

# **IMPACT OF BRAND TRUST ON BRAND LOYALTY: MEDIATING ROLE OF BRAND AFFECT**

**ZEHRA BOZBAY**

Department of Marketing, Istanbul University School of Business  
[zehrat@istanbul.edu.tr](mailto:zehrat@istanbul.edu.tr)

**EMİNE KARAKUŞ BAŞLAR**

Department of Civil Air Transportation Management, Istanbul Esenyurt University  
Vocational School  
[eminekarakusbaslar@esenyurt.edu.tr](mailto:eminekarakusbaslar@esenyurt.edu.tr)

## **Abstract**

It is crucial for companies to build brand loyalty in order to sustain in highly competitive marketplace. Brand loyalty prevents customers to switch to other brands whereas providing loyal customers to buy more. Thus, how to gain loyalty and what are antecedents of brand loyalty are important subjects searched in the field of marketing.

In the literature, brand trust and brand affect are studied as antecedents of brand loyalty. Brand trust is customers' believing in brand whereas brand affect, relatively new concept, consists of customers' feelings about the brands they experience. While brand trust is achieved through a long process, the brand affect occurs spontaneously.

In this study, the impact of brand trust on brand loyalty is examined. In addition, the mediating role of brand affect on the relationship between brand trust and brand loyalty is also investigated. In the study, the data is collected from 463 young customers of leading sportswear brand in Turkey. In order to test the research model, the structural equation modelling is used. As a result, it is found that brand trust has a high impact on brand loyalty whereas brand affect has a mediating effect on the relationship between brand trust and brand loyalty.

**Keywords:** Brand Loyalty, Brand Trust, Brand Affect, Structural Equation Modelling.

**JEL classifications:** M31, M310

## **1. INTRODUCTION**

Brand loyalty is ongoing buying behaviour of the customer and a psychological commitment to the brand (Knox and Walker, 2001, p. 114). Brand loyalty provides many opportunities for companies in order to succeed in highly competitive environment. It enables customers to prefer and continue to buy companies' products without switching to other brands. Loyal customers by establishing an emotional connection with the brand do not consider the

competitors' actions (Nguyen et al., 2011, p. 224).

Brand loyalty also makes companies earn more by building long-term relationship between the loyal customers and the company. For companies gaining new customers is more costly than retaining existing customers. Thus, companies prefer long-term relationships with existing customers by creating brand loyalty (Homburg and Giering, 2001, p. 45).

It is crucial for companies to understand the antecedents of brand loyalty. One of the concepts that affect brand loyalty is brand trust. As a result of customers' believing the brand that fulfils its certain promises, brand trust is formed. Brand trust makes the customers feel safe in their buying behaviour. Brand trust is about the commitment and promises of the brand that is exposed to customer. On the other hand, the brand affect occurs by the emotional experience of customers. The brand affects aims to produce a positive emotional response by brand influence after using a brand (Matzler et al., 2008, p. 156).

In this study, the impact of brand trust on brand loyalty and the mediating role of brand affect on the relationship between brand trust and brand loyalty is examined.

## **2. CONCEPTUAL BACKGROUND**

### **2.1. BRAND LOYALTY**

Brand loyalty can be simply defined as customers' choosing the same brand, recommending the brand to others, not complaining too much about price increases and product failure (Rust and Oliver, 2000, p. 88). Brand loyalty makes customers buying the brand without hesitation.

Loyal customers constitute an important and profitable customer group for the brand (Lee et al., 2010, p. 61) as it is proved that retaining existing customers is easier and more profitable than getting new customers (Thiele and Bennett, 2001, p. 29). Brand loyalty can benefit companies by generating more revenue from loyal customers (Jacoby and Kyner, 1973, p.1). Customers having high level of brand loyalty agree to pay more, thus, they gain more profit to the brand than other customers (Miller and Grazer, 2003, p. 77).

It is the fact that customers having brand loyalty are not affected by the marketing efforts of other brands and continue to buy their brands (Tucker, 1964, p. 32). Besides, it creates customer groups that are not affected by competitors' marketing efforts (Ballester and Aleman, 2001, p. 1238). Thus, brand loyalty is an important entry barrier for competitors by preventing threats of competitors.

