

# Brand Trust and Product Involvement: A Multidimensional Analysis

*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

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., forthcoming). 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 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, relatively little research has systematically examined how brand trust operates across different levels of product involvement. The present study addresses this gap by offering a multidimensional analysis of the interaction between brand trust and product involvement.

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

1 multi-dimensional; it encompasses consumer beliefs about a brand's competence  
2 (i.e., its ability to fulfill its promises), integrity (i.e., the perceived honesty with  
3 which a brand makes and/or fulfills claims), and benevolence (i.e., a brand's  
4 commitment to consumer welfare), all of which contribute to an overall  
5 perception of a brand's reliability (Morgan & Hunt, 1994; Singh et al., 2012).  
6 These dimensions suggest that brand trust may operate differently depending on  
7 contextual factors, including (but not limited to) the nature of the product being  
8 evaluated.

9 Product involvement, by contrast, captures the degree to which consumers  
10 are motivated to process information and engage, both cognitively and  
11 emotionally, with a purchase decision (Zaichkowsky, 1985). High-involvement  
12 products, such as automobiles, financial services, or higher education, are  
13 typically associated with greater perceived risk and extensive information  
14 searches, whereas low-involvement products, such as packaged goods, tend to  
15 involve routine decision-making and limited cognitive effort (Kapferer &  
16 Laurent, 1985; Mittal, 1989). Prior research suggests that involvement  
17 moderates the importance of various marketing cues, including advertising,  
18 brand reputation, and price, in shaping consumer choice (Petty & Cacioppo,  
19 1986). However, the specific role of brand trust within this moderating  
20 framework remains underdeveloped.

21 Theoretically, the interaction between brand trust and product involvement  
22 can be understood through the lens of information processing and perceived risk  
23 reduction. In high-involvement contexts, consumers may rely on brand trust as  
24 a substitute for exhaustive information search, thereby reducing cognitive  
25 burden while maintaining confidence in decision outcomes (Erdem & Swait,  
26 2004). Conversely, in low-involvement contexts, where decision effort is  
27 minimal, brand trust may function as a reinforcing heuristic, guiding habitual or  
28 affect-driven choices. Moreover, the multidimensional nature of brand trust  
29 suggests that different dimensions (e.g., competence versus ethicality) may be  
30 differentially salient depending on the degree of product involvement. For  
31 example, ethical considerations may be more salient in socially visible or  
32 identity-relevant purchases, whereas competence may dominate in performance-  
33 oriented contexts.

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

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

### 13 **Theoretical Background and Hypotheses**

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

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

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

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

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

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

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

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

34 The multidimensional nature of brand trust suggests that not all dimensions  
35 are equally relevant to consumers, especially in high-involvement contexts. For  
36 example, ability may be particularly important in performance-oriented product  
37 categories, where functional reliability is paramount. Similarly, authenticity may  
38 play a stronger role in categories where ethical considerations or long-term  
39 commitments are salient. In contrast, affective components such as affinity may  
40 play a relatively smaller role when consumers prioritize functional performance  
41 and risk reduction. In low-involvement contexts, where perceived risk is lower  
42 and decision effort is minimized, the role of brand trust in purchasing decisions  
43 may shift. Consumers may rely more heavily on affective and heuristic cues,  
44 such as brand familiarity and emotional connection. In such contexts, affinity  
45 and advocacy may become more influential, as they reinforce habitual behavior  
46 and facilitate quick decision-making. This reasoning suggests that product

1 involvement not only moderates the overall impact of brand trust but also shapes  
2 the relative importance of its individual dimensions.

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

15  
16 H1: Each dimension of brand trust (ability, authenticity, affinity, and advocacy) is  
17 positively associated with more favorable consumer responses, which are  
18 characterized by higher overall brand trust scores.

19  
20 As discussed previously, product involvement is expected to influence how  
21 consumers process information and evaluate brands (Delgado-Ballester, 2004).  
22 In high-involvement contexts, consumers are more likely to engage in detailed  
23 information processing and rely on diagnostic cues related to product  
24 performance and reliability. Therefore, cognitive dimensions of brand trust, such  
25 as ability and authenticity, are expected to have a relatively stronger impact in  
26 high-involvement contexts. This leads to the following hypotheses, which are  
27 stated in alternative form.

28  
29 H2a: The positive effect of ability on consumer responses is stronger for high-  
30 involvement products than for low-involvement products.

