

# Can Consumer's Brand Love Mediate the Influence of Brand Trust and Brand Loyalty? A Study of Indonesian Fashion Related Brands

**Ikhtiara Kaideni Isharina<sup>a\*</sup>, Djumilah Hadiwidjojo<sup>b</sup>, Armanu Thoyib<sup>c</sup>, Ben-Roy Do<sup>d</sup>,** <sup>a,b,c</sup>Faculty of Economics and Business, Brawijaya University, Indonesia, <sup>d</sup>Department of Business Administration, National Central University, Taiwan, Email: <sup>a\*</sup>[ikhtiara.isharina@gmail.com](mailto:ikhtiara.isharina@gmail.com)

Fashion consumer behaviour and brand relationship studies have explained the importance of forming brand loyalty. However, such findings have been inconsistent on the brand trust and brand loyalty relationship. In this study, a model is proposed and developed to address this issue by applying brand love as a mediation variable. In this paper, gender is introduced as a moderation variable to further explain the influence of self-construal differences on the relationship. This study utilises the Partial Least Square to test the hypotheses and to validate the model. The results for the proposed hypotheses indicate some supported findings. The new model is indicated to be applicable by fashion related brand managers in designing an effective marketing strategy and in explaining the consumer brand relationship model in Indonesia.

**Key words:** *Brand Trust, Brand Love, Brand Loyalty, Fashion related brands.*

## Introduction

Today's fashion market is highly competitive, demanding the constant need to revitalise its products. Developing countries such as Indonesia have been experiencing the effects of a vast and changing fashion world. However, Indonesia's fashion movement has only begun to spread along with the increasing image and fashion consciousness among the public. Jakarta Fashion Week thus serves as the pioneer fashion movement, proliferating across the archipelago and gaining attention from the global market. The fashion industry serves as one of major contributors of Indonesia's national income. The Indonesian Agency for Creative Economy

confirmed that in 2016, the fashion sector contributed around IDR 166 trillion (USD \$11.7 billion) to the country's GDP (Kreatif, 2017), which was the second highest. Interestingly, not only does fashion gain popularity, cosmetics have become a growing product among women and men in Indonesia. With expected annual market growth of 16.8 % in the fashion industry (Statista, 2019a) and 6.5% in the cosmetic industry (Statista, 2019b), Indonesia is expected to become one of the top five markets for cosmetics for the next 10 to 15 years in Asia (Gerstle, 2016). Both fashion and cosmetics are popularly labelled as the icon of fashion related brands, which heavily depend on style trends. The distinctiveness and evolving nature of fashion style (e.g printed patterns) or cosmetics design elements (e.g. shades of color, fragrance blends) are evident to entice customers back each season (Cho and Fiore, 2015).

However, the industry has also experienced fierce competition and agile changes of the customer demand in terms of new apparel design (Zhang and Di Benedetto, 2012), along with consumer impulse purchases (Fairhurst et al., 1989). Additionally, leading fashion brands are aware that customers no longer trust advertising and are increasingly influenced by word-of-mouth and customer recommendation, such as e-WOM (Halvorsen et al., 2013). Some brands have survived (e.g Zara and H&M), but some companies without adaptability in the market, will lose its competition. Furthermore, loyal behaviour from customers is necessary but is not enough. A company or a brand is required to have an emotional connection with their consumers (Magids et al., 2015). In the context of the consumer brand relationship, the consumer establishes an emotional attachment when presenting the idea of "love" (Keller, 2001). Thus, it is vital to remember that consumer love fashion brands that are well suited, creating a better outlook and feeling (Rageh and Spinelli, 2012). Furthermore, based on Jean-Jacques Picart, fashion consultant for Louis Vuitton, the sole objective of fashion is to create a design that will make consumers fall in love with their brand (Tungate,2008).

Much fashion research has examined the direct relationship between brand love and brand loyalty (Fetscherin et al., 2014; Hwang and Kandampully, 2012; Kaufmann et al., 2016; Pinto Borges et al., 2016) and also between brand love and its antecedent such as brand image (Islam and Rahman, 2016; Ismail, 2015; Rageh and Spinelli, 2012), brand satisfaction (Correia and Kaufmann, 2012; Munuera et al., 2003) and brand experience (Huang, 2017; Garg et al., 2016). Previous studies (Batra et al., 2012; Bergkvist & Bech-Larsen, 2010; Huang, 2017) have investigated how brand love might provide a positive and significant effect on brand loyalty, while brand trust has been recognised as the determinant of brand love (Albert and Merunka, 2013; Huang, 2017; Munuera et al., 2003). However, research examining brand love's role as mediating variable in fashion related branding has been limited, specifically on the effect of the brand love relationship between brand trust and brand loyalty. Since the fashion industry is more related to emotional aspects than utilitarian aspects (Hwang and Kandampully, 2012), brand love becomes more important. Therefore, this study aims to investigate whether brand love mediates the relationship between brand trust and brand loyalty.