Brand loyalty consists of cognitive, emotional and behavioural attitudes of customer motivating them to buy the products. Brand loyalty can be gained by positive feelings of customers towards brands (Sop and Kozak, 2019, p. 933). A strong and lasting relationship between customer and the brand can be gained by brand loyalty (Gajanova et al., 2019, p. 67). Brand loyalty provides strong relationships with brands (Chinomona, 2014, p. 128). Brand loyalty is the desire of

the customer to continue his / her relationship with the brand. Thus, it is a long-term investment in terms of brand (Alhaddad, 2015, p. 2).

In order to build this long-term and profitable relationship with customers, brands should provide customers become more participative in the brand actions (Shanahan et al., 2019, p. 59). Loyal customers can support the brand's communication processes automatically, recommend the brands to others by being brand advocates (Dick and Basu, 1994, p. 99).

## **2.2. BRAND TRUST**

Trust is a state of expectation about a particular subject, situation or person (Lewicki and Wiethoff, 2000, p. 86). Customers rely on the brand that it has promises which make customers feel safe during interaction with brands (Ballester et al., 2003, p. 35). Brand trust makes customer believe that brand is sufficient to meet his/her needs and wishes (Morgan and Hunt, 1994, p. 24).

Brand trust decreases the perceived risk of customers while choosing the brand (Han et al. 2015, p. 85). It eliminates risk and uncertainty, especially in an environment where the customer feels vulnerable. Brand trust creates a guarantee for the customer and provides information about the product. To sum up, brand trust affects buying behaviour and accelerates the decision-making in the buying behaviour (Chaudhuri and Holbrook, 2002, p. 41).

There is no standard definition regarding brand trust. The common feature of the definitions is to create a positive feeling for the customer (Lassoued and Hobbs, 2015, p. 100). Customers' trust in any brand is also included in the brand preference process (Hegner and Fevons, 2016, p. 58).

Brand trust is the customer's belief that the brand is honest and helpful (Walter et al, 2000, p. 3). Brand trust can be explained by building relationship between the customer and the brand. It plays a leading role for the customers to interact with the brand (Pagani et al., 2019, p. 92). High brand trust increases customers' likelihood of selecting that brand in buying decisions (Chaudhuri and Holbrook, 2002, p. 38). It demonstrates the customers' positive expectations about the brand. In this way, customers can ignore the problems that may occur during and after the buying decisions (Jin and Lee, 2010, p. 674).

On the other hand, customers recommend the brand they trust to the others. Thus, creating brand trust is also crucial for companies in terms of gaining new customers (Gefen, 2002, p. 40).

Brand trust is one of the main determinants of brand loyalty (Menidjel et al., 2017, p.633). Brand trust is the belief that the brand will fulfil its promises. It is the result of brand's fulfilling responsibilities. Thus, if brand trust is formed, the customers will intent to buy the brand (Doney and Cannon, 1997, p.37). According to Swaen and Chumpitaz (2008, p.13), if customer believes in the brand, he / she build long-term relationship with brand. Matzler et al. (2008); Hsu and Cai (2009); Sahin et al. (2011); Tatar and Erdoganmus (2016)'s studies show that brand trust

affects brand loyalty.

Thus, the hypotheses proposed in line with these studies are as follows:

$H_1$ : Brand trust positively impacts brand loyalty.

In addition, there are studies to determine the relationship between brand affect and brand trust. Geçti and Zengin (2013) found that there is a positive relationship between brand affect and brand trust. Daştan and Geçti (2014) explained that brand affect is effective in building brand trust. Another study on brand trust and brand affect finds that brand trust has a significant impact on brand affect (Mishra et al. 2016). Orzan et al. (2016); Kabadayı and Alan (2012) also proves direct impact of brand trust on brand affect.

The hypotheses proposed in line with these studies are as follows:

$H_2$ : Brand trust positively impacts brand affect.

### **2.3. BRAND AFFECT**

The brand affect is defined as the potential for a brand to create positive emotional response through average consumption (Chaudhuri and Holbrook, 2002, p.37). The positive emotions of customers after using the brand is called brand affect. The brand affect consists of the personality characteristics of the customers and the brand personality (Sung and Kim, 2010, p.641).

