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CONSUMER VALUE STRUCTURES AS THE FOUNDATION OF TRUST AND LOYALTY TO BRANDS: A THEORETICAL AND EMPIRICAL APPROACH

STRUKTURY WARTOŚCI KONSUMENTÓW JAKO PODSTAWA ZAUFANIA I LOJALNOŚCI
WOBEC MAREK: PODEJŚCIE TEORETYCZNE I EMPIRYCZNE

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Abstract

The article shows that consumer value structures (Schwartz, Rokeach, Maslow) form the foundation for building brand image (cognitive, sensory, affective components), which translates into trust and loyalty. The study's results confirm that values shape image, and its affective dimension strongly influences trust, which in turn leads to loyalty. In contrast, the direct effect of value structures disappears when brand image mediation is considered as a necessary element in value-based relationship building.

Streszczenie

W artykule pokazano, że struktury wartości konsumentów (Schwartz, Rokeach, Maslow) stanowią fundament budowania wizerunku marki (komponenty: poznawczy, sensoryczny, afektywny), co przekłada się na zaufanie i lojalność. Wyniki badań potwierdzają, że wartości kształtują wizerunek, a jego afektywny wymiar silnie wpływa na zaufanie, które z kolei prowadzi do lojalności, zaś bezpośredni wpływ struktury wartości zanika przy uwzględnieniu mediacji wizerunku marki, jako niezbędnego elementu w budowaniu relacji opartych na wartościach.

INTRODUCTION

Despite rapid digitalization and the growth of hypermedia, concerns are rising over deficits in social relationships and the behavioral foundations of value creation. Contemporary marketing increasingly emphasizes relational, cultural, ecological, and social dimensions, reflecting a broader shift from transactional marketing (1.0) to value-driven paradigms (6.0) [Blanchard, O'Connor, 1998; Hausner, Zmysłony, 2015; Szymura-Tyc, 2006].

A key transformation in market dynamics is the evolving role of consumers – from passive recipients of value to active participants in co-creation. No longer mere “destroyers” of value as once described by Say, today’s consumers engage as prosumers and collaborators in production, particularly within the circular economy [Burchard-Dziubińska, 2015]. Enabled by digital technologies, sharing economy models are flourishing, emphasizing resource efficiency and collective value creation [Belk, 2014; Hawlitschek et al., 2016; Poniatońska-Jaksch, Sobiecki, 2016].

As consumers seek more symbolic and experiential benefits, the material dimension of products has become secondary to the informational and emotional value they convey [Sagan, 2003]. This shift has amplified the importance of consumer participation in the co-creation of value. In digital ecosystems, consumers are not only users but also collaborators in shaping business models, making them central to both traditional and hybrid economies.

Value co-creation marketing can thus be seen as a socio-economic process built on mutual relationships and shared resource exchange, driven by collective value structures [Plichta, 2019]. In this dual context, “value” refers both to individual values held by market participants and the outcomes of co-creation processes. These values serve as operational frameworks for institutional behavior and influence how exchange and relationships are built.

Effective market relationships develop through mutual recognition of value, supported by communication of intentions, beliefs, and motives. However, in a noisy digital environment, simplified signals, like brand image that play a vital role in bridging information asymmetry. Brand image reflects the perceived intentions and values of market actors and becomes a mental shortcut shaping consumer impressions over time.

In this light, brand image can be understood as the outcome of intentional, value-based interactions in the market. For value exchange to be sustainable, it must be underpinned by trust and loyalty.

Recent studies emphasize the interconnectedness of personal values, brand image, trust, and loyalty in shaping consumer decisions. When a brand’s symbolic attributes align with a consumer’s personal values, emotional attachment and loyalty grow stronger [Andleeb, 2016; Namkung & Park, 2021; Mason et al., 2023]. Value congruence enhances perceptions of quality, aesthetics, and relevance as core components of brand image [Benhardy et al., 2020; García-Salirrosas et al., 2024]. A strong brand image builds trust, which mediates the link between consumer perceptions and behavioral outcomes [Chaudhuri, Holbrook, 2001; Kim, Chao, 2019; Lau, Lee, 1999].

Trust is a key predictor of brand loyalty, influencing not only repeat purchases but also advocacy and price tolerance [Khowjoy et al., 2023; Mandasari et al., 2024]. Furthermore, lifestyle-brand fit and symbolic consumption, rooted in personal values and intensify emotional bonds and loyalty [Acar et al., 2024; Barbosa et al., 2025].

