
The Influence of Brand Trust on Consumer Loyalty

Submitted 02/07/21, 1st revision 30/07/21, 2nd revision 21/08/21, accepted 15/09/21

Adam Rudzewicz¹, Anna Strychalska-Rudzewicz²

Abstract:

Purpose: This study aimed to determine the influence of brand trust and its dimensions on consumer loyalty.

Design/Methodology/Approach: The study was conducted on a sample of 428 Polish consumers of sports apparel brands who completed an online survey. The results were processed using exploratory factor analysis, Spearman's rank-order correlation coefficient (Spearman's Rho), and logistic regression analysis.

Findings: The study demonstrated that brand trust plays a vital role in consumer buying behavior and has a positive effect on consumer loyalty. Brand trust measurement is a complex research problem, but the conducted analyses revealed that brand trust's proposed dimensions and structure were appropriate for measuring the examined phenomenon.

Practical Implications: Brand trust and its dimensions exert a positive impact on consumer loyalty. Measures aiming to improve the perceived product quality, brand image, and customer satisfaction bring tangible results by increasing consumer loyalty or maximizing the probability of such an increase.

Originality/Value: The proposed methodological approach can help measure brand trust. Empirical data were verified to describe the parameters of the relationship between brand trust and consumer loyalty.

Keywords: Trust, trust dimensions, brand, loyalty, consumer.

JEL codes: C13, D12, M31.

Paper type: Research article.

¹University of Warmia and Mazury in Olsztyn, Poland, adam.rudzewicz@uwm.edu.pl;

²University of Warmia and Mazury in Olsztyn, Poland, astry@uwm.edu.pl;

1. Introduction

Contemporary businesses have to strive to build positive relationships with their clients constantly. Relationship-building strategies are essential because customers are the leading resource that determines the survival and growth of businesses (Dowling and Uncles, 1997; Wang, Lo, Chi, and Yang, 2004; Szczepańska, 2015). Knowledge of consumer behaviors enables companies to develop practical tools for influencing customer perceptions (Setyawati and Raharja, 2018), which guarantees market success. Repeat purchases made by loyal customers enable companies to improve their financial performance. Loyal customers tend to continuously purchase specific product brands (Chaudhuri and Holbrook, 2001). Brand parameters, identifiable brands, and brand trust support the process of building customer loyalty. The influence of brand trust on consumer loyalty is an important consideration, which remains insufficiently investigated and requires thorough analysis. The present study aimed to fulfill this research gap.

The concept of loyalty in consumer behavior attracts both economic theorists and practitioners (Jensen and Møller, 2006; Ansah, 2020). Analyses of the factors that affect buyer loyalty provide valuable information that can be used to shape consumer behaviors and attitudes. Trust appears to play a unique role in this context (Setyawati and Raharja, 2018).

The main aim of this study was to determine the influence of brand trust on consumer purchasing behavior and declared loyalty. The investigated research problem has an interdisciplinary character, and it combines several academic fields, such as economics, management sciences, sociology, and psychology. The main emphasis is placed on consumer behavior and purchase decisions.

In the presented empirical study, the research hypotheses were verified with the use of objective quantitative methods. Therefore, the findings have high scientific merit, and they can provide valuable inputs for business practice (Herman, 2007).

2. Literature Review

Most definitions of consumer loyalty accentuate positive relationships between customers and businesses (Dembińska-Cyran, Hołub-Iwan, and Perenc, 2004). Loyalty is manifested by purchases of a specific product that are repeated over a long period, assuming that such purchases are planned and not accidental. Customer loyalty does not involve behaviors that are accidental or result from a lack of alternative, but they are conscious choices that are made by comparing different goods and selecting an offer that is optimal from a customer's subjective point of view (Kwiatek, 2006; Petrykowska, 2007; Molinillo *et al.*, 2017).

Consumer loyalty is best described by two complementary categories, emotional and behavioral. The emotional category denotes customer attitudes, i.e., subjective

perceptions of specific products. It represents feelings and awareness. The second category relates to consumer behavior (behavioral dimension) manifested by repeat purchases of specific products and recommending these products to other potential customers (Skowron and Skowron, 2012; Śmiatacz, 2012; Setyawati and Raharja, 2018).

It can be generally assumed that brand loyalty involves both customer attitudes and repeat purchases. Therefore, customers who have a positive attitude towards a brand but, for some reason, do not purchase that brand repeatedly cannot be classified as loyal consumers. The reverse also applies: customers who buy products of a given brand, but do not display a positive attitude towards that brand, do not meet the expected loyalty criteria (Wiśniewska, 2014).

Trust is an essential element of collaboration that generates tangible economic benefits for all parties. Trust relies on mutual goodwill in market transactions, where the involved parties offer something of value and expect reciprocal action from the partner (Morgan and Hunt, 1994). Trust is the building block of market success, and its absence can lead to market failure. Trust influences the selection of market partners and the parameters of the final transaction. The trust vested by consumers in a product brand plays a significant role in an economic system (Rudzewicz and Grzybowska-Brzezinska, 2013). Positive social relationships between consumers and businesses that rely on shared and mutually respected values and norms contribute to market transactions (Widyastuti *et al.*, 2019). Consumers who trust a given brand are convinced that their purchase decisions are sound and justified.