In addition, several studies in the context of fashion discussed gender as one of the demographic factors that play an important role in forming brand relationships (Garg et al. 2015; Loureiro et al., 2012). Previous study suggests that a fundamental difference between men and women lies on the duality relational versus collective interdependence (Loureiro et al., 2012) and how they relate with a brand (Monga, 2002). Relevantly, this study adds gender as moderator. The result is expected to enhance the effect of predictor on criterion (Baron and Kenny, 1986).

Thus, the objectives of this study are: (1) to investigate the direct effect of brand trust and brand love toward brand loyalty in fashion related brands, (2) to scrutinise indirect effects of brand trust towards brand loyalty by utilising brand love as a mediation variable, and (3) to investigate the moderating roles of gender in the relationships as proposed by the researcher of this study. Upon the completion of research objectives, this study is expected to contribute to both theoretical and practical standpoints. Theoretically, this study provides a conceptual model by explaining relationships among brand trust, brand love and brand loyalty, and gender involvement from the perspective of an Indonesian fashion related brand consumer. Practically, this study provides a guideline for managers of fashion and related brand to formulate strategies in enhancing customer's brand loyalty by creating and retaining an emotional attachment to their brands.

## **Literature Review**

### ***Consumer Brand Relationship Model***

The Consumer Brand Relationship (CBR) Model has been generated by marketers through various approaches. The consumer brand relationship model is based on interpersonal relationship theory indicating that a brand has individual characteristics as a partner (Shimp and Madden, 1988) and has a dyadic relationship with consumers (Fournier, 1998). In addition, the theoretical approach is provided to explain this kind of relationship (Langner et al., 2015). The consumer brand relationship model was previously explained by Fournier (1998), who demonstrated that there are several concepts (love, passion, and self-concept) that emerge when a strong relationship between consumers and brands has been established. The essence of this model explains that to form a deep relationship, a series of stages is vitally required by developing trust through positively repeated experiences and by forming deep emotional ties with consumers to achieve the ultimate goal of getting brand equity (Keller, 2001). Therefore, the researcher assumes that such a paradigm serves in a pivotal role to achieve brand performance and to generate profits.

### ***Brand Loyalty***

Brand loyalty is considered a key element of brand equity (Keller, 2001) and serves as a brand performance indicator (Molinillo et al., 2019; Zarantonello et al., 2016). The researcher assumes that loyalty is formed towards company, product or brand, reflecting the customer's intention to behave in the future, both towards the brand and the product.

The study of brand loyalty is more than ninety decades-old (Cengiz and Akdemir-Cengiz, 2016) and has gained attention from marketing scholars and practitioners (Worthington et al., 2010). Brand loyalty is defined as "the biased, behavioral response, expressed over time, by some decision-making units, concerning one or more alternative brands, functioned as psychological decision-making and evaluative processes" (Jacoby, 1971).

Several criteria are commonly employed to measure brand loyalties including behavioural, attitudinal, or a combination of both criteria (Rundle-Thiele and Bennett, 2001). Loyalty is based on an attitudinal approach related to consumers' psychological commitment to repurchase the brand, while behavioural brand loyalty is concerned with the action of repurchase (Worthington et al., 2010). In this study, brand loyalty follows the definition of Chaudhuri and Holbrook (2001) to measure customer behaviour towards the brand in the future.

### ***Brand Trust***

The concept of trust has formerly been discussed by scholars (Chaudhuri and Holbrook, 2001; Delgado-Ballester and Luis Munuera-Alemán, 2001; Morgan and Hunt, 1994) from various academic backgrounds and specialties such as psychology, sociology, and economics, including management and marketing disciplines. However, various approaches concerning this concept engage two main attributes in the idea of trust consisting of a motivational dimension and a technical dimension (Delgado-Ballester et al., 2003).

Meanwhile, the study of Chaudhuri and Holbrook (2001) defined brand trust as "the willingness of the average consumer to rely on the ability of the brand to perform its stated function." Brand Trust is based on consumer's consumption experience with certain brands (Huang, 2017) as influenced by the consumer's evaluation of any direct contacts (trial, usage, satisfaction in the consumption) and indirect contacts (advertising, word of mouth, brand reputation) with the brand (Delgado-Ballester et al., 2003).

