

## **Brand Trust and Product Involvement: A Multidimensional Analysis**

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This study examines brand trust as a multidimensional construct and investigates how product involvement can exert an influence on brand trust components. Using survey data on 403 companies, we employ median (quantile) regression to show that authenticity, ability, affinity, and advocacy function differently across product involvement contexts. Results demonstrate that product involvement significantly moderates the relationship between the components of brand trust and overall brand trust. This moderating effect leads to an insignificant association between brand authenticity and overall brand trust. Brands with high product involvement exhibit significantly higher/stronger relationships between brand affinity and advocacy with overall brand trust. Brands with low product involvement exhibit higher/stronger relationships between brand ability and overall brand trust. These findings contribute to brand trust theory by highlighting its contextual dependence as well as by providing actionable guidance to managers who seek to translate brand trust into a durable competitive advantage.

### **Introduction**

Although brand trust and product involvement have each received extensive attention in previous research, their potential interaction remains insufficiently understood. Product involvement shapes how consumers process information, evaluate alternatives, and form purchase related judgements suggesting that the antecedents of brand trust may vary across involvement contexts. As consumers devote discrepant levels of cognitive and emotional effort to high and low involvement purchases, the relative importance of specific brand trust dimensions may also differ. This possibility highlights the need for a more nuanced understanding of brand trust which explicitly considers the role of product involvement.

To better understand how product involvement may influence trust formation, it is first necessary to define brand trust and its role in consumer decision making. Brand trust has emerged as an important construct in descriptive decision-making theory, reflecting consumers' confidence that a brand will make well-defined claims about its products and will transparently and consistently fulfill those claims (Delgado-Ballester & Munuera-Alemán, 2001; 2005; Singh et al., 2012; Bozman et al., 2026). Brand trust extends beyond simple consumer satisfaction. It also includes nonuser perceptions of the consistency and transparency with which a brand fulfills its claims. In doing so, brand trust forms a crucial mechanism to reduce perceived risk in a broad array of potential exchange relationships. This increases the potential for increased sales

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by incentivizing new customers to purchase branded products. Similarly, product involvement, defined as the perceived personal relevance of a product to an individual (Zaichkowsky, 1985) is widely recognized as a key moderator of consumer information processing, decision-making effort, and purchase behavior (Mittal, 1989). Despite the potential importance of both constructs, research examining how product involvement shapes the formation of brand trust remains limited. The present study addresses this issue through a multidimensional analysis of brand trust across different involvement contexts.

Brand trust plays a foundational role in shaping consumer behavior, particularly under conditions of uncertainty. Consumers frequently rely on brand trust as a heuristic to simplify decision-making, especially when product quality is difficult to evaluate prior to consumption (Erdem & Swait, 2004). Greater brand trust reduces perceived risk, reduces information search costs, and fosters long-term relational outcomes such as loyalty and advocacy (Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Alemán, 2001). Brand trust is multi-dimensional; it encompasses consumer beliefs about a brand's competence (i.e., its ability to fulfill its promises), integrity (i.e., the perceived honesty with which a brand makes and/or fulfills claims), and benevolence (i.e., a brand's commitment to consumer welfare), all of which contribute to an overall perception of a brand's reliability (Morgan & Hunt, 1994; Singh et al., 2012). These dimensions suggest that brand trust may operate differently depending on contextual factors, including (but not limited to) the nature of the product being evaluated.

Product involvement, by contrast, captures the degree to which consumers are motivated to process information and engage, both cognitively and emotionally, with a purchase decision (Zaichkowsky, 1985). High-involvement products, such as automobiles, financial services, or higher education, are typically associated with greater perceived risk and extensive information searches, whereas low-involvement products, such as packaged goods, tend to involve routine decision-making and limited cognitive effort (Kapferer & Laurent, 1985; Mittal, 1989). Prior research suggests that involvement moderates the importance of various marketing cues, including advertising, brand reputation, and price, in shaping consumer choice (Petty & Cacioppo, 1986). However, the specific role of brand trust within this moderating framework remains underdeveloped.

Theoretically, the interaction between brand trust and product involvement can be understood through the lens of information processing and perceived risk reduction. In high-involvement contexts, consumers may rely on brand trust as a substitute for exhaustive information search, thereby reducing cognitive burden while maintaining confidence in decision outcomes (Erdem & Swait, 2004). Conversely, in low-involvement contexts, where decision effort is minimal, brand trust may function as a reinforcing heuristic, guiding habitual or affect-driven choices. Moreover, the multidimensional nature of brand trust suggests that different dimensions (e.g., competence versus ethicality) may be differentially salient depending on the degree of product involvement. For example, ethical considerations may be more salient in socially visible or identity-relevant purchases, whereas competence may dominate in performance-oriented contexts.

