

An Analysis of the Effects of Risk Culture, Corporate Governance, and Food Safety Compliance on Purchase Intention, Mediated by Customer Satisfaction and Consumer Trust: A Case Study of Mie Gacoan

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Abstract

Indonesia's rapidly expanding culinary industry requires restaurant businesses to maintain effective risk management, governance, and food safety practices to sustain consumer confidence and purchasing behavior. This study examined the effects of customer-perceived risk culture, corporate governance, and food safety compliance on purchase intention, with customer satisfaction and consumer trust as mediating variables among Mie Gacoan consumers. A quantitative explanatory research design was employed using purposive sampling. Data collected from 137 eligible respondents in Bogor were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with the assistance of SmartPLS 4. The results showed that customer-perceived risk culture significantly affected customer satisfaction and consumer trust, while food safety compliance significantly influenced both mediating variables and emerged as the strongest predictor of consumer trust. Corporate governance had no significant effect on customer satisfaction, consumer trust, or purchase intention. Customer satisfaction and consumer trust significantly increased purchase intention, with consumer trust being the strongest direct predictor. Risk culture and food safety compliance did not directly affect purchase intention but primarily influenced it through mediation, particularly through the food safety compliance–consumer trust–purchase intention pathway. The study concluded that visible risk management practices and verifiable food safety assurance are essential for strengthening consumer trust, satisfaction, and purchase intention in Indonesia's highly competitive contemporary fast-casual restaurant market.

INTRODUCTION

Indonesia's culinary industry underwent significant transformation between 2020 and 2025, driven by post-COVID-19 recovery dynamics, shifting consumer preferences, and increasingly stringent food-sector regulations. These developments created a complex business environment for food and beverage operators, including fast-casual restaurant chains such as Mie Gacoan, which has rapidly grown into one of the most popular culinary brands among Indonesian millennials and Generation Z consumers. According to Statistics Indonesia (Badan Pusat Statistik or BPS), the accommodation and food and beverage service sector grew by 3.89% in 2021, 10.01% in 2023, and 8.56% in 2024, contributing approximately 2.4–2.6% to Indonesia's gross domestic product (GDP) (BPS, 2023). Competitive advantage in this sector is no longer determined solely by product quality and price but also by a company's ability to

manage compliance risks, implement good corporate governance, and meet applicable regulatory standards.

Mie Gacoan, operated by PT Pesta Pora Abadi, represents one of Indonesia's most prominent culinary business phenomena. Originating in Malang, East Java, in 2016, the restaurant chain expanded rapidly to major and mid-sized cities across Indonesia by offering affordable spicy noodle products targeted at younger consumers. The long queues frequently observed at Mie Gacoan outlets indicate strong purchase and repurchase intentions toward the brand. However, behind this commercial success, the company's growth has also involved challenges related to risk culture, corporate governance, and food safety compliance. In this study, risk culture was examined from the consumer perspective and referred to as customer-perceived risk culture, namely consumers' perceptions of the company's risk-management practices as reflected through observable service and operational activities.

The first issue relates to food safety, including public concerns regarding hygiene standards at certain outlets, consistency in raw material handling within high-volume kitchens, and operational safety aspects such as customer crowd management and traffic conditions around outlets. For a restaurant chain with numerous locations, maintaining consistent food safety standards across outlets represents a significant managerial challenge because a single incident at one location may escalate into a broader reputational issue through social media. The second issue concerns halal product assurance, which is an essential component of Indonesia's food quality and safety system. During its early operations, menu names used by Mie Gacoan, such as "Mie Setan" (Devil Noodles) and "Mie Iblis" (Satan Noodles), became a consideration in the halal certification process due to concerns regarding product naming consistency with the Indonesian Ulema Council's (Majelis Ulama Indonesia or MUI) guidelines. The company subsequently adjusted its menu names and obtained halal certification. Third, when food safety and halal-related issues spread widely through social media and online news platforms, they may shape consumers' perceived risk and potentially weaken consumer trust unless effectively managed through strong risk culture, governance practices, and food safety compliance.

Theoretically, risk culture refers to the shared values, beliefs, knowledge, attitudes, and understanding of risk within an organization (Institute of Risk Management, 2012). A mature risk culture is reflected in operational practices, including consistent food safety standards, complaint-handling mechanisms, reputational risk management, and organizational preparedness in responding to crises. Risk management frameworks, such as ISO 31000:2018 and the COSO Enterprise Risk Management framework, emphasize that risk culture serves as a foundation for effective organizational risk management. Corporate governance refers to the systems, structures, and mechanisms used to direct and control organizations while ensuring accountability, transparency, responsibility, independence, and fairness in management practices (Komite Nasional Kebijakan Governansi, 2021; OECD, 2023). Although governance research has traditionally focused on publicly listed companies and financial institutions, the implementation of good corporate governance in privately owned companies, including restaurant chains, has become increasingly relevant as consumers demand greater supply chain transparency, clear product information, social responsibility, and ethical business practices. Based on signaling theory (Spence, 1973), effective governance practices function as credibility

signals that reduce information asymmetry between companies and consumers, thereby strengthening trust as a foundation of purchase intention.