Trust minimizes risk and perceptions of uncertainty in market transactions (Ring and Van de Ven, 1992; Notebook, Berger, and Noorderhaven, 1997). Limited trust is usually a consequence of suspicious and ethically questionable activities in business-customer relationships. Undesirable activities can include lack of transparency, excessive greed, advance fee fraud, dishonest and misleading advertisements, low product quality, and misleading pricing and discount tactics (Sztompka, 2008; Dylus, 2002; Mróz, 2009). Consumers who vest their trust in a given brand have an optimistic attitude towards the supplier and the offered products (Moorman, Zaltman, and Deshpande, 1992; Grudzewski *et al.*, 2009).

The brand is one of the key concepts in contemporary markets. Numerous business concepts rely on strong brands. A brand is built based on an organization's credibility and product quality, and it has always been strongly associated with trust. A company's market status is not determined by a product alone but by customer perceptions (Quelch and Harding, 2006; Gotowska and Jakubczak, 2012). The power of a brand lies in the consumers' minds (Tuominen, 1999). When opting for a specific brand, consumers know what to expect, which significantly facilitates consumers know what to expect when decision-making process takes time and minimises the risk that accompanies each stage of the decision-making process.

Highly valued brands minimizes competitors' position, thus increasing a company's performance, sales, and profits (Taranko, 2010; Chrzęszcz, 2002).

The significance of a brand continues to increase due to growing levels of competition for both information and products. Product brands are expected to become the central stimulators of the market status and competitive advantage (Mizik and Jacobson, 2003; Wang, Lo, Chi, and Yang, 2004). According to many researchers, trust is essential for building strong bonds between customers and brands (Chaudhuri and Holbrook, 2001; Folse, Burton, and Netemeyer, 2013; Power, Whelan, and Davies, 2008; Dauw, Zui, and O'Neal, 2011; Herbst, Hannah, and Allan, 2013; Delgado-Ballester and Munuera-Aleman, 2001). In this study, these observations were empirically verified, and an attempt was made to describe the actual parameters of a relationship between brand trust and consumer loyalty on the example of the Polish market.

3. Research Methodology

The generation and analysis of information about consumer behaviors and attitudes are highly problematic and controversial. Most consumer surveys focus on the function of time, communication, location, and form; the applied research tools tend to be defective, and they rarely explore brand trust (Szczepańska, 2015). These problems stem from the fact that trust is difficult to measure. Studies on relationships generally assume that trust vested in a business partner can be determined using measurable variables but cannot be directly observed (Mitęga, 2010). Trust can be generally assessed based on the personal opinions of the surveyed respondents (Goudgea and Gilson, 2005).

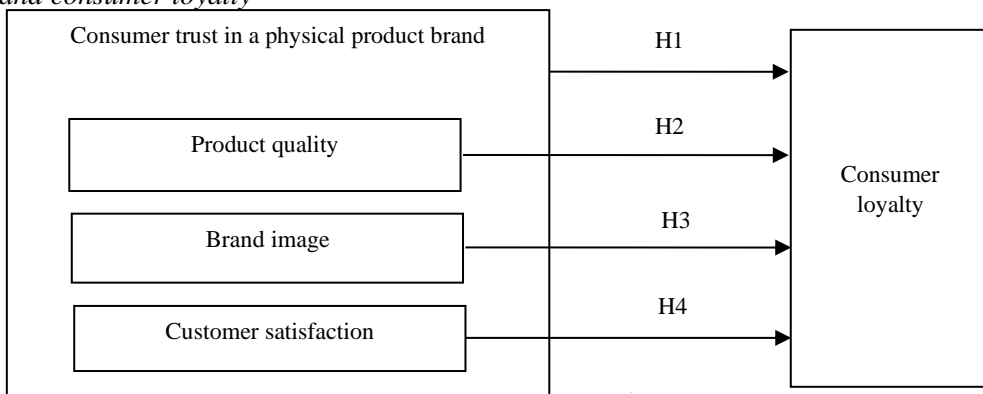
Based on a review of the literature (Suki, 2011; Kiyani *et al.*, 2012; Danesh, Nasab, and Ling, 2012; Bloemer, de Ruyter, and Peeters, 1998; Orzan, 2016; Hur, Kim, and Kim, 2014; Bhattacharjee, 2002; Schumann, 2007), it was assumed that brand trust has three main dimensions, namely product quality, brand image, and customer satisfaction. Rudzewicz (2018) has broadly discussed this concept, who argued that high brand quality and brand image are the causes rather than the consequences of trust. The assumption that brand trust is built due to customer satisfaction also seems to be more logical. Therefore, in the authors' opinion, long-term brand trust cannot be established without high product quality, positive brand image, and high levels of customer satisfaction. This approach to brand trust should have a positive impact on customer loyalty.

Businesses make continuous attempts to develop and promote high-quality products, which influences brand perception and enable companies to command higher prices, increase their market share, and improve their financial performance (Zeithalm, Berry, and Parasuraman, 1996). Quality enhances customer satisfaction, improves work organization in a company, provides support for front-line employees, and reduces complaints (Piskar, 2007).

The process of building brand awareness involves a complex series of observations and emotions that develop as a result of consumer purchases and comparisons with competitive products (Szocki, 2008). The brand image represents all that the customers know (objective knowledge), think (both hidden and revealed beliefs and attitudes), and feel (emotions) about a brand. A strong brand with a favorable image produces positive associations, whereas a weak brand with a negative image generates negative associations (Zhang, 2015).