The trust commitment model (Morgan & Hunt, 1994) explained that when consumers trust the brand, they will have commitment and loyalty. In other words, greater trust in the brand will lead to greater use of the brand in the future. Thus, this study is hypothesises that:

**H1:** Brand trust has a positive effect on brand loyalty

Trust becomes a focal factor in the formation of any long-term relationship (Morgan and Hunt, 1994). As the brand-consumer relationship is considered a substitute for human contact between the company and its customers, brand trust serves as a necessary precondition for all long-term relationships (Fuller et al., 2008). Trustworthiness leads to positive relationship outcomes, such as: positive attitudes, stronger commitment, and loyalty (Delgado-Ballester et al., 2003; Morgan and Hunt, 1994) and acts as focal factor contributing to brand love (Albert and Merunka, 2013; Munuera et al., 2003). Thus, the researcher summarises that when a brand is more reliable and trustworthy in providing a positive outcome to a consumer, it will produce a more significant positive emotional relationship to the consumer. Thus, this study hypothesises that:

**H2:** Brand trust has a positive effect on brand love

***Brand Love***

Brand love is an emerging concept and is essential in consumer-brand relationship research. "Love" towards a brand has currently emerged, highlighting the importance of having a nurtured relationship between brands and consumers by considering love as the highest indicator for a robust consumer-brand relationship (Fournier, 1998). Brand love is related to consumer emotion and attachment towards brands rather than reason (Pawle & Cooper, 2006). A vast number of studies (Chen and Quester, 2015; Fetscherin et al., 2014; Fournier, 1998; Kim and Kwon, 2011; Long-Tolbert and Gammoh, 2012; Shimp and Madden, 1988; Whang et al., 2004) utilises Interpersonal Theory to explain love towards brands. However, inductive methods (Albert et al., 2008; Albert et al., 2009; Carroll and Ahuvia, 2006; Tsai, 2011; 2014; Zarantonello et al., 2016) in explaining the prototype of love (Bagozzi et al., 2017; Batra et al., 2012) also gain attention from the researcher.

In a consumer-brand relationship, brand love becomes a psychological effect of having a strong relationship (Fournier, 1998). As a form of strong brand relationship, love is expected to enhance both understanding and serve as a prediction of consumer post-consumption behaviour such as loyalty (Carroll and Ahuvia, 2006). As a consumer becomes more emotionally attached to a certain brand, it will enhance their post-consumption behaviour (Thomson et al., 2005). Thus, this study hypothesises that:

**H3:** Brand love has a positive effect on brand loyalty

Upon withdrawing the interpersonal theory of love, the researcher thus believes that feelings of trust will produce a strong relationship between partners. In a consumer-brand relationship,

brand trust creates a highly valued exchange relationship. Consequently, this finding leads to brand loyalty (Morgan and Hunt, 1994). However, when a consumer believes that he or she can rely on the brand, it also facilitates the development of a love feeling. Furthermore, brand love contributes more to form a long-term relationship than brand trust (Albert and Merunka, 2013). Thus, the researcher assumes that a more reliable and trustworthy brand generates more positive feelings towards the brand (brand love). This eventually will affect consumer commitment towards the brand (loyalty). Thus, this research hypothesised that:

**H4:** Brand love has mediating effects on the relationships between brand trust and brand loyalty.

### *Conceptualisation of Gender*

This study investigates the moderating role of gender in consumer brand relationship, engaging gender conceptualisation to be essentially discussed. Gender differences have been studied in the context of Consumer Behaviour by marketing researchers at least decade ago (Prakash and Flores, 1985). Previous research (Khan and Rahman, 2016; Prakash and Flores, 1985) related to gender, distinguished gender identity and biological sex. Biological sex or sex differences are differences based on biological conditions that distinguish between male and female (Prakash and Flores, 1985). Meanwhile, gender identity or gender self-concept is a distinction based on psychological sex that distinguishes between masculine and feminine personality traits (Palan, 2001). Moreover, biological sex was a relevant grouping of consumers in a consumer research study (Khan and Rahman, 2016). Therefore, this study attempts to employ a biological sex perspective (male and female) in investigating its moderating effect on the relationship between brand trust and brand love towards brand loyalty.