Despite the conceptual linkages between brand trust and product involvement, the existing literature exhibits several important gaps. First, much of the early literature treats brand trust as a unidimensional construct, overlooking its multidimensional structure and the potential for differential effects across contexts (Dwivedi & Johnson, 2013). Second, while product involvement has been extensively studied as a moderator of consumer behavior, few empirical studies explicitly examine whether (and, if so, how) product involvement moderates the formation of brand trust. Finally, existing brand trust investigations tend to focus on either psychological outcomes (e.g., attitudes, loyalty) or firm-level outcomes (e.g., profitability), without integration of these perspectives across product involvement levels (Delgado-Ballester & Munuera-Alemán, 2001, 2005; Singh et al., 2012; Bozman et al., 2026).

The current study empirically examines a multidimensional model of brand trust and its interaction with product involvement. Specifically, we investigate how different dimensions of brand trust influence consumer evaluations across varying levels of involvement. To do so, we first integrate insights from trust theory, involvement theory, and information processing models, to develop several related hypotheses. Thereafter, we utilize a publicly available brand trust index to discern how consumers may use brand trust to navigate uncertainty in context driven marketplace environments. Our findings are then discussed and used to offer managerial implications for designing brand strategies that are contingent on the involvement characteristics of target markets.

### **Theoretical Background and Hypotheses**

Brand trust represents an important mechanism through which consumers navigate uncertainty in marketplace exchanges. Commonly defined as a belief on the part of consumers that a brand will consistently deliver on its (expressed or implied) promises, brand trust reduces perceived risk and thereby facilitates decision-making under conditions of high uncertainty or imperfect information (Delgado-Ballester & Munuera-Alemán, 2001; 2005). As noted earlier, brand trust is inherently multidimensional, capturing distinct but interrelated facets of consumer belief formation (Singh et al., 2012). Building on both relationship marketing theory and contemporary branding research, this study conceptualizes brand trust as comprising four dimensions: ability, authenticity, affinity, and advocacy (Onose 2020; Klein 2025; Bozman et al., 2026). These dimensions align conceptually with broader trust frameworks emphasizing competence, integrity, and benevolence (Morgan & Hunt, 1994), while extending them to incorporate relational and behavioral outcomes.

Ability refers to consumer beliefs about a brand's capacity to consistently deliver functional performance, inclusive of consumer perceptions about a brand's competence and reliability. This dimension reflects the extent to which a brand fulfills its core utilitarian promises and meets performance expectations. Ability is particularly critical in contexts where product performance is difficult to evaluate prior to purchase. In such cases, a brand's ability serves as a signal of quality and reduces perceived performance risk (Erdem & Swait, 2004).

Authenticity captures consumer perceptions that a brand acts and performs consistently with its stated values and promises. Authentic brands are viewed as transparent and consistent in their actions, reinforcing consumer confidence in the brand's integrity and honesty. This dimension is particularly important to consumers who are sensitive to, and concerned with, a brand's corporate social responsibility and ethical conduct (Singh et al., 2012).

Advocacy characterizes the extent to which consumers are willing to recommend, defend, and speak positively about a brand. As such, advocacy represents the behavioral manifestation of brand trust. Advocacy signals not only trust, but also the willingness to publicly endorse the brand, thereby reinforcing its reputation through word-of-mouth communication (Keller, 2003).

Product involvement describes the perceived personal relevance or importance of a product category to an individual (Zaichkowsky, 1985). It plays a critical role in shaping consumer information processing and decision-making efforts. High-involvement decisions are typically associated with greater perceived risk, increased cognitive effort, and more extensive information searches. In contrast, low-involvement decisions are characterized by limited processing effort and reliance on simplified decision rules (Mittal, 1989; Petty & Cacioppo, 1986).

Considered cumulatively, the four dimensions of brand trust provide a holistic framework that describes how brand trust operates at cognitive, affective, and behavioral levels. These dimensions of brand trust further underscore the notion that brand trust is not a uniform construct. Rather, its components may vary in relative importance depending on contextual factors, such as product involvement.

