

Research Paper

Authenticity as a Strategic Advantage: Understanding the Trust-Experience-Loyalty Relationship in Emerging Markets

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ABSTRACT

The objective of this study is to move beyond binary models and identify the psychological factors that effectively differentiate consumer loyalty toward local products, categorized into high, moderate, and low tiers. A sample of 500 Indonesian consumers was collected and analyzed using Multiple Discriminant Analysis (MDA), which is employed for its ability to assess the discriminative power of hypothesized variables. The analysis confirms that the three core psychological drivers perceived product authenticity, prior consumption experience, and authenticity belief (trust) significantly differentiate consumers based on their loyalty levels. The findings reveal that these constructs cohere into a single, high-loading dimension of "Place-Based Commitment," with perceived product authenticity emerging as the most influential factor. These results support the view that loyalty exists along a measurable spectrum shaped by coherent psychological dimensions. The study contributes theoretically by highlighting the discriminative capacity of psychological variables for behavioral segmentation, providing an evidence-based map of consumer commitment. From a managerial perspective, the findings offer actionable strategies for SMEs: enhancing consumer perception through compelling storytelling, ensuring consistent product experience, and building authenticity belief via transparent communication. These approaches provide cost-effective and targeted pathways for fostering sustained consumer loyalty.

1. INTRODUCTION

The continued expansion of service-based economies across Southeast Asia has coincided with a growing consumer interest in locally produced goods, particularly those that embody traditional craftsmanship and culturally embedded narratives. National initiatives promoting pride in domestically made products have significantly bolstered the position of Micro, Small, and Medium Enterprises (MSMEs). MSMEs are crucial not only as economic actors but also as stewards of regional identity and intangible cultural heritage (Liao & Katada, 2022; Matarazzo, 2023; Peng, 2023; Wang et al., 2022; Xu et al., 2023). Such efforts are particularly significant in contexts where MSMEs serve as the backbone of the economy, contributing substantially to it. Yet, despite the cultural resonance of these products, MSMEs face persistent challenges in fostering long-term consumer loyalty, especially within increasingly competitive and digitally mediated service environments (Liao & Katada, 2022; Matarazzo, 2023; Peng, 2023; Wang et al., 2022; Xu et al., 2023). This persistent challenge raises a critical question for both researchers and practitioners: What psychological factors effectively differentiate consumers who exhibit strong, enduring loyalty toward local products from those whose engagement remains occasional or purely transactional? Increased exposure to local products, facilitated by national campaigns and digital platforms, has not automatically translated into enduring loyalty toward MSME offerings.

Loyalty to local brands in many emerging markets often remains fragile, undermined by negative quality perceptions, low product credibility, and aspirational preferences for global alternatives perceived as more prestigious (Khuan et al., 2024; Safeer et al., 2022). Furthermore, while normative "pro-local" messaging aims to

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foster solidarity, it can sometimes unintentionally provoke psychological reactance, particularly among consumers with low ethnocentrism, who may perceive such campaigns as infringing upon their freedom of choice (Amarullah & Handriana, 2022; Fasolo et al., 2023; Matarazzo, 2023; Reizano et al., 2024). This suggests that loyalty toward local products is fundamentally shaped not only by functional attributes but also by prior consumption experiences, perceived authenticity, and consumers' belief in the symbolic value embedded within the service ecosystem. These dynamics highlight the urgent need for a deeper, psychologically grounded understanding of loyalty in developing markets. Emerging scholarship advocates for viewing loyalty not through a simple binary lens ("loyal or not loyal") but as a continuum shaped by varying levels of perception, experience, and belief existing literature continues to conceptualize consumer loyalty as a homogeneous or dichotomous construct, failing to examine how these core psychological factors effectively discriminate consumers across distinct levels of commitment. While a growing body of research suggests that loyalty can be reinforced through communication strategies that are personal, consistent, and grounded in trust (Bouwman et al., 2024; Pham & Nguyet, 2022; Reizano et al., 2024), and is influenced by positive experiences, value perceptions, and confidence (Anggara et al., 2023; Min et al., 2023; Tijjag et al., 2023), the limitation of treating loyalty as a dichotomous outcome persists (Urolagin & Patel, 2024; Wang et al., 2024).

To address this critical theoretical and practical gap, the present study introduces a segmented approach to analyzing consumer loyalty behavior toward local products, providing a more differentiated model. Our conceptual model is grounded in three core psychological constructs perceived product authenticity, prior consumption experience, and authenticity belief as predictors of *consumer loyalty tier*. These constructs were selected based on their established prominence in both theoretical models and empirical studies within the domain of consumer behavior in developing markets. Perceived product authenticity refers to the consumer's evaluative judgment encompassing perceived quality, cultural symbolism, and alignment with traditional values, which, when strong, fosters emotional attachment and reinforces consumer loyalty (Deng et al., 2024; Safeer et al., 2022). Prior consumption experience, defined as the cumulative evaluation of past interactions, serves as a critical determinant of satisfaction and behavioral intention, demonstrating that consumers with consistently positive experiences are more likely to engage in repeat purchases and advocate for local brands (Kim et al., 2024; Li et al., 2023). Finally, authenticity belief functions as a cognitive mechanism that reduces perceived risk and reinforces long-term commitment to local brands. In emerging markets, such belief is often shaped by transparent communication, consistency in product delivery, and the perceived credibility of cultural and material claims factors empirically associated with stronger consumer loyalty (Corry et al., 2023; Merlino et al., 2022).