Brand affect is the relationship between the customer and the brand and this relationship causes the evaluation of the brand. It consists of the emotional response of customers who have experience related to the brand. Brand affect is a brand power that reveals the experience of the customer (Upamannyu et al., 2015, p.22).

In the literature, it is found that brand affect has an impact on brand loyalty (Lin and Lee, 2012; Bennur and Jin, 2017). Singh et al. (2012) found that brand trust and brand affect are positively related to brand loyalty. It is also determined that brand trust and brand affect has an effect on brand loyalty in the studies of Sung and Kim (2010) and Anwar et al. (2011). In addition, it is also found that brand affect has a mediating effect on the relationship between brand trust and brand loyalty (Geçti and Zengin, 2013; Kabadayı and Alan, 2012).

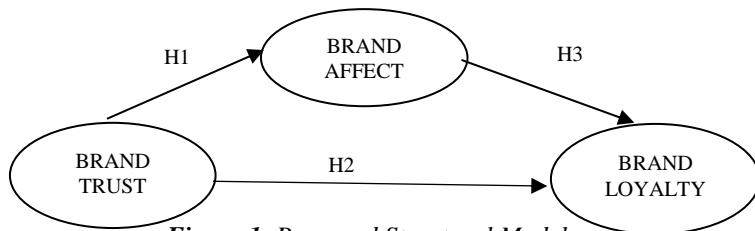
The hypotheses proposed in line with these studies are as follows:

$H_3$ : Brand affect positively impacts brand loyalty.

$H_4$ : Brand affect has a mediating role on the relationship between brand trust and brand loyalty.

### 3. METHODOLOGY

In this research, the impact of brand trust on brand affect and brand loyalty is investigated. In addition, the mediating effect of brand affect on brand loyalty is also examined. The proposed model of the study can be seen in Figure 1.



*Figure 1. Proposed Structural Model*

In order to test the research model, a survey is administered to the young consumers of leading sportswear brand in Istanbul in Turkey. A total of 463 surveys are completed on a voluntary basis. The data is analysed by using Structural Equation Modelling. Respondents are from both gender (with 46.2 % being male while 53.8 % being female). Most of the respondents have 500 TL and below income level (58.1%) because of being students (with %75.2). The sample appears to be the major customer group of sportswear company chosen in the study.

Multiple items are used to measure brand trust, brand affect and brand loyalty. A total of four items are utilized in order to measure brand trust as five point Likert-type scale questions with end points rating from (1) strongly disagree to (5) strongly agree. The scale measuring brand trust is adapted from Sung and Kim (2010); Matzler, Grabner-Krauter and Bidmon (2008); and Chaudhuri and Holbrook (2001). The items are “I trust this brand”, “I rely on this brand”, “This is an honest brand”, “and This brand is safe”. Brand affect scale is derived from Chaudhuri and Holbrook (2001); Matzler, Grabner-Krauter and Bidmon (2008); and Sung and Kim (2010). Items are “I feel good when I use this brand.”, “This brand makes me happy.”, and “This brand gives me pleasure.” Brand loyalty is derived from Chaudhuri and Holbrook (2001). Items are “I am committed to this brand.”, “I would be willing to pay a higher price for this brand over other brand.”, “I will buy this brand the next time I buy a sportswear”, and “I intend to keep purchasing this brand.”

In order to test the intelligibility of the questionnaire, a preliminary questionnaire is applied on 30 participants. Based on the result of preliminary test, the final version of the questionnaire is prepared. Within the scope of the research, 463 valid questionnaires are used to test the research hypotheses.

## 4. RESULTS

In the research, structural equation model is used to test the proposed model. Structural equation modelling consists of two models as measurement and the structure model. Measurement model gives information about the structures of the measured variables whereas the structural model is the one that reveals the relationships between the variables and provides an assessment of construct validity (Hair et al., 2014, pp.544-545). In the study, these two models are used to test the research model.

