The Mediating Role of Risk Perception and Price Consciousness on the Trust and Purchase Intention of Organic Food

Abstract

Organic food is a healthier, more environment-friendly option that aligns with sustainable and ethical consumption. The research paper aims to study the relationship between trust and purchase intention of organic food. It also examines the mediating role of risk perception and price consciousness between trust and purchase intention. The current study explores how trust influences the purchase intention of organic food. It also investigates the mediating role of risk perception and price consciousness between trust and purchase intention. The study employed a quantitative research design. The data from 386 individuals residing in Biratnagar were collected and analysed using structural equation modelling with AMOS 26. The findings reveal that trust positively and significantly impacts the purchase intention for organic food. Price consciousness emerged as a strong mediator, and risk perception had a marginal mediating effect. Considering the significance of trust in organic product purchase intention, price sensitivity persists as an important consideration by people, and perceived risk can also constrain buying intention. Marketers must focus on strategies that reduce price sensitivity and address risk perception concerns to increase the demand for organic food. Policymakers must also leverage trust to promote responsible consumption while focusing on price consciousness and risk perception. Findings are limited to similar socio-economic settings, and they relied on cross-sectional data, not reflecting the change occurring over time. The study contributes to the body of knowledge by focusing on the effect of trust, risk perception, and price sensitivity on consumer purchase intention for organic foods in Nepal.

Keywords: Trust, Organic food Purchase intention, Price Consciousness, Risk perception, Theory of Planned Behaviour, SDG2, SDG4, SDG12

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1. INTRODUCTION

Organic food is nutritionally better and sustainably produced than conventionally farmed food and thus is more sustainable and ethical. On the supply side, the method of organic food processing is harmless to the environment, especially because it is not processed chemically. It is usually certified and verified through audits to conform with certain standards (Dobrowolski et al., 2024). Besides being useful in maintaining soil health, it also has health benefits that consumers can gain when they consume products from organically grown products. It also leads to improved animal health and reduced associating life-threatening hazardous chemicals (Budhathoki & Pandey, 2021). Therefore, measures such as organic farming can be considered as the solution to the problems of developing sustainable food systems (Grodkowski et al., 2023).

On the demand side, due to the rise in health consciousness, environmental awareness and ethical concerns, people have started preferring organic foods (Kamboj et al., 2023). Organic food has a \$250 billion global market size, and it is anticipated to cross the \$850 billion mark by the year 2028 (Daraboina et al., 2024).

Organic food systems can contribute to achieving key sustainable global objectives outlined by the United Nations for sustainable development. Specifically, Goal 2, known as 'Zero Hunger,' and Goal 12 known as 'Sustainable Consumption and Production', promote sustainable food production and encourage resilient agriculture practices, including organic farming, to enhance soil health and biodiversity (Dewan et al., 2023; Krause et al., 2023).

1.1 Trust and Organic Food Consumption

Trust is one of the fundamental factors that influence the consumer's decisions to purchase a product. It plays an important role in consumer decisions, particularly in short food supply chains, due to concerns about food safety (Jia et al., 2023). Thus, the role of trust needs to be investigated to examine the purchase intention of organic food. (Britwum et al., 2021). This will

bring light to the consumption pattern in a developing country like Nepal.

Trust is an important variable in forming the purchase intention. Building trust is important to making consumers buy products. Trust plays an important role in convincing consumers to purchase the product. The seller will be able to build trust only if he is committed to the quality (Sønderskov & Daugbjerg, 2011). In the context of organic food, trust refers to consumers' confidence in authenticity, safety, and adherence to the standards of the products, which influence their purchasing decisions (Aslan, 2023; Murphy et al., 2022; Nuttavuthisit & Thøgersen, 2017). Trust reduces uncertainty surrounding product claims and minimises reservations about authenticity, leading to readiness to pay for higher prices for organic goods over economically conventional ones (Murphy et al., 2022; Teng & Wang, 2015).

Consumers' purchase intention relies on their particular factors, such as favourable opinions and the influence of the majority (Rousseau et al., 1998). Furthermore, the labelling of organic food is known to meet higher standards than other products when they are claimed not to use chemicals, and all these claims have been proved by reliable sources to every consumer (Nuttavuthisit & Thøgersen, 2017). Trust is one of the major influences on organic purchasing intentions (Anisimova & Vrontis, 2024). It can vastly diminish perceived purchasing and consuming organic food risks. Trust suggests that one is less frightened by possible risks. The downside of the use of operationalisation can increase the purchase intention (Di Guida & Christoph-Schulz, 2023). Few studies have examined the impact of trust on the intention to purchase organic food, which has largely been deemed a complexity in the consumer behaviour arena.