However, while numerous studies explore these relationships in isolation, few integrate personal values, brand image, trust, and loyalty into one model. Addressing this gap, the present study proposes a theoretical framework in which value structures shape brand image, mediate trust, and ultimately drive loyalty. This model is supported by organizational practices such as CSR and corporate ethics, which often reflect declared value orientations and cultural norms. Primary data from survey research are used to verify these assumptions empirically.

VALUE STRUCTURES AND CONSUMER BEHAVIOR IN THE MARKET

As Parsons argued, human action is fundamentally guided not by goals, but by values, which shape motives and define priorities [Parsons, 2013, p. 5]. Values, institutionalized as social norms, create expectations within society [Parsons et al., 1965, p. 44]. For Parsons, the coherence of actions and relationships relies

on shared cultural symbols, sustained by mechanisms of social control. His model of the social system involves exchanges between subsystems: organic, telic, physico-chemical, and behavioral. Each of them is tied to functional imperatives like adaptation and integration [Turner, 2008, p. 40].

Von Mises, meanwhile, saw human action as rooted in choice, applied to all areas of life, not just economic ones. For him, every decision reflects preferences among values, ends, and means [Mises, 1949].

Building on such foundations, marketing scholars have long explored how value structures shape consumer behavior [Doligalski, 2013; Sagan, 2011; Szymura-Tyc, 2006]. In the market, values influence how consumers perceive brands and form trust-based relationships. According to means–ends theory, values shape attitudes and decisions. Schwartz [1992] defined values as enduring beliefs about what is good and important in life, such as autonomy or tradition, which influence preferences for brand attributes.

Attitudes express consumer evaluations of products or brands. As the belief–attitude–intention model shows, favorable beliefs (e.g., about quality or responsibility) shape brand attitudes, which in turn lead to purchasing decisions and loyalty [Fishbein, 1975]. Ajzen’s theory adds the influence of social norms and perceived behavioral control [Ajzen, 1991].

Theories on human values aim to explain behavioral drivers. Maslow’s hierarchy outlines needs from survival to self-actualization [Maslow, 1943]. Rokeach distinguishes terminal (goals) and instrumental (means) values [Rokeach, 1973], while Hofstede identifies cultural dimensions shaping preferences [Hofstede, 2001]. Schwartz proposes values as universal, emotionally charged ideals that guide action across situations [Alaminos-Fernández et al., 2023, p. 8].

Schwartz’s model identifies ten key values: stimulation, hedonism, achievement, power, security, conformity, tradition, benevolence, spirituality, and universalism, linked to core human needs. Comparative studies using this model reveal how value hierarchies vary across societies. In Poland, for example, autonomy (29%), security (23.9%), and stimulation (17.7%) rank highest, while achievement (2%) and benevolence (2.8%) are least important [Alaminos-Fernández et al., 2023, pp. 21, 75–76].

This suggests Polish consumers prioritize both individual freedom and conservative values, placing their value system between openness to change and conservation. Values in Poland also correlate with political orientation, age, and economic status. Despite conceptual differences, scholars agree that values function as real behavioral motivators. Schwartz emphasizes a circular structure balancing compatible and conflicting values [Schwartz, 1992], Rokeach proposes a hierarchy [Rokeach, 1973], and Inglehart highlights historical shifts from survival to self-expression values due to rising prosperity [Inglehart, 1997; Inglehart, Baker, 2000].

In today’s market, consumers expect brands to reflect their values, promoting equality and openness. Their purchase decisions are shaped by emotional and motivational factors, with trust and loyalty playing central roles.

THE ROLE OF VALUES IN SHAPING BRAND IMAGE

Brand image is a central concept in marketing and brand management, defined as a set of beliefs, associations, and feelings that consumers associate with a given brand [Keller, 1993]. The literature identifies three main components of brand image: cognitive, sensory, and affective [Aaker, 2012; Brakus et al., 2009].

The cognitive component refers to the functional characteristics of a brand, its reliability, product quality, and innovation. In his five-dimensional brand model, Aaker [1992] identified perceived quality as a key dimension that influences associations with professionalism and credibility. Consumers attribute specific

traits to brands, e.g., Apple is associated with innovation and design [Taute et al., 2017], and a customer choosing a Toyota may be motivated by the cognitive belief in reliability and low operating costs.

