

Determinants of Customer Trust on Brand Loyalty of Motor Dealers: A Case of Eldoret Town, Uasin Gishu County

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Abstract: Brand trust denotes a party's belief that its needs were fulfilled in the future by actions undertaken by the other party, while loyalty is considered as a deeply held commitment to re-buy or re-patronize a preferred product and/or service consistently in the future. Brand equity is the commercial value that derives from consumer perception of the brand name of a particular product or service, rather than from the product or service itself. Customer loyalty to a brand can either be behavioral or attitudinal and this is contributed by factors that encompass product trust and equity. In the motor industry some level entry car makers like Toyota have gained more market than founding brands like Ford and Mercedes, this justified the purpose of this research. This research analyses the determinants of trust on brand loyalty. The study was guided by the following research objectives; to determine the effect of quality on customer trust of motor vehicles, to establish the effect of price on customers trust of motor vehicles in Uasin Gishu county to examine the effect of accessibility of spare parts on customer trust of motor vehicles in Uasin Gishu county and identify the effect of cost on customer trust of motor vehicles in Uasin Gishu county. The research adopted Survey research design and its scope covered Eldoret town with a population of motor car dealers being interviewed. Questionnaires were used to get information from informants. The Liketh scale was used to determine the attitude of customers on quality, price and accessibility. There were pre-determined series of questions on Quality, Price and accessibility. The data were analyzed by using statistical packages that includes SPSS and Microsoft Excel. There were 166 respondents, 72.3% were male while 27.7 % were female. The ownership of motor vehicles was between 2-4 years. Toyota was the most owned brand with 62.0% while Subaru was owned by 10.2%.The automobile usage was at 90.6% private and 9.4% Public use. The quality determinants were done by analyzing four factors of quality; the respondents indicated that Toyota brands have undoubtedly the best quality in the market place with 32.8% agreed 10.6% strongly agreed while 6.1% disagreed. The price as a determinant of product brand was sorted by four factors and it was observed that Prices are fairly good for Toyota dealers with 23.2 % strongly agree and 30.3% agreeing to the factor, the building of trust based on a product price was observed by 20.2% to be true, the study established that prices and cost greatly determine the choice of a quality brand with a mean skewed to 0.The product accessibility saw three factors accessed and it had a greater determinant than all the other three factors (Agree that accessibility is a factor that determine loyalty), the resell value saw 49.5% strongly agree and 26.8 agree that this was the greatest determinant compared to information from dealers and spare parts availability. Product quality and brand accessibility were seen to have a major impact on trust over a brand. A relationship between variables was reviewed using regression model analysis it was conducted using a one way analysis of variance test. The $p= 0.003$ was less than 0.05. The F calculated ($F=2.814$) greater than 5% level of significance, reflected a significant model to this study. The regression equation indicated the core factor that matters on brand trust is simply because of quality of Toyota automobiles at 12.4% while the effect of prices had an insignificant P of 0.510 which is greater than 0.05 the effect of accessibility was also insignificant ($p=0.508$).The study recommends that manufacturers should base on quality of a product, accessibility of spares and the durability of a product.

Keywords: Accessibility, Brand Loyalty, Cost, Customer Trust, Price & Quality.

1. INTRODUCTION

The motor vehicle industry in Sub-Sahara Africa has been growing tremendously for the last ten years. Due to higher incomes, easier access to loans and a thriving motor importation system motor vehicles ownership trends in Kenya since 2001 has been on the rise with an increase of up to 100% by the year 2009 from 2001 seeing 1,221,083 units on the roads. By 2015 Toyota Kenya was leading with 44.5% of the market for the supply of saloon cars below 1800cc, CMC 31%, Simba Colt Motors 11.6% and DT Dobie 8.6%. Also in some markets like the market for medium cargo commercial vehicles Simba Colt had 51.8% market share and General Motors East Africa (GMEA) had 30.4% in the same market. In the market for new passenger commercial vehicles GMEA had 40.3% and in the market for heavy cargo commercial vehicles, the market share was 23.3% for CMC and 22.8% for Tata Africa. According to motor Trend (2014), Toyota Motors Corporation is an example of a brand with high market penetration Motor trend surpassing General Motors (GM) in terms of sells with its highest brand being in the Toyota corolla line. Toyota sold 9.7 million cars and trucks worldwide in 2012, while GM sold 9.29 million, which was a 22% increase for Toyota compared to 2011 and a 2.2% increase for GM CBC News (2013). However, Toyota is a recent motor company compared to Ford and Mercedes which have been in production since the 19th Century.

Market dominance depends on product sale and use by a significant portion of a target population. Dominance comes as a result of a product meeting the desired qualities customers are expecting and continues to maintain these standards to attract new users and maintain old clients. Dominance may be achieved by ensuring a product meets basic factors that customers consider as important enough to influence their transaction decisions, such factors include, perceived durability, value for money, resale value, and availability and ease access to maintenances services and spare parts. Products in the market that appears to meet these basic requirements are thought to attract a preferential bias from customers for the same product/ service and are more likely to make repeat purchases and recommend a product to other potential clients. This relationship built on the customers perception that unique characteristics are met by a business when met reinforces trust on a brand, trust on a product or service significantly affects customers choice of product. Each product or service in the market has an objective to gain market foothold which can only be achieved when clients trust a given product to satisfy their needs. The selling of a brand is a critical point for a product owner, driven by both need to maximize wealth and or profit. There are numerous scenarios when products fail to make sales in the market or prematurely fail to gain customers trust, some products may be commercialized but record significantly low turnover in sales and market penetration. Market trust is key and when a product makes a penetration it is another deal to maintain customer's trust and confidence. This trust and confidence is aligned to quality of the product while maintaining affordable market prices.