Food safety compliance refers to the extent to which companies comply with applicable food safety regulations, standards, and assurance systems, including Indonesia's Food Law (Law No. 18/2012), Food Safety Government Regulation (No. 86/2019), hygiene and sanitation requirements, Hazard Analysis and Critical Control Points (HACCP)-based food safety management systems, relevant Indonesian National Standards (SNI), ISO 22000, and the halal product assurance system regulated under Law No. 33/2014 in conjunction with Law No. 6/2023 on Job Creation and Government Regulation No. 39/2021. Compliance with food safety standards not only reduces legal and operational risks but also serves as a quality assurance signal to consumers that products are safe, halal, hygienically processed, and responsibly managed. These three institutional factors—risk culture, corporate governance, and food safety compliance—constitute the exogenous variables examined in this study. Conceptually, consumers are the ultimate risk bearers in food transactions because they face uncertainty regarding safety, quality, and halal status that cannot be directly verified, consistent with the perceived risk concept in consumer behavior (Bauer, 1960; Mitchell, 1999). These three constructs represent different layers of organizational risk management: risk culture as the foundation of organizational values and behavior toward risk, governance as the accountability and decision-making structure, and food safety compliance as the operational control mechanism most directly perceived by consumers. Their effectiveness may reduce perceived consumer risk through two evaluative mechanisms: customer satisfaction, which develops when consumption experiences meet expectations regarding safety and quality, and consumer trust, which develops when consumers believe in the company's competence, integrity, and commitment to managing risks. When perceived risk is reduced to an acceptable level, consumers become more willing to make purchasing decisions, reflected in purchase intention. Therefore, this research model examines how internal risk management practices can generate consumer value through satisfaction and trust as mediating mechanisms.

This study was motivated by inconsistent findings in previous research. Some studies reported that compliance with food safety assurance systems, including halal certification, positively influenced purchase intention Ahmed et al. (2019), whereas other studies found that such effects were insignificant when price and taste became dominant factors in purchase decisions (Kurniawati & Savitri, 2020). Similar inconsistencies have been identified in the relationship between corporate governance and stakeholder trust across different industries and respondent characteristics (Akterujjaman et al., 2026). These mixed findings indicate the need to examine mediating mechanisms to obtain a more comprehensive understanding of the relationships among variables. The novelty of this study lies in developing an integrated model that combines risk culture, corporate governance, and food safety compliance from a consumer behavior perspective within the culinary industry. This approach differs from previous studies that primarily examined risk culture and governance in relation to organizational performance and food safety compliance from technical or operational supply chain perspectives. Based on the empirical phenomenon, theoretical foundation, research gap, and novelty, this study aimed to analyze the effects of risk culture, corporate governance, and food safety compliance on purchase intention, with customer satisfaction and consumer trust as mediating variables among Mie Gacoan consumers.

METHOD

Research Approach and Design

This study employed a quantitative approach with an explanatory research design to examine causal relationships among variables through hypothesis testing (Sekaran & Bougie, 2016). The quantitative approach was selected because the study tested a theoretical model examining the effects of risk culture, corporate governance, and food safety compliance on purchase intention, with customer satisfaction and consumer trust as mediating variables among Mie Gacoan consumers. Data were collected through a structured questionnaire survey using a cross-sectional design. The unit of analysis was individual consumers who met the specified respondent criteria. All variables were measured based on consumer perceptions using a five-point Likert scale.

Population and Sample

The population comprises all Mie Gacoan consumers — individuals who have purchased Mie Gacoan products either through direct outlet visits or online delivery services. Because the exact population size and a complete sampling frame are unavailable, the population is categorized as infinite. The sampling technique used is non-probability purposive sampling, with the following respondent criteria: (1) at least 17 years old, presumed able to make independent purchase decisions and understand questionnaire items; (2) had purchased Mie Gacoan products at least once in the past six months, so the consumption experience evaluated remains relevant; (3) aware of general information about Mie Gacoan, including news or information regarding halal certification and food-safety issues, to be able to assess institutional-perception items; and (4) domiciled within the researcher's designated study area. Minimum sample size followed contemporary PLS-SEM guidance: Hair, Hult, Ringle, and Sarstedt (2022) note that the 10-times rule is no longer recommended as it tends to produce undersized samples, recommending instead the inverse square root method or statistical power analysis. A power analysis using G*Power with an effect size f^2 of 0.15 (medium effect), 5 percent significance level, 0.80 statistical power, and five predictors of the endogenous construct purchase intention yielded a minimum required sample size of 92 respondents.

Variables and Operational Definitions

This study involves six latent variables: three exogenous variables — risk culture (X1), corporate governance (X2), and food safety compliance (X3); two mediating variables — customer satisfaction (Z1) and consumer trust (Z2); and one endogenous variable — purchase intention (Y). All latent variables are measured reflectively using indicators developed from theory and prior-research instruments, adapted to the Mie Gacoan consumer context, with each indicator measured on a five-point Likert scale, as summarized in Table 1.