The Elaboration Likelihood Model (ELM) provides a useful theoretical framework for understanding how involvement may moderate persuasion and decision-making processes. According to ELM, high-involvement consumers engage in central-route processing, carefully evaluating product information and attributes. Low-involvement consumers, by contrast, rely on peripheral cues, such as brand familiarity or affective associations, to guide decisions (Petty & Cacioppo, 1986). Within this framework, brand trust can function as both a cognitive and a heuristic cue. In high-involvement contexts, greater brand trust may reduce the need for exhaustive information search by serving as a credible signal of product performance. In low-involvement contexts, brand trust may operate as a heuristic cue, guiding habitual or affect-driven decisions without extensive cognitive processing. The relative importance of different dimensions of brand trust is therefore likely to vary across involvement levels.

The interaction between brand trust and product involvement is rooted in the role of trust as a mechanism for uncertainty reduction. High-involvement products are typically associated with higher perceived risk, both financial and psychological. In such contexts, consumers are motivated to reduce uncertainty and may rely heavily on credible signals, such as brand trust, to inform their choices (Erdem & Swait, 2004).

The multidimensional nature of brand trust suggests that not all dimensions are equally relevant to consumers, especially in high-involvement contexts. For example, ability may be particularly important in performance-oriented product categories, where functional reliability is paramount. Similarly, authenticity may

play a stronger role in categories where ethical considerations or long-term commitments are salient. In contrast, affective components such as affinity may play a relatively smaller role when consumers prioritize functional performance and risk reduction. In low-involvement contexts, where perceived risk is lower and decision effort is minimized, the role of brand trust in purchasing decisions may shift. Consumers may rely more heavily on affective and heuristic cues, such as brand familiarity and emotional connection. In such contexts, affinity and advocacy may become more influential, as they reinforce habitual behavior and facilitate quick decision-making. This reasoning suggests that product involvement not only moderates the overall impact of brand trust but also shapes the relative importance of its individual dimensions.

A substantial body of research demonstrates that brand trust positively influences consumer outcomes, including attitudes, loyalty, and purchase intentions (Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Alemán, 2001). Greater brand trust reduces perceived risk and increases consumer confidence that a given product will meet consumer expectations, making individuals more likely to select and remain loyal to a brand. Given the multidimensional nature of brand trust, it is expected that each dimension contributes positively to consumer responses, albeit through different mechanisms. Ability enhances confidence in product performance, authenticity reinforces credibility, affinity strengthens emotional attachment, and advocacy signals social validation. Our first hypothesis (stated in alternative form) examines the former premise.

H1: Each dimension of brand trust (ability, authenticity, affinity, and advocacy) is positively associated with more favorable consumer responses, which are characterized by higher overall brand trust scores.

As discussed previously, product involvement is expected to influence how consumers process information and evaluate brands (Delgado-Ballester, 2004). In high-involvement contexts, consumers are more likely to engage in detailed information processing and rely on diagnostic cues related to product performance and reliability. Therefore, cognitive dimensions of brand trust, such as ability and authenticity, are expected to have a relatively stronger impact in high-involvement contexts. This leads to the following hypotheses, which are stated in alternative form.

H2a: The positive effect of ability on consumer responses is stronger for high-involvement products than for low-involvement products.

H2b: The positive effect of authenticity on consumer responses is stronger for high-involvement products than for low-involvement products.

In contrast, low-involvement contexts are characterized by reduced cognitive effort and greater reliance on affective and heuristic cues. Therefore, the emotional and behavioral dimensions of brand trust, such as affinity and advocacy, are expected to play a relatively more prominent role in low-involvement contexts. Hypotheses 3a and 3b reflect this proposition.

H3a: The positive effect of affinity on consumer responses is stronger for low-involvement products than for high-involvement products.

H3b: The positive effect of advocacy on consumer responses is stronger for low-involvement products than for high-involvement products.

The postulated theoretical framework integrates brand trust and product involvement by emphasizing the multidimensional nature of trust and its context-dependent effects. By distinguishing between ability, authenticity, affinity, and advocacy, and examining their interaction with product involvement, this study extends the literature by offering a more nuanced understanding of how brand trust may influence consumer behavior.

