach's alpha, Composite Reliability and AVE values were greater than 0.87, 0.90 and 0.66 respectively, indicating the satisfactory reliability and validity of the measurement assessment. The five factors of EFA were produced with a total variance of 73.81% and HTMT values were below 0.85 which indicated the discriminant validity. The results of these analyses are in line with the suggested procedures of reflective measurement model assessments (Fornell & Larcker, 1981; Henseler et al., 2015; Hair et al., 2022).

The correlation analysis reveals that all the constructs are positively associated and the association is significant. The results of the regression are a direct support of the relationships proposed. Health Consciousness has a strong impact of Consumer Trust ($\beta = 0.371$, $p < 0.001$), and Perceived Nutritional Value has a stronger impact ($\beta = 0.421$, $p < 0.001$). These variables accounted for 51.1% of the variance in Consumer Trust, thus supporting H1. This result is similar to the studies that showed that health consciousness and perceived nutrition benefits influences consumers' assessment of healthy food products (Wang et al., 2022; Parashar et al., 2023; Pan & Wu, 2024).

Health Consciousness ($\beta = 0.214$, $p < 0.001$), Perceived Nutritional Value ($\beta = 0.267$, $p < 0.001$) and Consumer Trust ($\beta = 0.468$, $p < 0.001$) have a significant impact on Consumer Loyalty. The model's R Squared value is 64.2%, which supports H2. Consumer Trust is the most prominent predictor, indicating that consumers' trust in product quality, safety and reliability is a key factor in building up loyalty. This result agrees with the literature on relationship marketing, which considers trust as one of the key factors in maintaining a lasting consumer relationship and loyalty (Morgan & Hunt, 1994; Chaudhuri & Holbrook, 2001; Sun & Moon, 2023).

Lastly, Consumer Loyalty positively affects Word-of-Mouth Intention ($\beta = 0.716$, $p < 0.001$) with 51.3% of the variance accounted for. Thus, H3 is accepted. Results from the bootstrapping analysis also show that there are indirect relationships between variables of the proposed model that are statistically significant, such as the relationship between Health Consciousness and Consumer Loyalty mediated by Consumer Trust, thus suggesting that trust is important in the proposed model. This is in line with the existing theory of loyalty that loyalty customers are more willing to give positive behavioural response and recommendation (Dick & Basu, 1994;

Oliver, 1999). The results overall indicate that health consciousness and nutrition perceptions have a direct and indirect (via consumer trust) effect on loyalty and loyalty significantly enhances word-of-mouth intention.

5.2 Conclusion

The study suggests that health consciousness, perceived nutritional value and consumer trust are significant factors to determine consumer loyalty towards cold-pressed oils and that consumer loyalty is a good predictor of the intention to spread word-of-mouth. Of the predictors of loyalty, consumer trust has the greatest impact, meaning that consumers must have confidence in the quality, safety and credibility of cold-pressed oils before they can become loyal to them. The substantial indirect influences also suggest that trust promotes a conversion of health awareness and nutritional perceived value to greater loyalty. Inspectively, the high correlation between loyalty and intention to recommend indicates that loyal and committed customers may play a role in the positive word-of-mouth recommendation and the acceptance of cold-pressed oils. This is in line with earlier studies that demonstrated that health consciousness, perceived product benefits, trust and loyalty are factors that impact consumers' reactions to healthier food alternatives (Parashar et al., 2023; Pan & Wu, 2024; Sun & Moon, 2023).

5.3 Limitations of the Study

- 1. Geographical limitation:** This study has been done with selected consumers in Karnataka and hence the results may not be readily generalisable to consumers in other states or countries in India.
- 2. Cross sectional design:** Data were obtained at one time point only and this design doesn't provide a good perspective of the changes that may occur within the health consciousness, trust and loyalty over time.
- 3. Self-reported responses:** Respondents' perceptions and intentions, as reported in the study, might not match their actual purchases and recommendations.
- 4. Limited construct coverage:** The model is limited to health consciousness, perceived nutritional value, trust, and loyalty and word of mouth intention. Other factors like price perception, brand, availability, certification, environmental concern and product authenticity were not studied.

5.4 Future Scope for Research:

The study may be extended to other states and regions of India to find out if there are any cultural or demographic and market differences affecting the loyalty towards the cold-pressed oils. Repeated consumption/exposure to nutritional information could be evaluated by longitudinal studies to determine changes in health consciousness and trust/loyalty. For future study, the variables of price sensitivity, perceived authenticity, organic certification, brand image, environmental consciousness and product availability and perceived quality can also be added to expand the consumer-behaviour model. Further comparative studies between cold-pressed, refined and other traditional edible oils may help to further elucidate the factors affecting the consumer loyalty between different oil categories. Investigating actual repurchase behavior and eWOM in addition to behavioral intention could also be done. These extensions

would give a broader picture of the market for edible oils for health purposes (Kethavath et al., 2021; Kanimozhi & Hariharan, 2023; Wang et al., 2022).

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