

Brand Image Matters: Understanding How Purchase Intention Mediates Mobile Card Buying Decisions

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ABSTRACT

The purpose of this research is to determine the influence of brand image on purchasing decisions of IM3 mobile phone cards, with purchase intention as a mediating. Research employed an explanatory quantitative approach. The sample size was determined based on the formula proposed by Hair et al., resulting in 108 respondents who are IM3 mobile phone card users in the Greater Jakarta area. Data processing was carried out through the Partial Least Square approach using the SmartPLS 3.0 application software to examine the effect among variables. The results indicated that brand image has a positive and significant influence on purchase intention, brand image has a positive and significant influence on purchase decision, and purchase intention has a positive and significant influence on purchase decision. Furthermore, brand image also has a positive and significant indirect effect on purchase decision through purchase intention as a mediating variable. From a practical standpoint, the outcomes have offered some managerial insights for Indosat Ooredoo. These insights relate to creating marketing plans that were more impactful for their IM3 products through improving the brand's perception and boosting the customer's desire to buy.

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Introduction



Technological advancements in the digital era have been developing rapidly, bringing substantial transformations to the business landscape [1]. One of the notable impacts is the increasing number of companies striving to develop products that align with consumer needs [2]. This phenomenon reflects the highly competitive nature of today's business environment, where companies continuously seek to satisfy and retain consumers [3]. The telecommunications sector, particularly the mobile internet industry, represents one of the industries experiencing accelerated growth. Currently, the number of internet users in Indonesia has shown a consistent upward trend [4]. This continuous increase demonstrates a growing consumer demand for internet-based services. The rise in demand has encouraged the emergence of numerous mobile operators introducing various service offerings [5]. Consequently, this condition has intensified competition among mobile operators, each attempting to attract and retain consumers by offering superior products and services compared to their competitors [6].

The competitive nature of the mobile internet industry in Indonesia can be observed from the presence of various mobile operators in the market. In the first quarter of 2024, Telkomsel had the largest number of subscribers, reaching 159.6 million. Indosat ranked second with 100.8 million subscribers, followed by XL Axiata with 57.6 million, and Smartfren with 34.7 million subscribers. In the third quarter of 2024, Telkomsel continued to dominate the mobile internet market share with 60%. The distribution of market share and the number of mobile operator subscribers indicate an increasingly competitive market environment. To address this situation, Indosat needs to consider various factors that influence the purchasing process to remain competitive with other mobile internet providers. Several variables are known to affect consumer purchasing decisions, such as brand image and purchase intention. The brand image of a product serves as an important factor that consumers evaluate during the purchasing decision process [7] [8]. This is because consumers often face confusion when confronted with a variety of similar products in the market [9], prompting them to rely on brand image as a key benchmark in their decision-making process. Moreover, the emergence of purchase intention can generate consumer attraction toward a product, creating a desire and motivation to use or own it.



Research conducted by Ratih A. Wilis [10] indicates that brand image has a positive and significant influence on purchasing decisions through purchase intention. However, this finding contrasts with the study by Hapsari Taan [11], which found that brand image does not have a significant and even negative effect on purchasing decisions through purchase intention. These inconsistent results create a research gap between previous studies, providing an opportunity for further investigation to obtain a more comprehensive understanding of the relationship among these variables [12].

Stated by Haryanti [13], brand image may generate different perceptions in the minds of consumers. by These variations in perception arise due to several factors that can influence how consumers view a product. Moreover, a well-known brand tends to attract greater consumer interest compared to lesser-known or poorly perceived brands [14]. The findings of a study conducted by Ratih Wilis [15] indicate that brand image has a positive and significant effect on purchase intention. However, research conducted by Katamso and Sugianto [16] revealed that brand image has a negative and insignificant effect on purchase intention. Therefore, the following hypothesis is proposed:

H1: Brand image has a positive and significant effect on purchase intention

When a product is effectively communicated through marketing efforts, it can create a strong brand image that influences consumer purchasing behavior [17]. The study by Amalia and Riva'i [18] found that brand image has a positive and significant effect on purchasing decisions. In contrast, research conducted by Golan Hasan [19] showed that brand image has a negative and significant effect on purchasing decisions. Therefore, the following hypothesis is proposed:

H2: Brand image has a positive and significant effect on purchase decision

Consumers who show an interest in purchasing a product tend to evaluate it carefully before making a purchase decision. The greater the consumer's purchase intention, the higher the likelihood that an actual purchase will occur. Research conducted by Hidayatulloh and Sudarwanto [20], as well as Nuraini et al. [21], indicates that purchase



intention has a significant effect on purchasing decisions. Therefore, the following hypothesis is proposed:

H3: Purchase intention has a positive and significant effect on purchase decision

Purchasing decisions may occur as a result of consumers' interest in buying a product when they perceive that the brand aligns with their expectations or perceived value [22]. A product with a positive brand image can foster consumer trust and stimulate purchase intention, which in turn acts as an intermediary that enhances consumers' desire to translate their intentions into actual purchasing behavior. The findings of Fatmawati and Prabowo [23] show that brand image has a positive and significant effect on purchasing decisions through purchase intention. However, research by Nugroho et al. [24] revealed that brand image has a negative and insignificant effect on purchasing decisions through purchase intention. Therefore, the following hypothesis is proposed:

H4: Brand image has a positive and significant effect on purchase decision through purchase intention

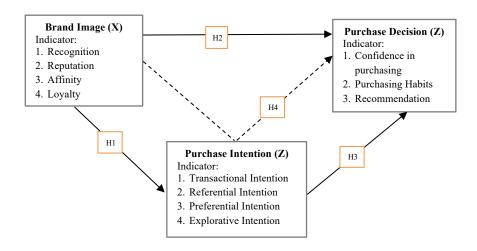


Figure 1. Conceptual Framework

Source: Data processed by researchers, 2025

Method



This study uses a quantitative method with an explanatory approach. Explanatory approach is an approach that describes the influence between variables. The population in this study consisted of IM3 mobile phone users in the Greater Jakarta area, with the exact population size being unknown. The selection of the sample involved utilizing a non-probability sampling approach, specifically employing a purposive sampling technique. Purposive sampling was used in this study by selecting respondents who were in accordance with the criteria and objectives of the study. The criteria for respondents included individuals aged over 16 years, residing in the Greater Jakarta area, and users of IM3 mobile phone cards.

The sample size for a population with an unknown total can be determined using the formula proposed by Hair et al. According to Hair et al. [25], the sample size can be estimated by multiplying the number of indicators by a factor ranging from 5 to 10. Furthermore, Hair et al. [25] suggest that the minimum sample size for a study should be at least 100 respondents. Considering these points, the quantity of participants needed for this research project was determined to be 12 (indicators) \times 9 = 108 respondents.

The analysis of data for this research was carried out using the Partial Least Squares method, aided by SmartPLS software [26]. This approach was selected due to its effectiveness in examining a model that includes an intervening variable, testing relationships among latent variables, and handling data that do not meet the assumptions of normality or have a relatively small sample size. The analysis process in SmartPLS was carried out in several stages [27]. The first stage was the evaluation of the outer model or measurement model, which aimed to assess the validity and reliability of the indicators used to measure each construct [28]. The outer model evaluation included tests for convergent validity, discriminant validity, and reliability. Convergent validity was examined through the loading factor (expected to exceed 0.7) and the Average Variance Extracted (AVE) (expected to be greater than 0.5). Discriminant validity was assessed using the Fornell-Larcker criterion and the Heterotrait-Monotrait ratio (HTMT), which should be below 0.90.



Reliability was evaluated based on Composite Reliability (CR) and Cronbach's Alpha, both of which should have values greater than 0.7.

The second stage was the evaluation of the inner model or structural model, which aimed to test the relationships between latent variables as formulated in the research hypotheses. The inner model was assessed using several indicators, including the Coefficient of Determination (R^2) to measure the model's explanatory power, Predictive Relevance (Q^2) to test the model's predictive capability, and Effect Size (f^2) to determine the magnitude of influence between constructs. Hypothesis testing was conducted through the path coefficient and t-statistic values obtained from the bootstrapping procedure, with a significance level set at p < 0.05.

The bootstrapping stage was performed to assess the stability and significance of the parameter estimates within the model. This procedure generated t-values and p-values, which were used to determine whether the proposed hypotheses were supported. Furthermore, the overall model fit was evaluated using the Standardized Root Mean Square Residual (SRMR), where a value below 0.10 indicated a good model fit.