## Data

The primary data used in this study are drawn from the Gustavson Brand Trust Index (GBTI) survey, a large-scale national consumer survey administered annually by the University of Victoria. The GBTI provides comprehensive measures of consumer trust across a wide array of brands and industries, making it particularly well-suited for examining brand trust as a multidimensional construct. Consistent with the conceptual framework outlined in the theoretical background, brand trust is operationalized as a multidimensional construct comprising four distinct dimensions: ability (which measures consumer perceptions of a brand's competence, reliability, and ability to consistently deliver functional performance), authenticity (which reflects perceptions of honesty, transparency, and alignment between a brand's stated values and its actions.), affinity (which characterizes the emotional bond between consumers and the brand, including feelings of warmth, identification, and liking), and advocacy (which captures the behavioral intention to recommend, defend, or speak positively about the brand). The use of these four dimensions aligns with prior research emphasizing the cognitive, affective, and behavioral components of trust (Morgan & Hunt, 1994; Singh et al., 2012). Importantly, this multidimensional approach also allows for the disaggregation of overall brand trust into its constituent elements, providing an opportunity to better examine how trust may operate across different contexts.

The GBTI survey collects brand-level trust evaluations from thousands of adult consumers across diverse demographic groups. Respondents are randomly assigned a subset of 20 brands to evaluate, ensuring broad coverage while minimizing respondent fatigue. This approach yields robust and generalizable measures of brand trust perceptions across a wide range of goods and services.

For the purposes of this study, the 2023 GBTI dataset is utilized. This study included evaluations of over 400 brands ( $n = 403$ ), assessed by a large national panel of Canadian consumers ( $n = 13,188$  unique respondents). The breadth of the sample enhances the external validity of the findings and allows for meaningful comparisons across industries and involvement levels. All data made available to the researchers were secondary in nature, and are aggregated to the level of the

brand, rather than the individual. As such, the data are not considered as human subjects research by the authors' institutional research boards.

To facilitate comparability across brands and dimensions, raw GBTI scores are transformed into percentile rankings. The use of percentile rankings helps reduce potential measurement bias and facilitates meaningful comparisons across brands, e.g. higher brand trust scores are superior to lower brand trust scores. This standardization approach is consistent with prior research that seeks to normalize perceptual data for cross-brand analysis.

A key component of this study involves distinguishing between high- and low-involvement product categories. Product involvement is operationalized as a categorical variable based on the primary industry classification of each brand. Specifically, brands are classified using primary North American Industry Classification System (NAICS) codes. Two independent judges categorized each brand into either a high or low involvement group based on established criteria in the involvement literature (Kapferer & Laurent, 1985; Mittal, 1989). High-involvement categories include products and services that typically involve greater perceived risk, higher financial or psychological investment, and more extensive information search (e.g., financial services, automobiles, higher education). Low-involvement categories include routine, frequently purchased goods associated with lower perceived risk and minimal cognitive effort (e.g., packaged goods, basic retail products).

Inter-rater reliability was assessed in order to gauge the degree of agreement between judges with involvement classifications. Initial product involvement classifications were consistent across 30 of 33 NAICS product categories, resulting in a Cohen's kappa of .82. Thus, the calculated inter-rater reliability was quite high and considered acceptable. The few initial categorization discrepancies observed between judges were subsequently resolved through discussion, resulting in a consensus-based product involvement classification.

## **Methodology**

This study adopts an exploratory, quantitative, cross-sectional research design to examine the multidimensional structure of brand trust and its interaction with product involvement. Drawing on large-scale consumer perception data, the research utilizes externally valid, generally accepted measures of brand trust across a wide range of firms and product categories. The design is consistent with prior work in brand research that leverages aggregated consumer perceptions to examine brand-level constructs and their behavioral implications (Keller, 2003; Erdem & Swait, 2004).

Given the study's objective of assessing how different dimensions of brand trust operate across varying levels of product involvement, the methodology is structured to enable both dimensional analysis and group comparisons. Specifically, the approach allows for the examination of (1) the effects of individual trust dimensions and (2) differences in those effects across high- and low-involvement product categories. The empirical analysis proceeds in several stages to evaluate the study's hypotheses. First, descriptive statistics are calculated to assess the distribution of brand trust dimensions across the sample. Hypothesis 1 can be assessed using bivariate

Spearman correlations, and conducting hypothesis tests (evaluated at a five percent significance level) to evaluate the null hypothesis that a given correlation is zero. To evaluate hypotheses 2 and 3, Kruskal-Wallis tests (evaluated using a five percent significance level) are applied to assess whether distributional differences exist in the percentile rankings across high and low product involvement classifications. This step provides an overview of the relative prominence of ability, authenticity, affinity, and advocacy across brands.