Table 1. Operational Definitions and Indicators of Research Variables

Variable	Operational Definition	Indicators	Adapted Source
Customer Perceived Risk Culture (X1)	Consumer perception of Mie Gacoan's collective values and behavior in recognizing, addressing, and managing risk, as manifested in daily service practice.	5 items: consistency of service practice with stated service promises; responsiveness to problems; seriousness of complaint handling; organizational learning from mistakes; openness to customer input.	Dürst & Kunz (2025)

Variable	Operational Definition	Indicators	Adapted Source
Corporate Governance (X2)	Consumer perception of the application of transparency, accountability, responsibility, independence, and fairness in managing Mie Gacoan, as externally manifested.	5 items: transparency (ease of accessing product information); responsibility (social/environmental participation); fairness (equal treatment of consumers); accountability (clarity of complaint channels and follow-up); independence/professionalism (consistency of pricing and service across outlets).	KNKG (2021); Ishak & Hassanee (2025)
Food Safety Compliance (X3)	Consumer perception of the degree of Mie Gacoan's compliance with food-safety provisions, standards, and assurance systems, including halal assurance.	5 items: cleanliness of water/drinks served; food free of undesirable odor, color, or taste from unsafe ingredients; freshness of food and raw-material safety; maintained product quality and safety; confidence in halal status and consumption safety.	Salvador et al. (2024); Mabkhot (2023)
Customer Satisfaction (Z1)	Consumers' affective-cognitive evaluation of the service and consumption experience at Mie Gacoan, covering attribute-level and overall satisfaction.	5 items: satisfaction with staff courtesy; timeliness of service; staff competence; ease of obtaining assistance; overall experience.	Phau & Ferguson (2013); Hipólito & Pereira (2025)
Consumer Trust (Z2)	Consumers' belief in Mie Gacoan's integrity, competence, and goodwill in guaranteeing the food safety of its products.	4 items: truthfulness of food-safety information (integrity); ability to guarantee product safety (ability); care for consumer safety and health (benevolence); compliance with product-safety regulations.	Mayer et al. (1995); Wang et al. (2021)
Purchase Intention (Y)	Consumers' planned tendency to buy, repurchase, and recommend Mie Gacoan products in the future.	6 items: transactional intention (intent to buy given the opportunity); exploratory intention (ability to anticipate future purchase); intention to continue purchasing; referential intention (recommend to others); intention to continue purchasing; expectation of continued purchase.	Ajzen (1991); Peña-García et al. (2020); Wang et al. (2021); Boubker & Douayri (2020)

Source: compiled by the authors from related literature (2026).

Each indicator was translated into one questionnaire statement, so the instrument consists of 30 core statements plus respondent-profile items, measured on a five-point Likert scale (1 = strongly disagree to 5 = strongly agree).

Instrument Validity and Reliability

All three exogenous variables were measured based on consumers' perception of the external manifestation of company practices, not on internal organizational assessment, governance documents, or formal audit/inspection results; consequently, all findings are interpreted at the level of consumer perception. Because all items were adapted from English-language scales developed in different industry and country contexts, instrument quality was safeguarded through a staged procedure prior to main data collection. First, cross-language equivalence of meaning was maintained through back-translation (Brislin, 1970). Second, content validity was established through expert review by the supervising lecturers and industry

practitioners/academics, who assessed the relevance, clarity, and adequacy of each item; ambiguous or irrelevant items were revised or dropped, with particular attention to six items substantially adapted from their original wording (CPRC1, CG4, CG5, FSC4, FSC5, and CS5). Third, the instrument was pilot-tested on 30 respondents meeting the sample criteria but excluded from the main analysis, assessing item readability, completion time, and preliminary validity and reliability, using the criteria of outer loading ≥ 0.70 , AVE ≥ 0.50 , Cronbach's alpha ≥ 0.70 , and composite reliability ≥ 0.70 (Hair et al., 2022).

Research Ethics

This study upheld research ethics involving human subjects: participation was voluntary with informed consent obtained before questionnaire completion and the right to withdraw at any time; confidentiality and anonymity were guaranteed, with no personally identifying data collected; the study was not affiliated with or funded by PT Pesta Pora Abadi or its competitors, avoiding any conflict of interest, with the Mie Gacoan name used solely as an academic case-study object; and all adapted instruments were explicitly attributed to their original sources, following the research-ethics provisions of Universitas Pertamina.

Data Analysis Technique

Data were analyzed using Partial Least Squares Structural Equation Modeling (PLS-SEM) with SmartPLS software, chosen for three reasons: the study is prediction- and model-development oriented, testing a relatively new integrative model linking institutional constructs with consumer behavior; the consumer-perceived risk-culture, governance, and food-safety-compliance constructs use measurement adaptations still under development, better suited to a variance-based approach; and PLS-SEM does not require strict multivariate-normality assumptions and performs well with complex models involving double mediation (Hair et al., 2022). Descriptive analysis characterized the respondent profile and response distribution on each indicator, with mean scores categorized using an equal-width class interval of $(5-1)/5 = 0.80$: 1.00–1.80 very low; 1.81–2.60 low; 2.61–3.40 moderate; 3.41–4.20 high; and 4.21–5.00 very high. Measurement-model (outer model) evaluation assessed convergent validity via outer loading ≥ 0.70 and AVE ≥ 0.50 (items with loadings of 0.40–0.70 retained if removal did not improve composite reliability and AVE), discriminant validity via the Fornell-Larcker criterion, cross-loadings, and Heterotrait-Monotrait ratio (HTMT) < 0.90 , and reliability via Cronbach's alpha ≥ 0.70 and composite reliability ≥ 0.70 . Structural-model (inner model) evaluation proceeded through: (1) collinearity assessment via Variance Inflation Factor (VIF) < 5.00 ; (2) coefficient of determination (R^2) for customer satisfaction, consumer trust, and purchase intention; (3) effect size (f^2) per path; (4) predictive relevance (Q^2) via blindfolding/PLSpredict; and (5) path-coefficient significance testing via bootstrapping with 5,000 subsamples. Because all constructs were measured from the same respondents, using the same method, at a single point in time, common method bias (CMB) was addressed through procedural remedies (anonymity assurance, no right/wrong answers, separated question blocks, simple validated wording, attention-check items) and statistical tests (Harman's single-factor test and full collinearity assessment with $VIF \leq 3.3$; Kock, 2015).