Results and Discussion

The measurement model was conducted to determine the test results of each indicator in a construct. The image of the measurement model in the study is as follows:

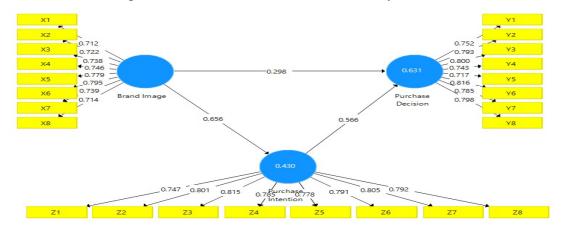


Figure 2. Measurement Model



Source: Data processed by researchers, 2025

Measurement Model

Convergent Validity

The first stage of the measurement model involves assessing the correlation between indicators and latent variables through convergent validity. Convergent validity examines the outer loading of each indicator to determine whether it is valid or invalid in representing the construct. According to Hair et al. in Yamin [30], an indicator is considered valid if its factor loading value is ≥ 0.7 . Conversely, if the loading value is below 0.7, the indicator is regarded as invalid and therefore not an appropriate measure for the construct. In addition, the Average Variance Extracted (AVE) can also be used to assess convergent validity. The AVE test aims to determine how well each indicator explains the variance of the construct being measured. According to Hair et al., the acceptable threshold for the AVE value is 0.5. If the AVE value exceeds 0.5, the construct is considered valid, indicating that it can explain more than 50% of the variance of its indicators [30].

Table 1. Outer Loading

	Brand	Purchase	Purchase Intention
	Image	Decision	
X_1	.712		
X_2	.722		
X_3	.738		
X_4	.746		
X_5	.779		
X_6	.795		
X_7	.739		
X_8	.714		
\mathbf{Y}_1		.752	
Y_2		.793	
Y_3		.800	
Y_4		.743	
Y_5		.717	
Y_6		.816	

.785

.778

.791

.805 .792

Source: Data processed by researchers, 2025

The data presented in Table 1 confirmed that the measurement model for the study is statistically robust regarding individual item reliability. Specifically, the observation that all outer loading values for the construct Brand Image, Purchase Decision, and Purchase Intention, exceed the threshold of ≥ 0.70 indicates that the indicators (survey items/questions) are valid measures of their respective latent constructs. The data in Table 1 provided sufficient evidence to retain all indicators for further analysis. There is no need to delete any items to improve the model fit. The measurement instrument is valid, and we with confidence proceed to assess the structural model (testing hypotheses/relationships between these variables).

Discriminant Validity

 \mathbb{Z}_4

 \mathbb{Z}_5

 Z_6

 \mathbb{Z}_7

 \mathbb{Z}_8

Discriminant validity testing is useful for measuring models by examining validity within a model. This testing can be measured using the following criteria:

Table 2. Cross Loading Results

	Brand	Purchase	Purchase Intention
	Image	Decision	
X_1	.712	.420	.431
X_2	.722	.459	.500
X_3	.738	.437	.455
X_4	.746	.500	.466
X_5	.779	.487	.454
X_6	.795	.556	.480



Source: Data processed by researchers, 2025

Table 2 shows the cross-loading values of each indicator that has passed the discriminant validity criteria based on the cross-loading values. This is based on the cross-loading value having to be greater than the cross-loading value of other variables. Discriminant validity can also be tested using the Fornell-Larcker criteria. Under this criterion, a model is considered to have good validity if the square root of the Average Variance Extracted (AVE) for each variable is greater than the correlation between other variables.

Table 3. AVE, Composite Reliability & Cronbach's Alpha

	Cronbach's Alpha	rho_A	Composite Reliability	Average Variance Extracted (AVE)
Brand Image	.885	.887	.908	.553
Purchase Decision	.905	.908	.924	.602
Purchase Intention	.914	.915	.930	.623

Source: Data processed by researchers, 2025

Table 3 shows the AVE values that have exceeded the limit of 0.5, indicating that all variables have passed the required AVE value and that the measurement indicators can explain the variables well. The AVE value for the brand image variable is 0.533, the AVE value for the purchase decision is 0.602, and the AVE value for the purchase interest is 0.623. In composite reliability, variables with values above 0.7 can be considered reliable or have met an adequate level of reliability. Table 3 also shows that all variables in the study have composite reliability values above 0.7 and are considered reliable. Cronbach's alpha can also be used to test reliability in research constructs. All variables in this test can be considered reliable if they have a value above 0.7. Looking at the results in Table 7 it shows that all variables have passed the Cronbach's alpha criteria because they have values above 0.7 and are considered reliable.