Second, multivariate regression analysis is employed to examine the relationships between the percentile rankings of the dimensions of brand trust and the percentile rankings of overall brand trust, holding constant the effects of the other components of overall brand trust. Consistent with the exploratory nature of the analysis, a reduced form, linear in parameters and variables response function is postulated linking the percentile rankings for each of the four brand trust domains to the percentile ranking for overall brand trust. Each dimension is entered as an independent variable, allowing for the assessment of its unique contribution while controlling for the effects of the other dimensions.

$$BTPR_i = \beta_0 + \sum_{j=1}^4 \beta_j BTComponentPR_i^j \quad (1)$$

where: there are  $i = 1, \dots, n$  brands;

$BTPR_i$  represents the percentile ranking of overall brand trust for brand  $i$   
 $BTComponentPR_i^j$  represents the percentile ranking of each of the  $j = 1, \dots, 4$  brand trust component scores for brand  $i$ ; and the  $\beta$ s are parameters to be estimated.

The statistical significance (and, if statistically significant from zero, the signs and magnitudes) of the parameter estimates can be used to infer the relative contributions of each of the brand trust component rankings to the formation of the percentile ranking of overall brand trust.

Of critical importance is the means through which equation (1) is operationalized. As noted earlier, all brand trust measures are ordinal in nature. To facilitate consistency in use and interpretation, all brand trust metrics are further converted to percentile rankings. These transformations make it challenging to apply common methods of regression analysis, such as ordinary least squares (OLS), to generate parameter estimates with a reasonable interpretation. A more appropriate method of estimating equation one is to use quantile regression, which uses linear programming methods to estimate parameters that fit the data to a specific quantile of the distribution of the dependent variable, most often the median. We follow suit and fit the data to the sample median. Following Koenker and Bassett (1978), Koenker and Hallock (2001) and Huang, Zhang, Chen, & He (2017), the following linear program can be used to estimate the parameters specified in equation (1):

$$\text{minimize}_{\beta_0, \dots, \beta_4} \sum_{i=1}^n \theta_{\pi}(\cdot) (BTPR_i - \beta_0 - \sum_{j=1}^4 \beta_j BTComponentPR_i^j) \quad (2)$$

where:  $\theta_{\pi}(\cdot)$  is a function that yields the  $\pi^{\text{th}}$  percentile as its optimal solution (Koenker & Hallock, 2001); and all other variables and parameters are as defined previously.

Simple t-tests (evaluated using a five percent significance level) can be applied to evaluate the statistical significance of the parameter estimates, with the degrees of freedom for each t-test is denoted by the sample size, less the total number of slope coefficients. Additionally, overall model fit can be assessed using pseudo R-square values and mean absolute errors (MAE).

To test the moderating role of product involvement, equations (1) and (2) can be adapted to allow for interaction terms between each trust dimension and the involvement variable.

$$BTPR_i = \beta_0 + \sum_{j=1}^4 \beta_j BTRComponentPR_i^j + \gamma_0 PI_i + \sum_{j=1}^4 \gamma_j PI_i * BTRComponentPR_i^j \quad (3)$$

$$\text{minimize}_{\beta_1, \dots, \beta_4, \gamma_0, \dots, \gamma_4} \sum_{i=1}^n \theta_{\pi}(\cdot) \left( BTPR_i - \beta_0 - \sum_{j=1}^4 \beta_j BTRComponentPR_i^j - \gamma_0 PI_i - \sum_{j=1}^4 \gamma_j PI_i * BTRComponentPR_i^j \right) \quad (4)$$

where:  $PI_i$  represents a binary variable identifying high-involvement products; the  $\gamma$ s are parameters to be estimated; and all other variables are as defined previously.

This approach enables the identification of differential effects across high- and low-involvement contexts (in absolute terms, not relative to the omitted category), consistent with prior research on moderation in consumer behavior (Aiken & West, 1991). More specifically, the binary variable used in the interacted model assigns a value of one to high involvement brands. This allows for a parsimonious interpretation of the coefficient estimates. The coefficients for the original brand trust component percentile rankings indicate the impact of each brand trust component's percentile ranking for low involvement brands on the overall brand trust percentile ranking. The coefficient for the interaction term between a brand trust component and the high involvement binary variable indicates the sign and magnitude with which high involvement brands matter relatively more or less than low involvement firms in the contribution of that brand trust component to overall brand trust. A statistically significant, positive (negative) coefficient estimate indicates that high involvement brand trust exhibits a relatively stronger (weaker) impact of that component on the formation of overall brand trust.