Hypothesis Testing Method

Direct-effect hypotheses (H1–H9) were tested by examining the path coefficient (β), t-statistic, and p-value from bootstrapping; a hypothesis is supported if the path coefficient is positive as hypothesized, with a t-statistic greater than 1.96 and p-value below 0.05 at the 5

percent significance level (two-tailed). Mediation hypotheses (H10 and H11) were tested by examining the significance of specific indirect effects from bootstrapping, following contemporary mediation-analysis procedures that no longer rely on the stepwise causal approach (Hair et al., 2022; Zhao, Lynch, & Chen, 2010). The nature of mediation is determined by combining the significance of indirect and direct effects: full mediation when the indirect effect is significant and the direct effect is not; complementary partial mediation when both are significant with the same sign; and competitive mediation when both are significant with opposite signs. The structural model is expressed as: $Z1 = \gamma1.1X1 + \gamma1.2X2 + \gamma1.3X3 + \zeta1$; $Z2 = \gamma2.1X1 + \gamma2.2X2 + \gamma2.3X3 + \zeta2$; $Y = \gamma3.1X1 + \gamma3.2X2 + \gamma3.3X3 + \beta1Z1 + \beta2Z2 + \zeta3$, where $X1$ = risk culture, $X2$ = corporate governance, $X3$ = food safety compliance, $Z1$ = customer satisfaction, $Z2$ = consumer trust, Y = purchase intention, γ and β = path coefficients, and ζ = structural error.

RESULTS AND DISCUSSION

Respondent Characteristics

Data collection combined online questionnaire distribution through social media and offline distribution near Mie Gacoan outlets in Bogor City over three days. Of 218 responses received, 81 were excluded for failing respondent criteria, attention checks, or showing straight-lining response patterns (Meade & Craig, 2012), leaving 137 usable responses for analysis. The respondent profile is summarized in Table 2.

Table 2. Respondent Characteristics (n = 137)

Characteristic	Category	n	Percentage
Gender	Female	84	61.31%
	Male	53	38.69%
Age	17–20 years	37	27.01%
	21–29 years	20	14.60%
	30–39 years	38	27.74%
	> 39 years	42	30.66%
Domicile	Urban	70	51.09%
	Regency (Kabupaten)	45	32.85%
	Rural	22	16.06%
Occupation	Student	37	27.01%
	Civil servant	8	5.84%
	Entrepreneur/private employee	50	36.50%
	Homemaker	31	22.63%
	Other	11	8.03%
Purchase frequency (last 6 months)	(last < 1 time/month)	57	41.61%
	1–2 times/month	47	34.31%
	3–5 times/month	20	14.60%
	> 5 times/month	13	9.49%
Length as customer	< 6 months	24	17.52%
	6 months–1 year	29	21.17%

Characteristic	Category	n	Percentage
	1–3 years	46	33.58%
	> 3 years	38	27.74%

Source: primary data processed (2026).

The sample is dominated by female respondents (61.31%), aged over 39 years (30.66%) closely followed by the 30–39 and 17–20 age groups, domiciled in urban areas (51.09%), working as entrepreneurs or private employees (36.50%), purchasing less than once a month (41.61%), and having been customers for 1–3 years (33.58%). Analysis was performed using PLS-SEM via SmartPLS 4 on these 137 respondents.

Descriptive Statistics of Research Variables

Response distributions were analyzed for all 30 original instrument items to describe data collection prior to indicator elimination; six items later dropped during measurement-model evaluation (CG1, CG2, CG5, FSC1, FSC5, PI2) are included here for completeness. The mean score per variable and its qualitative category are summarized in Table 3.

Table 3. Recap of Variable Means and Categories

Variable	Mean	Category
Customer Perceived Risk Culture (X1)	3.69	High
Corporate Governance (X2)	3.74	High
Food Safety Compliance (X3)	3.88	High
Customer Satisfaction (Z1)	3.72	High
Consumer Trust (Z2)	3.77	High
Purchase Intention (Y)	3.63	High

Source: primary data processed (2026).

All six variables fall in the high category (3.41–4.20). Ranked from highest to lowest: food safety compliance (3.88), consumer trust (3.77), corporate governance (3.74), customer satisfaction (3.72), customer perceived risk culture (3.69), and purchase intention (3.63) — illustrating the model's flow, in which perception of the company's risk-management layers (especially food-safety compliance) is highest, followed by consumers' evaluative states, culminating in purchase intention as the decision requiring the greatest consumer commitment.