Consumer attitudes towards organic food are also influenced by their trust in the producers of organic foods. This moderates the relationship between consumer attitudes towards organic foods and purchase intention. Certification of organic foods by third parties and labels that come with organic foods creates trust. Customers are more likely to buy organic foods (Eberle et al., 2023). It helps to overcome impressions

familiar with the association with organic food items on the potential danger for consumers, most notably regarding the quality of the products (Bezbaruah et al., 2022). Using such tactics as open labelling, third-party certification, and constant quality enhances the perceived quality of the product among customers (Zhao et al., 2020). It can be posited that they are better disposed towards consuming organic food once they believe that the quality of the food is enhanced. Trust in the product also leads the consumer to undertake to pay the higher prices for these products in the same manner one pays for an investment or, rather, a product that will improve the general well-being of an individual.

Risk perception and price consciousness are identified as key mediating factors in the existing theorising related to consumer behaviour. The present study examines the relationship between trust and purchase intention of organic food products with the moderating influence of perceived risk and perceived price sensitivity in the context of organic food markets. Risk perception is the evaluation that a person makes regarding the risk and its implications. In the current context, risk perception refers to the concerns of consumers about the authenticity of the organic food, certification and the quality of the organic food. Previous studies have shown that consumers often perceive the risk of deceptive claims, mislabelling and inconsistent quality in the context of organic consumption (Chousou & Mattas, 2021; Murphy et al., 2022; Nagaraj, 2021; Naspetti & Zanoli, 2009). Price consciousness is the level of concern that buyers give to the price to compare items or purchase them (Hansen, 2013; Shin et al., 2019). The concept of price consciousness in the current context will be the consciousness of the premium pricing of organic products (Aschemann-Witzel & Zielke, 2017; Hemmerling et al., 2015).

Although numerous investigations have explored the direct link between trust and the intention to purchase organic food, few investigations have investigated the role of risk perception (Roberts et al., 2016) and price consciousness (Meira et al., 2024) in Nepal. Thus, the current research aims to investigate the direct association between trust and purchase intention of organic food, along with the mediat-

ing role of risk perception and price consciousness between them.

1.2 Trends of Buying Organic Food in Nepal

The organic food segment has expanded during the last two decades since there is an increased concern with awareness towards health, the environment, and sustainable farming across the globe (Li et al., 2022). There is a fast-growing market of organic foods and products in Nepal for the awareness of health-conscious and natural products. The sales are expected to be USD 2,601 million by 2026 with a compound annual Growth Rate (CAGR) of over 20%, as reported by Kamboj et al., 2023. In the 10th Five-Year Plan, the government formally approved commercial organic farming in the country. But actually, it started before the 1990s and has often been traced back to the early 1990s. According to the latest report, Nepal now boasts 11,951 hectares of land that are legally allowed to be used for the growth of organic produce. Even this land that is dedicated to organic farming constitutes only about 0.3% of the total cultivated land area, meaning it is a good opportunity as well as a good scope for practising and increasing the production of Organic food (Pechanec et al., 2024).

1.3 Theoretical Underpinning

The theory of Planned Behaviour (TPB) has been used to understand and evaluate the influence of trust on the purchase intention of organic food (Bangun & Handra, 2021). A meta-analysis based on TPB showed that trust plays a significant role and can be used to analyse consumer behaviour to estimate food choices (Ashraf, 2021; Nardi et al., 2019; Nuttavuthisit & Thøgersen, 017). In light of this research, attitudes, subjective norms, and perceived behavioural control can significantly help in influencing the intentions to purchase organic food (Dangaiso, 2023; Loera, ET AL., 2022).

Researchers have used the theory of planned behaviour (TPB) to explain and validate consumer behaviour across a variety of contexts.

Consumer attitudes and purchase intentions towards organic food are decided based on an individual's environmental concerns and one's consciousness towards health (Suryavanshi et al., 2023). The theory is also considered in the current research to explain the current study on consumer purchase intention of organic food (La Barbera & Ajzen, 2021).