This research pioneers a nuanced framework by explicitly categorizing consumers into low (Bronze), moderate (Silver), and high (Gold) loyalty tiers. This tiered approach, analyzed using Multiple Discriminant Analysis (MDA), enables the identification of specific patterns and determines which of these variables most effectively distinguish loyalty levels. In doing so, this study offers both theoretical insights into the cognitive underpinnings of consumer loyalty and practical implications for MSME marketers and policymakers aiming to enhance sustained engagement with local brands. Ultimately, the research advances behavioral theories of consumer loyalty and responds to the call for translational service research that bridges conceptual understanding with actionable strategies for marketers and policymakers. By providing a deeper understanding of loyalty's psychological foundations in developing economies like Indonesia, this study offers a cost-effective and targeted pathway for promoting sustainable local consumption.

2. LITERATURE REVIEW

2.1. Consumer Loyalty and Its Discriminative Structure

This study is primarily grounded in the Commitment–Trust Theory (Morgan & Hunt, 1994), which provides a robust framework explaining how consumer trust cultivated through positive experiences and perceived quality can foster long-term commitment and reinforce loyalty toward products. This model is highly relevant to local products, where loyalty extends beyond mere transactional satisfaction to encompass emotional attachment and enduring beliefs in the product's consistent value and quality. Conceptually, consumer loyalty is rooted in cognitive psychology, viewing it as a rational outcome influenced by value assessment, satisfaction, and perceived risk. Loyalty is understood to evolve through the interaction of three psychological dimensions: cognitive (belief in quality), affective (emotional attachment), and conative (intention to repurchase) (Chaudhuri & Holbrook, 2001; Han et al., 2011; Richard L., 1999). This framework is well suited for examining consumer behavior toward local products, which often carry significant cultural and symbolic meanings. Loyal consumers exhibit measurable behaviors such as repeat purchasing, product recommendation, and long-term, often exclusive, use (Khodakarami et al., 2024; Zhang et al., 2021). Consequently, consumer loyalty serves as a critical indicator of marketing strategy effectiveness (Ali & Shabn, 2024; Indahsari et al., 2023).

In the context of local products, loyalty is conceptualized not as a binary outcome, but as a tiered construct encompassing high, moderate, and low levels, which reflects a spectrum of attitudinal intensity and behavioral commitment (Gadár et al., 2024). This stratification leverages the discriminative power of psychological factors

perception, experience, and trust to identify meaningful differences across consumer loyalty levels. The model aligns with widely adopted hierarchical customer tiering practices, exemplified by gold, silver, and bronze tiers, which categorize consumers based on their value contribution and behavioral patterns (Yu, Zeng, et al., 2022). High loyalty customers (gold tier) exhibit strong emotional bonds and consistent repeat purchasing, effectively sustained by priority services such as exclusive access and personalized communication (Efendi et al., 2025; Krafft et al., 2022). Moderate loyalty customers (silver tier) show occasional repurchase and moderate commitment, responding well to standardized services complemented by targeted retention programs designed to enhance connection (Krafft et al., 2022; Zhang & Liu-Thompkins, 2023). Conversely, low loyalty customers (bronze tier) frequently switch brands and lack emotional or trust-based connections, necessitating a foundational approach focused on basic services, educational campaigns, and promotional efforts to cultivate initial awareness and attachment (Yu, Liu, et al., 2022). By integrating psychological profiling into a differentiated service strategy, this study recognizes loyalty as a dynamic continuum, thereby offering a crucial basis for developing evidence-based, segment-specific marketing strategies in developing economies.

2.2. Consumer Perception of Local Product Originality

Local product originality encompasses products that are not only manufactured domestically but also embody cultural heritage, traditional values, and region-specific characteristics. Authenticity is conveyed through indigenous materials, original designs, traditional production techniques, and culturally rooted narratives (Fernández-Sánchez et al., 2024; Yi et al., 2024). In contemporary branding, this sense of originality functions as a compelling source of differentiation that fosters emotional attachment to local brands (Safeer et al., 2022). In this study, perceived originality is operationalized through three primary indicators: (1) perceived authenticity of design and raw materials, (2) perceived cultural and local value, and (3) perceived credibility and transparency of product provenance. These constructs are measured to assess the extent to which consumers perceive a product as authentic and representative of local cultural identity (Krupat, 2021). Critically, this research positions perceived originality as a discriminative factor capable of differentiating consumers across the three loyalty tiers (Gold, Silver, and Bronze), enabling a nuanced understanding of its contribution to consumer segmentation. Prior research has established that perceptions of product authenticity positively influence consumer trust, satisfaction, and repurchase intentions elements vital for long-term loyalty (Liang et al., 2018; Papadopoulou et al., 2023; Sun et al., 2024). Furthermore, consumer perception of local products has been shown to play a central role in shaping brand attachment and loyalty, particularly in developing economies (Camilleri & Filieri, 2023; Wang et al., 2023). Recent studies have provided empirical support for this relationship, finding that perceptions of brand authenticity significantly influence brand attitudes and, ultimately, loyalty toward local products. These perceptions are shaped by product quality, cultural relevance, and a sense of community identity embedded within local offerings. Within this context, authenticity functions not merely as a symbolic cue, but as a psychological anchor that guides consumer decision-making and loyalty formation. In line with these insights, the following hypothesis is proposed:

H1: A positive perception of local product originality significantly differentiates consumer loyalty levels (Gold, Silver, Bronze).

2.3. Consumer Trust in Local Brand Authenticity

Consumer trust in local brands serves as a critical determinant of purchase decisions and long-term loyalty (Dudziak et al., 2023; Meitiana et al., 2024; Rizomyliotis, 2024). In the context of local product consumption, trust extends beyond transactional reliability and encompasses perceptions of brand integrity, authenticity, and alignment with local values. When consumers believe that local producers are credible, consistent, and transparent, they are more likely to commit to repeat purchases and advocate for those brands within their communities.

Corry et al. (2023) and Merlino et al. (2022) have emphasized that trust can be cultivated through transparent production practices, ethical communication, and brand storytelling that reinforces cultural identity and community connection. Transparency in the sourcing of materials, manufacturing processes, and corporate values has been shown to positively influence perceived trustworthiness, particularly in markets where local brands often compete against the institutional credibility of global players. Furthermore, consumer trust plays a pivotal role in enhancing the effectiveness of "buy-local" campaigns. When trust is high, consumers are more receptive to messaging that emphasizes local value chains, social contribution, and national pride (Elg & Ghauri, 2021; Jyoti Gogoi & Shillong, 2021; Matarazzo, 2023). Trust also mitigates perceived risks associated with local products such as concerns over quality consistency or after-sales service thereby reinforcing loyalty over time. In this study, consumer trust is not treated merely as a positive sentiment, but as a psychological mechanism with discriminative capacity across loyalty segments. Consumers with high levels of trust are expected to exhibit stronger emotional attachment and behavioral commitment to local products, compared to those with moderate or low levels of trust. Accordingly, the second hypothesis is proposed as follows:

H2: Consumer trust in local product authenticity significantly differentiates consumer loyalty levels (Gold, Silver, Bronze).

2.4 Consumer Experience with Local Product Authenticity

Prior consumer experience plays a crucial role in shaping loyalty toward local products. Positive or negative interactions with a product contribute not only to immediate satisfaction or dissatisfaction but also fundamentally shape long-term brand attitudes and behavioral intentions. In the context of local branding, these experiences become even more salient, as they inform consumer judgments about product reliability, authenticity, and alignment with expectations (De Sousa et al., 2023; Jyoti Gogoi & Shillong, 2021; Safeer et al., 2022). Several empirical studies have affirmed that consistently positive consumption experiences significantly enhance the likelihood of repeat purchases and positive word-of-mouth. For instance, research indicates that favorable product experiences increase consumer willingness to re-engage with the brand and recommend it to others (Amiruddin et al., 2024; Kim et al., 2024; Li et al., 2023). Conversely, negative experiences such as inconsistent quality or unmet expectations can diminish trust and reduce future purchase intentions. Beyond transactional outcomes, consumer experience also contributes directly to emotional bonding with local brands. Consumers who report consistently positive experiences with local products tend to exhibit stronger attitudinal loyalty (Dudziak et al., 2023). These experiences help construct a brand narrative grounded in familiarity, credibility, and cultural resonance, which ultimately differentiates loyal consumers from non-loyal ones. Such differentiation is vital for small and medium-sized enterprises (SMEs) seeking to strengthen market positioning and increase competitive advantage (Anggara et al., 2023; Pinto et al., 2022; Prasetyo & Ilmawan, 2024). In this study, consumer experience is examined as a key psychological construct that is expected to discriminate among consumers with varying levels of loyalty. Those with more frequent and positive encounters are expected to demonstrate higher loyalty compared to those with limited or negative experiences. Based on this rationale, the following hypothesis is proposed:

H3: Positive consumer experience with local products significantly differentiates consumer loyalty levels (Gold, Silver, Bronze).