Customer satisfaction is a subjective emotional response that can evolve. For this reason, the mechanisms underpinning customer satisfaction escape easy and accurate analysis (Fournier and Mick, 1999). Customers feel satisfied when their expectations have been met or exceeded. When purchasing a product or a service, consumers have to confront their expectations with the products and services on offer (perceptions of a product or service). However, the achievement of complete satisfaction requires a subjective emotional response. Customer satisfaction is thus strongly linked with positive perceptions (Hansemark and Albinson, 2004).

Figure 1. Assumptions of the research model: consumer trust in a product brand and consumer loyalty



Source: Own study.

Following this line of logic, we hypothesised that:

H1. Brand trust has a positive effect on consumer loyalty. Higher levels of trust generate greater consumer loyalty.

Additional research hypotheses were formulated to account for the complex character of the construct of brand trust:

H2. Product quality has a positive effect on consumer loyalty. High perceived quality increases consumer loyalty.

H3. Brand image has a positive effect on consumer loyalty. Positive perceptions of brand image increase consumer loyalty.

H4. *Customer satisfaction has a positive effect on consumer loyalty. High customer satisfaction increases consumer loyalty.*

It was assumed that brand trust should be analyzed on the example of mass-produced goods to enable potential respondents to express their opinions and describe their impressions without any difficulty. Ultimately, sports apparel brands were selected for the study. The analyzed brands have also been widely studied in the literature (Haefner, Deli-Gray, and Rosenbloom, 2011; Başer, Cintamür, and Arslan, 2015).

The Computer-Assisted Web-based Interview (CAWI) technique was used in the study. The questionnaire was posted on a website dedicated to marketing research. The link to the website and an invitation to participate in the survey were posted on social and professional media platforms. The survey was entirely anonymous. The electronic questionnaire was a standardized research tool. The questionnaire contained only closed-ended questions to facilitate the classification and coding of results and reduce the quantity of processed data. Consumers were asked to describe their purchase behaviors and attitudes. The questionnaire was designed to assess consumer trust as well as consumer loyalty (Table 1). The dimensions of brand trust and consumer loyalty were evaluated on a 7-point Likert scale (1 - strongly disagree, 7 - strongly agree).

Table 1. *Indicators of brand trust and consumer loyalty*

Brand trust	
Trust dimensions	Indicators (statements)
Product quality	<ul style="list-style-type: none"> • This product brand is excellent • This brand is reliable (safe, certain) • Products sold under this brand name do not cause problems • This brand offers good value for money
Brand image	<ul style="list-style-type: none"> • The brand is responsible • The brand is believable • The brand is honest • The brand is competent
Customer satisfaction	<ul style="list-style-type: none"> • I am satisfied with this product brand • This product brand meets my expectations • This brand does not have misleading advertisements I will continue to use this product brand
Consumer loyalty	
	Indicators (statements) <ul style="list-style-type: none"> • I definitely recommend the products and services sold under this brand name • I do not buy other brands if this brand is available • I intend to buy other products sold under this brand name • This is my first-choice brand

Source: *Own study.*

It was assumed that the sample size should be equivalent to 10-20 observations per variable to guarantee a reliable analysis of the adopted trust dimensions. Optimally, more than 20 observations per variable should be acquired to ensure the stability of the analyzed structural relations (Başer, Cintamür, and Arslan, 2015). A total of 438

correctly completed questionnaires were analyzed; therefore, the required sample size was achieved. The structure of the surveyed population is presented in Table 2. Women accounted for 62% of the sample. Most of the respondents were aged up to 25 years and had university or secondary school education. The following four sports apparel brands were most popular among the respondents, Adidas, Nike, Reebok, and Puma.

The results were processed with the use of statistical tools in the SPSS package. The research tool was validated in exploratory factor analysis (Kopczewska, Kopczewski, and Wójcik, 2009, Laudański, Mańkowski, and Flaszka, 2012). The relationships between trust dimensions and consumer loyalty were analyzed by calculating Spearman's rank-order correlation coefficient (Spearman's Rho; Bedyńska and Cypryńska, 2013; Puławska-Turyna, 2011). The extent to which the dependent variable (consumer loyalty) changed under the influence of the independent variable (brand trust and its main dimensions) was determined in logistic regression analysis, which models the relations between attributes (Jackowska, 2011).

Table 2. Socio-economic and demographic characteristics of the surveyed population of sports apparel users

Criterion		Proportion
Sex	Women	62%
	Men	38%
Age	Up to 25	65%
	26 - 50	30%
	Above 50	5%
Education	Vocational school or lower	2%
	Secondary school	40%
	University	58%
Most popular brand	Adidas	33%
	Nike	43%
	Reebok	9%
	Puma	5%
	Other (e.g. 4F, New Balance)	10%

Source: Own study.

4. Results

4.1 Validation of the Tool for Measuring Brand Trust

Cronbach's alpha was calculated to determine the reliability of the research tool for measuring consumer trust in product brands on the example of sports apparel brands. Cronbach's alpha was determined at 0.94 (Table 2). The values of Cronbach's alpha for each dimension of brand trust were also high, ranging from 0.88 to 0.91.

Bartlett's test of sphericity ($\chi^2(df=66) = 4295.668; p < 0.001$) and the Kaiser-Meyer-Olkin test of sampling adequacy ($KMO=0.9$) confirmed the validity of the exploratory factor analysis. The first factor explained 62.8% of the variance, and the

first three factors explained 76.8% of the total variance (Table 3). Therefore, a solution composed of three factors was initially selected. In the next step of the analysis, the factors were rotated to increase the legibility of the structure (Stanisz, 2007). Three dimensions of brand trust were ultimately selected based on the total variance explained by the rotated factors. After rotation, the first factor explained 28.9% of the variance, the second factor explained 27.4% of the variance, and the third factor explained 20.5% (Table 4).