However, there has been complains of sub stand products some products does not offer customer satisfaction existence of fake products not pocket friendly inaccessibility of spare parts and high cost of maintenance. Therefore the study seeks to analyze the determinants of customer trust on brand loyalty of motor Dealers.

Research Objectives:

The overall objectives of the study are to analyze the role of customer trust in determining brand equity and loyalty. The specific objectives are:-

- i. To determine the effect of quality on customer trust of motor vehicles in Uasin Gishu county
- ii. To establish the effect of price on customers trust of motor vehicles in Uasin Gishu county
- iii. To examine the effect of accessibility of spare parts on customer trust of motor vehicles in Uasin Gishu county

Research Hypotheses:

H₀1: Quality does not have a significant effect on customer trust of motor dealers in Uasin Gishu County.

H₀2: Price does not have significant effect on customer trust of motor dealers in Uasin Gishu County.

H₀3: Accessibility of spare parts does not have a significant effect on customer trust of motor dealers in Uasin Gishu County.

H₀4: Cost does not have a significant effect on customer trust of motor dealers in Uasin Gishu County.

Justification of the study:

Products in the markets are creating a brand name by either branding a product in unique formulae or through widespread and intensive marketing and coverage. However, some products have never made it to the market despite numerous advertisements and market strategies to promote the product, they still fail to build market confidence and gain sustainable sales. The motor vehicles industry is a growing market with a growing population especially in sub-Saharan Africa and the urge to own an automobile there is need to study the influence for preference of specific product to help in guiding entry level products in the market. This is attributed mainly to customer's loyalty to specific products. Some products have exhibited superior market control over other products despite the products being of better quality and with lower market prices. This study seeks to analyze the determinants of customer trust on brand loyalty of Motor Dealers.

2. THEORETICAL FRAMEWORK**The Marketing Mix theory:**

The study adopts the marketing theory advanced in 1940s by marketer E. Jerome McCarthy. This theory is deemed suitable for the study because it covers the human aspect over a product. The Theory analyses the Product that it should fit the task consumers want it for, it should work and it should be what the consumers are expecting to get. Place – The product should be available from where your target consumer finds it easiest to shop. This may be High Street, Mail Order or the more current option via e-commerce or an online shop. Price – The Product should always be seen as representing good value for money. This does not necessarily mean it should be the cheapest available; one of the main tenets of the marketing concept is that customers are usually happy to pay a little more for something that works really well for them. Promotion – Advertising, PR, Sales Promotion, Personal Selling and, in more recent times, Social Media are all key communication tools for an organization. These tools should be used to put across the organization's message to the correct audiences in the manner they would most like to hear, whether it be informative or appealing to their emotions. (Goi, C. 2009)

In the late 70's it was widely acknowledged by Marketers that the Marketing Mix should be updated. This led to the creation of the Extended Marketing Mix in 1981 by Booms & Bitner which added 3 new elements to the 4 P's Principle. This now allowed the extended Marketing Mix to include products that are services and not just physical things.

The extended 7 P's: People – All companies are reliant on the people who run them from front line Sales staff to the Managing Director. Having the right people is essential because they are as much a part of your business offering as the products/services you are offering. Processes – The delivery of your service is usually done with the customer present so how the service is delivered is once again part of what the consumer is paying for. Physical Evidence – Almost all services include some physical elements even if the bulk of what the consumer is paying for is intangible. For example a hair salon would provide their client with a completed hairdo and an insurance company would give their customers some form of printed material. Even if the material is not physically printed (in the case of PDF's) they are still receiving a "physical product" by this definition. Though in place since the 1980's the 7 P's are still widely taught due to their fundamental logic being sound in the marketing environment and marketers abilities to adapt the Marketing Mix to include changes in communications such as social media, updates in the places which you can sell a product/service or customers' expectations in a constantly changing commercial environment. The 8th P, which includes Productivity & Quality - This P asks "is what you're offering your customer a good deal?" This is less about you as a business improving your own productivity for cost management, and more about how your company passes this onto its customers.

Promotion:

Advertisement or promotion in marketing mix refers to establishing relationships with customers to inform them or affect their attitude or behaviour. Promotion is used to inform people of products and encourage the buyers in target market to buy particular brands. Promotion stimulates attention and sometimes arouses interest. Promotion techniques such as prize draw, price stimuli, free samples, etc. have great impact on promoting the customers to shopping through encouraging the customer to test a brand. Promotion is based on communication and includes all the communicative tools that pass on a particular message (Khazaei Pool & Baloe Jam Khaneh, 2011). Promoting design tools to buy faster is confined to a period of time. Promotions lead to developing knowledge of brand for all the promoted products and brands. However, promotions of repeated sales like reduction in price in a short time, discount, repay, and coupon may thwart the attempts of brand because it may be a low-quality signal or an out-dated kind. Repeated price promotions may confuse the costumers since they may not understand that why high-quality products are promoted and offered at special price.

According to self-perception theory, those customers who choose a product based on price promotions (an external reason) rather than positive attitude towards the product (an internal reason) will change their choice and choose other products whenever the external reason is eliminated (Baldauf et al., 2009; Buil, Chernatony, & Martínez, 2013).