Table 4. Fornell-Larcker Criterion

	Brand Image	Purchase Decision	Purchase Intention
Brand Image	.744		
Purchase Decision	.670	.776	
Purchase Intention	.656	.762	.789

Source: Data processed by researchers, 2025

Table 4 provides the assessment of Discriminant Validity utilizing the traditional metric. While the previous analysis (HTMT) estimated the ratio of correlations, the Fornell-Larcker criterion specifically compares the variance extracted by a construct against the shared variance between constructs. The results indicate that the measurement model possesses a high degree of distinctiveness between variables. Discriminant Validity was further verified using the Fornell-Larcker criterion. The analysis confirmed that the square root of the Average Variance Extracted (AVE) for every construct (Brand Image: 0.744; Purchase Decision: 0.776; Purchase Intention: 0.789) exceeded the inter-construct correlations in the corresponding rows and columns. This demonstrates that each construct shares more variance with its associated indicators than with any other construct in the model, thereby fulfilling the requirement for discriminant validity.



Table 5. HTMT

	Brand Imag	e Purchase Decision	Purchase Intention
Brand Image			
Purchase Decision	.737		
Purchase Intention	.715	.829	
C D :	11 1 0	00.5	

Source: Data processed by researchers, 2025

Table 5 presents the assessment of Discriminant Validity using the Heterotrait-Monotrait ratio of correlations (HTMT). While convergent validity proves that items belong to their intended construct, discriminant validity is equally crucial: it proves that each construct is empirically unique and captures a phenomenon distinct from other constructs in the model. The results in Table 5 confirm that the measurement model exhibits satisfactory discriminant validity. Using the Heterotrait-Monotrait (HTMT), all construct pairs yielded values below 0.90. This empirically demonstrates that Brand Image, Purchase Decision, and Purchase Intention are statistically unique constructs, ensuring that the structural model analysis will not be biased by overlapping construct definitions.

Structure Model (Inner Model)

Uji Koliniearitas (VIF)

This test will examine the Variance Inflation Factor (VIF) value. If each variable has a value of less than 5, this indicates that there is no multicollinearity. However, if a variable has a value of more than 5, this indicates that there is multicollinearity.

Table 6. Inner Collinearity (VIF)

	Brand Image	Purchase Decision	Purchase Intention
Brand Image Purchase Decision		1.753	1.00
Purchase Intention		1.753	

Source: Data processed by researchers, 2025



Table 6, the results of all inter-variable relationships have a VIF value of less than 5, indicating that there is no evidence of multicollinearity between variables, and that they can be used to predict variables well.

Path Coefficient

Path coefficients are used to identify the direct influence of one variable on another. Path coefficients can show how variables are connected, indicating if the relationship is positive or negative, based on the results from the original sample. In addition, path coefficient values can be used to test hypotheses by comparing the path coefficient results with significance values such as t-statistics and p-values. A relationship between variables can be considered significant if it possesses a t-statistic that exceeds the t-table figure of 1.96 and a p-value lower than 0.05, since this research has determined a significance threshold of 5%.

Table 7. Path Coefficient Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image >	.656	.663	.078	8.402	.000
Purchase					
Intention					
Brand Image →	.298	.298	.092	3.259	.001
Purchase					
Decision					
Purchase	.566	.572	.087	6.473	.000
Intention \rightarrow					
Purchase					
Decision					

Source: Data processed by researchers, 2025

According to the findings shown in the table, the outcomes of the hypothesis tests are as detailed below: 1) The influence of brand image on purchase intention presented a favorable path coefficient equal to 0.656. The t-statistic reading of 8.402 surpasses the t-table value of 1.96, and the p-value of 0.000 is below 0.05, showing that the connection is



statistically important. This information supports the initial hypothesis (H1), which claims that brand perception positively and significantly influences purchase intention, is validated. 2) The effect of brand image on purchasing decisions shows a positive path coefficient value of 0.298. The t-statistic value of 3.259 exceeds the t-table value of 1.96, and the p-value of 0.001 is less than 0.05, indicating a significant relationship. This finding confirms that the second hypothesis (H₂), which explains that the way a brand is perceived positively influences buying choices, is agreed upon. 3) The effect of purchase intention on purchasing decisions shows a positive path coefficient value of 0.556. The t-statistic value of 6.473 is greater than the t-table value of 1.96, and the p-value of 0.000 is less than 0.05, indicating that the relationship is statistically significant. These results support the third hypothesis (H₃), which indicates that the purchase intention positively and importantly influences purchase decision, and so it is acknowledged.