Table 3. *The reliability of the research tool for measuring brand trust*

Trust dimensions	Cronbach's alpha	No. of items
Product quality	0.884	4
Brand image	0.912	4
Consumer satisfaction	0.875	4
Overall trust	0.943	12

Source: Own study.

Table 4. *Total explained variance before and after the rotation of brand trust factors*

Trust factor	Chi-squared of factor loadings			Chi-squared of rotated factor loadings		
	total	% variance	% total variance	total	% variance	% total variance
1	7.54	62.82	62.82	3.47	28.92	28.92
2	0.98	8.19	71.02	3.28	27.36	56.27
3	0.69	5.74	76.76	2.46	20.48	76.76

Source: Own study.

A variable was classified as one of the three trust factors based on the highest factor loadings (Table 5). A matrix of rotated factors was calculated, and it revealed high factor loadings for specific variables (statements) and factors.

Table 5. *Matrix of rotated trust factors*

Variable	Factor loadings		
	1	2	3
This product brand is excellent	0.74	0.38	0.27
This brand is reliable (safe, certain)	0.82	0.35	0.20
Products sold under this brand name do not cause problems	0.80	0.24	0.31
This brand offers good value for money	0.70	0.18	0.27
The brand is responsible	0.31	0.82	0.27
The brand is reliable	0.34	0.79	0.22
The brand is honest	0.39	0.79	0.26
The brand is competent	0.15	0.75	0.40
I am satisfied with this product brand	0.54	0.40	0.55
This product brand meets my expectations	0.49	0.35	0.64
This brand does not have misleading advertisements	0.21	0.27	0.78
I will continue to use this product brand	0.39	0.31	0.72

Note: Method of identifying trust factors - principal dimensions
Varimax rotation with Keiser normalization

Source: Own study.

Product quality (factor 1) was the critical determinant of consumers' trust in a brand. The most critical dimensions of product quality were reliability and safety (0.82) and

the fact that the products sold under the brand do not cause any problems (0.8). The second factor was brand image, and the most highly appreciated dimensions were brand responsibility (0.82), honesty, and reliability (0.79). The third factor was composed of variables describing customer satisfaction. The most critical dimensions were the absence of misleading advertisements (0.78) and the respondents' willingness to use the brand in the future (0.72).

The analysis revealed that the dimensions of each trust factor combined with the corresponding indicators (variables) generated strong loadings that explained most of the variance and that the division of factors into dimensions as appropriate.

4.2 Estimation of Brand Trust and Consumer Loyalty

The descriptive statistics for trust dimensions are presented in Table 6. The average brand trust reached 5.80 on a scale of 1 to 7 points. Most respondents ranked their trust in the evaluated product brands at 7 points.

Table 6. Descriptive statistics of consumers' trust in sports apparel brands

Trust dimensions	Mean score	Standard deviation	Dominant
Product quality	5.60	1.09	7
Brand image	5.86	1.07	7
Consumer satisfaction	5.93	1.02	7
Overall trust	5.80	0.94	7

Source: Own study.

The estimated consumer loyalty reached 4.57 points on average. This parameter was determined based on four indicators. Most respondents would recommend the evaluated product brands (5.84), but they were not prejudiced against other brands (3.90).

Table 7. Descriptive statistics of consumer loyalty to sports apparel brands

Indicators of consumer loyalty	Mean score	Standard deviation	Dominant
I definitely recommend this product brand	5.84	1.24	7
I do not buy other brands if this brand is available	3.90	1.75	4
I intend to buy other products sold under this brand name	4.18	1.66	4
This is my first-choice brand	4.37	1.94	5
Consumer loyalty	4.57	1.32	4.75

Source: Own study.

The descriptive statistics for declared consumer loyalty to a product brand are presented in Table 7. The dominant value of consumer loyalty was 4.75 on a scale of 1 to 7 points.

4.3 Hypothesis Testing

A significant correlation was noted between brand trust and consumer loyalty ($r=0.5$; $p<0.001$). This correlation was positive, which implies that respondents with higher

levels of brand trust were also characterised by higher levels of consumer loyalty. The correlation was strong (Table 8).

Table 8. Correlation matrix of brand trust and consumer loyalty

Variable	Product quality	Brand image	Customer satisfaction	Consumer loyalty
Product quality	1			
Brand image	0.639	1		
Customer satisfaction	0.709	0.704	1	
Consumer loyalty	0.482	0.406	0.449	1
Correlation between brand trust and consumer loyalty: 0.5				

Source: Own study.

The correlation matrix revealed that brand image was significantly correlated with customer satisfaction ($r=0.7$; $p<0.001$), product quality ($r=0.64$; $p<0.001$) and consumer loyalty ($r=0.41$; $p<0.001$). Respondents who were more appreciative of brand image tended to give higher scores to their satisfaction, product quality, and loyalty. Further analysis revealed that customer satisfaction was linked with product quality ($r=0.71$; $p<0.001$) and consumer loyalty ($r=0.45$; $p<0.001$). Respondents who were more satisfied with a given brand gave higher scores to product quality and were more loyal. Product quality was also bound by a significant correlation with consumer loyalty ($r=0.48$; $p<0.001$). Higher levels of consumer loyalty characterized respondents who gave higher scores to product quality. This correlation was moderate. The strongest correlation was observed between customer satisfaction and product quality.