Furthermore, based on previous research (Monga, 2002), there are gender differences in the way consumers view their relationship with brands. In nature, men tend to view their relationships with a brand as being one-way, as women tend to see their relationships as being more dualistic. Prior studies indicated that there are differences between men and women in terms of trust. A study by Rialti et al., (2017), in sportswear and apparel brands, investigated that females are more prone to trust, indicating that, in fashion brands, female tend to show greater loyalty towards a brand they trust. Thus, this research hypothesised that:

**H5:** Gender moderates the effect of brand trust on brand loyalty

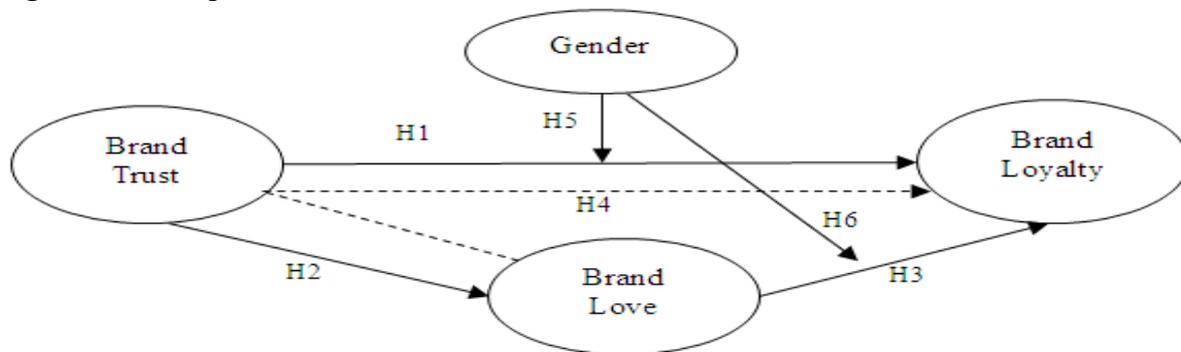
Males and females present different natures in establishing and maintaining intimate relationships (Monga, 2002). Women usually tend to excel in maintaining communication in the relations, to focus more on the friendship aspects of a relationship, to self-disclose more than men, to have more initiative than men and to talk more about their relationships than men.

These patterns indicate that men and women may also have a different nature in experiencing relationships with brands. An investigation of the effect of gender on brand is required as women and men differ in experiencing and expressing their emotions (Barbara, 2008). Another relevant study (Loureiro et al., 2012) claimed that gender difference influenced the consumer-brand relationship; thus, this research hypothesised that:

**H6:** Gender moderates the effect of love on brand loyalty

Based on the literature review, this study proposes a conceptual model. Figure 1 depicts the following model.

**Figure 1.** Conceptual Model



## Research Method

### *Sample*

A self-administered questionnaire survey was conducted to collect data. A total of 200 postgraduate students from various universities in Java Island were involved in this study. The survey was conducted during September 2018. Upon the completion of initial data screening, only 191 questionnaires were valid, yielding a 95% response rate. For this study, respondents were recruited by using the purposive sampling method.

According to demographic data, the following profile emerged: 53% were female, 44.5% of the total respondents aged between 18-25 years old, 61% were master students and around 24% had an income ranging from IDR. 1.000.000 - IDR. 3.000.000 per month. Table 1 illustrates the demographic characteristics of respondents.

**Table 1:** The Demography of Respondents

No	Category	Number of Participants	Percentage (%)
<b>Gender</b>			
1	Male	89	46.60
2	Female	102	53.40
<b>Age</b>			
1	18-25	85	44.50
2	26-35	58	30.37
3	36-45	30	15.71
4	46-55	11	5.76
5	> 55	7	3.66
<b>Degree of Education</b>			
1	Bachelor	29	15.18
2	Graduate (Master)	118	61.78
3	Postgraduate (Doctor)	44	23.04
<b>Income (IDR)</b>			
1	≤ 1.000.000	45	23.56
2	1.000.001-3.000.000	47	24.61
3	3.000.001-6.000.000	43	22.51
4	6.000.001-9.000.000	16	8.38
5	≥ 9.000.000	40	20.94