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

33  
34 In contrast, low-involvement contexts are characterized by reduced  
35 cognitive effort and greater reliance on affective and heuristic cues. Therefore,  
36 the emotional and behavioral dimensions of brand trust, such as affinity and  
37 advocacy, are expected to play a relatively more prominent role in low-  
38 involvement contexts. Hypotheses 3a and 3b reflect this proposition.

39  
40 H3a: The positive effect of affinity on consumer responses is stronger for low-  
41 involvement products than for high-involvement products.

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

44  
45 The postulated theoretical framework integrates brand trust and product  
46 involvement by emphasizing the multidimensional nature of trust and its context-  
47 dependent effects. By distinguishing between ability, authenticity, affinity, and

1 advocacy, and examining their interaction with product involvement, this study  
2 extends the literature by offering a more nuanced understanding of how brand  
3 trust may influence consumer behavior.

## 4 5 6 **Data**

7  
8 The primary data used in this study are drawn from the Gustavson Brand  
9 Trust Index (GBTI) survey, a large-scale national consumer survey administered  
10 annually by the University of Victoria. The GBTI provides comprehensive  
11 measures of consumer trust across a wide array of brands and industries, making  
12 it particularly well-suited for examining brand trust as a multidimensional  
13 construct. Consistent with the conceptual framework outlined in the theoretical  
14 background, brand trust is operationalized as a multidimensional construct  
15 comprising four distinct dimensions: ability (which measures consumer  
16 perceptions of a brand's competence, reliability, and ability to consistently  
17 deliver functional performance), authenticity (which reflects perceptions of  
18 honesty, transparency, and alignment between a brand's stated values and its  
19 actions.), affinity (which characterizes the emotional bond between consumers  
20 and the brand, including feelings of warmth, identification, and liking), and  
21 advocacy (which captures the behavioral intention to recommend, defend, or  
22 speak positively about the brand). The use of these four dimensions aligns with  
23 prior research emphasizing the cognitive, affective, and behavioral components  
24 of trust (Morgan & Hunt, 1994; Singh et al., 2012). Importantly, this  
25 multidimensional approach also allows for the disaggregation of overall brand  
26 trust into its constituent elements, providing an opportunity to better examine  
27 how trust may operate across different contexts.

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

33 For the purposes of this study, the 2023 GBTI dataset is utilized. This study  
34 included evaluations of over 400 brands ( $n = 403$ ), assessed by a large national  
35 panel of Canadian consumers ( $n = 13,188$  unique respondents). The breadth of  
36 the sample enhances the external validity of the findings and allows for  
37 meaningful comparisons across industries and involvement levels. All data made  
38 available to the researchers were secondary in nature, and are aggregated to the  
39 level of the brand, rather than the individual. As such, the data are not considered  
40 as human subjects research by the authors' institutional research boards.

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

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

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

21  
22

## 23 **Methodology**

24

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

33 Given the study's objective of assessing how different dimensions of brand  
34 trust operate across varying levels of product involvement, the methodology is  
35 structured to enable both dimensional analysis and group comparisons.  
36 Specifically, the approach allows for the examination of (1) the effects of  
37 individual trust dimensions and (2) differences in those effects across high- and  
38 low-involvement product categories. The empirical analysis proceeds in several  
39 stages to evaluate the study's hypotheses. First, descriptive statistics are  
40 calculated to assess the distribution of brand trust dimensions across the sample.  
41 Hypothesis 1 can be assessed using bivariate Spearman correlations, and  
42 conducting hypothesis tests (evaluated at a five percent significance level) to  
43 evaluate the null hypothesis that a given correlation is zero. To evaluate  
44 hypotheses 2 and 3, Kruskal-Wallis tests (evaluated using a five percent  
45 significance level) are applied to assess whether distributional differences exist  
46 in the percentile rankings across high and low product involvement

1 classifications. This step provides an overview of the relative prominence of  
2 ability, authenticity, affinity, and advocacy across brands.