3. METHODS

This study adopted a quantitative, cross-sectional survey to examine how cognitive, experiential, and relational factors differentiate consumer-loyalty tiers in Indonesia's buy-local movement. The design's primary goal is to provide a nuanced segmentation model that moves beyond dichotomous loyalty classifications, focusing instead on identifying the key psychological drivers that distinguish consumer commitment across multiple levels. A stratified sample of 500 adults (≥ 18 years) was drawn from urban and peri-urban districts, where local product campaigns were active. Strata combined age, education, income, and digital literacy to reflect Indonesia's social fabric. Eligibility required participants to have made at least one purchase of a locally produced good in the preceding six months. Questionnaires were distributed using a multi-modal approach (online and face-to-face through neighborhood co-operatives and craft markets) to ensure broad reach beyond the digital divide. Participation was voluntary, anonymized, and approved by the university ethics board, in accordance with the Declaration of Helsinki. All items used a five-point Likert scale (1 = strongly disagree, 5 = strongly agree) and were translated/back-translated to ensure semantic equivalence. In this analysis, the psychological constructs Perception, Experience, and Trust are treated as continuous variables (interval data) based on the computed average scores for each construct. The psychological constructs are operationalized as Table 1. Loyalty responses were trichotomized into bronze, silver, and gold tiers, reflecting low, moderate, and high commitment, respectively. The independent psychological constructs are treated as continuous variables based on their computed composite scores for the subsequent analysis. Because the dependent variable (loyalty tier) is categorical and the predictors (perception, experience, trust) are continuous, we employed Multiple Discriminant Analysis (MDA) to identify the linear combinations that best separated the loyalty tiers. Prior to estimation, the following key assumptions were tested: (1) Multivariate normality assessed via Mardia's skewness/kurtosis statistics; (2) homogeneity of covariance matrices tested using Box's M test; and (3) absence of multicollinearity confirmed with variance inflation factors (VIF) < 2.5 . All criteria were met. MDA was executed using SPSS 26, generating a canonical discriminant function, eigenvalues, Wilks' Λ , structure coefficients, and a classification matrix. The hit rates were compared with both proportional chance and Press's Q benchmarks to gauge model robustness.

Table 1 Operationalization of Key Constructs and Indicative Items

Construct (source)	Indicative items
Perceived value of local products (Safeer et al., 2022)	Quality, price fairness, value congruence
Embodied experience (adapted from (Onozaka et al., 2010)	Purchase frequency, satisfaction, word-of-mouth intent
Trust (Feldmann & Hamm, 2015)	Product safety, producer credibility, brand reputation
Loyalty tier (Gadár et al., 2024)	Preference for local, long-term usage plan, engagement level

4. RESULTS

4.1. Sample profile

Table 2 profiles the constituency that underpins our analysis a cohort whose everyday choices bear directly on red-green organizing against corporate supply chains. A descriptive analysis of the respondent demographics (N=500) was conducted to establish the suitability of the sample for contextualizing the psychological drivers of local product loyalty in Indonesia. The sample exhibits several distinct characteristics crucial for interpreting the model's generalizability and market implications. The profile is overwhelmingly youthful, with nearly 90 % of participants under the age of 30 (61.0 % aged 21–30 and 28.8 % below 20). This finding is strategically significant as it confirms that the empirical focus rests on Generation Z and younger Millennials, the cohorts that dominate contemporary purchasing power and digital engagement in emerging markets. Their loyalty drivers are fundamentally important for the long-term sustainability of local MSMEs. Furthermore, the sample is skewed toward Female respondents (58.8 %). This gender asymmetry provides initial support for the view that women are a primary, highly engaged segment in the Indonesian local product consumption ecosystem, potentially acting as key agents for repeat purchases and positive word-of-mouth (WOM). This suggests that marketing strategies must be acutely tailored to the channels and value propositions that resonate with this segment. Regarding income level, the sample is concentrated in the lower to moderate income brackets (approximately 88.2 % earn less than IDR 5.000.000 per month). This indicates that the study findings reflect the loyalty dynamics of the mass market, rather than being restricted to a niche high-income elite. This broad economic relevance enhances the practical utility and *translational impact* of the research for MSMEs, who primarily target the mainstream consumer base. In essence, the respondent demographics locate the subsequent discriminant analysis within a social bloc that is young, female-skewed, and reflective of the mass urban consumer base. This profile provides a robust foundation for identifying the psychological dimensions (perception, experience, trust) that most effectively differentiate loyalty tiers within the most critical target market for the "Buy Local" movement in Indonesia.

Table 2. Demographic Characteristics of Respondents

Characteristics and Its Category		Frequency	Valid %
Gender	Male	206	41.2
	Female	294	58.8
Age	Less than 20	144	28.8
	21 – 30	305	61
	31 – 40	38	7.6
	41 – 50	8	1.6
	More than 50	5	1
Educational qualification	Secondary	17	3.4
	Higher secondary	363	72.6
	Bachelor's degree	114	22.8
	Master's degree	6	1.2
Income level (IDR)	N/A	18	3.6
	Less than 1.000.000	210	42
	1.000.000 – 3.000.000	140	28
	3.000.000– 5.000.000	91	18.2
	>5.000.000	41	8.2