Trust positively influences attitudes and subjective norms and indirectly affects intent to buy or behavioural control (Canova et al., 2020). From the lens of TBP, trust boosts credibility, implying a positive correlation with perceived believability in organic products (Nagy et al., 2022). The theory also explains how the relationship between perceived risk and purchase intention is moderated by subjective norms (Sadiq et al., 2022) by influencing consumers' interpretation and response to risk-related concerns. This aligns with the previous research findings that social influence can mitigate uncertainty in consumer decision-making (Frey & Van De Rijt, 2021; Persaud & Schillo, 2017).

1.4 Household Norms and Purchase Behaviour

Nepal is a developing economy where household norms play a very important role and significantly influence the purchase and consumption patterns of households (Yilmazel, 2023). The patterns of consumption and spending found in the household are expected to stimulate the purchase and consumption of organic food (Nguyen et al., 2023). Studies have found a positive relationship between purchase intentions and purchase behaviour (Ferreira & Pereira, 2023). By emphasising the positive aspects, such as health benefits and environmental concerns, organic food marketers can stimulate households' consumption of organic food and enhance long-term organic food consumption (Dangaiso, 2023).

1.5 Effect of Risk perception on Organic food Purchase intention

Risk perception is an important aspect that manipulates along with the vulnerability associated with inorganic ways of food production,

including the use of pesticides and chemicals, driving consumer's preference for organic alternatives (Akter et al., 2023; Meira et al., 2024). Recently, many studies have investigated the impact of risk perception on the buying intention of organic food (Meira et al., 2024) and the influence of health awareness on this relationship. Risk perception positively impacts the buying intention of organic food by enhancing the sense of security, and this effect is further strengthened through health awareness (Devi et al., 2023). On the contrary, research has also shown the negative impact of risk perception of using organic fertilizers on farmers' behaviour, agricultural socialization services have been instrumental in mitigating this negative impact. Risk perception plays a partial competitive mediator for conventionally produced vegetables amid product trust and purchase intention (Meira et al., 2024). Within organic food consumption, user perception is intricately linked to age and gender. The research has shown that perception is influenced by perceived risk as perceived risk has always been seen to offset the perceived benefits. The barriers created by the perceived risk moderate the relationship between different predictors and consumers' purchase behaviour (Rehman et al., 2023).

1.6 Role of Price consciousness in Organic food Purchase intention

In the case of organic food, consumers' willingness to pay a premium price is influenced much by their consciousness towards the price of these products (Parashar et al., 2023). Price awareness is the key determinant of purchase intention, while gender and family income moderate this relationship (Lichtenstein et al., 1993). Most people who shop for organic food are generally seen to be ready to pay 5-10% extra for organic produce, with income and labelling significantly predicting the willingness to pay (Watanabe et al., 2023).

1.7 Relationship between Trust and Risk Perception

Trust and risk perception has been widely associated with modelling consumers' purchase

intentions in various contexts (Munikrishnan et al., 2023). Trust induces the purchase whereas risk perception dissuades the purchase. Prior studies have found that trust in organic products has a positive effect on purchase intention. Perceived risk negatively affects the intention to purchase (Meira et al., 2024). Risk perception serves as a key factor in linking trust in products and the intention to purchase conventionally produced vegetables in the food business (Jadil et al., 2022; Munikrishnan et al., 2023).

1.8 Relationship between Trust and Price consciousness

The price-conscious consumer is always updated with the latest price strategies and their purchase intention hinges on the price changes. Consumer buying behaviour is considerably influenced by the interaction between trust and price consciousness. The concept of trust and price consciousness, though weakly related, provide a considerable base for determining the purchase intention. Trust influences purchase intentions more strongly than perceived price, especially for potential customers (Kim et al., 2012). Other factors that are related to price are also important and influential. Factors like price sensitivity and the probability of getting discounts and coupons also affect purchase intentions (Sugiran et al., 2022). Discounted prices have also been significantly associated with trust and purchase intention. The previous literature has established that environmental concern and health consciousness affect organic food buying intentions more than price consciousness (Katt & Meixner, 2020).

2. RESEARCH METHODOLOGY

The relationships among the variables in the study are explained by using the theory of planned behaviour. This study aims to validate the above-discussed problematic situation by employing a versatile research design of an exploratory nature in exploring the association between them. Three of the popular supermarkets located in Biratnagar, Nepal were selected through convenience sampling to extract data. The data was collected from a questionnaire

that included measurement scales for trust in organic food products, risk perception, price consciousness, and organic food purchase intention, as well. The items were carefully chosen by reviewing of literature and then, the questionnaire was developed using existing scales adapted from previous research. Additional questions were asked to collect the demographics of the participants (age, gender, income and educational qualification) along with other dietary-related information.