Distribution:

Refers to activities that are done to deliver a product or service to customers. Distribution and place are the simplest terms in 4P; however, they play a very important role in it. In this study, distribution refers to all the shops and authorized resellers of the studied brand. In consumer marketing, research shows that channel performance contributes to building brand loyalty. Good store-image not only attracts more attention, interests, and contacts from potential consumers, but also it increases consumer satisfaction and positive word-to-mouth. Moreover, distributing through good-image stores signals that a brand has good quality. Moreover, distribution intensity has a positive effect on aspects of brand loyalty as high distribution intensity expands the probability of buying a brand wherever and whenever consumers want. Specifically, since the increase in distribution intensity reduces consumer efforts for finding and acquiring a brand, consumers are likely to perceive it more valuable which in turn increases consumer satisfaction and brand loyalty (Kim & Hyun, 2011). The store-image is reflected in quality and diversity of products, convenience, price, physical environment of shops, and the quality of services. These signals influence the costumers' attitude towards the shop as a whole and its brand as a general assessment (Huang & Sarigöllü, 2012; Kim & Hyun, 2011). The store image can be defined as a particular type of feedback from those in a given market regarding the credibility of the identity claims that the organization makes (Kim & Hyun, 2011).

The importance of marketing mix and brand loyalty has led to various researches on these facts. Heidarzadeh and Zarbi (2008) in their paper have investigated the effect of marketing mix elements on brand equity. The results indicated that the mental image of store, advertising price, and the amount of distribution have positive and direct impact on brand equity. In other words, providing products in a good-image store with extensive advertising and distribution of products will raise brand equity (Heidarzadeh & Zarbi, 2008). Doaei et al. (2011) in their research concluded that costumers' perception of marketing mix had positive and significant impact on brand equity. Put differently, products at reasonable price, good store image, extensive advertising, and prompt distribution in stores will lead to clear costumers' perception of brand and consequently increase the amount of purchasing and promote the brand (Doaei et al., 2011). In another study, conducted by Allameh and Noktedan (2010), they concluded that there was a positive and significant relationship between service quality and customer's loyalty. Variables, namely trust and satisfaction mediated between service quality and loyalty and had positive and significant impact on building customers' loyalty. Nam et al. (2011) in their study concluded that consumer satisfaction had positive impact on brand loyalty. Beristain and Zorrilla (2011) in their research found that price and store-image are the most important factors in brand loyalty. In another research conducted by Kim and Hyun (2011), they concluded that distribution channel performance, promotion activities and improving after sales service, brand awareness, perceived quality, and store image are the most important factors in brand loyalty.

Conceptual framework:

Customer's attitude and loyalty to a brand is built on key blocks of product universality which is centered on trust from a product. The trust come upon when certain variables are realized by the customer and they include cost, commitment by the vendor of the product, experience on the product and the duration it has taken on the market and above all the distribution of the product in the market (its equity share) and reliability of the product. It is on this basis that the concept below is built to illustrate how trust can create a brand loyalty.

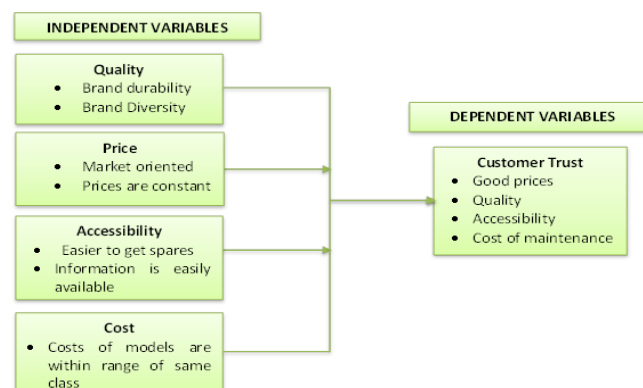


Figure 1: Conceptual framework

Brand quality:

Over the past decade, a considerable amount of research has shown that brand names can help consumers recall important product information. For example, the association from a brand name to a product benefit helps a person understand a product's positioning, and the association from a brand name to a product category helps a person recognize potential usage situations. Shocker et al., 1994 notes that consumer preference for brands with 'global image' over local competitors has been proposed as a fourth reason for companies to move toward global brands.

Brand Effects Consumers tend to judge quality based on extrinsic cues, especially with low product knowledge and familiarity, and brand name has been an important extrinsic cue in many studies (Dodds & Monroe, 1985; Dodds, Monroe, & Grewal, 1991). Studying the impact of brand on retail outcomes, Webster (2000) mentioned the importance of incorporating consumer perceived value with respect to the positive effects of a well-known brand name. Dodds and Monroe (1985) indicated that using brand name significantly increased perceived quality and willingness to buy, as compared to using no brand. Gupta and Stewart (1996) found brand expectations to be important predictors of behavioral intentions for affective outcomes and product category expectations.

This conceptualization of a brand name as a recall prompt has been used to hypothesize how people create consideration sets, evaluate alternatives, and make decisions about the appropriateness of brand extensions. Brand names can function as more than associative cues for information retrieval. Brand names can also serve as predictive cues about product performance (Erdem and Swait 1998). The predictive value of brand names is one of the primary reasons the brand extension strategy is so pervasive. Using a successful family brand name to identify a new product enhances customer expectations about the performance of the new product, which in turn leads to increased trial and/or reduced promotional costs (Smith and Park 1992).