### **Measurement**

The relationships include the three constructs of brand trust, brand love, brand loyalty, as well as gender, which were analysed in this study. Chaudhuri and Holbrook (2001) defined brand trust as "the willingness of the average consumer to rely on the ability of the brand to perform its stated function." This research adopts the one-dimensional brand trust measurement by Chaudhuri and Holbrook (2001) consisting of four items of questions that measure the reliability and trustworthiness of the brand. Brand love was adapted from Carroll and Ahuvia (2006) and consisted of four items of questions. This research adopts the brand loyalty measurement by Chaudhuri and Holbrook (2001). A 7-point Likert type scale was anchored by 1 (strongly disagree) and 7 (strongly agree), which was applied in this study to measure brand trust, brand love, and brand loyalty, while gender was measured by giving codes. Female respondents are coded as zero (0) and male respondents are coded as one (1). All indicators employ a seven-point Likert-type response format to maximise respondent specificity (Kumar, 2000) Moreover, based on Rauschnabel and Ahuvia (2014), like most psychological constructs, brand love is measured by using self-report scales range from 1-7 (Ahuvia et al., 2014; Zarantonello et al., 2016).

## ***Data Analysis***

A structural equation model approach of PLS was employed to test the hypotheses of this study, based on an iterative combination of principal components analysis and regression to explain the variance of the constructs in the model Chin (1998). PLS is originally developed by Wold (2006). It is a variance-based structural equation modelling technique based on an approach that maximises the explained variance of an endogenous construct (Fornell and Bookstein, 1982). In addition, this study has selected PLS for the following reasons: (1) to handle non-normal data which usually occurs in the social sciences (Hair et al., 2014), (2) to employ a predictive study with multiple independent variables with small sample size and smaller samples (Hair et al., 2014) with a higher level of accuracy than CB-SEM (Reinartz et al., 2009); and (3) to accommodate moderating effects (Ringle et al., 2005). Thus, the PLS method is considerably more appropriate for this study. Tenenhaus et al., (2005) proposed the geometric mean of the average communality (outer mode) and the average R<sup>2</sup> (inner model) that varies between the values of 0 and 1 (as used in calculation of the overall goodness-of-fit (GoF) measure.

## **Results**

### ***Outer Model Evaluation***

Before testing the proposed hypothesis, this study examines the measurements. Three indicators were involved to determine the robustness of measures, which include: convergent validity, discriminant validity and reliability. The following section will discuss the results of the outer model evaluation.

In this study, convergent validity was tested through the score of average variances extracted (AVE) and outer loading. The rule of thumb of the AVE score is that it must be larger than 0.5 ( $AVE > 0.5$ ) (Hair Jr et al., 2016). For outer loading, each indicator should be larger than 0.7. However, according to Hair Jr et al. (2016), outer loadings between 0.40 and 0.70 should be considered for removal from the scale only when deleting the indicator leads to an increase in the composite reliability. Discriminant validity was tested by comparing R<sup>2</sup> of AVE and its correlation with other latent variables (Fornell and Larcker, 1981) and assessing the heterotrait-monotrait ratio (HTMT) of the correlations (Hair Jr et al., 2016).

The reliability test indicates the level of accuracy and consistency of a measuring instrument in performing measurements. A construct is claimed to be reliable if the Cronbach's alpha coefficient value is greater than 0.70, but the value of 0.60 is still acceptable for exploratory research (Hair Jr et al., 2016). The reliability of the measurement model is possibly accessible from the magnitude of the composite reliability coefficient, which is included in the good category if this coefficient reaches 0, 70 or more. Two other ways of assessing reliability

include the coefficient of average variance extracted (AVE) and the outer loadings of the indicators. The AVE value must be more than 0.5 and an indicator outer loadings value of 0.7 is preferable (Hair Jr et al., 2016). However, initial analysis showed that there are 2 indicators (Brand Love1 and Brand Loyalty 4) below 0.70, thus it was removed, leading to an increase in the composite reliability value (Hair Jr et al., 2016). Table 2 showed the outer loadings value after two indicators were removed. The reliability test results demonstrate that all constructs have a Cronbach's alpha coefficient of more than 0.60, a composite reliability coefficient of more than 0.70, outer loadings of more than 0.7 and an AVE coefficient of more than 0.50. Table 2 summarises the score of outer loading, AVE, and composite reliability.