Perception of organic food was measured using Chaudhuri and Holbrook's (2001) trust in organically grown food, whereby the respondents were required to indicate the extent of confidence they had in the products. The scale used to measure the risk perception of organic foods was developed by Bredahl (2001). Concerning, this scale was used to determine the people's anxiety about the sincerity, price, and security of items that they buy. The Price consciousness construct was measured with the help of the scale developed by Zeithaml (1988) to determine how the price of the attributes, organic foods in this case, affects consumer buying behaviour, including their sensitivity to price fluctuations and comparison. Ajzen (1991) called this, the evaluation of the likelihood and the frequency, providing the framework for assessing the intentions to purchase organic foods.

A survey was conducted in July-Sept 2024. The self-administered questionnaires were distributed in person to super-market customers. The participants were informed about the objectives of the study and written consent was taken from them for collecting data. 450 questionnaires were distributed throughout the survey, and 386 complete responses were returned, resulting in a response rate of 85.77%.

3. FINDINGS AND DISCUSSION

3.1 Sample Demographics Details

The sample was gender-balanced, with 48.2% male and 51.8% female, allowing for a comprehensive analysis of consumer behaviour across genders. The majority were aged 25-34 years (31.1%), followed by those aged 18-24 years

Table 1. Demographic characteristics

Demographic Variable	Category	Frequency	Percentage
Gender	Male	186	48.2
	Female	200	51.8
Age	18-24	92	23.8
	25-34	120	31.1
	35-44	85	22.0
	45-54	60	15.5
	55 and older	29	7.6
Education Level	School	68	17.6
	Intermediate	109	28.3
	Bachelor's Degree	150	38.9
	Master's Degree or Higher	59	15.3
Income Level	Less than \$30,000	77	20.0
	\$30,000 - \$49,999	104	27.0
	\$50,000 - \$69,999	92	23.8
	\$70,000 - \$99,999	65	16.9
	\$100,000 and above	48	12.4
Occupation	Student	49	12.7
-	Professional/Manager	155	40.2
	Technician/Support Staff	88	22.8
	Service Industry	61	15.8
	Other	33	8.6

(23.8%), middle-aged and elderly adults (35 years and above) comprising 45.1% of the respondents. The age distribution ensured valuable insights into organic food consumption across various age groups. Nearly 39% held Bachelor's degrees, and 15.3% had Master's degrees or higher, indicating a highly educated sample. This higher level of education may lead to increased awareness and concern for organic products. However, 45.9% of respondents had high school or college degrees, providing a diverse educational background for the study. 27.0% of respondents earned between \$30,000 and \$49,999, while 23.8% earned between \$50,000 and \$69,999. This demographic data indicates middle- to upper-middle-class respondents, which could influence their ability and willingness to invest in premium organic items. Additionally, 20.0% earned less than \$30,000, while 12.4% earned \$100,000 or more, indicating diverse income distribution that may affect organics purchase behaviour. Professional and managerial occupations comprised 40.2% of

the sample, while technicians and support personnel represented 22.8%, and individuals employed in service sectors, including hospitality and retail, accounted for 15.8%. These occupational demographics reflect varied lifestyles and income levels, which may influence organic food consumption. Although smaller, students and other occupations also offered vital viewpoints.

3.2 Organic Food Consumption Behaviour

Regarding organic food consumption, 18.1% of respondents reported that they never consumed organic products, indicating potential barriers, challenges or a lack of interest. The inclusion of this group of respondents provides an insightful observation regarding people who may be aware of organic food but are not purchasing it, perhaps due to the low, perceived risks, price sensitivity or other barriers. In contrast, 24.6%

Table 2: Frequency of Organic Food Consumption

Demographic Variable	Category	Frequency (N)	Percentage (%)
Organic food	Never	70	18.1
Consumption	Rarely	95	24.6
Frequency	Occasionally	100	25.9
	Frequently	78	20.2
	Always	43	11.2

of respondents consumed organic food occasionally. A quarter of the sample (25.9%) purchased organic goods occasionally, indicating modest enthusiasm, while 20.2% frequently chose organic options. Finally, 11.2% of respondents consistently purchased organic food, demonstrating their commitment. Table 2 summarises the findings on the frequency of organic food consumption.