Viewing brand names as predictive cues as opposed to simple associative prompts creates some interesting issues for brand managers. Managers increasingly opt for more complex branding strategies, in which products are identified by more than one brand name. One important issue is whether the multiple brand names used to describe existing products independently acquire predictive value. For example, many products are marketed under a joint-branding strategy, in which a product carries two brand names (e.g., Kellogg's Pop Tarts with Smucker's jelly, Betty Crocker brownies with Hershey's Kisses). If it is assumed that each brand name acquires predictive value independently of the others, positive experiences with high-quality, cobranded products should make each brand name a better predictor of a high-quality experience. However, if it is assumed that brand names compete to predict product performance, cobrand alliances may be detrimental to one or both brands, even when the cobranded product experiences are positive (Janiszewski, 2000).

Brand Price:

There is a major difference between price and other marketing mix factors; price is an income-making factor while other marketing mix factors are costly. Price as a marketing tool is a key factor in selling product to customers. Following this, pricing can be effectively used to indicate the position of a product in proportion to other competitors and this can provide reliable information regarding the different sections of the market. Moreover, price is a quality index and products must be analyzed in terms of the advantages they offer (Khazaei Pool & Baloe Jam Khaneh, 2011). In consumable markets, price is an external indication of product quality and high-price brands are considered as high-quality brands (Kim & Hyun, 2011). On the other hand, since the quality of a product is a norm and can be easily proved, higher price may have negative effect on brand loyalty; because it may lack the indication of higher quality and it just highlights the more money that must be paid (Cretu & Brodie, 2007).

The role price plays in a consumer's evaluation of product alternatives is very possibly not a uni-dimensional one. To begin with, the price consumers pay for a product results in a reduction of their wealth. This role represents the "price as a constraint" view common in economics (Lancaster 1971). But price may also convey information to the consumer about product quality, a role substantiated in several behavioral studies. This gives price the character of a product "attribute." But the role of price can extend even further if we are dealing with subjective beliefs about price levels because these beliefs are likely intertwined with other attribute beliefs. All prices are rarely known precisely until relatively late in the evaluation process. Consequently, perceptions of the products on various attributes might well "bias" the perceptions of prices away from the actual prices, just as price beliefs influence perceptions of quality attributes in the price-quality relationship.

Brand Cost:

Switching cost factor directly affects loyalty, and has a moderator effect on both customer satisfaction and trust. Therefore, it plays a crucial role in winning customer loyalty. In short, it is a quasi-moderator. However, switching costs was measured as a one-dimensional factor, but switching costs in fact contains psychological, financial and procedural sub-dimensions. As market becomes more competitive, firms are more inclined to maintain their market share through not only capturing new customers, but also to retain current customers who are recognized much easier and proven to be a more reliable source of economic performance (Fornell et.al 1990). To increase current customer's retention rate, firms focus on the implementation of effective schemes as part of the defensive marketing strategy including customer satisfaction program (Sullivan et.al 1993 and Sasser 1995), complaint management (Hirschman 1970; Fornell and Wernerfelt 1987), and loyalty programs (Reichheld 1996; Dowling and Uncles 1997).

In explaining the link between customer satisfaction and loyalty, marketing researchers have given little attention to the role of switching cost. Fornell (1992) introduced the switching barrier as an element of loyalty function in addition to customer satisfaction. Recently, Jones and Sasser (1995) mentioned it as one of the factors that determine the competitiveness of market environment. They argue that high switching costs discourage customers to switch from current product vendor or service provider. In the presence of switching costs, ex ante homogeneous products or services, that is, functionally identical services, become ex post heterogeneous (Klemperer 1987). Consequently it may result in the misrepresentation of the satisfaction-loyalty link by creating a group of customers having false loyalty

Brand accessibility:

According to Feldman and Lynch (1988), accessibility is the degree to which a piece of information can be retrieved from memory for input into a judgment and diagnosticity is the degree to which that piece of information is relevant for that judgment. A fundamental assumption of accessibility-diagnosticity theory is that consumers are "cognitive misers," in that they will not retrieve all possible information to make a judgment. Instead, they will first try to retrieve the most accessible information.

The accessibility of information depends on the degree to which the information has been elaborated upon, retrieval cues and the degree of interference from other associations (Feldman and Lynch 1988). As such, two concepts that have been activated to the same extent (due to equivalent prior elaboration and activation of retrieval cues) can still differ in accessibility because of differences in the level of interference from competing associations.

Product category is but one of several possible associates or cues that may evoke a brand automatically from long-term memory. Other associates include attributes, benefits, attitudes, and choice situations. In order to consider several types of associate to brand links that are likely to be activated in purchase or consumption situations, Holden and Lutz (1992) have suggested using such a wider set of retrieval cues to extend the work of Herr et al. (1990) and Farquhar et al. (1990). Also, "an opportunity exists for extending this investigation (beyond product category-to-brand retrieval) to consider the influence of brand accessibility on brand choice independent of the influence of associate accessibility on evaluation" (Holden and Lutz, 1992, p. 106). The order of accessibility may represent the strength of the cue-object link: a strong link facilitates top-of-mind retrieval of the object upon presentation of the cue (Tulving and Pearlstone, 1966; Holden and Lutz, 1992). Asking for the object retrieval that represents the superlative case (e.g., "for daily food shopping, what store first comes to mind for lowest prices?") probably aids the subject's retrieval from memory of the object most strongly linked with the cue.