4.2. Diagnostic Tests: Homogeneity of Covariance Matrices (Box's M Test)

The first step in the analytical procedure for Multiple Discriminant Analysis (MDA) requires assessing the assumption of homogeneity of covariance matrices across the designated loyalty tiers. This test is crucial to ensure that the discriminant functions derived are stable and interpretable. Table 3 documents the natural logarithms of the group covariance matrix determinants for each loyalty tier and the pooled sample. The log determinant figures were tightly clustered, ranging from -4.352 for the Low (Bronze) tier to -5.180 for the Moderate (Silver) tier, grouping closely around the pooled within-groups value of -4.803. This suggests limited variability and structural similarity across the covariance matrices of the three segments. The accompanying Box's M statistic (which, in this case, failed to reject the null hypothesis, $p = 0.34$) affirms the statistical parity of the matrices. Therefore, we proceeded with the orthodox assumption of a common within-group covariance structure. This methodological confirmation is an essential pre-condition for interpreting the canonical discriminant functions that follow, as it assures that the psychological constructs (perception, experience, and trust) operate on a comparable metric across the low, moderate, and high loyalty segments. This statistical stability validates the subsequent discriminant analysis as a genuine mapping of differential commitment, not merely an artifact of measurement variance across groups.

Table 3. Box's M test: equality of covariance matrices across loyalty tiers

Log Determinants		
Loyalty	Rank	Log Determinant
High (gold)	2	-4.538
Moderate (silver)	2	-5.180
Low (bronze)	2	-4.352
Pooled within-groups	2	-4.803
The ranks and natural logarithms of determinants printed are those of the group covariance matrices.		

4.3. Canonical Discriminant Functions: Model Strength and Dimensionality

The effectiveness of the Multiple Discriminant Analysis (MDA) in differentiating the three loyalty tiers is assessed by examining the eigenvalues and canonical correlations of the extracted canonical discriminant functions. Table 4 reports the results of the canonical discriminant procedure, which extracted two functions. The results confirm that the explanatory power is highly concentrated in the first function.

Table 4. Eigenvalue dan Canonical Correlation for Discriminant Function

Eigenvalues				
Function	Eigenvalue	% of Variance	Cumulative %	Canonical Correlation
1	.470 ^a	99.9	99.9	.565
2	.001 ^a	.1	100.0	.025

a. First 2 canonical discriminant functions were used in the analysis.

b.

The first function yields a substantial eigenvalue of 0.470, capturing 99.9 % of the total between-group variance. The corresponding canonical correlation is 0.565. This canonical correlation value indicates a moderately strong relationship between the linear composite of the predictor variables (perception, experience, and trust) and the categorical dependent variable (loyalty tier). In practical terms, the square of this correlation ($0.565^2 \approx 0.32$) indicates that approximately 32 % of the variance in loyalty-tier membership is accounted for by the composite of the three psychological predictors, a figure sufficient for robust substantive interpretation in social sciences research. By contrast, the second function is statistically trivial, exhibiting a negligible eigenvalue of 0.001 and accounting for only 0.1 % of the variance, with a canonical correlation of 0.025. Consequently, the second function is disregarded in subsequent analysis. The critical implication of this finding is the dominance of a single canonical axis. This suggests that the psychological and experiential variables perception of authenticity, embodied experience, and trust belief cohere into one overarching dimension of "Place-Based Commitment." This powerful, singular dimension is primarily responsible for differentiating the bronze, silver, and gold consumers. The concentration of discriminative power into one coherent factor simplifies the managerial interpretation, implying that strategies aimed at fostering loyalty in emerging markets can be effectively targeted by addressing this primary psychological composite rather than multiple, disparate dimensions.

4.4 Model Significance and Discriminative Power (Wilks' Λ Test)

The overall significance and discriminative capacity of the Multiple Discriminant Analysis (MDA) model were assessed using the Wilks' Λ test, which evaluates the joint capacity of the psychological predictors to separate the loyalty tiers. Table 5 presents the stepwise Wilks' Λ likelihood-ratio statistics. In the first step, the entry of the most powerful predictor (identified through stepwise analysis) significantly reduced the residual variance, yielding a Wilks' Λ of 0.708 and an Exact F statistic of 102.603 (df = 2, 497; $p < 0.001$). This result is highly significant and leads to the rejection of the null hypothesis that the mean scores (group centroids) of the loyalty tiers are equal.

Table 5. Wilks' Lambda (Λ) tests for stepwise discriminant model

Step	Number of Variables	Lambda (Λ)	Wilks' Lambda (Λ)						
			df1	df2	df3	Statistic	df1	df2	Sig.
1	1	.708	1	2	497	102.603	2	497.000	.000
2	2	.680	2	2	497	52.790	4	992.000	.000

Adding a second predictor in Step 2 further depressed the Wilks' Λ value to 0.680. Although the reduction is marginal ($\Delta\Lambda = 0.028$), the model remained highly significant (Exact F = 52.790; df = 4, 992; $p < 0.001$). Critically, the consistent sequential decline of Wilks' Λ confirms that the combination of the psychological predictors perceived authenticity, embodied experience, and trust provides a robust and statistically significant basis for distinguishing the loyalty strata (Bronze, Silver, and Gold). Substantively, these results validate the core hypothesis of the study: that consumer loyalty exists not as a uniform construct, but along a measurable continuum shaped by subtle yet distinct variations in how consumers assess product authenticity, evaluate their consumption experiences, and confer trust. By confirming the strong statistical power of this differentiation, the test validates the subsequent interpretation of the canonical discriminant functions as an effective, evidence-based map of place-based consumer commitment suitable for formulating targeted managerial strategies.