Firstly, confirmatory factor analysis is used to test the measurement model. Confirmatory factor analysis is repeated till to reach optimal factors for brand trust, brand affect and brand loyalty. In evaluating the measurement model based on confirmatory factor analysis, it is seen that standardized factor loadings are in appropriate ranges and model fit indexes are within acceptable limits. It is determined that the standardized factor loadings of each latent variable are at least 0.60. In addition, the correlation between latent variables is 0.90 and above. Acceptable limits of model fit indexes are as  $\chi^2/df \leq 3$ ; RMSEA < 0.08; NFI > 0.90; CFI > 0.90 (Hooper et. al., 2008; Kline, 2015). CR and AVE values are used to estimate the variables in the measurement model for reliability and validity of model. AVE value should be 0.50, CR value should be 0.70 and above (Hair et al., 2014, p.632).

AVE and CR values are used to evaluate the convergent validity of the model. The square root of the AVE value is calculated for discriminant validity. It is determined that this square root is higher than the correlation value between latent variables. This is an appropriate condition for discriminant validity.

*Table 1. CFA Results, CR and AVE Values*

Variable	Scale Items	Std. Coef.	AVE	CR
Brand Trust			0.58	0.84
	“I trust this brand.”	0.834		
	“I rely on this brand.”	0.845		
	“This is an honest brand”.	0.733		
	“This brand is safe.”	0.637		
Brand Affect			0.48	0.73
	“I feel good when I use this brand.”	0.648		
	“This brand makes me happy.”	0.799		
	“This brand gives me pleasure.”	0.626		
Brand Loyalty			0.47	0.78
	“I am committed to this brand.”	0.768		
	“I would be willing to pay a higher price for	0.732		

this brand over other brand.”

“I will buy this brand next time I buy sportswear.” 0.605

“I intend to keep purchasing this brand.” 0.640

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Model Fit Index:  $\chi^2_{(463)} = 115.289$ , p=0.000;  $\chi^2/\text{df}(463) = 2.812$ ; RMSEA=0.063; CFI = 0.962; GFI=0.957

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Table 1 shows the standardized factor loadings, AVE and CR values gained as a result of confirmatory factor analysis. Firstly, the reliability of scales is assessed by using Cronbach's alpha. Cronbach's alpha value ( $\alpha$ ) for brand trust is 0.845; for brand affect is 0.730 and for brand loyalty is 0.779. Table 2 shows the mean of the variables, standard deviation values, correlation matrix and discriminant validity values that are calculated by taking the square root of AVE values.

**Table 2. Mean, Standard Deviation and Correlation Matrix**

Variable	Mean	Sd	BT	BA	BL
Brand Trust (BT)	3.569	0.91	<b>0.76</b>		
Brand Affect (BA)	3.320	0.93	0.69	<b>0.69</b>	
Brand Loyalty (BL)	3.052	0.12	0.64	0.54	<b>0.68</b>

*Note:* Bold and italic elements shows the square root of AVE for each latent variable

It is seen that all values in Table 1 and Table 2 are within acceptable limits. As a result, convergent validity and discriminant validity are provided. AVE values 0.47 and 0.48 being close to the limits are accepted. To sum up, the measurement model in Table 1 is used for structural model.

Next, the structural model is evaluated by using path analysis in order to test research hypotheses. Hypotheses are evaluated within the 95% confidence interval. Table 3 shows t values, standardized path coefficients and model fit indices. In Table 3, it is seen that model fit indexes are within acceptable limits.

**Table 3. The Final Structural Model Results**

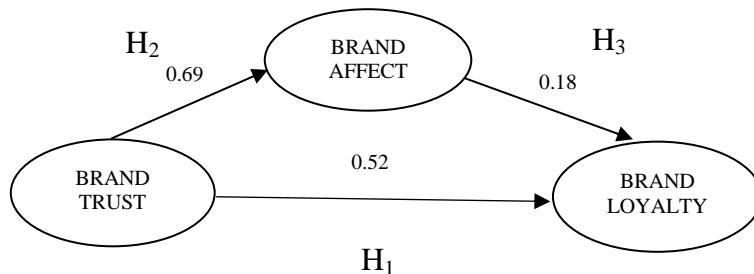
	Relationship	Std. Coefficient ( $\beta$ )	t value
H <sub>1</sub>	Brand Trust → Brand Loyalty	0.523	6.255
H <sub>2</sub>	Brand Trust → Brand Affect	0.694	7.653
H <sub>3</sub>	Brand Affect → Brand Loyalty	0.182	8.859

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Model Fit Index:  $\chi^2_{(463)} = 115.289$ , p=0.000;  $\chi^2/\text{df}(463) = 2.812$ ; RMSEA=0.063; CFI=0.962; GFI=0.957

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Using the path analysis in the structural model, the hypotheses of the research are tested. As shown in Figure 2, H<sub>1</sub>, H<sub>2</sub> and H<sub>3</sub> are supported.