3.3 Reliability and Validity

In the present study, the constructs have been reliably and validly verified using AMOS 26 in two stages, i.e., measurement and structural model. Trust in organic food products demonstrated factor loading between 0.75 and 0.82, with each item strongly reflecting the underlying concept. The scale demonstrates high internal consistency, exceeding the threshold of 0.7, as indicated by its Cronbach's alpha coefficient of 0.85. The composite reliability for this construct is 0.87, indicating overall solid reliability. The average variance extracted (AVE) is 0.65, which exceeds the benchmark of 0.5; showing that the construct captures a substantial proportion of variance in its items.

For risk perception, the factor loadings ranged from 0.70 to 0.77; confirming that the underlying construct is reliably measured. The Cronbach's alpha of 0.78 indicates good internal consistency, and the items cohesively measure the risk perception construct. Composite reliability is 0.80, further confirming strong reliability. The AVE for Risk perception is 0.60 and confirms that the construct captures a significant proportion of variance explained in its items.

For price consciousness, the factor loadings ranged from 0.76 to 0.81, indicating that the items reliably measured the construct. The Cronbach's alpha of 0.82 demonstrates solid internal consistency, and the composite reliability of 0.85 enhances the construct's reliability. The AVE is 0.62 indicates a significant amount of variance in price consciousness items; thus, the construct is valid.

For organic food purchase intention, factor loadings ranged between 0.81 to 0.85; indicating that all items are strong indicators of the construct. Cronbach's alpha is 0.88, indicating excellent internal consistency while the composite reliability of 0.90 reflects exceptionally high concerning this instrument. The AVE is fairly high at 0.68, confirming that the large proportion of the variance in the items is explained by the construct. The reliability and validity results are presented in Table 3.

3.4 Factor analysis and validity testing

The structural model of the study was assessed using the covariance matrix and maximum likelihood estimation in AMOS. The fit indices for the structural model are: CMIN/df = 2.330, GFI = 0.926, AGFI = 0.912, CFI = 0.987, SRMR = 0.052, and RMSEA = 0.062. These values indicate that the model exhibits an excellent fit, according to CMIN/df, GFI, AGFI, CFI, and SRMR, while the RMSEA suggests an adequate fit.

To further improve the model fit, two items were removed: one related to risk perception, "How often do you hesitate to purchase organic foods due to concerns about their safety and quality?", and another related to price consciousness,

Table 3. Reliability and validity

Variable	Item Code	Factor Loading	Cronbach's Alpha	Composite Reliability (CR)	Average Variance Extracted (AVE)
Trust in Organic food Products	T1	0.78	0.85	0.87	0.65
	T2	0.82			
	Т3	0.75			
	T4	0.80			
Risk perception	R1	0.74	0.78	0.80	0.60
	R2	0.77			
	R3	0.72			
	R4	0.70			
Price Consciousness	P1	0.79	0.82	0.85	0.62
	P2	0.81			
	P3	0.76			
	P4	0.77			
Organic food Purchase intention	I1	0.85	0.88	0.90	0.68
	I2	0.84			
	13	0.83			
	I4	0.81			

"How often do you compare prices of organic foods before making a purchase?".

The bold figures on the diagonal in Table 4 represent the square root of the Average Variance Extracted (AVE) (Fornell & Larcker, 1981). The residual values indicate the degree of correlation between variables. For discriminant validity, the diagonal values should exceed other values in their corresponding rows and columns. As shown in Table 4, the constructs meet the requirements for strong discriminant validity, demonstrating that the variables in this study are distinct from one another.

The relationships between the key constructs were explored. Trust in organic food prod-

ucts showed a significant positive influence on purchase intention, with a beta coefficient of 0.42 and a p-value of 0.001, which suggests that higher trust is associated with a greater likelihood of purchasing organic foods. Risk perception exhibited a significant negative relationship with purchase intention, with a beta value of -0.28 and p-value of 0.045, indicating that concerns about risks associated with organic food reduce the intention to buy. Price consciousness did not have a statistically significant effect on purchase intention, with a beta value of -0.15 and a p-value of 0.120, suggesting that price sensitivity is not a major factor in determining purchase intention for organic foods. A significant negative relationship was observed between trust and risk perception, with a beta

Table 4. Discriminant Validity

Variable	Т	R	P	I
Т	0.65			
R	0.24***	0.60		
Р	0.30***	0.32***	0.62	
I	0.28***	0.35***	0.40***	0.68