4.5. Empirical Confirmation of the Psychological-Segmentation Hypotheses

The Canonical Structure Matrix (Table 6) was analyzed to provide the pooled within-group correlations between each predictor and the discriminant functions, allowing for the empirical confirmation of the psychological segmentation hypotheses (H1, H2, H3) and the interpretation of the core dimensions separating the loyalty tiers. The analysis unequivocally confirms the hypotheses through the highly dominant Function 1, which serves as the singular, powerful axis differentiating the loyalty segments. All three psychological constructs loaded strongly and positively onto Function 1, validating the discriminative power proposed in the hypotheses. Perceptions of authenticity ($r = 0.937$) emerged as the most influential factor, demonstrating its paramount role in determining loyalty tier membership. Embodied experience ($r = 0.893$) and Trust ($r = 0.893$) followed closely, indicating that the three constructs do not operate in isolation but fuse into one coherent disposition. This pattern empirically corroborates H1, H2, and H3, confirming that consumers who perceive local goods as genuinely rooted in the community, derive satisfying experiences, and regard producers as credible are overwhelmingly located in the high-commitment (Gold) tier. This outcome reinforces theoretical claims that cognitive, affective, and relational evaluations crystallize into a holistic loyalty orientation.

Crucially, the stepwise procedure reveals a strategic managerial insight: Trust is statistically redundant as an independent discriminator once Authenticity and Experience are included in the model, as most of its explanatory power was already captured by the other two variables. This implies that credibility is not an external factor, but an emergent property of transparent provenance and consistent lived encounters with the product, simplifying the resource allocation focus for MSMEs. The dominance of a single canonical axis (Function 1) confirms that the constructs cohere into one overarching dimension, streamlining managerial interpretation. Although Function 2 is statistically negligible for group classification (eigenvalue = 0.001), its subtle loadings (e.g., authenticity loads negatively at -0.349, while experience and trust load positively at 0.450) suggest a minor tension between symbolic place identity and immediate gratification, which remains secondary to the dominant alignment captured by Function 1.

In summary, the structure matrix validates that the composite of authenticity, satisfactory experience, and inter-personalized trust is the principal engine differentiating bronze, silver, and gold consumers, providing an essential map of consumer commitment for formulating targeted, high-impact strategies for MSMEs in emerging markets.

Table 6. Canonical Structure Matrix
Structure Matrix

	Function	
	1	2
Perceptions of authenticity	.937*	-.349
Experience	.893*	.450
Trust ^b	.893*	.450

Pooled within-groups correlations between discriminating variables and standardized canonical discriminant functions

Variables ordered by absolute size of correlation within function.

*. Largest absolute correlation between each variable and any discriminant function

b. This variable not used in the analysis.