3 Second, multivariate regression analysis is employed to examine the  
4 relationships between the percentile rankings of the dimensions of brand trust  
5 and the percentile rankings of overall brand trust, holding constant the effects of  
6 the other components of overall brand trust. Consistent with the exploratory  
7 nature of the analysis, a reduced form, linear in parameters and variables  
8 response function is postulated linking the percentile rankings for each of the  
9 four brand trust domains to the percentile ranking for overall brand trust. Each  
10 dimension is entered as an independent variable, allowing for the assessment of  
11 its unique contribution while controlling for the effects of the other dimensions.  
12

$$13 \quad BTPR_i = \beta_0 + \sum_{j=1}^4 \beta_j BTComponentPR_i^j \quad (1)$$

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

15  $BTPR_i$  represents the percentile ranking of overall brand trust for brand  $i$   
16

17  $BTComponentPR_i^j$  represents the percentile ranking of each of the  $j = 1, \dots, 4$   
18 brand  
19

20 trust component scores for brand  $i$ ; and the  $\beta$ s are parameters to be estimated.  
21

22 The statistical significance (and, if statistically significant from zero, the  
23 signs and magnitudes) of the parameter estimates can be used to infer the relative  
24 contributions of each of the brand trust component rankings to the formation of  
25 the percentile ranking of overall brand trust.  
26

27 Of critical importance is the means through which equation (1) is  
28 operationalized. As noted earlier, all brand trust measures are ordinal in nature.  
29 To facilitate consistency in use and interpretation, all brand trust metrics are  
30 further converted to percentile rankings. These transformations make it  
31 challenging to apply common methods of regression analysis, such as ordinary  
32 least squares (OLS), to generate parameter estimates with a reasonable  
33 interpretation. A more appropriate method of estimating equation one is to use  
34 quantile regression, which uses linear programming methods to estimate  
35 parameters that fit the data to a specific quantile of the distribution of the  
36 dependent variable, most often the median. We follow suit and fit the data to the  
37 sample median. Following Koenker and Bassett (1978), Koenker and Hallock  
38 (2001) and Huang, Zhang, Chen, & He (2017), the following linear program can  
39 be used to estimate the parameters specified in equation (1):  
40

$$41 \quad \text{minimize}_{\beta_0, \dots, \beta_4} \sum_{i=1}^n \theta_{\pi}(\cdot) (BTPR_i - \beta_0 - \sum_{j=1}^4 \beta_j BTComponentPR_i^j) \quad (2)$$

42 where:  $\theta_{\pi}(\cdot)$  is a function that yields the  $\pi^{\text{th}}$  percentile as its optimal solution  
43 (Koenker & Hallock, 2001); and all other variables and parameters are as  
44 defined previously.  
45  
46

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

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

$$10 \quad BTPR_i = \beta_0 + \sum_{j=1}^4 \beta_j BTComponentPR_i^j + \gamma_0 PI_i + \sum_{j=1}^4 \gamma_j PI_i * \\ 11 \quad BTComponentPR_i^j \quad (3)$$

$$12 \quad minimize_{\beta_1, \dots, \beta_4, \gamma_0, \dots, \gamma_4} \sum_{i=1}^n \theta_{\pi}(\cdot) \left( BTPR_i - \beta_0 - \right. \\ 13 \quad \left. \sum_{j=1}^4 \beta_j BTComponentPR_i^j - \gamma_0 PI_i - \sum_{j=1}^4 \gamma_j PI_i * BTComponentPR_i^j \right) \\ 14 \\ 15 \quad (4)$$

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

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

## 37 Results

38  
 39 Table 1 contains the results of the univariate analyses, inclusive of spearman  
 40 correlations, descriptive statistics, and Kruskal-Wallis tests. Spearman  
 41 correlations identify a strong, statistically significant, and positive correlation  
 42 between each component's percentile ranking, and the percentile ranking of  
 43 overall brand trust. This supports the study's first alternative hypothesis.  
 44 Additionally, the percentile rankings for each component score are positively  
 45 and statistically correlated with each of the other component score percentile

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

7

8

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

<b>Panel A: Descriptive Statistics</b>						
	<b>Low Involvement Brands [n=213]</b>		<b>High Involvement Brands [n=190]</b>		<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
<b>Panel B: Spearman Correlations</b>						
	<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	-	

9

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

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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