**Figure 2.** Final Structural Model

The value of effects expressing the standard path coefficients is used to evaluate the impact level of variables. Values below 0.10 are considered as low impact, 0.30 and around as medium impact, and above 0.50 as high impact.

**Table 4.** The Structural Model Results and Equations

Dependent variable	Independent Variables and Std. Beta Coefficients	R <sup>2</sup>
Brand Loyalty (BL)	Brand Trust ( $\beta=0.52$ ) Brand Affect ( $\beta=0.18$ )	0.43
Brand Affect (BA)	Brand Trust ( $\beta=0.69$ )	0.48

According to the model, it is found that brand trust has high impact on brand loyalty, and brand affect. In addition, brand affect has a low impact on brand loyalty. Brand trust and brand affect variables explained the 43% of variance in brand loyalty as seen in Table 4.

**Table 5.** Results of Mediating Effect of Brand Affect

	Model 1 (Mediated Model)	Model 2 (Simple Direct Model)
Brand Trust → Brand Loyalty	0.523	0.644
Brand Trust → Brand Affect	0.694	
Brand Affect → Brand Loyalty	0.182	

In order to test the mediating role of brand affect, all required conditions are fulfilled (Baron and Kenny, 1986). First of all, brand trust (independent variable) has an impact on brand affect (the mediator). Secondly, brand affect (the mediator) has an impact on brand loyalty (dependent variable). Next, brand trust and brand affect (independent variables) have an impact on brand loyalty (the dependent variable). Finally, brand affect (mediator variable) is reduced the impact of brand trust on brand loyalty as seen in Table 5.

## 5. CONCLUSION

In this study, the impact of brand trust on brand loyalty is assessed. It is also aimed to determine mediating role of brand affect on the relationship between brand trust and brand loyalty. The data is collected from young customers of a leading sportswear brand in Istanbul and is evaluated by using structural equation model.

As a result of the analyses, it is determined that the brand trust has impact on brand affect and brand loyalty whereas brand affect has an impact on brand loyalty. Thus, it is confirmed that companies creating brand loyalty should gain brand trust and brand affect. Of all, brand trust has higher impact on both brand affect and brand loyalty. Thus, the positive beliefs of the customers about the brand and their confidence in the brand make them loyal customers. In addition, brand affect has low impact on brand loyalty. Although, brand affect has a role on brand loyalty, brand trust is more crucial to build brand loyalty.

## 6. RECOMMENDATIONS

This study shows that brand loyalty is shaped by brand trust and brand affect and brand affect has a mediating effect on the relationship between brand trust and brand loyalty. Thus, it is hoped that revealing the impact of brand trust on brand loyalty, and also analysing the mediating role of brand affect on the relationship between brand loyalty make some contributions to the literature by analysing brand trust and brand affect together.

This study has also some suggestions to the marketing field. Having brand loyalty is crucial for companies in order to establish long-term relationships with customers and sustain in the marketplace. Creating brand loyalty makes companies to fulfil their organizational goals. Although the companies are aware of the importance of building customer loyalty, the way to reach it is still unsolved question for them.

This study emphasis the antecedents of brand loyalty by considering the direct impact of brand trust and indirect impact of brand affect. Based on the main results of the study, companies should build trusted brands in order to gain brand loyalty.

In addition, brand affect which has an impact on the relationship between brand trust and brand loyalty, is determined as another factor for building brand loyalty. Brand affect is about creating positive feelings about a brand after using a brand. Accordingly, companies should give effort to gain customer experience with their brands. It is thought that these findings of the study makes valuable contribution to the marketing field.

The study has also some limitations. First of all, this study is limited to young customers of only leading sportswear brand in Turkey. And, only the impact of brand trust, mediating role of brand affect on the relationship between brand

trust and brand loyalty are included in the study. Thus, it is recommended to repeat the study by also examining the other determinants of brand loyalty for different customer groups of different brands in other countries.

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