The sensory component concerns the sensory aspects of brand experience, such as packaging aesthetics, the feel of materials, the scent in a store, or the sound in advertising [Brakus et al., 2009]. These sensory features allow a brand to stand out through emotional engagement and help build deeper consumer relationships. For example, IKEA stores maintain a distinct scent of baked goods in their cafes, enhancing memorability and brand attachment.

The affective component includes the emotions and feelings evoked by the brand. In the Customer-Based Brand Equity (CBBE) model, Keller [1993] argues that emotional associations are crucial for building loyalty, as they influence attitudes toward the brand. Aaker [1992] refers to these as brand attributes and brand personality, highlighting the role of brand storytelling and expressed values. For instance, Coca-Cola's holiday ads, evoking family gatherings, foster warm emotions and a sense of belonging.

Brakus and colleagues [2009] proposed a holistic view of brand image as brand experience, composed of five dimensions: sensory, emotional, cognitive, behavioral, and relational. Their research showed that strong brand experience leads to higher loyalty and stronger word-of-mouth recommendations.

Keller [1993] further developed the theory by introducing the concept of brand resonance, a state in which consumers identify with a brand on the level of values and lifestyle.

TRUST AND LOYALTY TOWARD THE BRAND

When it comes to defining trust, it is a highly complex concept, often interpreted in various ways. Despite the proliferation of discussions on trust, there is no consensus in literature regarding its definition, essence, or even the origin of the term. Numerous competing conceptualizations of trust exist, reflecting the different contexts in which it is analyzed, as well as its multidisciplinary and multidimensional nature [Bugdol, 2010].

A synthetic overview of trust definitions can be found in works by Grudzewski et al. [Hejduk et al., 2009, p. 16], Wierzbński [Wierzbński, 2009, pp. 26–27], and Sankowska [Sankowska, 2011]. As for the dimensions of trust, they have been described by researchers such as S. Ganesan and R. Hess [Ganesan, Hess, 1997], who distinguished two basic dimensions: credibility and benevolence. Meanwhile, X. Jiang, M.T. Khasawneh, R. Master, S.R. Bowling, A.K. Gramopadhye, B.J. Melloy, and L. Grimem [Jiang et al., 2004] specified dimensions including: competence, predictability, reliability, and belief. R. Audi identified credibility, competence, responsibility, and an “ethical forecast” dimension [Audi, 2008].

The literature also offers other dimensions, with more detailed characteristics within each. Just like with the definitions of trust, there is noticeable disagreement among scholars about the individual dimensions and essential components of this concept. Considering the multifaceted nature of trust, its core dimensions typically encompass belief, competence, reliability, predictability, benevolence, and credibility. Another frequently mentioned dimension is honesty, understood as acting in good faith, keeping promises, and telling the truth.

Credibility is considered particularly important, as it significantly influences the development of lasting relationships between transaction participants [Bugdol, 2010]. Depending on the context, we can distinguish between general trust and transaction-specific trust, which is dependent on the relationship between the parties involved.

General trust refers to relationships between entities that have had no prior contact and is not based on previous cooperation. It relies on moral foundations and the assumption that others share the same

ethical principles. On a societal scale, individual cases of aggregated trust led to increased mobilization, activity, innovation, and ultimately, loyalty.

Customers who are loyal help create lasting relationships. The most valuable customers for a brand are brand fans, those who combine loyalty with strong emotional bonds. Customer engagement develops gradually. It begins with building relationships based on rational factors, which foster initial engagement, and is then deepened through the formation of emotional ties that significantly strengthen the connection to the brand [Sashi, 2012].

For these relationships to be truly authentic and strong, brands must be especially careful to ensure that their messaging is not perceived as inauthentic. Today, there is often an expectation that brand communications, especially advertisements, should be free from stereotypes. When there is a lack of consistency between a brand's image and its actual behavior, this can lead to a loss of trust and a deterioration of brand image [Eisend et al., 2023, pp. 54–55].

Emotional engagement and increased consumer trust can be fostered by brands through inclusive marketing, which means using inclusive communication. Initially emerging as a digital marketing trend, inclusive marketing has now become a key component of marketing strategy in many companies, evolving into a philosophy that supports social change in the modern market [Tuli et al., 2025].

Brands that effectively implement inclusive strategies have a greater chance of increasing customer engagement and enhancing their positive brand perception [Pabian & Pabian, 2023, pp. 198–205]. Today, two main dimensions of loyalty are distinguished: affective loyalty, which refers to emotional attachment and a positive attitude, and behavioral loyalty, expressed through repeated purchases and recommendations. Building trust and loyalty is a process.