Measurement Model (Outer Model) Evaluation

Outer loading measures how strongly each questionnaire item reflects its construct (ideal ≥ 0.70). Six of the 30 original items (CG1, CG2, CG5, FSC1, FSC5, and PI2) were dropped during screening due to low loadings; the remaining 24 indicators show loadings of 0.602–0.862, all significant ($t = 6.544$ – 23.521 ; $p < 0.001$). Six indicators with loadings of 0.60–0.70 (CPRC1, CPRC4, CPRC5, CS1, PI3, PI5) were retained per Hair et al. (2022) because they remained significant and construct AVE requirements were met. The highest loading is CG3 (0.862) and the lowest is CS1 (0.602). Table 4 presents the final outer loading values together with each retained indicator's descriptive mean.

Table 4. Final Outer Loadings and Indicator Means

Construct	Indicator	Mean	Outer Loading
Customer Perceived Risk Culture	CPRC1	3.72	0.678
	CPRC2	3.64	0.705
	CPRC3	3.71	0.778
	CPRC4	3.68	0.690
	CPRC5	3.72	0.694
Corporate Governance	CG3	3.84	0.862
	CG4	3.66	0.847
Food Safety Compliance	FSC2	3.88	0.782
	FSC3	3.78	0.816
	FSC4	3.82	0.825
Customer Satisfaction	CS1	3.72	0.602
	CS2	3.63	0.708
	CS3	3.70	0.772
	CS4	3.66	0.740
	CS5	3.88	0.750
Consumer Trust	CT1	3.75	0.815
	CT2	3.78	0.766
	CT3	3.82	0.738
	CT4	3.72	0.744
Purchase Intention	PI1	3.75	0.760
	PI3	3.49	0.698
	PI4	3.55	0.731
	PI5	3.58	0.670
	PI6	3.62	0.762

Source: primary data processed (2026).

Composite reliability (ρ_c) ranges from 0.835 to 0.851 (≥ 0.70) and AVE from 0.504 to 0.730 (≥ 0.50) for all constructs, indicating adequate convergent validity. The only notable exception is corporate governance's Cronbach's alpha of 0.631 (below 0.70); this is a technical consequence of the construct retaining only two indicators, since alpha is sensitive to item count, and because its ρ_c is high (0.844) and its AVE is the highest of all constructs (0.730), CG reliability remains acceptable. Table 6 presents reliability and convergent-validity statistics for all constructs.

Table 5. Construct Reliability and Convergent Validity

Construct	Cronbach's Alpha	ρ_a	ρ_c	AVE	Status
CG	0.631	0.632	0.844	0.730	Accepted (based on ρ_c)
CPRC	0.753	0.754	0.835	0.504	Met
CS	0.762	0.769	0.840	0.514	Met
CT	0.766	0.774	0.851	0.588	Met
FSC	0.734	0.735	0.850	0.653	Met
PI	0.778	0.794	0.847	0.526	Met

Source: primary data processed (2026).

Discriminant validity was assessed via the Fornell-Larcker criterion and HTMT, presented in Tables 6 and 7. On the Fornell-Larcker criterion, the square root of AVE for every construct (diagonal: 0.710–0.855) exceeds its correlation with other constructs, satisfying the criterion. On the stricter HTMT test, all ratios fall below the 0.90 threshold, though two pairs approach it and warrant attention: consumer trust–customer satisfaction (0.861) and food safety compliance–corporate governance (0.872); the 97.5% confidence-interval upper bounds of both pairs touch 1 (1.009 and 1.092), indicating their empirical separation is not fully definitive theoretically plausible, since satisfaction and trust are indeed strongly correlated and food compliance is governance's most visible face to consumers — but this is reported as a limitation.

Table 6. Discriminant Validity (Heterotrait-Monotrait Ratio/HTMT)

	CG	CPRC	CS	CT	FSC
CG					
CPRC	0.746				
CS	0.617	0.637			
CT	0.658	0.656	0.861		
FSC	0.872	0.608	0.634	0.701	
PI	0.549	0.516	0.712	0.743	0.515

Source: primary data processed (2026).

Table 7. Fornell-Larcker Criterion

	CG	CPRC	CS	CT	FSC	PI
CG	0.855					
CPRC	0.521	0.710				
CS	0.425	0.483	0.717			
CT	0.461	0.502	0.660	0.767		
FSC	0.593	0.456	0.478	0.526	0.808	
PI	0.411	0.418	0.560	0.610	0.415	0.725

Source: primary data processed (2026).

Structural Model (Inner Model) Evaluation

Inner VIF values of 1.438–2.069 (highest for consumer trust → purchase intention) are below the 5.00 threshold and the ideal 3.00 threshold, so path coefficients can be interpreted without collinearity distortion; because all values are also below 3.3, this simultaneously indicates the model is relatively free from common method bias (Kock, 2015). The model explains 32.3% of the variance in satisfaction ($R^2 = 0.323$), 37.1% in trust (0.371), and 43.1% in purchase intention (0.431), all significant ($p < 0.001$). Per Hair et al. (2022), where 0.25 is weak and 0.50 moderate, the model's explanatory power is weak-to-moderate, strongest for purchase intention — reasonable given the model contains only institutional antecedents without product attributes (taste, price) that typically also drive culinary purchase intention. Table 8 presents R^2 results and Table 9 presents effect sizes.