Brand trust:

According to Upamanyu N.K (2014) noted that the brand trust is how a consumer would like to trust in his/her own initiative, and trust the product that brand provides. Trust can reduce the consumer's uncertainty, because the consumer not only knows that brand can be worth trusting, but also thinks that dependable, safe and honest consumption scenario is the important link of the brand trusts.

Hiscock (2001) explored the "The ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust", but trust is an elusive concept. The ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust. Brakus J (2009) defined trust as one component of consumer relationships with brands.

Nannestad P (2008) observed that trust is an important variable affecting human relationships at all levels. Alhaddad A (2012) explained that Trust is also a confidence that makes one brand preferred another. Urban et al. (2000) found that Brand trust is undoubtedly one of the strongest tools of forging relationships with the customers.

According to Nguyen (2013), the central idea of relationship marketing consists in developing and maintaining lasting relationships with customers in order to strengthen a company's competitive edge. The customer-firm relationship can rely on various constituents, such as the product or service, employee's performance, brand name or the firm itself. Beyond these constituents, customer trust also remains an essential component in developing customer loyalty toward the firm. Several studies highlight the decisive role of customer trust in the buyer-seller relationship in the context of retailing (Zboja, 2006). In fact, the influence of customer trust on behavioral intentions is well documented in the marketing literature, notably with respect to buying intentions and loyalty.

3. RESEARCH METHODOLOGY

Research design:

The study adopted a descriptive design because which was efficient in collecting large amounts of information within a short time. Also, this research design does not permit manipulation of the variables. Descriptive survey is the only means through which views, opinions, attitudes and suggestions for improvements regarding of the phenomenon under study. This design was probable because it helps in gathering data at a particular point in time and use it to describe the nature of existing conditions.

Data for this study was collected using both quantitative and qualitative research methods and were collected from car dealers who sell Toyota as a product and a brand. These car dealers were identified within Eldoret town through a field reconnaissance survey and a list of them chosen purposively. Purposive sampling was deemed appropriate because dealers are located on different locations within the county.

Target Population:

The study sorted to sample a total 392 respondents were selected for the study, the respondents were made of Toyota customers, dealers and employees and dealers on open yards where automobiles are being sold were selected as key respondents to the survey. These included customers in the age range of 18 years and above old and who own motor vehicles in the line of Toyota. These customers were required to fill questionnaires based on Likert's scale.

This option guaranteed unbiased response unlike collecting data from the main Toyota-Eldoret subsidiary where no other brands or products are sold apart from Toyota brands.

Table 1: Target population

Category	Target Population	Percentage
Customers	250	63.78
Car Dealers	142	36.22
Total	392	100

Sampling and Sampling technique:

Stratified Random sampling was used in selecting respondents. This is a process in which certain sub groups or strata are selected for the sample in the same proportion as they exist in the population. The advantage of stratified random sampling is that it increases the likelihood of representativeness, especially if one's sample is not very large. It virtually ensures that any key characteristics of individuals in the population are included in the same proportions in the sample.

$$Nh = (Nh/N)n$$

Where:

nh; The sample size for stratum h

n; Total population size

Nh –The population size for stratum h

N- The total population

Table 2 Sample size

Category	Target Population	Sample size
Customers	250	126
Car Dealers	142	72
Total	392	198

Validity of the instruments:

The responses were collected and Likert's type scale of 1 to 5 for all the variables was applied. This measure was tested for reliability and validity. This were done by Content validity of measures which were established by using panel of judges before using the measure for collecting data for the study.

Validity of the questionnaire were confirmed by calculating reliability coefficient of the test according to Cronbach's alpha, questionnaires were sampled for suitability during field reconnaissance to 15 people and Cronbach's alpha coefficient were calculated to test on suitability.

Pilot study:

A pilot study was carried out on 20 sampled respondents in the streets of Eldoret, this was meant to check on the credibility and the understanding of the questionnaire by the respondents. There were 13 fully filled questionnaires and it prompted the researcher to sub divide section C, D, E of the questionnaire into different sections for ease of respondents understanding Appendix I.

Reliability:

The reliability of data collection instruments were achieved by; pre-testing, training of field research assistants , strict supervision, guidance and backstopping and holding 4 hours interval meetings to address any challenges.

Data analysis and procedure:

Primary data was collected by the use of questionnaires which were both closed and open ended questions. The questionnaires were hand delivered to the respondents. The researcher phrased the questions clearly in order to make clear dimensions along which the respondents answered. In open ended questions space was provided for relevant explanation by the respondents, thus giving them freedom to express their feelings.

Data were analysed using SPSS. Descriptive analysis was employed to analyze the bio data. Regression analyses were used to identify the relationship between variables.

The multiple regression model is specified as follows $Y=B_0 + B_1X_1+B_2X_2+B_3X_3 + \epsilon$

4. FINDINGS AND DISCUSSIONS

Response Rate:

The target population for the study was 198 from Toyota customers, dealers and employees and dealers on open yards of automobiles. Out of 126 customers 106 responded to questionnaires while 12 car dealers did not respond. This represents a response rate of 83.83 %. Creswell (2009) considers a response rate of above 50% as adequate to give a positive view for the study. All the returned questionnaires were fit to data analysis. The response rate is shown below;