Oliver identified four stages of loyalty development [Oliver, 1999]:

1. Cognitive loyalty – behavior based on economic benefits.
2. Conditional loyalty – maintained due to situational factors (e.g., lack of alternatives).
3. Intentional-affective loyalty – driven by the belief in high quality and alignment with personal values.
4. Committed loyalty – deep attachment, defending the brand against criticism.

The five-stage model by Dick and Basu [1994] combines behavioral and attitudinal elements and identifies four basic loyalty states, from rejection to commitment [Dick, Basu, 1994]. Ajzen's "Theory of Planned Behavior", adapted for marketing, emphasizes the role of "loyalty intentions", shaped by attitudes, social norms, and perceived behavioral control [Ajzen, 1991]. Studies have shown that affective loyalty is a stronger predictor of long-term retention than mere purchasing behavior, affectively loyal consumers are more likely to recommend a brand and are less responsive to competitors' promotions [Chaudhuri, Holbrook, 2001].

A meta-analysis by Reichheld and Scheffeler [2000] indicated that trust is one of the strongest determinants of loyalty [Reichheld, 1993].

Morgan and Hunt [1994], in their relationship marketing model, identified trust and commitment as key relational assets that lead to loyalty. Their research showed that trust has a direct impact on loyalty and an indirect impact through customer engagement [Morgan & Hunt, 1994]. It can be said that trust mediates the relationship between brand image perception and loyalty [Chaudhuri, Holbrook, 2001].

The strength of trust's influence on loyalty may depend on the context (e.g., B2B vs. B2C markets) or consumer traits (e.g., need for security).

Loyalty can be enhanced through:

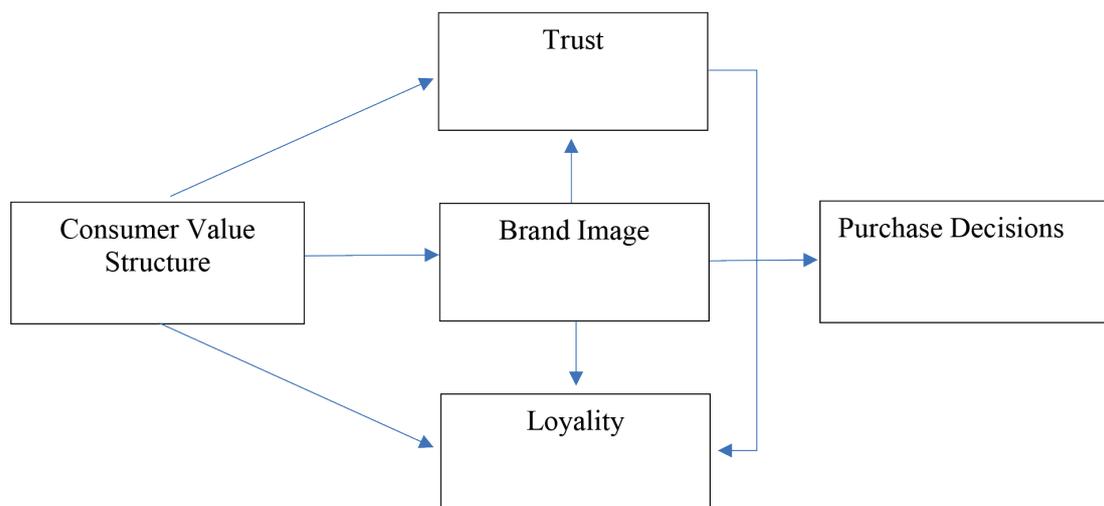
- Loyalty programs based not only on points but also on experiences (e.g., VIP events),
- Personalized offers that reflect the customer's values and history,
- Monitoring satisfaction and responding quickly to signals of dissatisfaction.

Trust and loyalty are two inextricably linked concepts that form the basis of long-term relationships between a brand and its consumers. Psychological and marketing theories provide both general models [Mayer et al., 1995; Oliver, 1999] and measurement tools [Chaudhuri and Holbrook, 2001; Morgan and Hunt, 1994] that can be used in practice. An effective brand strategy should simultaneously build competence, honesty and kindness (trust) and strengthen emotional and behavioural commitment (loyalty).