Indirect Effect

Table 8. Indirect Effect Results

	Original Sample (O)	Sample Mean (M)	Standard Deviation (STDEV)	T Statistics (O/STDEV)	P Values
Brand Image → Purchase	.371	.379	.073	5.096	.000
Intention → Purchase					
Decision					

Source: Data processed by researchers, 2025

In Table 8, the effect of brand image on purchase decision through purchase intention has a positive path coefficient value of 0.371. The t-statistic value of 5.096 was greater than the t-table value of 1.96, and the p-value of 0.000 was less than 0.05, indicating that the relationship had a significant effect. These results indicate that the fourth hypothesis (H₄), namely it is agreed that a brand image greatly influences purchase decision by affecting how likely people are to buy.



R=Square

Based on Hair et al [25], an R-Square value of 0.75 indicates a substantial or high influence, a value of 0.50 indicates a moderate influence, and a value of 0.25 indicates a weak influence.

Table 9. R-Square Results

	R Square	R Square Adjusted
Purchase Decision	.631	.624
Purchase Intention	.430	.424

Source: Data processed by researchers, 2025

Table 9 shows the R-Square value for purchase decisions is 0.631. This means that the brand image and purchase intention variables together explain 63.1% of the variance in purchase decision, with 36.9% influenced by other variables not examined. The R-Square value in this model has a moderate effect. Then, the R-Square value for purchase intention is 0.430. This means that the brand image variable can explain 43% of the variance in purchase intention, while 57% is influenced by other variables that were not examined. The R-Square value in this model has a weak effect.

Standardized Root Mean Square Residual (SRMR)

SRMR is a test that aims to estimate the suitability of a structural model. The results of this test will show how well the model is able to represent the observed data. As a rule of thumb, an SRMR value below 0.08 indicates that the model is suitable or fits well.

Table 10. SRMR Result

	Saturated Model	Estimated Model
SRMR	.076	.076

Source: Data processed by researchers, 2025



Table 10 shows an SRMR value of 0.076, indicating that the structural model has a good level of fit because it is below 0.08. Therefore, the model used can adequately represent the relationship between variables.

Discussion

Brand image has a positive and significant effect on purchase intention

The statistical analysis shows that Brand Image has a positive and significant impact on Purchase Intention (Hypothesis Supported). This finding strongly suggests that positive consumer perception of the IM3 brand is a primary catalyst driving consumers' desire to purchase the product. Specifically, when the consumer holds a favorable and well-defined perception of the brand, based on its reputation, characteristics, and value proposition, this belief system directly enhances their interest in acquisition. The positive relationship indicates that the brand is perceived as capable of effectively satisfying the consumers' functional and emotional needs and expectations, thereby leading to increased purchase intention. This result underscores the strategic importance of nurturing and maintaining a robust, positive brand image as a core component of the firm's marketing efforts. The finding that Brand Image positively and significantly influences Purchase Intention is consistent with the prior research conducted by Julianto [29]. This article similarly concluded that a strong, favorable brand image is a powerful antecedent to consumer intention, supporting the general theoretical framework that affective and cognitive associations with a brand directly translate into higher likelihoods of future behavior. This alignment strengthens the generalizability and reliability of the current study's outcome within this specific market context. Conversely, the findings stand in contrast to the study by Katamso and Sugianto [16]. Their research concluded that Brand Image had a negative and non-significant effect on Purchase Intention.

Brand image has a positive and significant effect on purchase decision



This finding confirms that the consumer's established perception and overall attitude toward the brand are highly influential in driving the final purchase action. When consumers hold a positive Brand Image, by seeing the brand as reputable, trustworthy, and aligned with their values or need, they are significantly more likely to choose that brand over competing options. A strong, positive brand image acts as a signal of quality and reliability. It reduces the consumer's perceived risk associated with the purchase, making the final decision easier and more favorable toward the known brand. The current finding is consistent with the research conducted by Amalia and Riva'I [18]. Their study also asserted that Brand Image significantly and positively influences Purchase Decision. This alignment corroborates the established marketing theory that the consumer's overall perception of a brand is a potent predictor of their final purchasing behavior, particularly in markets where choices are abundant and brand differentiation is key. However, the finding stands in direct contradiction to the results reported by Pratama et al. [30]. Their research concluded that Brand Image had a negative and significant effect on Purchase Decision.