## Results

Table 1 contains the results of the univariate analyses, inclusive of spearman correlations, descriptive statistics, and Kruskal-Wallis tests. Spearman correlations identify a strong, statistically significant, and positive correlation between each component's percentile ranking, and the percentile ranking of overall brand trust. This supports the study's first alternative hypothesis. Additionally, the percentile

rankings for each component score are positively and statistically correlated with each of the other component score percentile rankings. Kruskal-Wallis tests identify statistically significant differences in the percentile rankings of overall brand trust, as well as each of the components of brand trust, across high and low involvement products. In each case, the high involvement products exhibit significantly higher percentile rankings. These findings provide empirical support for hypotheses 2a and 2b, but do not support hypotheses 3a and 3b.

**Table 1. Descriptive Statistics and Univariate Analyses [n=403]**

| <i>Panel A: Descriptive Statistics</i> |                                       |                     |                                        |                 |                       |              |
|----------------------------------------|---------------------------------------|---------------------|----------------------------------------|-----------------|-----------------------|--------------|
|                                        | <i>Low Involvement Brands [n=213]</i> |                     | <i>High Involvement Brands [n=190]</i> |                 | <b>Kruskal-Wallis</b> |              |
| <b>Percentile Ranking</b>              | <b>Mean</b>                           | <b>S.D.</b>         | <b>Mean</b>                            | <b>S.D.</b>     | <b>Statistic</b>      | <b>Prob.</b> |
| Overall Brand Trust                    | 0.416                                 | 0.279               | 0.623                                  | 0.266           | 50.580                | < 0.001      |
| Authenticity                           | 0.440                                 | 0.283               | 0.597                                  | 0.265           | 29.763                | < 0.001      |
| Ability                                | 0.404                                 | 0.271               | 0.633                                  | 0.264           | 62.325                | < 0.001      |
| Affinity                               | 0.416                                 | 0.279               | 0.634                                  | 0.258           | 56.622                | < 0.001      |
| Advocacy                               | 0.425                                 | 0.283               | 0.601                                  | 0.271           | 39.903                | < 0.001      |
|                                        |                                       |                     |                                        |                 |                       |              |
| <i>Panel B: Spearman Correlations</i>  |                                       |                     |                                        |                 |                       |              |
|                                        | <b>Percentile Ranking</b>             |                     |                                        |                 |                       |              |
| <b>Percentile Ranking</b>              | <b>Overall Brand Trust</b>            | <b>Authenticity</b> | <b>Ability</b>                         | <b>Affinity</b> | <b>Advocacy</b>       |              |
| Overall Brand Trust                    | -                                     |                     |                                        |                 |                       |              |
| Authenticity                           | 0.669                                 | -                   |                                        |                 |                       |              |
| Ability                                | 0.883                                 | 0.530               | -                                      |                 |                       |              |
| Affinity                               | 0.847                                 | 0.714               | 0.709                                  | -               |                       |              |
| Advocacy                               | 0.871                                 | 0.530               | 0.928                                  | 0.671           | -                     |              |

Note: All correlations are statistically different from zero at a five percent significance level.

Table 2 contains the results of the quantile (median) regression analyses. The first model contains the results that estimate the overall contribution of each brand trust component's percentile ranking to the overall brand trust percentile ranking. Because each variable has been normalized to percentile rankings, each brand trust component is measured in common/comparable terms, and the magnitudes of the coefficients provide information about the direction of the relationship, as well as the relative magnitudes of the relationships that exist between each brand trust component and overall brand trust. The pseudo R-square (0.738) is relatively high, and the MAE (0.066) is relatively low, indicating that the model exhibits adequate fit. All four brand trust components exhibit statistically significant, positive parameter estimates at the five percent level, indicating that each of the four components of brand trust contribute in a statistically meaningful, and positive, way to the creation of overall brand trust (holding constant the effects of the other components of brand trust). The affinity component exhibits the largest

coefficient estimate (0.378), indicating that the percentile ranking of this variable contributes the greatest amount to the formation of the percentile ranking of overall brand trust. Advocacy and ability exhibit the next largest parameter estimates (0.353 and 0.289, respectively). The authenticity parameter estimate is much smaller in magnitude (0.045) compared to the other three brand trust components. This implies that authenticity matters the least in the formation of the brand trust percentile ranking. Overall, the results from this regression analysis support the study's first (alternative) hypothesis.