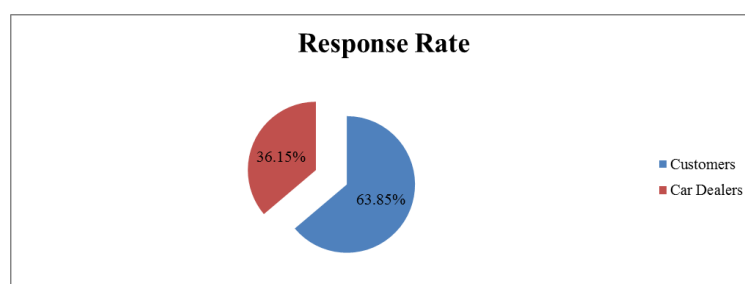


Figure 2: Response rate

Pilot Study:**Table 3: Pilot Study Results**

		Pilot Study Respondents outcome					
	Statements	%	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Quality	Other brands have higher fashion quality than Toyota brand		5	10	5	30	50.0
	Toyota brands have undoubtedly the best quality in the marketplace		60	20	0	5	15
	I can always trust on Toyota products if I want a product of high quality		60	25	0	10	5
	It makes sense to buy Toyota brands instead of any other similar market brand, even if they are the same in quality or price		0	10	25	10	55
Price	Prices are fairly good		40	15	20	15	10
	It costs less to get a quality model		10	0	40	10	40
	The cost is relatively constant		40	10	10	5	35
	Cost determines my choice of automobiles		50	15	10	15	20
	I build trust to a product based on pricing		10	15	10	20	45
Spare part accessibility	Service spare parts are readily available		50	10	20	5	15
	Toyota dealers offer adequate information		35	15	30	10	20
	It is easier to resell a Toyota model		30	20	15	5	30

The values in table above indicate the percentage of respondents for unique variables at different scale levels. 65% of the sampled respondents for the pilot study were Toyota car owners while 15% were Toyota car dealers and 20% of the respondents were employees of different Toyota car dealerships and service centers. The respondents consisted of 55% females and 45% males, 85% of the respondents owned a Toyota Motor vehicle, and 5% owned a 1996 model Mercedes while 10% were not current vehicle owners. 50% out of the respondents indicated that their current vehicles were not their first cars, where only 20% recorded that they had previously owned Toyota cars. The study noted that only 5% of respondents under the car owners strata was under the age of twenty five while, 35% of the car owner respondents were recorded to be aged between 26 And 46 years old while 25% were recorded as aged over 46 years old. The research further observed that of the 50% second car owners only 15% were below the age of 35 while at least 25% were aged 36 years and above.

Section C, D, E of the questionnaires required the respondents to give their feedback in form of ratings on the values 1 to 5 where 1 represents - the respondents strongly agreed to the statement and 5 indicated strong agreements. This section of the questionnaire sought to understand the respondents perception of Toyota vehicles quality and the level which this perception affected the customer's choice of vehicle.

The pilot study questionnaire included questions aimed at testing how the selected variables affected how consumers perceived different products in the market as compared to Toyota automobiles. The questions whose response was measured on the basis of strong agreement and strong disagreement on the two extremes, sought to capture information that would otherwise be used to determine how the variables affected customer loyalty. For example, the first variable under scrutiny was the effect of product brand quality on customer loyalty, under this section respondents were asked to compare their preferred brands quality against other brands. The question inquired whether the respondents considered other brands to be of higher quality compared to their preferred product where 50% strongly disagreed strongly while 30% plainly disagreed. Five percent of the respondents were not able to distinguish while ten percent agreed that indeed their preferred brand was of lower quality a further five percent were in strong agreement. The study also found that over 60% of the respondents believed that Toyota was the best Brand Quality in the market while only 15% of the respondents strongly disagreed with the opinion. Sixty percent of the respondents also agreed that the Toyota products were of high

quality, 5% of the respondents strongly disagree while 10% agreed. None of the respondents thought it made sense to buy Toyota brands without regard to quality and price of other products. A significant 55% of the respondent strongly disagreed that it made sense to buy Toyota Products without regard to price or quality.

The questionnaire also included questions aimed at evaluating how the Toyota consumers viewed the price factor in relationship to the product they purchase. The first question sought to evaluate how the consumers viewed Toyota Products pricing, over 40% of the respondents perceived Toyota Pricing as fairly good. A further 40% believed that it was impossible to obtain any other product of higher quality at the prices set lower than that of Toyota Products. While 50% of the respondents strongly agreed that cost was a determinant to their choice of automobile only ten percent of the respondents agreed that their brand trust was built on product pricing. The respondents also viewed Toyota pricings as relatively constant. A high percentage of the respondents recognized that Toyota Service spare parts were readily available while 35% of the respondents agreed that dealers provided enough information to its clients. 30% of the respondents believed it was easier to resell a Toyota model compared to other products while another 30% also strongly disagreed that it was easier to re sell Toyota models

The results of the pilot study serve three critical concerns in the build up for the main research. Foremost, the pilot study is meant to test the relevance of the responses collected to the study of the research problem. The main research thesis is that quality, price and spare part accessibility variables are the most pronounced in brand trust and loyalty building. From the results obtained in the pilot we can easily identify that Toyota automobile owners perceived their brand of cars as of high quality while another over 50% believed that it was of higher quality than other products. Further the results provided a preview of the response consistency and the level of outcome reliability. Consistency for example is established by the low Cronbach alpha value. Further the pilot results are used as a forecast of the results to be obtained and can be used to determine the level of accuracy in the outcomes obtained from the main research.

Demographics:

Gender of Respondents:

The researcher sought to establish the gender distribution of the respondents as shown in table 4.