Table 8. R-Square

Construct	R-square	T-statistics	P-values
CS	0.323	4.002	0.000
CT	0.371	5.227	0.000
PI	0.431	6.421	0.000

Source: primary data processed (2026).

Effect-size (f^2) results show CPRC's effect on CS/CT (0.095) and FSC's effect on CT (0.102) in the small-to-medium category; CT's effect on PI is the largest single contributor to purchase intention (0.114), followed by CS (0.051); by contrast, all CG effects (0.009–0.012) and all direct exogenous effects on PI (0.001–0.009) are practically negligible.

Table 9. F-Square

Path	f^2
CG → CS	0.009
CG → CT	0.012
CG → PI	0.009
CPRC → CS	0.095
CPRC → CT	0.095
CPRC → PI	0.004
CS → PI	0.051
CT → PI	0.114
FSC → CS	0.071
FSC → CT	0.102
FSC → PI	0.001

Source: primary data processed (2026).

Predictive relevance was assessed via blindfolding/PLSpredict with the criterion $Q^2 > 0$ (Shmueli et al., 2019). Given that all endogenous constructs have significant R^2 and all core model paths are significant, the model is judged to have adequate predictive relevance.

Hypothesis Testing

Path-coefficient significance was tested via bootstrapping (criterion: $t > 1.96$, $p < 0.05$), yielding a clear split between significant and non-significant paths, as shown in Table 10

Table 10. Path Coefficients and Hypothesis Decisions

Hyp.	Path	β	T-stat	P-value	Decision
H1	CPRC → CS	0.303	3.484	0.000	Supported — strongest predictor of satisfaction
H2	CG → CS	0.101	1.078	0.281	Not supported
H3	FSC → CS	0.280	2.899	0.004	Supported
H4	CPRC → CT	0.294	3.370	0.001	Supported
H5	CG → CT	0.117	1.202	0.229	Not supported
H6	FSC → CT	0.323	3.222	0.001	Supported — strongest predictor of trust
H7	CS → PI	0.236	2.532	0.011	Supported

Hyp.	Path	β	T-stat	P-value	Decision
H8	CT $\rightarrow$ PI	0.367	3.708	0.000	Supported — strongest driver of purchase intention
H9a	CPRC $\rightarrow$ PI (direct)	0.058	0.710	0.478	Not supported
H9b	CG $\rightarrow$ PI (direct)	0.096	1.026	0.305	Not supported
H9c	FSC $\rightarrow$ PI (direct)	0.026	0.278	0.781	Not supported

Source: primary data processed (2026).

Total indirect effects on purchase intention are 0.180 for CPRC, 0.185 for FSC, and 0.067 for CG (Table 12). Decomposed by specific path (Table 13): CPRC $\rightarrow$ CS $\rightarrow$ PI = 0.072 ($p = 0.040$); CPRC $\rightarrow$ CT $\rightarrow$ PI = 0.108 ($p = 0.007$); FSC $\rightarrow$ CS $\rightarrow$ PI = 0.066 ($p = 0.071$); FSC $\rightarrow$ CT $\rightarrow$ PI = 0.118 ($p = 0.023$, the strongest mediating path in the model); CG $\rightarrow$ CS $\rightarrow$ PI = 0.024 ($p = 0.364$) and CG $\rightarrow$ CT $\rightarrow$ PI = 0.043 ($p = 0.266$), both not meaningful because the CG paths are not significant. The combination of “significant indirect path + non-significant direct path” for CPRC and FSC indicates full (indirect-only) mediation (Zhao et al., 2010): approximately 76% of CPRC's total effect (0.180/0.238) and 88% of FSC's total effect (0.185/0.211) are channeled through the mediators.

Table 11. Total Indirect Effects on Purchase Intention

Path	Indirect Effect	T-statistics	P-values
CG $\rightarrow$ PI	0.067	1.269	0.204
CPRC $\rightarrow$ PI	0.180	3.585	0.000
FSC $\rightarrow$ PI	0.185	2.941	0.003

Source: primary data processed (2026).

Table 12. Specific Indirect Effects

Path	Indirect Effect	T-statistics	P-values
CG $\rightarrow$ CT $\rightarrow$ PI	0.043	1.112	0.266
CG $\rightarrow$ CS $\rightarrow$ PI	0.024	0.907	0.364
CPRC $\rightarrow$ CT $\rightarrow$ PI	0.108	2.706	0.007
CPRC $\rightarrow$ CS $\rightarrow$ PI	0.072	2.059	0.040
FSC $\rightarrow$ CT $\rightarrow$ PI	0.118	2.282	0.023
FSC $\rightarrow$ CS $\rightarrow$ PI	0.066	1.805	0.071

Source: primary data processed (2026).