**Table 2. Quantile (Median) Regression Analysis [n=403]**

| Dependent Variable: Overall Brand Trust Percentile Ranking |                    |             |                |              |                    |             |                |              |
|------------------------------------------------------------|--------------------|-------------|----------------|--------------|--------------------|-------------|----------------|--------------|
|                                                            |                    |             |                |              |                    |             |                |              |
|                                                            | <i>Model 1</i>     |             |                |              | <i>Model 2</i>     |             |                |              |
| <b>Regressor- Percentile Ranking of</b>                    | <b>Coeff. Est.</b> | <b>S.E.</b> | <b>t-stat.</b> | <b>Prob.</b> | <b>Coeff. Est.</b> | <b>S.E.</b> | <b>t-stat.</b> | <b>Prob.</b> |
| Intercept                                                  | -0.020             | 0.009       | -2.205         | 0.028        | -0.014             | 0.011       | -1.342         | 0.180        |
| Authenticity                                               | 0.045              | 0.020       | 2.213          | 0.027        | 0.026              | 0.026       | 1.006          | 0.315        |
| Ability                                                    | 0.289              | 0.039       | 7.330          | < 0.001      | 0.563              | 0.057       | 9.896          | < 0.001      |
| Affinity                                                   | 0.378              | 0.024       | 15.787         | < 0.001      | 0.328              | 0.032       | 10.145         | < 0.001      |
| Advocacy                                                   | 0.353              | 0.038       | 9.418          | < 0.001      | 0.140              | 0.051       | 2.733          | 0.007        |
| High Product Involvement Binary Variable                   | -                  | -           | -              | -            | -0.021             | 0.020       | -1.047         | 0.296        |
| Authenticity*High Product Involvement                      | -                  | -           | -              | -            | 0.010              | 0.039       | 0.269          | 0.788        |
| Ability*High Product Involvement                           | -                  | -           | -              | -            | -0.392             | 0.078       | -5.058         | < 0.001      |
| Affinity*High Product Involvement                          | -                  | -           | -              | -            | 0.104              | 0.046       | 2.273          | 0.024        |
| Advocacy*High Product Involvement                          | -                  | -           | -              | -            | 0.292              | 0.073       | 4.019          | < 0.001      |
| Pseudo R-square                                            | 0.738              |             |                |              | 0.746              |             |                |              |
| Mean Absolute Error (MAE)                                  | 0.066              |             |                |              | 0.064              |             |                |              |

The second quantile (median) regression analysis can be used to evaluate the study's second and third hypotheses. This regression estimates the fully interacted model described by equations (3) and (4). As before, the pseudo R-square (0.746) is relatively high, and the MAE (0.064) is relatively low, indicating that the model exhibits adequate fit. Moreover, the pseudo R-square is larger, and the MAE is smaller, in the fully interacted model (model 2) compared to the original regression (model 1), indicating that the fully interacted model exhibits slightly greater predictive power compared to the previous regression.

For low involvement firms, the ability (0.563) and affinity (0.328) variables exhibit the largest coefficient estimates, followed by the advocacy component (0.140). The coefficient estimate for the authenticity component is statistically insignificant. Thus, for low involvement firms, only the ability, affinity, and advocacy components of brand trust contribute to the formation of overall brand trust.

The coefficient estimate for the high involvement binary variable is negative and statistically insignificant, indicating that, holding the other regressors in the

model constant, high involvement firms exhibit no difference in overall brand trust scores compared to low involvement firms. Next, consider the coefficient estimates for the interaction terms between brand trust components and high involvement brands. The coefficient estimate for the authenticity variable is statistically insignificant from zero at a five percent level. Thus, we find no significant differences across high and low involvement brands with regard to authenticity and the formation of brand trust. Recall that for low involvement brands, the authenticity coefficient estimate was also statistically insignificant. Considered cumulatively, this implies that, after controlling for all of the components of brand trust and the interaction of these variables with brand involvement, authenticity does not significantly impact the formation of the overall brand trust percentile ranking. Thus, we find no evidence to support (alternative) hypothesis 2b.

The coefficient estimate for the high involvement interaction with ability is negative (-0.392) and statistically significant from zero. This implies that ability does contribute to the formation of overall brand trust. However, the negative sign for the coefficient estimate indicates that, for high involvement brands, the impact of ability on overall brand trust is relatively lower/weaker than for low involvement brands. Thus, we fail to find evidence supporting hypotheses 2a. The coefficient estimate for the interaction between high involvement brands and affinity is positive (0.104) and statistically significant from zero. Thus, there is a positive relationship between affinity and overall brand trust, and the relationship is stronger for high involvement brands. Thus, we also fail to find evidence supporting hypothesis 3a, since it was expected that this effect would be stronger for low involvement firms. Lastly, the coefficient estimate for the high involvement interaction with advocacy is positive (0.292) and statistically significant from zero. This implies that ability does contribute to the formation of overall brand trust, and matters relatively more for high involvement brands than for low involvement brands, which is the opposite of what is stated in hypothesis 3b. Thus, we fail to find evidence supporting hypothesis 3b.