Table Error! No text of specified style in document.: Gender of respondent's

	N	Percent
Male	120	72.29
Female	46	27.71
Total	166	100.0

Table 4 shows that majority of respondents (72.29 percent) were male while (27.71 percent) were female. This clearly shows that there was a huge gap between the two groups.

Age of respondents:

The researcher sought to establish the ages of the respondents as shown in table 4.2

Table 5: Age of respondent's

Age	n	percent
18-25	20	12.05
26-35	40	24.10
36-45	59	35.54
>46	47	28.31
Total	166	100.0

Table 5 shows the age of respondents which range between 18 years to 46 years. 12.05% of the respondents were between the age of 18-25 years ; 24.10 percent were respondents between 26-35 years ; 35.54 percent were respondents between 36-45 years and 28.31 percent were above 46 years. The majority of the respondents were above 36 years.

Years of owning automobile:

The sample distribution in terms of currently driven automobiles by brands is depicted in table 4.3

Table 6: Years of owning automobile

	n	Percent
0-1 Years	33	19.9
1-2 Years	26	15.7
2-4 Years	42	25.3
4-7 Years	30	18.1
7-10 Years	20	12.0
>10 Years	15	9.0
Total	166	100.0

Table 6 shows ownership of automobile which ranged from less than a year to more than 10 years. 19.88 percent of the participants had owned the automobile for less than a year; 15.66 percent had owned for a period of 1-2 years; 25.30 percent had owned for a period of 2-4 years, 18.07 percent had owned for a period of 4-7 years, 12.05 percent had owned between 7-10 years while those who owned more than 10 years were 9.04 percent. The ownership of most automobile was at 2-4 years with 25.3 percent and the least was owned by more than 10 years with 9.04 percent. This indicates that most of the respondent had owned the vehicle for less than 7 years.

Currently driven automobiles:

The researcher sought to establish the currently driven automobiles by the brands. Table 4.4 shows the automobiles brand of respondents

Table 7: Currently driven Automobiles by brands

Car type	N	Percent
Toyota	103	62.0
Subaru	13	7.8
Nissan	8	4.8
Ford	7	4.2
Mitsubishi	7	4.2
Isuzu	6	3.6
Volkswagen	6	3.6
Mazda	5	3.0
Honda	4	2.4
Land rover	4	2.4
Hyundai	2	1.2
Foton	1	0.6
Total	166	100.0

Table 7 exhibits that 62.0 percent of the respondents drove Toyota; 7.8 percent drove Subaru; 4.8 percent used Nissan as a brand. Ford and Mitsubishi both had 4.2%. Seven other products evaluated had percentages below 4 % Foton being the least with 0.5 percent. This illustrates that most of the respondents used Toyota as a brand.

However, it was also recorded that those who drove the above models were not necessarily the owners of the automobiles but they drove them at the moment. When asked if they preferred the model they were driving some indicated they would opt for an alternative model. It was observed that 8.5 percent drove vehicles that they were not the owners, the vehicles were used for various purposes from taxis, *matatus*, transport of luggage and hired automobiles.

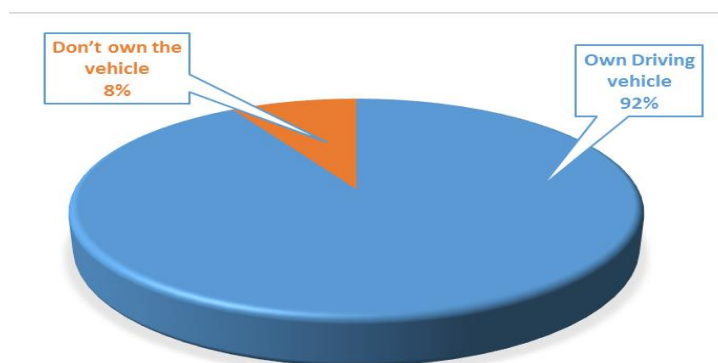


Figure 3: Vehicle ownership

The number of those who drove models they owned were 92 percent. The number of those who did not own a motor vehicle but were driving a particular brand accounting for 8 percent of the total 4 percent suggested a Toyota to be their preferred model while 1 percent suggested Isuzu and Subaru and 0.5 percent suggested Ford, Nissan and Honda. The basis for the suggestions were majorly on nature of their work, Isuzu was cited by pick up drivers who owned a Foton and a Mitsubishi while Toyota was cited to be of overall usage.

Automobile Usage

The researcher also sought to establish the usage of the automobile as shown in table 8.

Table 8: Automobiles usage

Category	N	percentage
Private	96	90.6
Public	10	9.4
Total	106	100

The use of automobiles were analyzed and it was observed the majority owners of motor vehicles were for Private use at 87.9 percent while Public at 12.1 percent. The Public use of the motor vehicles was determined to be used as Taxis, transportation of luggage and ferrying passengers as *matatus*.

Effectiveness of Product quality on customer trust

The product quality was determined by key determinants of product trust. It was established that these were major factors affecting the product quality. The likert scale used for the study was based on a 5 scale from 1-5 with 1-Strongly Agree, 2-Agree-3- Neutral, 4- Disagree and 5- Strongly Disagree.