A logistic regression analysis evaluated the influence of brand trust (or the main trust dimensions) on consumer loyalty. Consumer loyalty scores equal to or higher than 5 points testified to a higher probability of success, whereas scores equal to or lower than 3 points denoted a higher probability of failure. Consumer loyalty scores in the range of 3 to 5 points were ignored in the analysis. A total of 253 questionnaires (67 failures and 186 successes) were ultimately included in the logistic regression model. The research hypotheses were validated in the Hosmer-Lemeshow test, the primary statistical test for analyzing the goodness of fit of logistic regression models.

The results of the Hosmer-Lemeshow test for the logistic regression model analyzing the influence of brand trust on the probability of consumer loyalty success were not statistically significant ($\chi^2(8)=4.10$; $p=0.848$). Therefore, the null hypothesis postulating that the modeled probability distribution does not differ significantly from the values observed in the sample was not rejected. Nagelkerke's R-squared reached $R^2=0.41$, which indicates that the variance in brand trust explained 41% of the variance in the probability of consumer loyalty success (Table 9). The analysis demonstrated that brand trust significantly influenced the probability of consumer loyalty success ($W(1)=46.74$; $p<0.001$; $\text{Exp}(B)=5.57$). The odds ratio $\text{Exp}(B)=5.57$ indicates that a one-point increase in brand trust increased the probability of consumer loyalty success more than 5-fold.

Table 9. Parameters of the logistic regression model - the influence of brand trust on the probability of consumer loyalty success

Y	Exp(B)	X _i	R ²
Consumer loyalty	5.57	Brand trust	41%
	1.60	Product quality	43%
	1.14	Brand image	
	3.30	Customer satisfaction	

Source: Own study.

Next, the influence of trust dimensions, i.e., brand image, customer satisfaction, and product quality, on the probability of consumer loyalty success was analyzed. The results of the Hosmer-Lemeshow test for the model exploring the impact of all brand trust dimensions on consumer loyalty success were not statistically significant ($\chi^2(8)=5.26$; $p=0.729$; $R^2=0.43$). It should be noted that non-significant results of the Hosmer-Lemeshow test are required to validate the research hypotheses. The variance in three brand trust dimensions explained 43% of the variance in the probability of consumer loyalty success. The odds of consumer loyalty success were significantly influenced by customer satisfaction ($W(1)=14.92$; $p<0.001$; $Exp(B)=3.30$) and product quality ($W(1)=4.92$; $p<0.05$; $Exp(B)=1.60$). Customer satisfaction was a more influential dimension, and a one-point increase in this parameter increased the probability of consumer loyalty success more than 3-fold. In turn, a one-point increase in product quality increased the odds of consumer loyalty success by 60%. The brand image was not significantly correlated with the probability of consumer loyalty success (Table 9).

The impact of individual brand trust dimensions on the probability of consumer loyalty success was analyzed in the next step (Table 10). The results of the Hosmer-Lemeshow test for the model analyzing the influence of brand image on the probability of consumer loyalty success were not statistically significant ($\chi^2(6)=7.25$; $p=0.299$; $R^2=0.28$). The variance in brand image explained 28% of the variance in the probability of customer loyalty success. In the absence of the remaining trust dimensions, brand image exerted a significant influence on consumer loyalty ($W(1)=38.02$; $p<0.001$; $Exp(B)=2.95$). A one-point increase in brand image improved the odds of customer loyalty success nearly 3-fold.

Table 10. Parameters of the logistic regression model - the influence of individual brand trust dimensions on the probability of consumer loyalty success

Y	Exp(B)	X _i	R ²
Consumer loyalty	3.12	Product quality	32%
	2.95	Brand image	28%
	5.08	Customer satisfaction	41%

Source: Own study.

The results of the Hosmer-Lemeshow test for the model analyzing the impact of customer satisfaction on the odds of consumer loyalty success were not statistically significant ($\chi^2(6)=5.96$; $p=0.428$; $R^2=0.41$). The variance in customer satisfaction

explained 41% of the variance in the probability of consumer loyalty success. Customer satisfaction also exerted a significant effect on consumer loyalty success ($W(1)=45.88$; $p<0.001$; $\text{Exp}(B)=5.08$). A one-point increase in customer satisfaction raised the odds of consumer loyalty success more than 5-fold.

The results of the Hosmer-Lemeshow test for the model analyzing the impact of product quality on the probability of consumer loyalty success were not statistically significant ($\chi^2(8)=9.17$; $p=0.328$; $R^2=0.32$). The variance in product quality explained 32% of the variance in the odds of consumer loyalty success. Product quality also significantly influenced the probability of consumer loyalty success ($W(1)=39.51$; $p<0.001$; $\text{Exp}(B)=3.12$). A one-point increase in product quality increased the odds of consumer loyalty success more than 3-fold.

5. Discussion

The correlation analysis parameters and the logistic regression model between the dependent variable (consumer loyalty) and the independent variable (brand trust, product quality, brand image, and customer satisfaction) revealed a significant positive relationship between the variables. Therefore, the research hypotheses were validated.

The results of this study corroborate the findings of other authors. According to Elliott and Yannapoulou (2007), trust plays a vital role in symbolic brands. Such brands have to elicit positive emotions and satisfy the need for self-expression and prestige. Kiyani et al. (2012) examined the relationships between brand trust vs. customer satisfaction and consumer loyalty. Their study involved the users of automotive brands such as Suzuki, Honda, and Toyota, and it demonstrated that customer satisfaction and brand trust exert a positive influence on and are significantly associated with consumer loyalty. Corritore, Kracher, and Wiedenbeck (2003) observed that brand image contributed to building reliability and consumer trust.