**Table 2:** Outer Loading, Cronbach's Alpha, AVE and Composite Reliability Summary

Variable	Indicator	Outer Loadings (initial)	Outer loadings (final)	Cronbach's Alpha	AVE	CR
Brand Trust	Trust1	0.852	0.850	0.864	0.711	0.908
	Trust2	0.877	0.877			
	Trust3	0.885	0.887			
	Trust4	0.753	0.752			
Gender	Gender	1.000	1.000	1.000	1.000	1.000
Brand Love	Love1	0.668	-	0.772	0.686	0.868
	Love2	0.826	0.819			
	Love3	0.799	0.846			
	Love4	0.789	0.820			
Brand Loyalty	Loyalty1	0.837	0.880	0.773	0.687	0.868
	Loyalty2	0.824	0.839			
	Loyalty3	0.782	0.763			
	Loyalty4	0.593	-			

For this study, the score of the  $R^2$  of AVE is larger than its correlation with other latent variables. Moreover, an HTMT value above 0.90 suggests a lack of discriminant validity (Henseler et al., 2015). HTMT analysis results showed that the HTMT value of all variable are lower than 0.9. Hence, there is no discriminant validity problem found. Table 3 demonstrates the comparison between  $R^2$  of AVE (in parenthesis) and its correlation, while Table 4 demonstrates HTMT analysis.

**Table 3:** Comparison between  $R^2$  of AVE and Correlations

Variable	Brand Love	Brand Loyalty	Brand Trust	Gender
Brand Love	0.829			
Brand Loyalty	0.553	0.829		
Brand Trust	0.573	0.540	0.843	
Gender	0.107	0.110	0.121	1.000

**Table 4:** Heterotrait-monotrait ratio (HTMT) Analysis

Variable	Brand Love	Brand Loyalty
Brand Loyalty	0.714	
Brand Trust	0.699	0.640

### *Structural Model*

Upon the completion of the outer model evaluation, further steps are performed in evaluating the structural model through some indicators namely Coefficient determination ( $R^2$ ), Predictive Relevance ( $Q^2$ ), and Goodness of Fit (GoF) index. As PLS does not aim to confirm a model, there is no cut-off value for  $R^2$ . Vinzi et al. (2010) suggested that a higher  $R^2$  score indicates a better research model. For this study, the count of  $R^2$  varies between 0.328 and 0.400, which is considered medium. The second indicator is  $Q^2$ . Hair Jr et al. (2016) suggested that the score of  $Q^2$  should be larger than 0 ( $Q^2 > 0$ ). The blindfolding analysis indicated that the  $Q^2$  for brand love and brand loyalty are 0.209 and 0.249 respectively, assuming that the score of  $Q^2$  is acceptable.

Based on Cohen's (1988) explanation in effect size calculation, a GoF value of 0.10 is considered as small, while 0.25 and 0.36 are considered as medium and large, respectively. For this study, the score of GoF was 0.503, which is considered large. Upon the evaluation of  $R^2$ ,  $Q^2$ , and GoF, the result indicates that the proposed structural model is robust. Thus, the hypotheses tests can be conducted. Table 6 summarises the results of the inner model evaluation.

**Table 5:**  $R^2$ ,  $Q^2$  and GoF Summary

	R Square	Q Square
Brand Love	0.328	0.209
Brand Loyalty	0.400	0.249
GoF	0.503	

### *Hypothesis Test*

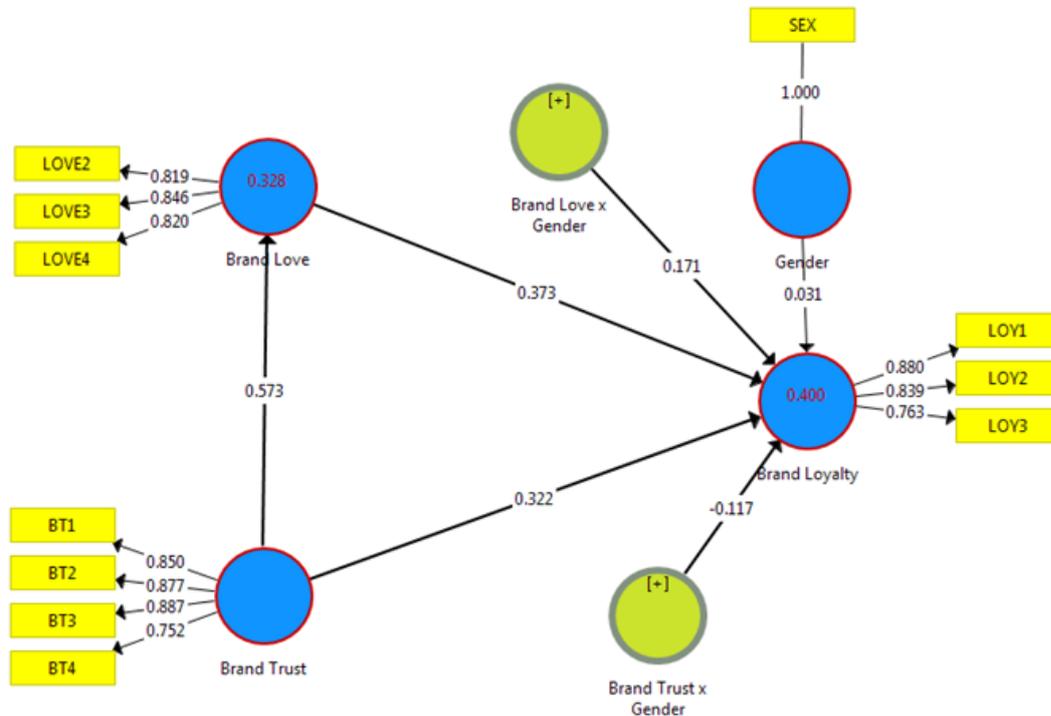
Hypothesis 1 predicted the positive effect of brand trust on brand loyalty. The statistical estimation confirmed that there was a significantly positive effect of brand trust on brand loyalty. Thus, this finding supported Hypothesis 1. Apart from its effect on brand loyalty, brand trust was predicted to have a positively direct effect on brand love, as suggested by Hypothesis 2. The estimation indicated that brand trust also had a positively direct effect on brand love. Hence, Hypothesis 2 was supported.