1 magnitudes of the coefficients provide information about the direction of the  
 2 relationship, as well as the relative magnitudes of the relationships that exist  
 3 between each brand trust component and overall brand trust. The pseudo R-  
 4 square (0.738) is relatively high, and the MAE (0.066) is relatively low,  
 5 indicating that the model exhibits adequate fit. All four brand trust components  
 6 exhibit statistically significant, positive parameter estimates at the five percent  
 7 level, indicating that each of the four components of brand trust contribute in a  
 8 statistically meaningful, and positive, way to the creation of overall brand trust  
 9 (holding constant the effects of the other components of brand trust). The affinity  
 10 component exhibits the largest coefficient estimate (0.378), indicating that the  
 11 percentile ranking of this variable contributes the greatest amount to the  
 12 formation of the percentile ranking of overall brand trust. Advocacy and ability  
 13 exhibit the next largest parameter estimates (0.353 and 0.289, respectively). The  
 14 Authenticity parameter estimate is much smaller in magnitude (0.045) compared  
 15 to the other three brand trust components. This implies that authenticity matters  
 16 the least in the formation of the brand trust percentile ranking. Overall, the results  
 17 from this regression analysis support the study's first (alternative) hypothesis.  
 18

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

Dependent Variable: Overall Brand Trust Percentile Ranking								
	Model 1				Model 2			
<u>Regressor- Percentile Ranking of</u>	<u>Coeff. Est.</u>	<u>S.E.</u>	<u>t-stat.</u>	<u>Prob.</u>	<u>Coeff. Est.</u>	<u>S.E.</u>	<u>t-stat.</u>	<u>Prob.</u>
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			

20

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

10 For low involvement firms, the ability (0.563) and affinity (0.328) variables  
11 exhibit the largest coefficient estimates, followed by the advocacy component  
12 (0.140). The coefficient estimate for the authenticity component is statistically  
13 insignificant. Thus, for low involvement firms, only the ability, affinity, and  
14 advocacy components of brand trust contribute to the formation of overall brand  
15 trust.

16 The coefficient estimate for the high involvement binary variable is negative  
17 and statistically insignificant, indicating that, holding the other regressors in the  
18 model constant, high involvement firms exhibit no difference in overall brand  
19 trust scores compared to low involvement firms. Next, consider the coefficient  
20 estimates for the interaction terms between brand components and high  
21 involvement brands. The coefficient estimate for the authenticity variable is  
22 statistically insignificant from zero at a five percent level. Thus, we find no  
23 significant differences across high and low involvement brands with regard to  
24 authenticity and the formation of brand trust. Recall that for low involvement  
25 brands, the authenticity coefficient estimate was also statistically insignificant.  
26 Considered cumulatively, this implies that, after controlling for all of the  
27 components of brand trust and the interaction of these variables with brand  
28 involvement, authenticity does not significantly impact the formation of the  
29 overall brand trust percentile ranking. Thus, we find no evidence to support  
30 (alternative) hypothesis 2b.

31 The coefficient estimate for the high involvement interaction with ability is  
32 negative (-0.392) and statistically significant from zero. This implies that ability  
33 does contribute to the formation of overall brand trust. However, the negative  
34 sign for the coefficient estimate indicates that, for high involvement brands, the  
35 impact of ability on overall brand trust is relatively lower/weaker than for low  
36 involvement brands. Thus, we fail to find evidence supporting hypotheses 2a.  
37 The coefficient estimate for the interaction between high involvement brands  
38 and affinity is positive (0.104) and statistically significant from zero. Thus, there  
39 is a positive relationship between affinity and overall brand trust, and the  
40 relationship is stronger for high involvement brands. Thus, we also fail to find  
41 evidence supporting hypothesis 3a, since it was expected that this effect would  
42 be stronger for low involvement firms. Lastly, the coefficient estimate for the  
43 high involvement interaction with advocacy is positive (0.292) and statistically  
44 significant from zero. This implies that ability does contribute to the formation  
45 of overall brand trust, and matters relatively more for high involvement brands

1 than for low involvement brands, which is the opposite of what is stated in  
2 hypothesis 3b. Thus, we fail to find evidence supporting hypothesis 3b.

### 3 4 5 **Discussion and Conclusion**

6  
7 The primary objective of this study is to empirically evaluate the impact of  
8 the components of brand trust, considered jointly with product involvement, on  
9 the formation of overall brand trust. The main results of the study are threefold.  
10 First, when considered individually, each component of brand trust is positively  
11 and significantly associated with overall brand trust. Moreover, high  
12 involvement brands exhibit significantly higher percentile rankings for the  
13 components of brand trust, as well as overall brand trust. In other words, high  
14 involvement brands are associated with strong brand trust overall, as well as the  
15 components of brand trust.