However, brand image entails more than a product name. According to Suki (2011), a strong and positive brand image increases customer satisfaction. Singh and Sirdeshmukh (2000) argued that consumer trust in a brand directly correlates with customer satisfaction. Similar conclusions were formulated by Schitmann (2007) in an empirical study of mobile service users. The study demonstrated that brand reliability contributes to the evolution of brand trust. Consumers who vested their trust in a brand were also more willing to purchase the given brand in the future.

The results of this study and the findings of other authors confirmed that businesses should focus on providing high-quality products, promoting the brand image, and maintaining high levels of customer satisfaction. These factors increase consumers' trust in a brand and build consumer loyalty.

6. Conclusions

A brand is the most critical intangible component of the product value. It minimizes the risk associated with the purchase and use of specific products. Brand-name products are also safe, and they meet customer expectations regarding product quality, durability, and practical value. Trust is essential for building a strong relationship between customers and a brand. Brand trust relies on the conviction that a given brand is reliable, responsible, and safe and protects consumers' health, interests, and well-being.

The study demonstrated that brand trust and its dimensions play a vital role in building consumer loyalty. The main conclusion that can be formulated based on the results of the conducted analyses is that the trust vested by consumers in a product brand and the proposed trust dimensions directly influence consumer loyalty. All measures aiming to improve perceived product quality, brand image, and customer satisfaction bring tangible results by increasing consumer loyalty or the probability of such an increase. The existing body of knowledge about consumers and research findings can effectively diagnose, predict or even shape consumer behaviors.

The results of the study confirmed all research hypotheses:

Hypothesis 1. *Brand trust has a positive effect on consumer loyalty.*

Hypothesis 2. *Product quality has a positive effect on consumer loyalty.*

Hypothesis 3. *Brand image has a positive effect on consumer loyalty.*

Hypothesis 4. *Customer satisfaction has a positive effect on consumer loyalty.*

The results of the presented analyses have important practical implications, but the study has also several limitations. Consumers' trust in a product brand plays a very important role in building consumer loyalty, but it is not the only determinant of consumer behaviour. Purchase decisions can be also influenced by situational, rational, emotional, cultural, environmental, demographic, psychological and financial factors, as well as many other factors that were not investigated in this study.

References:

- Ansah, E.S. 2020. Customer Perception of Service Quality, Price Fairness and Brand-Image of Telecommunication Service Providers in Ghana and Its Impact on Customer Satisfaction and Loyalty. *International Journal of Economics, Commerce and Management*, 8(7), 186-203.
- Başer, I.U., Cıntamür, İ.G., Arslan, F.M. 2015. Examining the Effect of Brand Experience on Consumer Satisfaction, Brand Trust and Brand Loyalty. *Journal of Economic and Administrative Sciences*, 37(2), 101-125.
- Bedyńska, S., Cypriańska, M. 2013. Wydawnictwo Akademickie Sedno, Szkoła Wyższa Psychologii Społecznej [Statistical signpost 1. Practical introduction to statistical inference]. Warszawa, 218.
- Bhattacharjee, A. 2002. Individual trust in online firms, scale development and initial test. *Journal of Management Information Systems*, 19(1), 213-243.

- Bloemer, J., de Ruyter, K., Peeters, P. 1998. Investigating Drivers of Bank Loyalty: The Complex Relationship between Image, Service Quality and Satisfaction. *International Journal of Bank Marketing*, 16(7), 276-286.
- Chaudhuri, A., Holbrook, M.B. 2001. The Chain of Effects from Brand Trust and Brand Affect to Brand Performance: The Role of Brand Loyalty. *Journal of Marketing*, 65, 81-93.
- Chrzęszcz, W. 2002. Marka jako wyznacznik pozycji rynkowej [Brand as a determinant of market position]. *Zeszyty Naukowe Akademii Ekonomicznej*, 605, 181.
- Corritore, C.L., Kracher, B., Wiedenbeck, S. 2003. On-line trust. Concepts, evolving themes, a model. *International Journal of Human - Computer Studies*, 58(6), 737-758.
- Danesh, S.N., Nasab, S.A., Ling, K.C. 2012. The study of customer satisfaction, customer trust and switching barriers on customer retention in Malaysia hypermarkets. *International Journal of Business and Management*, 7(7), 141-150.
- Dauw, S.Z., Zui, C.L., O'Neal, G. 2011. Mr. Risk! Please trust me: Trust antecedents that increase online consumer purchase intention. *Journal of Internet Banking and Commerce*, 16(3), 1-23.
- Delgado-Ballester, E., Munuera-Aleman, J.L. 2001. Brand trust in the context of consumer loyalty. *Journal of Marketing*, 12(12), 1238-1258.
- Dembińska-Cyran, I., Hołub-Iwan, J., Perenc, J. 2004. Zarządzanie relacjami z klientem [Customer relationship management]. Difin, Warszawa, 279.
- Dowling, G.R., Uncles, M. 1997. Do Customer Loyalty Programs Really Work? *Sloan Management Review*, 38(4), 72.
- Dylus, A. 2002. Erozja standardów etycznych w biznesie [Erosion of ethical standards in business]. In: Mariański, J. (Ed.), *Kondycja moralna społeczeństwa polskiego*. Wydawnictwo WAM, Kraków, 275-278.
- Elliott, R., Yannapoulou N. 2007. The nature of trust in brands. A psychosocial model. *European Journal of Marketing*, 41(9/10), 992.
- Folse, J.A.G., Burton, S., Netemeyer, R.G. 2013. Defending Brands: Effects of Alignment of Spokescharacter Personality Traits and Corporate Transgressions on Brand Trust and Attitudes. *Journal of Advertising*, 42(4), 331-342.
- Fournier, S., Mick, D.G. 1999. Rediscovering Satisfaction. *Journal of Marketing*, 63, 5-23.
- Gotowska, M., Jakubczak, A. 2012. Wpływ merchandisingu producenta na kształtowanie wizerunku jego marki [The influence of the manufacturer's merchandising on shaping the image of his brand]. *Zeszyty Naukowe Uniwersytetu Szczecińskiego*, 710, 265.
- Goudgea, J., Gilson, L. 2005. How can trust be investigated? Drawing lessons from past experience. *Social Science & Medicine*, 61, 1441.
- Grudzewski, W.M., Hejduk, I.K., Sankowska, A., Wańtuchowicz, M. 2009. Zarządzenie zaufaniem w przedsiębiorstwie. Koncepcje, narzędzia, zastosowania [Trust management in the enterprise. Concepts, tools, applications]. Wolters Kluwer Polska Sp. z o.o., Kraków, 129.
- Haefner, J.E., Deli-Gray, Z., Rosenbloom, A. 2011. The Importance of Brand Liking and Brand Trust in Consumer Decision Making: Insights from Bulgarian and Hungarian Consumers During the Global Economic Crisis. *Managing Global Transitions*, 9(3), 249-273.
- Hansemark, O.C., Albinson, M. 2004. Customer satisfaction and retention: The experiences of individual employees. *Managing Service Quality*, 14(1), 40-57.
- Herbst, K.C., Hannah, S.T., Allan, D. 2013. Advertisement Disclaimer Speed and Corporate Social Responsibility: Costs to Consumer Comprehension and Effects on Brand Trust and Purchase Intention. *Journal of Business Ethics*, 117, 297-311.