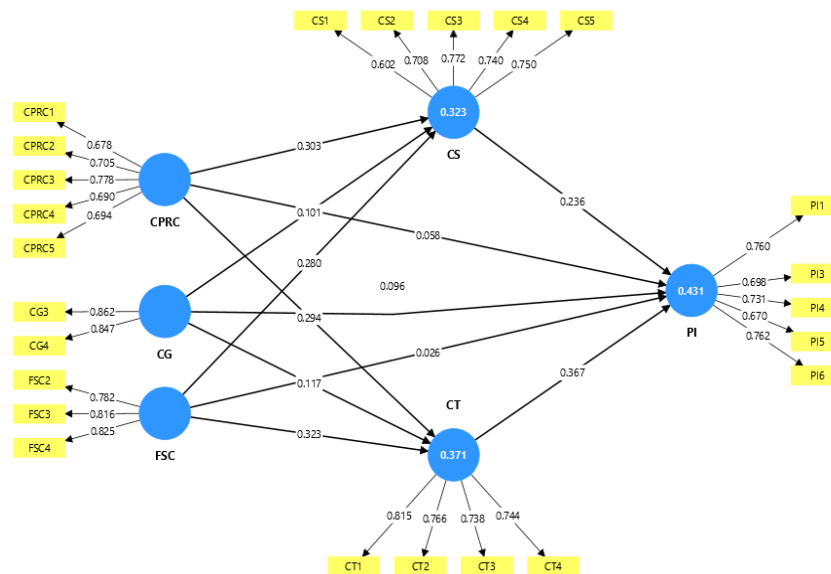


Figure 2. Final Structural Model (PLS-SEM, SmartPLS 4)
Source: SmartPLS output, processed by the authors (2026).

Customer perceived risk culture (CPRC) is the strongest predictor of customer satisfaction and a strong predictor of consumer trust, with a substantial total indirect effect on purchase intention, meaning any improvement in CPRC items carries double leverage — raising both satisfaction and trust simultaneously before converting into purchase intention. At the item level, CPRC3 (seriousness of complaint handling) carries the highest loading, making it the purest representation of perceived risk culture, while CPRC2 (responsiveness to problems) records the lowest mean and highest combined disagreement, signaling that response speed is the risk-culture aspect most in need of strengthening. This finding is consistent with the theoretical reasoning underlying H1 and H4: consistent service practice and organizational responsiveness signal competence and goodwill (Mayer et al., 1995) that build a sense of security during service interaction, thereby raising both satisfaction (Oliver, 1980) and trust.

Corporate governance (CG) shows no significant effect on customer satisfaction, consumer trust, or purchase intention, with negligible f^2 throughout. Three of its five items (CG1, CG2, CG5) were dropped for low outer loading, leaving only CG3 (fairness) and CG4 (accountability/complaint channel), which load very highly — a “many dropped, high-loading survivors” pattern indicating that the items retained are those directly experienced by consumers (fair treatment, complaint channels), while dropped items require organizational knowledge (product information, social activities, cross-outlet consistency) that most consumers cannot directly observe. This pattern is consistent with Wang, Lin, and Tsai (2021) on traceable food, where trust in food producers significantly affects repurchase intention while trust in government and retailers does not — institutional dimensions “far” from direct consumer experience (structural governance) tend to be non-significant, while those “close” to direct experience (risk culture, food compliance) are significant, reinforcing the interpretation that governance as an abstract construct is difficult to convert into a behavior-influencing signal unless translated into concrete evidence experienced by consumers.

Food safety compliance (FSC) is the strongest antecedent of consumer trust and is also significant for satisfaction; the FSC → CT → PI path is the strongest mediating path in the entire model. Among all constructs, food-safety items exert the greatest ultimate influence on purchase intention, but only once converted into consumer trust. At the item level, the retained core of FSC is FSC2–FSC3–FSC4 (sensory hygiene, freshness/raw-material safety, and maintained quality); FSC4 carries the highest loading while FSC3 (freshness/raw-material safety) has the lowest mean despite a near-equal loading, making it the greatest single leverage point in the model's most important variable. Because food safety is a credence attribute that consumers cannot directly verify, freshness perception is built from visible cues — ingredient appearance, an observable kitchen, stock rotation, and presentation. Notably, FSC5 (halal confidence) recorded the highest agreement of the entire instrument (80.29%) yet was dropped from the final model, a strong indication that halal confidence is perceived by consumers as a distinct dimension rather than a mere sub-dimension of food safety — consistent with Wang, Lin, and Tsai (2021), the primary reference for this study's instrument, and with evidence that halal awareness and certification tend to carry their own distinct influence path on purchase intention, including among international consumer segments (Ali, Xiaoling, Sherwani, & Ali, 2017).

Customer satisfaction (CS) significantly affects purchase intention and fully mediates CPRC's effect on purchase intention, while its mediating role for FSC sits right at the significance boundary. At the item level, overall satisfaction is high, but two operational-attribute items — timeliness (CS2) and ease of obtaining assistance (CS4) — lag behind, concentrating dissatisfaction on service speed and accessibility (e.g., long queues), while CS3 (staff competence) carries the highest loading despite a moderate score, making staff training a quiet but high-leverage lever for the construct. The difference in mediation strength between CS and CT may relate to the level of risk inherent in the service category: in higher financial/physical-risk sectors, trust tends to dominate satisfaction as the mediating mechanism, since consumers need assurance of a provider's integrity and capability before making a risk-bearing decision — a tentative interpretation that may explain why CS fully mediates CPRC's effect but only marginally mediates FSC's effect, plausibly because fast-casual dining sits at a moderate risk point rather than as high as sectors with greater financial risk; this interpretation requires further testing across sectors with differing risk levels.