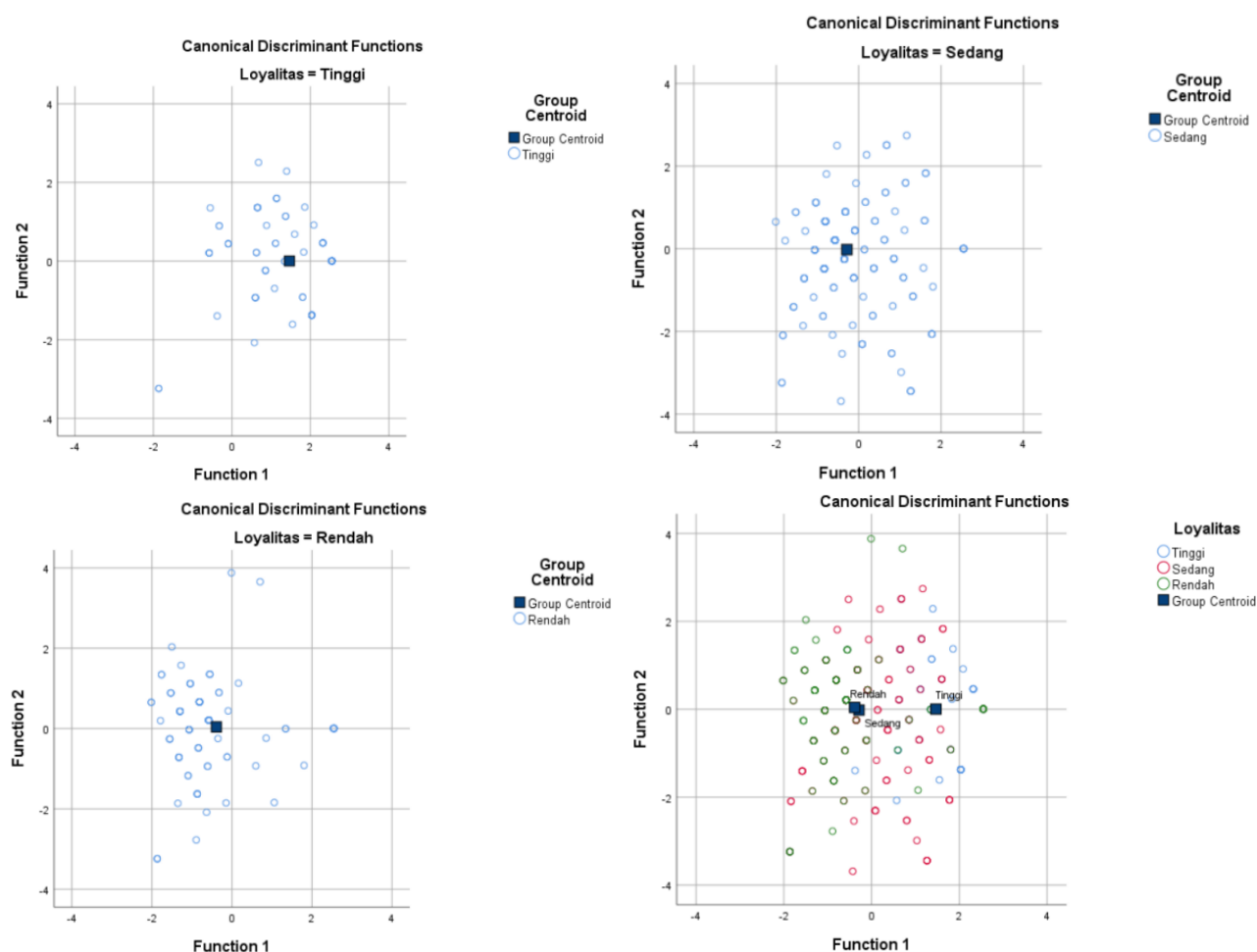
4.6. Visualizing Loyalty Stratification

The final step in interpreting the discriminant model involves visualizing the group separation using Figure 2, which plots the canonical scores for all N=500 respondents on Function 1 (horizontal axis) and Function 2 (vertical axis). Several crucial patterns emerge from the visual analysis. First, the group centroids (the dark squares) exhibit a clear, almost linear alignment along Function 1. The High (Gold) cluster centroid sits significantly to the right of the origin, the Moderate (Silver) cluster is centered near zero, and the Low (Bronze) cluster lies to the left. This visual gradient provides strong empirical confirmation that Function 1 interpreted as the composite dimension of Perceived Authenticity, Embodied Experience, and Trust provides the dominant psychological gradient for distinguishing the loyalty tiers. Higher scores on this axis denote stronger commitment to local product offerings.

Second, although the modal centers of the clusters are distinct, the ellipsoidal point clouds representing individual consumer scores intersect substantially, signalling that everyday assessments of provenance, satisfaction, and credibility vary continuously rather than categorically. This overlap confirms the theoretical premise that loyalty exists as a continuous spectrum of commitment, rather than three discrete, categorical camps, implying that consumers are not locked into static segments and that loyalty levels can be shifted through market interventions. Third, dispersion along Function 2 is modest and highly similar across all three tiers, visually confirming the negligible eigenvalue reported in Table 4 (Eigenvalue = 0.001). This secondary dimension captures minor, idiosyncratic trade-offs, but adds virtually nothing to the separation between the bronze, silver, and gold segments.

From a managerial perspective, the scatterplot provides a succinct cartography of consumer disposition. The visual gradient offers immediate, high-impact implications for MSME marketing and segmentation strategies: campaigns seeking to upgrade bronze or silver consumers to the gold tier must focus exclusively on shifting scores rightward along the dominant Function 1 axis. This requires direct investment in the underlying drivers identified in the Structure Matrix (Table 6): deepening the transparency of product provenance, enriching the usage experience, and reinforcing producer credibility. In conclusion, the scatterplot confirms that loyalty to local goods is best understood as a continuum of commitment anchored by a single, powerful socio-psychological dimension. This robust visual evidence validates the MDA model and provides a clear directional map for managerial strategies aimed at fostering sustained local consumption.

Figure 1. Scatterplot



5. DISCUSSION

This study set out to explain the varying degrees of commitment exhibited by Indonesian consumers toward local products by integrating cognitive (authenticity, trust) and experiential factors into a robust discriminant model. Our findings advance several interlinked arguments relevant to contemporary management and marketing strategy in emerging markets.

5.1. Place-Based Commitment as the Dominant Loyalty Mechanism

The core finding is that perceived authenticity, embodied experience, and trust collapse into a single, high-loading dimension that sorts consumers along a powerful continuum of Place-Based Commitment. This unified construct serves as the primary mechanism for driving differential loyalty (Nunes et al., 2021; Zhao & Li, 2022). High-commitment (Gold) tier respondents do not merely report high scores on individual constructs; they simultaneously valorize provenance narratives, report emotionally satisfying encounters with local goods, and confer relational credibility to producers (Zhao et al., 2024). The tight centroidal ordering along Function 1 (Figure 1) confirms that these attitudes cohere into holistic rather than discrete motives. This finding significantly enriches theories on consumer loyalty by empirically demonstrating that affective and cognitive evaluations converge around the concrete relational and quality aspects of local production. For MSME marketers, this implies that the holistic perception of value where cultural integrity and functional satisfaction are inseparable must be managed as one singular strategic asset.