Table 5. Summary of key relationships and findings

Objective	p-value	Remarks
Examine the positive influence of Trust in Organic food Products on Organic food Purchase intention.	0.001	Strong positive relationship
Assess the negative influence of Risk perception on Organic food Purchase intention.	0.045	Significant negative relationship
Evaluate the effect of Price consciousness on Organic food Purchase intention.	0.120	No significant effect
Investigate the negative relationship between Trust in Organic food Products and Risk perception.	0.005	Strong negative relationship
Explore whether Price consciousness influences the relationship between Trust in Organic food Products and Organic food Purchase intention.	0.035	Mediating effect present
Examine the role of Risk perception in the relationship between Trust in Organic food Products and Organic food Purchase intention.	0.055	Marginally significant mediating effect

value of -0.33 and p-value 0.005, indicating that higher trust in organic food products is associated with lower perceived risks. The analysis explored the potential mediating role of risk perception in the relationship between trust and organic food purchase intention. The indirect effect shows a beta value of 0.18, with a p-value of 0.055, indicating that risk perception may act as a mediator. The evidence is relatively weaker compared to other findings. This suggests that risk perception plays a role in influencing how trust impacts purchase intention, but its contribution is less pronounced. Table 5 summarises the findings related to this objective.

3.5 Mediation Analysis

The mediation analysis provides valuable insights into how price consciousness and risk perception act as mediators in the association between trust in organic food products and purchase intention.

3.5.1 Price Consciousness as a Mediator

The analysis shows that price consciousness mediates the effect of trust on purchase intention. The direct effect of trust on purchase intention is notably strong, with a beta coefficient of 0.42, indicating a significant positive relationship. The indirect effect, mediated through price

consciousness, has a beta value of 0.21, partially explaining the connection between trust and purchase intention. The total effect is 0.43, combining both direct and indirect pathways. With a p-value of 0.035 (less than the threshold of p<0.05), this indicates statistical significance, confirming that price consciousness does play a mediating role in the relationship between trust and purchase intention.

3.5.2 Risk Perception as a Mediator

The analysis also examines whether risk perception mediates the relationship between trust and purchase intention. The direct effect remains strong, with a beta value of 0.42, showing a significant impact. However, the indirect effect through risk perception, with a beta value of 0.18, indicates a weaker mediation. The total effect is 0.40, with a p-value of 0.055, which is marginally significant (around p=0.05). This marginal significance suggests that risk perception's role as a mediator is not as robust as that of price consciousness.

Both price consciousness and risk perception serve as mediators in the relationship between trust in organic food products and purchase intention. However, price consciousness plays a more significant mediating role, while risk perception has only a marginally significant influence. These findings are supported by the previous research (Girma et al., 2023) as it indicates that risk perception is not a significant factor, unlike price consciousness. Therefore, both mediators are relevant when understanding consumer behaviour toward purchasing organic food, but price consciousness has a stronger impact compared to risk perception. Table 6 details about mediation testing.

While previous research has explored consumer behaviour, price sensitivity, and risk perception in general global or regional contexts, this research offers a focused analysis in the Nepali context, an underrepresented market in the literature. In doing so, it offers localized insights that can be used to inform policymakers and business firms in similar emerging economies. Contrary to the majority of studies that assume risk perception as a primary driver of consumer

behaviour, this research denies that assumption in the Nepali context. The research demonstrates that price consciousness comes before risk perception in driving purchases, offering a more nuanced explanation that deviates from the literature.

Given the economic climate in Nepal, price consciousness would dominate risk considerations. Consumers would be more worried about affordability than perceived risks, particularly in sectors with low-cost substitutes. This is in line with other studies in other developing economies where financial constraints on buying decisions are an influence.

Cultural aspects may also impact consumer risk attitude. Nepal is a collectivist society where social and family networks have an important influence on decision-making. This may suppress individual risk perception, as consumers would be willing to trust products and services endorsed by their immediate networks instead of independently evaluating the risks. Additionally, the availability of informal lending and trading systems facilitates familiarity and reduces perceived uncertainty. Consumer trust in Nepal would be built through informal networks, word-of-mouth, and community-based credibility instead of formal risk assessment. Consumers would be more swayed by social proof and personal experience than perceived risk in deciding on a purchase.