- Herman, A. 2007. Refleksje z lektury. *Ekonomika i Organizacja Przedsiębiorstwa*, 18-29.
- Hur, W.M., Kim, M., Kim, H. 2014. The role of brand trust in male customers' relationship to luxury brands. *Psychological Reports: Employment Psychology and Marketing*, 114(2), 609-624.
- Jackowska, B. 2011. Efekty interakcji między zmiennymi objaśniającymi w modelu logitowym w analizie zróżnicowania ryzyka zgonu [The effects of interactions between the explanatory variables in the logit model in the analysis of the differentiation of the risk of death]. *Przegląd Statystyczny*, 1-2, 24.
- Jensen, J.M., Møller, J. 2006. An Empirical Examination of Brand Loyalty. *Journal of Product and Brand Management*, 15, 442-449.
- Józefowicz, B., Kraszewski, R. 2005. Marka a satysfakcja klienta [Brand and customer satisfaction]. *Problemy Jakości*, 4, 18-19.
- Kiyani, T.M., Ullah, M.R., Niazi, K., Rizvi, R.A., Khan, I. 2012. The relationship between brand trust, customer satisfaction and customer loyalty. *Interdisciplinary Journal of Contemporary Research in Business*, 4(1), 490-493.
- Kopczewska, K., Kopczewski, T., Wójcik, P. 2009. Metody ilościowe w R. Aplikacje ekonomiczne i finansowe [Quantitative methods in R. Economic and financial applications]. Wydawnictwa fachowe CeDeWu, 400-403.
- Kwiatek, P. 2006. Lojalność klientów. *Ekonomika i Organizacja Przedsiębiorstwa*, 12, 32.
- Laudański, Z., Mańkowski, D.R., Flaszka, M. 2012. Eksploracyjna analiza czynnikowa w badaniach struktury zespołu zmiennych obserwowanych [Exploratory factor analysis in studies of the structure of the set of observed variables]. *Biuletyn Instytutu Hodowli i Aklimatyzacji Roślin*, 263, 76-77.
- Mitęga, M. 2010. Zdolność sieciowa jako czynnik przewagi konkurencyjnej na rynku przedsiębiorstw [Network capacity as a factor of competitive advantage in the enterprise market]. *Prace Naukowe Akademii Ekonomicznej im. Karola Adameckiego w Katowicach*, Katowice, 204.
- Mizik, N., Jacobson, R. 2003. Trading Off Between Value Creation and Value Appropriation: The Financial Implications of Shifts in Strategic Emphasis. *Journal of Marketing*, 67(1), 63-76.
- Molinillo, S., Gómez-Ortiz, B., Pérez-Aranda, J., Navarro-García, A. 2017. Building Customer Loyalty: The Effect of Experiential State, the Value of Shopping, and Trust and Perceived Value of Service on Online Clothes Shopping, 35 (3), 156-171
- Moorman, C., Zaltman, G., Deshpande, R. 1992. Relationships Between Providers and Users of Market Research: The Dynamics of Trust Within and Between Organizations. *Journal of Marketing Research*, 29, 314-328.
- Morgan, R.M., Hunt, S.D. 1994. The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58, 20-38.
- Mróz, B. 2009. Zaufanie w relacjach firma - konsument. Uwarunkowania i dylematy [Trust in company-consumer relations. Conditions and dilemmas]. In: Garbarski, L., Tkaczyk, J. (Ed.), *Kontrowersje wokół marketingu w Polsce. Niepewność i zaufanie a zachowania nabywców*, WAIp, Warszawa, 488.
- Notebook, B., Berger, H., Noorderhaven, N.G. 1997. Effects of trust and governance on relational risk. *Academy of Management Journal*, 40(2), 302-308.
- Orzan, G. 2016. Conceptual model regarding the influence of social media marketing communication on brand trust, brand affect and brand loyalty. *Economic Computation and Economic Cybernetics Studies and Research*, 50(1), 141-156.
- Petrykowska, J. 2007. Obsługa klienta jako czynnik kształtujący lojalność nabywców [Customer service as a factor shaping the loyalty of buyers]. In: Makarski, S.,