16 Second, quantile/median regression analysis was used to evaluate these  
17 same relationships while controlling for the effects of other covariates . When  
18 examining the regression that includes only the four components of brand trust,  
19 the results support the univariate and bivariate analyses. Each of the four  
20 components of brand trust (again, when expressed as percentile rankings) are  
21 positively and significantly associated with the overall brand trust's percentile  
22 ranking. Moreover, brand affinity and advocacy appear to matter most in the  
23 formation of overall brand trust, while authenticity matters the least.

24 Third, when incorporating product involvement into the equation, the results  
25 change substantially, and in several ways. First, brand authenticity is no longer  
26 a significant driver of overall brand trust. Thus, product involvement appears to  
27 substantially moderate the relationship between authenticity and brand trust.  
28 Additionally, of the three remaining brand trust components, product  
29 involvement significantly moderates the relationship between the components of  
30 brand trust and overall brand trust, in unexpected ways. High involvement  
31 products exhibit significantly lower/weaker percentile rankings for ability  
32 compared to low product involvement brands, holding the other specified  
33 regressors constant. High involvement brands continue to exhibit higher/  
34 stronger associations between brand affinity and overall brand trust percentile  
35 rankings, compared to low involvement brands, as well as between brand  
36 advocacy and overall brand trust. Both of these findings are the opposite of our  
37 prior expectations.

38 The findings of this analysis generate several interesting implications for the  
39 brand trust literature. First, since product involvement substantially moderates  
40 the relationship between the components of brand trust and overall brand trust,  
41 it is imperative to interpret brand trust rankings by comparing them to the  
42 rankings of other products with similar levels of involvement (or, alternatively,  
43 by controlling for the level of product involvement across brands).

44 Second, when controlling for product involvement, the results of this  
45 analysis suggest that efforts to improve a brand's authenticity do not translate  
46 into a significantly greater percentile ranking for overall brand trust. Resources

1 are more effectively invested in improving the other three components of brand  
2 trust, particularly affinity and advocacy.

3 Third, the means by which product involvement moderates the relationship  
4 between brand trust components and overall brand trust is both nuanced and  
5 counter to prior expectations. When considered individually, high involvement  
6 brands exhibit superior rankings in overall brand trust, and each of the four  
7 components of brand trust. But when controlling for product involvement as well  
8 as the other components of brand trust, high involvement firms exhibited  
9 stronger relationships between brand affinity, and brand advocacy, with overall  
10 brand trust. Brands with low product involvement exhibit higher/stronger  
11 relationships between brand ability and overall brand trust. On the surface these  
12 results run counter to prior expectations, which suggest the opposite  
13 relationships. One possible explanation for these results is that, by controlling  
14 for the effects of the other variables, we move from examining overall mean  
15 differences (i.e., examining “what is”) to examining marginal effects (i.e.,  
16 estimating “what could be”, or “where to improve”). The interpretation of  
17 marginal effects suggests that high involvement brands already exhibit high  
18 rankings in other areas, and brand managers can improve a brand’s overall  
19 ranking the most by focusing on improving those areas where the brand has not  
20 previously focused its efforts. Thus, high involvement brands have the potential  
21 to generate relatively greater gains in overall brand trust rankings when brand  
22 managers improve their rankings in brand affinity and brand advocacy, while  
23 low involvement brands benefit the most from improving brand ability. In any  
24 case, future research is necessary to investigate and better map out the  
25 moderating effects of product involvement on the formation of brand trust.

26 While the results of this analysis contain very interesting and relevant  
27 findings, the analysis is intended as a first step, and it exhibits several limitations.  
28 As such, its results should be viewed with caution. The brand trust data utilized  
29 in this manuscript are drawn from a single source (the GBTI rankings) in a single  
30 year (2023). Replications of this analysis using other brand trust rankings, and/or  
31 data drawn from other years, may generate results that differ from those  
32 presented in this study. Additionally, this study characterized product  
33 involvement as a binary variable. While this approach is parsimonious, it ignores  
34 the possibility that brand involvement may be more effectively characterized as  
35 a continuum, rather than two discrete categories (high and low). Replications of  
36 this analysis that use a broader, more complex characterization of product  
37 involvement may generate more accurate and precise inferences compared to  
38 this study. Lastly, the regression analyses utilized in this study was specified in  
39 an extremely parsimonious manner. Other factors beyond product involvement  
40 may moderate or mediate the formation of brand trust. Replications of our work  
41 that incorporate additional control variables into the regression, or which utilize  
42 different multivariate methods (particularly structural equation modeling), may  
43 generate additional, and more robust, findings than are contained in this study.

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