## Discussion

This study examined brand trust as a multidimensional construct and investigated how product involvement moderates the relationship between the dimensions of brand trust and overall brand trust. Several important findings emerged.

First, the univariate analyses demonstrated that overall brand trust and each of its dimensions are significantly higher for high involvement products than for low involvement products. In addition, each component of brand trust exhibited a strong positive correlation with overall brand trust, providing support for the proposition that ability, authenticity, affinity, and advocacy each contribute to trust formation.

Second, the multidimensional analysis revealed that the dimensions of brand trust do not contribute equally to overall brand trust. When product involvement was not considered, all four dimensions were positively associated with overall

brand trust. However, affinity exhibited the strongest relationship with overall brand trust, followed closely by advocacy and ability. Authenticity exhibited the weakest relationship. These findings demonstrate the value of treating brand trust as a multidimensional construct rather than as a single, undifferentiated concept.

Most importantly, the findings indicate that product involvement substantially moderates the relationship between the dimensions of brand trust and overall brand trust. Once product involvement was incorporated into the model, authenticity ceased to exhibit a statistically significant relationship with overall brand trust. This suggests that authenticity may function as a baseline expectation among consumers rather than as a differentiating source of trust.

The multidimensional analysis further revealed that the relative importance of the remaining dimensions varies according to product involvement. For low involvement brands, ability exhibited the strongest relationship with overall brand trust. Conversely, for high involvement brands, affinity and advocacy exhibited significantly stronger relationships with overall brand trust. These findings are contrary to the original expectations derived from the Elaboration Likelihood Model and related involvement literature.

One possible explanation for these unexpected results is that the regression models estimate marginal effects rather than overall mean differences. Consequently, further increases in ability may produce relatively small gains in overall brand trust. In contrast, improvements in affinity and advocacy may provide greater opportunities for differentiation and trust enhancement. For low involvement brands, functional performance and reliability may remain the most effective mechanisms for strengthening overall trust perceptions.

From a theoretical perspective, these findings extend the brand trust literature by demonstrating that brand trust is context dependent. The results suggest that the dimensions of brand trust should not be treated as universally equivalent drivers of trust formation. Instead, their influence varies according to product involvement. This finding contributes to a growing body of research emphasizing the contingent nature of consumer decision making processes.

From a managerial perspective, the results indicate that firms should tailor trust building strategies to the involvement characteristics of product categories. Managers of high involvement brands may benefit from emphasizing emotional connections and consumer advocacy, whereas managers of low involvement brands may generate greater gains in overall trust by strengthening perceptions of brand ability and performance reliability.

## **Conclusion**

This study investigates the relationship between brand trust and product involvement using a multidimensional framework that conceptualized brand trust as comprising ability, authenticity, affinity, and advocacy. Using data from 403 brands and quantile regression analysis, the study examines both the direct effects of these dimensions and their interaction with product involvement.

The results demonstrate that product involvement plays a significant role in the formation of brand trust. While all four dimensions contributed positively to overall brand trust in the baseline model, the multidimensional analysis revealed meaningful differences once product involvement was considered. Specifically, authenticity was no longer significantly associated with overall brand trust, affinity and advocacy became more influential among high involvement brands, and ability became more influential among low involvement brands. These findings highlight the importance of viewing brand trust as multidimensional and a context dependent construct.

This study has several limitations. The analysis relies on a single year of data from a single source and employs a binary classification of product involvement. Future research should examine longitudinal datasets, alternative trust measures, and continuous measures of product involvement. The latter suggestion would allow comparisons between brands within the same product categories as well as discrepant levels of involvement across product categories. Additional research incorporating other potential moderators and using alternative analytical approaches, such as structural equation modeling, may further improve understanding of how brand trust develops across marketplace contexts, e.g. new the world products versus more established product markets.

Overall, this study contributes to the brand trust literature by demonstrating that the dimensions of brand trust are not equally important across all product categories. By highlighting the moderating role of product involvement, the findings provide a more nuanced understanding of trust formation and offer practical guidance for managers seeking to strengthen brand trust and competitive advantage.

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