- Marketingowe mechanizmy kształtowania lojalności. Wydawnictwo Uniwersytetu Rzeszowskiego, Rzeszów, 192-193.
- Piskar, F. 2007. The Impact of the Quality Management System ISO 9000 on Customer Satisfaction of Slovenian Companies. *Managing Global Transitions*, 5(1), 52.
- Power, J., Whelan, S., Davies, G. 2008. The attractiveness and connectedness of ruthless brands: the role of trust. *European Journal of Marketing*, 42(5-6), 586-602.
- Puławska-Turyna, B. 2011. *Statystyka dla ekonomistów [Statistics for economists]*. Wydanie trzecie zmienione. Difin, Warszawa, 319.
- Quelch, J.A., Harding, D. 2006. Marki producentów i marki sieci handlowych - które zwyciężą? HELION, Gliwice, 48-51.
- Ring, P.S., Van de Ven, A.H. 1992. Structuring cooperative relationships between organizations. *Strategic Management Journal*, 13(7), 483-498.
- Rudzewicz, A. 2018. Trust measurement in an enterprise. A conceptual approach. *Olsztyn Economic Journal*, 13, 487-498.
- Rudzewicz, A., Grzybowska-Brzezinska, M. 2013. Customer trust to the insurance company. *Socioeconomic Research Bulletin*, 3(50), 123-129.
- Setyawati, S.M., Raharja, M.C. 2018. Trust Dimensions Model in Creating Loyalty Stage for Service Consumers of Sharia Rural Banking. *European Research Studies Journal*, 21(1), 507-518.
- Sichtmann, C. 2007. An analysis of antecedents and consequences of trust in a corporate brand. *European Journal of Marketing*, 41(9/10), 999-1011.
- Singh, J., Sirdeshmukh, D. 2000. Agency and trust mechanisms in consumer satisfaction and loyalty judgements. *Journal of the Academy of Marketing Science*, 28(1), 150-167.
- Skowron, S., Skowron, Ł. 2012. Lojalność klienta a rozwój organizacji [Customer loyalty and the development of the organization]. Difin, Warszawa, 67.
- Śmiatacz, K. 2012. Badanie satysfakcji klientów na przykładzie rynku usług telefonii komórkowej [Customer satisfaction research on the example of the mobile telephony services market]. *Wydawnictwa Uczelniane Uniwersytetu Technologiczno-Przyrodniczego w Bydgoszczy, Bydgoszcz*, 31-32.
- Stanisz, A. 2007. Przystępny kurs statystyki z zastosowaniem STATISTICA PL na przykładach z medycyny [An affordable statistics course with the use of STATISTICA PL on examples from medicine]. *Analizy wielowymiarowe*. Wydawca: StatSoft Polska, Kraków, 213-234.
- Suki, N.M. 2011. A structural model of customer satisfaction and trust in vendors involved in mobile commerce. *International Journal of Business Science and Applied Management*, 6(2), 17-26.
- Szczepańska, K. 2015. Wartość klienta i wartość dla klienta w modelach doskonałości (teoria i praktyka) [Customer value and customer value in models of excellence (theory and practice)]. In: Dobiegała-Korona, B., *Budowa wartości klienta. Teoria i praktyka*, Difin, Warszawa, 57.
- Szocki, J. 2008. Wizerunek firmy w mediach [The image of the company in the media]. *Wydawnictwo Forum Naukowe, Poznań*, 13.
- Sztompka, P. 2008. Odbudować piramidę. *Polityka*, 2677, 38-39.
- Taranko, T. 2010. Marka w procesach konkurencyjnych [Brand in competitive processes]. In: Figiel, S., *Marketing w realiach współczesnego rynku. Strategie i działania marketingowe*. PWE, Warszawa, 194-195.
- Tuominen, P. 1999. Managing Brand Equity. *LTA*, 1, 65-100.

- Wang, Y., Lo, H.P., Chi, R., Yang, Y. 2004. An integrated framework for customer value and customer relationship management performance: a customer-based perspective from China. *Managing Service Quality*, 14(2/3), 169-182.
- Widyastuti, S., Said, M., Siswono, S., Firmansyah, D.A. 2019. Customer Trust through Green Corporate Image, Green Marketing Strategy, and Social Responsibility: A Case Study. *European Research Studies Journal*, 22(2), 83-99.
- Wiśniewska, A. 2014. Strategia lojalności konsumentów [Consumer loyalty strategy]. *Acta Universitatis Nicolai Copernici*, 1, 48.
- Zeithalm, V., Berry, L., Parasuraman, A. 1996. The Behavioral Consequences of Service Quality. *Journal of Marketing*, 2, 35.
- Zhang, Y. 2015. The Impact of Brand Image on Consumer Behavior: A Literature Review. *Open Journal of Business and Management*, 3, 58-62.