5.2. The Strategic Plasticity of Everyday Consumption

The analysis of the Structure Matrix and the scatterplot (Figure 1) demonstrate the strategic plasticity of everyday purchasing behavior. The fact that modest shifts in authenticity or experience scores push consumers rightward on Function 1 underscores a critical opportunity for market intervention. Small and medium-sized enterprises (SMEs) can leverage transparent sourcing, consistent quality assurance, and consumer education to effectively upgrade bronze and silver consumers toward the high-value gold cluster. This strategic upgrading process would enlarge the consumer base committed to sustained local provisioning, subsequently building buffers against price volatility and strengthening the competitive advantage of local value chains (De Morais & Brito, 2025; Roberts & Chandra, 2024; Weaver et al., 2024). In this light, loyalty is not viewed as a fixed, private preference but as a socially produced resource that can be mobilized to enhance collective resilience and market stability for local producers.

5.6. Managerial and Policy Interventions

Based on the validated discriminant model, three strategic interventions follow for MSMEs and policymakers: First, Provenance Infrastructure is essential. Implementing geo-labels, transparent digital ledgers (such as blockchain, Tashtemirovich & Balbaa, 2024), and organizing open days allows producers to amplify authenticity signals while demystifying supply chains (Silvestri et al., 2025). This directly reinforces the most powerful psychological discriminator: Perceived Authenticity. Second, Relational Marketing must be prioritized. Strategies that foreground shared value narratives such as highlighting the stories of women's craft collectives or local environmental stewardship can transform purely transactional consumption into conscious solidarity, thereby strengthening the emotional and trust components (Wang et al., 2023). Third, Institutionalizing Demand via policy measures is critical. Policy tools, such as public procurement quotas for locally sourced goods, would institutionalize demand and facilitate the scaling up of grassroots production, thereby achieving economic sustainability and stability without risking market dependence on external venture capital. These micro- and meso-level interventions align consumer sentiment with structural changes, effectively translating micro-level loyalties into sustained economic power for MSMEs.

6. CONCLUSION

This study successfully demonstrated that consumer loyalty toward Indonesian local products is best understood not as a binary outcome, but as a continuum of commitment. Through the application of Multiple Discriminant Analysis (MDA), the research confirms that three tightly interwoven psychological constructs perceived authenticity, embodied experience, and relational trust are the primary psychological determinants capable of effectively differentiating consumers across low (Bronze), moderate (Silver), and high (Gold) loyalty tiers. The analysis reveals that a single canonical axis built from these dispositions provides the dominant gradient of "Place-Based Commitment," separating these segments. This indicates that even modest improvements in product provenance, use-phase satisfaction, or producer credibility can draw purchasers toward deeper, more durable forms of local consumption. This model contributes significantly to behavioral theory by highlighting the discriminative capacity of psychological variables and reinforcing the view that loyalty is mapped across a complex, nuanced spectrum of consumer engagement. Crucially, the segmentation model provides MSME marketers and policymakers with a validated, evidence-based pathway for formulating strategic communication that is more effective than generalized or normative "buy-local" campaigns.

The findings of this study are subject to several methodological and scope limitations. First, the use of a cross-sectional design prohibits establishing causal claims and does not capture the temporal dynamics of loyalty, such as how consumer commitment evolves under changing market conditions or economic fluctuations. Second, reliance on self-reported Likert items carries the risk of common method bias, which may potentially overstate the inter-construct correlations, particularly among the highly concentrated predictors. Third, the sampling frame was limited to urban and peri-urban districts of Indonesia, which necessitates caution when generalizing the findings to rural areas or to the broader context of other diverse emerging markets. Finally, the study focuses primarily on demand-side psychology and does not model how structural factors, such as producer practices or state regulations, may feed back into and moderate consumer commitment. These caveats recommend prudence when claiming broad external validity or direct policy efficacy without further structural investigation.

Building upon the validated tiered loyalty model, several priority avenues for future research emerge. First, Longitudinal mixed-methods studies combining repeat surveys with qualitative tracking of producer-consumer interactions are recommended to reveal how authenticity, experience, and trust variables evolve over time,

particularly during periods of economic disruption. Second, Comparative market analyses should be conducted across diverse regional or cultural settings within Indonesia or other emerging economies to test the external validity and transferability of the Place-Based Commitment axis. Third, intervention research that experimentally varies provenance transparency, quality assurance protocols, or localized value communication can be utilized to quantify the behavioral elasticity of loyalty and clarify how micro-level shifts translate into meso-level economic stability for MSMEs. Finally, future models could be strengthened by integrating relevant moderating factors, such as consumer ethnocentrism, national identity, or ecological awareness, to provide a more holistic strategic model for sustainable local consumption..

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