The effect of brand love on brand loyalty was proposed by Hypothesis 3. The PLS estimation indicated that there was a positively direct effect of brand love on brand loyalty. For that reason, Hypothesis 3 was supported. Apart from its role as the antecedent of brand loyalty, brand love was predicted to mediate the effect of brand trust on brand loyalty as proposed by Hypothesis 4. The statistical analysis indicated that brand love mediated the effect of brand trust on brand loyalty where this mediating effect was considered as partial mediation. Analysis confirmed that in the relationship between brand trust and loyalty, brand love served as a complementary mediator. Table 6 summarises the hypothesis test.

Hypothesis 5 and 6 predicted the moderating effect of gender. However, the results only supported hypotheses H6 but not H5. Unlike the previous study, this research showed that gender difference does not moderate the relationship between brand trust and brand loyalty ( $\beta=1.554$ ,  $\rho$  value = 0.121). Thus, H5 was rejected. Table 6 also demonstrated that the interaction between brand love and gender was positively significant to brand loyalty ( $\beta=2.117$ ,  $\rho$  value = 0.035), demonstrating that gender acted as a moderator in the brand love and brand loyalty relationship. Thus, H6 was supported. Since the direction of the coefficient was positive, the impact of brand love on brand loyalty was stronger in male customers when compared to female customers, clarifying that males exhibited more loyalty when brand love in fashion related brands increased.

**Table 6:** Hypothesis Test

Hypothesis	Path	Path Coefficient	T Statistics	P-value	Remark
1	Trust -> Loyalty	0.322	4.375	0.000	Supported
2	Trust -> Love	0.573	11.544	0.000	Supported
3	Love -> Loyalty	0.373	4.586	0.000	Supported
4	Trust -> Love -> Loyalty	0.214	4.315	0.000	Supported
5	Trust * Gender -> Loyalty	-0.117	1.554	0.121	Not Supported
6	Love * Gender -> Loyalty	0.171	2.117	0.035	Supported



## Discussion

This study aims to provide a significant contribution to the consumer brand relationship and fashion industry in two ways. Initially, this study confirms the relationship among brand trust, brand love and brand loyalty in the fashion industry. The hypothesis tests have proven that brand trust and brand love directly affect customer brand loyalty. This result is in line with previous studies (Ballester & Alleman, 2001; Chaudhuri and Holbrook, 2001; Morgan and Hunt, 1994), which portray the positive effect of trust toward brand which will enhance brand loyalty in the fashion industry. A positive relationship between brand trust and brand loyalty implies that more customers having trust towards the brand will result in higher loyalty. Furthermore, this research also confirms the direct effect of brand love to brand loyalty. This result supports previous research in the fashion industry (Hwang and Kandampully, 2012; Islam and Rahman, 2016; Ismail, 2015; Rageh and Spinelli, 2012). More specifically on fashion brands, it is apparent that consumers develop brand love, which is beneficial for marketers in understanding consumers feeling and attachment to the brand thanks to factors such as emotional bond, which provide beneficial behaviour for the company. These direct effect results are consistent with prior studies (Huang, 2017; Loureiro et al., 2012), highlighting that brand trust and brand love could act as the antecedent variables of brand loyalty.