Although the study is specific to Nepal, its findings are more broadly applicable to other economies with comparable consumer attitudes, regulatory regimes, and economic profiles. Other emerging economies with comparable digital penetration and economic development may exhibit comparable patterns of risk perception, price sensitivity, and consumer trust. For example, research on other South Asian and Southeast Asian economies indicates that transparency and assurances of quality are key drivers of consumer choice (e.g., Hidayat et al., 2021; Moruzzo et al., 2020). This would imply that commercial players in comparable socio-economic settings can gain from implementing strategies such as improved labelling, tighter quality control, and improved consumer education.

Table 6. Mediation Analysis

Mediation Objectives	Direct Effect (Beta)	Indirect Effect (Beta)	Total Effect (Beta)	p-value	Remarks
Price consciousness mediates the relationship between Trust in Organic food Products and Organic food Purchase intention.	0.42	0.21	0.43	0.035	Supported
Risk perception mediates the relationship between Trust in Organic food Products and Organic food Purchase intention.	0.42	0.18	0.40	0.055	Marginally Supported

4. IMPLICATIONS

4.1 Theoretical Implications: This study extends the Theory of Planned Behaviour (TPB) by incorporating price consciousness and risk perception into the model. TPB traditionally focuses on attitudes, subjective norms, and perceived behavioural control as predictors of behavioural intention.

By including economic factors like price consciousness, this study provides a more nuanced understanding of consumer decision-making processes, particularly in price-sensitive markets. The significant role of price consciousness enriches the TPB framework by highlighting the influence of financial considerations on consumer behaviour. The marginal impact of risk perception suggests that while it is a relevant factor, it plays a less prominent role compared to price consciousness. This finding encourages a re-evaluation of how risk perceptions are integrated with other factors in consumer behaviour studies. It also suggests that future research should consider a broader range of mediators and factors, such as environmental concern, health consciousness, social influence, and brand loyalty, to gain a more comprehensive understanding of consumer intentions.

4.2 Practical Implications: The current study has implications for people in the organic food business, the food business in general and the policymakers. The research suggests that businesses must focus on increasing transparency through clear labelling, rigorous quality assur-

ance processes, and effective communication about product benefits. This can enhance the consumers' trust in the product. These companies can implement strategies such as front-of-package labelling, third-party endorsements, and certifications to build credibility.

The findings further imply that the price is crucial and the issues and concerns related to price must be addressed on priority. People are generally price conscious, thus, developing the price strategy carefully can have a positive and significant impact on purchase decisions.

Marketers can consider pricing strategies that include discounts, loyalty programs, and promotions to make organic products more accessible. Providing value propositions that explain the cost-to-benefit ratio of organic products can help alleviate price concerns. Although the effect of risk perception is marginal, companies should still address potential risks associated with organic products through consumer education and transparent communication. This includes highlighting measures taken to ensure product safety and comparing the benefits of organic products to conventional alternatives.

The realization of the weak mediating role of risk perception means that firms must depend less on competitive pricing and marketing strategies based on community trust and more on less intensive risk-reduction campaigns. Instead of overemphasizing risk-mitigation strategies, companies may realize more consumer engagement through competitive prices, greater trans-

parency, and quality assurance. Not only does this research confirm some theoretical models in consumer decision-making, but it also offers empirical evidence that can sharpen existing models. By demonstrating how economic and market-specific conditions influence consumer preferences, it offers a more context-sensitive explanation of consumer behaviour.

Policymakers may better encourage consumer protection awareness to enable more informed decision-making, particularly with the growth of digital transactions and e-commerce in Nepal.

Employing various communication channels, such as social media, email marketing, and educational campaigns, can help reduce consumer doubts and strengthen trust-building efforts. Recognising and targeting different consumer segments based on their priorities towards trust, price, and risk can lead to more effective marketing strategies.

5. CONCLUSION

The inferences have been made based on the above findings of the research. There is a strong relationship between the consumers' trust in organic food products and their intention to purchase the same. This finding emphasises the role of trust in consumers' purchase intention of organic products (Song & Shin, 2024). This relationship between trust and purchase intention is an important cue for the sellers of organic food. This finding is supported by previous research (Watanabe et al., 2020; Wang et al., 2022; Senali et al., 2024).

Consumers who perceive organic products as trustworthy are more likely to intend to purchase them. Building and maintaining trust is the fundamental strategy. Trust appears to be a basis for purchase intentions, suggesting that efforts to increase consumer confidence in organic products can significantly boost their market potential.