CONSUMER VALUE STRUCTURE AND TRUST AND LOYALTY TOWARD CLOTHING BRANDS

The assessment of the relationship between value structure and brand image was based on the results of survey research. In the course of the conducted study, a research model was developed that assumes the existence of a relationship between buyers' value structures and the brand image shaped by brand owners in the minds of consumers. From a theoretical perspective, the brand image and its components should align with the consumer's value structure. Moreover, the value structure serves as the foundation for building trust in and loyalty toward the brand (see Figure 1).

Figure 1. Research Model



Source: Author's own work

Given the research focus, a research tool was developed in the form of a CAWI (Computer-Assisted Web Interviewing) questionnaire, in which the measured variables included, among others: the SQV value scale – a modified version of Schwartz's scale [Cieciuch, 2013]; a scale measuring the three dimensions of brand image (cognitive, sensory, and affective) [Cho et al., 2015]; and scales for brand trust and brand loyalty [Ballester, 2011]. The point of reference was clothing brands most frequently chosen by young consumers.

The study included 59 participants aged 18–30, of which 75% were women and 25% men, representing Generation Z (non-random, purposive sampling). Due to time limitations, the sample size may have affected the stability of some statistics. Nevertheless, the results obtained enabled the adjustment of directions for further research.

The aim of the study was to examine the relationships between the proposed components of the theoretical model. Hypotheses were tested concerning the impact of consumer value structure on brand image, as well as the impact of brand image on trust and loyalty. Due to the sample size, only basic

analyses were conducted, such as frequency distributions, means, and standard deviations. The internal consistency of multi-item scales and convergent validity within subcategories (e.g., brand image or value structure) were also analyzed.

Between-group comparisons were made based on gender and age. To assess the consistency of the scales for multi-item variables ("Value Structure," "Brand Image," etc.), Cronbach's alpha was calculated to measure the degree of coherence between individual items. All proposed scales showed either a very good or acceptable level of fit.

Table 1. Item Fit in the Applied Variables ("Value Structure," "Brand Image," "Trust," "Loyalty")

Variable	Number of Items (Variable Characteristics)	Mean of All Items	Cronbach's „ α ”
Value Structure	19	4,12	0.68 (acceptable)
Brand Image	15	3,81	0.83 (very good)
Trust	6	3,74	0.81 (very good)
Loyalty	16	3,95	0.72 (good)

Source: Author's own work

The highest consistency was found in the "Brand Image" and "Trust" scales ($\alpha > 0.80$). The lowest alpha values in the Values scales ($\alpha \approx 0.65$) suggest the need to evaluate certain items. Within each subcategory (e.g., "Benevolence"), a Spearman rank correlation matrix was calculated. High coefficients ($\rho \geq 0.60$) indicate that different formulations of the same concept produce similar results. In the "Value Structure" variable, the highest internal consistency was observed in the "Tradition" subcategory ($\rho = 0.68$), while the lowest correlation was found in "Benevolence" ($\rho \approx 0.23$).

For the variables "Brand Image" "Trust" and "Loyalty" correlations between items within most subcategories ranged from $\rho \approx 0.45$ – 0.75 , indicating good internal convergence, except for a few sub-items that may require revision ($\rho < 0.30$).

To compare two independent groups (women vs. men), an analysis was performed using U statistics (Mann–Whitney test), a non-parametric equivalent of the t-test. Regarding "Brand Image," only the affective component showed significant differences between women and men ($p < 0.05$), with women exhibiting slightly stronger emotional associations with the brand. Other variables showed no significant gender differences.

To deepen the analysis, relationships between components of the "brand image" variable (cognitive, sensory, and affective) and subcategories of the "value structure" variable were examined. The three most highly correlated subcategories of the "value structure" variable are presented below (Table 2).

Table 2. Dependency Statistics Between Components of the "Brand Image" Variable and Subcategories of the "Value Structure" Variable

Components	Subcategories	ρ Spearman	p-value
Cognitive	Stimulation – I seek new experiences and challenges	0.252	0.0543
	Hedonism – Pleasure and joy are important to me	0.194	0.1404
	Self-Direction – It is important for me to be independent and to set my own goals	0.142	0.2865
Sensory	Conformity – I believe in obedience to authority	0.224	0.0817
	Universalism – Protecting the environment is important to me	0.213	0.0954
	Stimulation – I seek new experiences and challenges	0.195	0.1412

Affective	Achievement – I want to be perceived as a successful person	0.258	0.0486
	Conformity – Maintaining order in society is important to me	-0.237	0.0712
	Benevolence – If someone helps me, I am willing to return the favor	0.164	0.2140

Source: Author's own work

It should be emphasized that although the results were on the threshold of statistical significance due to the small sample size, clear trends can be observed, namely:

1. The cognitive dimension of brand image is most strongly influenced by the value of stimulation, indicating that cognitive perception of a brand is shaped by values related to the search for new experiences.
2. The sensory dimension is most closely linked to conformity and universalism, suggesting that the sensory perception of a brand may be associated with values related to social discipline and environmental concerns.
3. In the affective dimension, the dominant value is achievement, which means that emotional responses to a brand strongly reflect aspirations for success and contrast with conformity (negative correlation).