Further, this study aims to investigate the role of brand love as a mediating variable between the brand trust and brand loyalty relationship. The result indicates that brand love acts as mediating effect of the brand trust and brand loyalty relationship. Empirical evidence supports

the significant role of brand love as a mediation variable, as hypothesised in H4. However, this mediation is considered as complementary (Hair et. al., 2016), implying that higher levels of trust will directly increase loyalty and brand love, which in turn leads to loyalty. Hence, some of brand trust effects on loyalty are explained by brand love. The results of this study are in accordance with the Brand Equity Model (Keller, 2001) emphasising that consumer loyalty necessarily requires a rational route where both processes of brand trust and brand relationship (in the form of brand love as the emotional attachment) occur. If a brand is expected to be dependable and sensitive to the interest of the customer, it might lead to a psychological bond of customer with the brand as well as the level of loyalty (Keller, 2001). This research also clarifies that Indonesian consumers in the fashion industry are deeply influenced by both brand trust and brand love to be loyal. However, fashion brands face fierce competition and variations of consumer demand. The result of this research thus provides the idea of building trust and emotional connection, enhancing customer loyalty.

Subsequently, this study tests gender as a moderator in the relationship between brand trust and brand love towards brand loyalty. However, the results only supported hypotheses H6 (but not H5). Unlike the previous study, this research found that gender difference does not moderate the relationship between brand trust and brand loyalty. However, this result is in line with a study by Lee et al. (2016), which clarified men and women responded similarly to brand trust. Men and women were treated as a single population. Trust is based on consumer belief as an individual, therefore a consumer's personal experience towards the brand may be a greater contributor in influencing the building of a long term relationship (e.g brand loyalty) (Elliott and Yannopoulou, 2007) than gender. Furthermore, based on Lee et al., (2016), who conducted research on trust in fashion brands, consumer risk avoidance might outweigh other consumer characteristics such as gender.

The results of this study support the significant effect of gender as a moderator in the relationship between brand love and brand loyalty. Male customers are more likely to present their loyalty to a company/ store chain (or brand) compared to female customers, indicating that in fashion, men are more likely to show their loyalty in a brand they love, than women. The results are in accordance with Melnyk et al. (2009) by presenting significant effect of gender differences on loyalty, emphasising that men are more loyal to a store chain (or a brand); while women are more loyal to a salesperson. It is proven that consumer loyalty is also influenced by fashion service scapes, thus fashion and related brand manager should not only concentrate on brand strategy but also on store management.

### ***Managerial Implications***

This study has several important implications for managers. With the findings of the study, fashion brand managers may formulate a marketing strategy that builds customer trust and love

of the brand to develop brand loyalty. This study also reveals that brand love acts as a complementary mediating variable in the brand trust and brand loyalty relationship; thus, brand love is an important variable in embodying customer loyalty. The efforts to build emotional attachment are essential which will enhance the possibility to improve brand loyalty over the years to come.

Gender differences also present important implications for managers, influencing the relationship strength between brand loyalty and its antecedents. As compared to males, females are more loyal when they trust the brand; however, when they love the brand, they are unlikely to be loyal. This finding reveals a certain strategy to treat women as a customer. Since building trust alone is insufficient, it is necessary to create emotional attachment or bonds with customers. Thus, acknowledging the importance of sustaining strong brand relationships will surely enhance customer loyalty.

## **Conclusion**

This study provides empirical evidences on the relationships among brand trust, brand love and brand loyalty in the context of fashion related brands. Furthermore, it also provides an insight into the moderating role of gender on the consumer brand relationship. However, this study has several limitations. The first limitation is about the sampling. It used convenience sampling which means that its result cannot be generalised. Furthermore, only two constructs were included in this study as the antecedents of brand loyalty. Therefore, a future study should include other constructs such as self-expressiveness, customer satisfaction or customer perceived value in order to get a more comprehensive model of the factors affecting brand loyalty.

## ***Limitations and Suggestions***

This research contributes to the consumer brand relationship model in fashion brands in Indonesia, which is generally inapplicable to global fashion brand consumers. Future studies are encouraged to replicate this model in different cultures or even in different countries. Also, future studies are encouraged to cover other consumer segments by comparing between segments to provide further explanations of how loyalty is formed in each segment. This research, however, acknowledges gender differences in the consumer brand relationship model. Lastly, in order to obtain a deeper understanding about gender influence on the consumer brand relationship, future research is also expected to convey the moderation effect of gender on the brand trust and brand love relationship.



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