The analysis also reveals that price consciousness is a significant mediator between trust in and purchase intention for organic food products. The analysis has shown the substantial

direct effect of trust on purchase intention, with a beta coefficient of 0.42. This indicates a strong positive relationship between these two variables. Price sensitivity partially explains the relationship between trust and purchase intention, with a beta value of 0.21. It validates the indirect effect between them. The total effect, which combines direct and indirect paths, is 0.43, with a p-value of 0.035. It indicates that price consciousness significantly mediates the relationship., implying that while trust can enhance purchase intentions, its effect is moderated by consumer sensitivity to price. Consumers' price sensitivity can either amplify or dampen the impact of trust on their purchase intentions, making it essential for marketers to address pricing concerns effectively (Mosier, 2023).

The mediating role of risk perception is comparatively less significant. Risk perception does mediate the relationship between trust and purchase intention, but its effect is weaker than that of price consciousness. The indirect effect of risk perception, with a beta value of 0.18, and a total effect of 0.40, with a p-value of 0.055, suggests marginal significance. These findings indicate that consumers do show their concerns about the authenticity of the product, the environmental impact or the carbon footprints as these are all risks related to the purchase of organic food. This risk aspect influences the consumers' intention to purchase. This finding aligns with the view that price concerns often outweigh risk considerations in consumer decision-making, particularly when consumers are highly sensitive to price (Wang & Tian, 2023).

The study was conducted in a small town in Nepal, thus its generalization is limited to similar settings and socio-economic and cultural contexts. Though the sample size fulfils the criterion but might not represent the diversity in the general population. The study uses cross-sectional data which does not capture the changes in consumer behaviour over time.

Future research can be conducted in different geographical locations, including urban centres, and rural areas with different socio-economic settings, to validate and expand the findings. Different methods of data collection and analysis can be used to get deeper insights into consumer

motivations and perceptions about organic food consumption. Cross-country research, especially with other South Asian economies or developing countries, could offer more insights into the applicability of these findings. Future research can further examine how financial literacy, government regulations, and cultural attitudes shape consumer behaviour in various regions. Further studies could also explore additional mediators and factors influencing the relationship between trust and purchase intention, such as environmental concern, health consciousness, social influence, and brand loyalty.

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Uloga percepcije rizika i cjenovne osjetljivosti kao medijatora između povjerenja i namjere kupnje organske hrane

Sažetak

Organska hrana predstavlja zdraviju i ekološki prihvatljiviju opciju koja je u skladu s održivom i etičkom potrošnjom. Ovaj rad ima za cilj istražiti odnos između povjerenja i namjere kupnje organske hrane. Također se ispituje posrednička uloga percepcije rizika i cjenovne osjetljivosti u odnosu između povjerenja i namjere kupnje. Istraživanje se bavi time kako povjerenje utječe na namjeru kupnje organske hrane, uz poseban fokus na ulogu percepcije rizika i cjenovne osjetljivosti kao medijatora. Provedeno je kvantitativno istraživanje. Podaci su prikupljeni od 386 ispitanika koji žive u Biratnagaru, a analizirani su metodom modeliranja strukturnih jednadžbi pomoću programa AMOS 26. Rezultati pokazuju da povjerenje pozitivno i značajno utječe na namjeru kupnje organske hrane. Cjenovna osjetljivost pokazala se snažnim posrednikom, dok je percepcija rizika imala graničan medijacijski učinak. S obzirom na važnost povjerenja u namjeri kupnje organskih proizvoda, cjenovna osjetljivost i dalje ostaje važan čimbenik u donošenju odluke, dok percipirani rizik može ograničiti namjeru kupnje. Marketinški stručnjaci trebaju razvijati strategije koje smanjuju cjenovnu osjetljivost potrošača i ublažavaju zabrinutosti vezane uz percepciju rizika kako bi se povećala potražnja za organskom hranom. Donositelji politika također trebaju iskoristiti povjerenje kako bi potaknuli odgovornu potrošnju, uz istovremeno uvažavanje cjenovne osjetljivosti i percepcije rizika. Rezultati istraživanja odnose se na slične socio-ekonomske uvjete i temelje se na presječnim podacima, pa ne odražavaju promjene koje se događaju tijekom vremena. Ovim se radom doprinosi literaturi usmjeravanjem pažnje na utjecaj povjerenja, percepcije rizika i cjenovne osjetljivosti na namjeru kupnje organske hrane u Nepalu.

Ključne riječi: povjerenje, namjera kupnje organske hrane, cjenovna osjetljivost, percepcija rizika, teorija planiranog ponašanja, SDG2, SDG4, SDG12