To investigate the influence of “value structure” and “brand image” on “trust”, a multiple regression analysis was conducted. This simple model explains 62.4% of the variance in trust ($R^2 = 0.624$; Adjusted $R^2 = 0.610$). The findings indicate that brand image is a strong and significant predictor of trust ($\beta = 0.868$, $p < 0.001$). In contrast, value structure provides only a minor and statistically insignificant contribution ($\beta = 0.203$, $p = 0.152$).

The model was then extended to include the loyalty factor. Regression analysis showed that the model explains 76.9% of the variance in loyalty ($R^2 = 0.769$; Adjusted $R^2 = 0.756$). Trust is the main predictor of loyalty ($\beta = 0.597$, $p < 0.001$). Brand image shows a trend toward influencing loyalty ($\beta = 0.237$, $p = 0.065$), but this result is on the margin of significance. The value structure variable has no significant direct effect on loyalty ($\beta = 0.128$, $p = 0.269$).

Looking at the components of brand image, affectiveness is the strongest and most significant predictor of trust ($\beta \approx 0.643$, $p < 0.001$). Sensory factors also significantly influence trust ($\beta \approx 0.207$, $p < 0.05$), while cognitive factors have no significant effect ($p = 0.337$).

Similarly, for loyalty, the affective dimension of brand image has the strongest impact ($\beta \approx 0.643$, $p < 0.001$), followed by the sensory dimension ($\beta \approx 0.207$, $p < 0.05$), while the cognitive dimension remains statistically insignificant.

Based on the above analyses, the following conclusions can be drawn:

1. Brand image has a strong influence on brand trust. It is the primary source for building trust.
2. Trust plays the biggest role in shaping loyalty. The effects of values and brand image on loyalty are largely mediated by trust.
3. The direct effect of brand image on loyalty is moderate and marginally significant, suggesting that part of its influence is indirect through trust.
4. The lack of a significant direct effect of values in the models indicates that the values declared by consumers do not directly translate into trust or loyalty. Their impact may be fully mediated by brand image and trust.
5. The affective component of brand image has the strongest impact on building both trust and loyalty, emotional associations with the brand are key.
 - Sensory factors (e.g., aesthetics, scent, tactile impressions) also support trust and loyalty, though to a lesser extent than affective elements.

- Cognitive aspects (e.g., quality, innovation, tradition) do not significantly predict trust or loyalty in the current model. Their role may be indirect or dependent on other mediating variables.

From a practical standpoint, to increase customer loyalty, a brand should primarily focus on building a positive brand image, which translates into trust, and in turn strengthens loyalty. Marketing programs and communication based on consumers' core values can support the brand image, but they do not directly influence loyalty.

In marketing strategy, it is important to monitor and reinforce brand image elements that directly enhance trust, such as product quality, consistent messaging, and aesthetics. According to Shavitt et al. [2006], consumers with collectivist values tend to appreciate brands that emphasize community and loyalty.

In studies conducted by Rokeach [1973], terminal and instrumental values were found to strongly correlate with the motivation to purchase products that represent those values.

SUMMARY

The theoretical and empirical findings presented in this article confirm that analyzing consumer value structures is essential for understanding the processes of brand image formation, and subsequently, the development of trust and loyalty. In practice, this means that brand managers should first identify and segment the key values of their customers and then design brand communication and experiences in alignment with those values.

The affective component plays a particularly important role. Emotional engagement of consumers directly translates into trust and loyalty. For future research, it is recommended to use larger sample sizes and SEM methodology, which would allow for the verification and expansion of the proposed mediational model.

To effectively build trust and loyalty, a brand should focus on emotional storytelling, eliciting positive emotions, and enhancing sensory experiences (e.g., design, product interaction). While it should also maintain high quality and innovation (cognitive component), these should be treated as a foundation, not as the main drivers of trust or loyalty.

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