Consumer trust (CT) is the largest contributor to purchase intention and fully mediates the effects of both CPRC and FSC on purchase intention. Within the risk-management framework, this indicates that trust is the mechanism determining whether risk is accepted by the consumer as ultimate risk bearer; without trust, superior compliance does not convert into a purchase decision. At the item level, the integrity dimension (CT1) carries the highest loading — making it the most crucial dimension for the construct — yet it records the lowest score and highest proportion of neutral responses, while the benevolence dimension (CT3) scores highest. This indicates that consumers believe in Mie Gacoan's goodwill but cannot yet fully verify its formal claims and compliance, a verifiability deficit whose solution lies not in reinforcing goodwill perception but in providing evidence consumers can directly inspect. This finding is consistent with mobile-banking research in Ethiopia identifying customer trust as the strongest predictor of loyalty in a sequential mediation chain (Kamil & Yimer, 2026), and with U.S. food-trust segmentation research showing that affective trust in novel foods often does

not align with cognitive trust in the underlying science (Lamm et al., 2025) — mirroring the integrity-benevolence gap found here.

Purchase intention (PI), the outcome variable, has $R^2 = 0.431$ and the lowest mean among the six variables (3.63). Transactional intent (PI1) is healthy, but continuity items (PI3, PI5) and referential intent (PI4) lag behind, indicating consumers are willing to purchase when the opportunity arises but remain hesitant to commit long-term or recommend the brand to others. Because the model exhibits full mediation, closing this commitment gap can only be achieved upstream, through strengthening customer satisfaction (particularly service speed) and consumer trust (particularly claim verifiability). This pattern of healthy transactional intent but lagging continuity/referential intent parallels Wang, Lin, and Tsai's (2021) finding among traceable-food consumers in Taiwan that institutional trust does not uniformly affect all intention forms, suggesting each purchase-intention form has psychological antecedents of differing strength rather than being a simple linear extension of general trust.

A supplementary cross-tabulation of construct scores against eight demographic variables (Kruskal-Wallis H with Bonferroni-corrected Dunn's post hoc) found that age, religion, halal-information source, and domicile show no statistically significant differences across any construct, while gender, occupation, purchase frequency, and subscription length do differentiate perception. Women (61.31% of the sample) rate CPRC, CG, FSC, and CS significantly higher than men, though consumer trust and purchase intention do not differ by gender. Light buyers (< 1x/month, the largest segment at 41.61%) rate CG, CT, and PI significantly lower than 1–2x/month buyers, with a markedly higher proportion of neutral responses on organization-knowledge items — consistent with a mere-exposure effect (Zajonc, 1968) in which repeated exposure builds favorable evaluation, so infrequent customers need repeated reinforcement before trust forms. New customers (< 6 months) rate FSC and CPRC lower than 1–3-year customers, while customers of over 3 years record the highest consumer trust, suggesting food-safety and risk-culture perception improves as tenure accumulates confirming evidence over repeated visits.

CONCLUSION

This study found that customer-perceived risk culture and food safety compliance had significant and positive effects on customer satisfaction and consumer trust. Food safety compliance emerged as the strongest antecedent of consumer trust, while risk culture was the strongest antecedent of customer satisfaction. Meanwhile, corporate governance had no significant effect on either mediator. Customer satisfaction and consumer trust significantly influenced purchase intention, with consumer trust being the strongest predictor. However, none of the three exogenous variables had a significant direct effect on purchase intention. These findings confirmed that consumer trust fully mediated the effects of risk culture and food safety compliance on purchase intention, while customer satisfaction fully mediated the effect of risk culture. Among the mediation pathways, the food safety compliance–consumer trust–purchase intention pathway represented the strongest indirect relationship in the model.

These results supported the central risk management proposition that effective internal risk management, reflected through risk culture, governance, and food safety compliance as components of a firm's risk management architecture, generated market value primarily by reducing consumers' perceived risk through satisfaction and, particularly, trust rather than

directly influencing purchase decisions. Corporate governance, as the least visible structural element from the consumer perspective, did not demonstrate a significant effect on consumer perceptions in this study. Based on these findings, Mie Gacoan's management should prioritize visible and responsive complaint-handling mechanisms, along with faster operational problem resolution, to strengthen risk culture. Governance principles should be translated into concrete and verifiable practices, such as service standards, transparent complaint-resolution mechanisms, and accessible information regarding business accountability. The company should also strengthen food safety compliance through visible freshness indicators, raw material safety assurance, and periodic quality audits. Improvements in queue management, staff responsiveness, and employee competency development are recommended to enhance customer satisfaction. Most importantly, the company should strengthen consumer trust by improving transparency regarding halal certification, hygiene and sanitation standards, and quality assurance practices through accessible verification channels and communication.

This study had several limitations. The cross-sectional design, single-source data collection, and purposive sampling approach with respondents concentrated among younger consumers in Bogor limited the generalizability of the findings. In addition, corporate governance was represented by a limited number of indicators, resulting in potential conceptual overlap with food safety compliance, while consumer trust and customer satisfaction also showed potential conceptual proximity. Future research should develop more distinct consumer-perceived corporate governance measurements, examine halal assurance as an independent construct, and test demographic differences through multi-group analysis to provide a more comprehensive understanding of the relationships among risk management practices, consumer perceptions, and purchase intention.

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