Purchase intention has a positive and significant effect on purchase decision

The structural analysis yields a critical finding regarding the relationship between a consumer's psychological state and their final action that Purchase Intention has a positive and significant effect on Purchase Decision (Hypothesis Supported). This finding confirms a fundamental and widely accepted principle in consumer behavior, the consumer's established desire or willingness to buy a product is the most powerful determinant of the eventual purchase. The statistical significance of this path confirms a fundamental principle in behavioral science stated that the stronger the stated intention, the higher the probability of actual behavior occurring. High Purchase Intention acts as the immediate, motivational precursor to the final decision. Consumers who have formed a strong intent to buy have largely resolved internal conflict and risk assessments, leaving only the logistics of the transaction. The significant positive relationship indicates that the stronger the consumer's Purchase Intention toward the IM3 product, the higher the probability they will follow through and make the actual Purchase Decision. The finding is consistent with the research



conducted by Hidayatulloh and Sudarwanto [23], who established a significant positive path between buying interest and purchase outcomes. Furthermore, it aligns with the conclusions of Nuraini et al. [21], whose study also verified that Purchase Interest is a statistically significant driver of the final Purchase Decision.

Brand image has a positive and significant effect on purchase decision through purchase intention

The analysis demonstrates that Brand Image has a positive and significant effect on Purchase Decision through Purchase Intention (Hypothesis Supported). This finding establishes that the positive effect of Brand Image on the final purchase is significantly channeled and amplified by the consumer's intention to buy. When consumers form a positive perception of the IM3 brand, this cognitive and affective state leads to a strong Purchase Intention. This heightened state of interest then serves as the primary driving factor that motivates and finalizes the Purchase Decision. In essence, the psychological plan to buy (Interest) acts as the necessary intermediary step that converts positive perception (Image) into the actual behavior (Decision). The narration notes that the indirect effect (via Purchase Interest) is comparable in strength to the direct effect of Brand Image. This suggests that the relationship is one of partial mediation. While Brand Image can still directly influence the decision, the most powerful and consistent influence comes through the consumer's established intention. The current finding is consistent with the research conducted by Fatmawati and Prabowo [23]. Their study also confirmed that Brand Image exerts a positive and significant influence on Purchase Decision when channeled through Purchase Intention. This alignment supports the theoretical model where intangible brand assets must first create a strong psychological commitment (intention) before manifesting in behavioral outcomes (decision). However, the findings stand in contrast to the results reported by Nugroho et al. [24]. Their study concluded that Brand Image had a negative and non-significant effect on Purchase Decision through Purchase Intention.



Conclusion

From the research findings and analysis, the following conclusions have been reached: 1) A positive IM3 brand image will significantly increase purchase interest. This means that consumers' positive perceptions of IM3 as an innovative internet operator that supports digital development can increase consumer purchasing interest and confidence in the product. Therefore, IM3 can consider other aspects to strengthen its brand image in order to increase consumer purchasing interest, such as service reliability and a brand identity that is appropriate for the youth segment. 3) A positive IM3 brand image will significantly increase purchase decisions. This means that consumers will choose brands that have a positive image for their products. To that end, IM3 needs to strengthen its brand image through consistent and effective marketing communication strategies. IM3 can associate its brand with a stable internet network, affordable data packages, and responsive customer service. In addition, the use of relevant and credible brand ambassadors can strengthen the IM3 brand image among consumers in order to increase consumer purchasing decisions. 4) Positive purchasing interest will significantly increase purchasing decisions for IM3 products. This means that high purchasing interest in IM3 products will make consumers more confident and quicker in making purchasing decisions. Therefore, IM3 needs to continue to manage purchase interest with effective marketing activities in order to encourage consumer purchasing decisions, such as designing promotional programs that not only create consumer awareness of IM3, but also encourage the desire to use it. 5) A positive brand image will increase purchase interest, which can significantly encourage purchasing decisions for IM3 products. This means that the consumer decision-making process in purchasing is not only influenced by consumer perceptions of the brand directly, but also needs to consider the indirect influence of purchasing interest at the purchase decision stage. Therefore, IM3's marketing strategy also needs to focus on generating purchasing interest through various campaign activities that attract consumers to try and experience IM3 products so that they can form a good brand image and encourage purchase conversion.

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