Table 8: Respondents response to brand quality

Statements	Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Other brands have higher fashion quality					
%	5.1	19.7	22.7	35.9	16.7
Toyota brands have undoubtedly the best quality in the marketplace					
%	10.6	32.8	28.3	22.2	6.1
I can always trust on Toyota products if					
%	14.1	18.2	27.3	22.2	18.2
I will buy a Toyota product even if its same price with another brand					
%	6.6	28.8	33.8	19.7	9.1

Table 8 demonstrates that the respondents disagreed (35.9percent) that other brands have higher fashion quality than Toyota; 22.7 percent were neutral; 19.6 percent agreed that other brand have higher fashion quality than Toyota; 16.7 percent strongly disagree and 5.1 percent strongly disagreed that there were other brands with higher fashion quality than

Toyota. This shows that most of the participant believed that there is no other brand that is of better fashion quality than Toyota

Toyota brands have undoubtedly the best quality in the marketplace shows that 32.8 percent agreed that Toyota has the best quality; 28.3 were neutral; 22.2 percent disagreed; 10.6 percent strongly agreed and 6.1 percent strongly disagree. This shows that most of the respondents agreed that indeed Toyota has the best quality in the market.

I can always trust on Toyota products if I want a product of high quality. The percentage of respondents who were neutral to this statement was 27.3 percent; those who agreed was 18.2 percent; disagreed had 22.2 percent, strongly disagree was 18.2 percent and those who strongly agreed that I can always trust on Toyota products if I want a product of high quality. This indicates that most participants trusted on Toyota when they are looking for a high quality product

The 'I will buy a Toyota product even if it's of the same price and quality with another brand' statement attracted a percentage of 28.9 percent to those who agreed; 34.8 percent were neutral; 19.7 percent disagreed, 9.8 strongly disagreed and 6.8 percent strongly agreed that I will buy a Toyota product even if it's of the same price and quality with another brand. This means that most of the respondents agreed that they will still purchase Toyota as their brand even though they have the same price and quality.

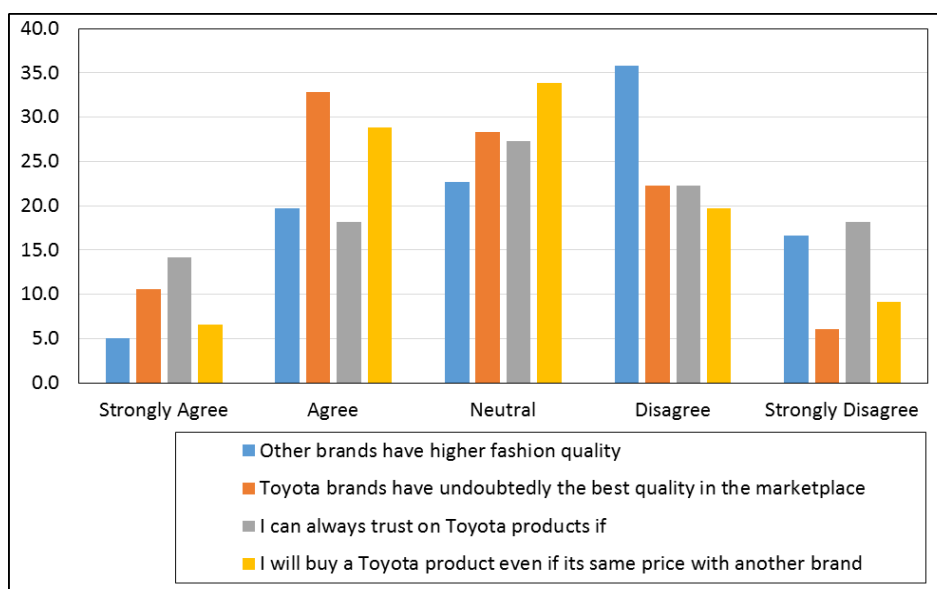


Figure 4: Comparison of Customers preference of quality

Effectiveness of Product price and cost on customer trust:

There were 4 determinants drawn from the customer view on products. The Prices were rated from and on likert scale 1-5 (1-Strongly Agree, 2-Agree-3- Neutral, 4- Disagree and 5- Strongly Disagree)

Table 9: Overall respondent's response

Statements		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Prices are fairly good						
	%	23.2	30.3	16.7	16.7	11.6
It costs less to get a quality model						
	%	12.6	33.3	25.8	24.2	3.5
The cost is relatively constant						
	%	11.6	29.3	31.8	22.2	5.1
I build trust to a product based on pricing						
	%	13.6	20.2	29.8	20.7	15.7

Table 9 shows that respondents agreed (30.5percent) that prices are fairly good on Toyota brands while 8 percent disagreed that prices are fairly good on Toyota brands. Strongly agree attracted a percentage of 23.2 percent, neutral 17.1

percent, and strongly disagreed (11.8 percent) that prices are fairly good on Toyota brands. The response indicates an agreeableness with all the respondent's that price is a greater determinant in the choice of a vehicle models

The perception that it costs less to get a quality model was posed to respondents and it was established that 33.3 percent agreed that it cost less to get a quality model; 25.8 were neutral; 24.5 disagreed; 12.6 strongly agreed and 3.8 percent strongly disagreed that it costs less to get a quality model. This indicates that the respondents believed that it cost less to get a quality product

Respondents agreed (29.3 percent) that cost is relatively constant while 5.1percent strongly disagree that cost is relatively constant. Those who strongly agreed was 11.6percent, 31.8 were neutral and 22.2 percent disagreed that cost is relatively constant .It shows that most respondents agreed that cost of Toyota brand are relatively constant.

There were 29.8 percent of respondents who were neutral that I build trust to a product based on pricing while 13.6 percent strongly agreed that I build trust to a product based on pricing. 20.2 agreed that I build trust to a product based on pricing ,20.7 percent disagreed and 15.7 percent strongly disagreed. This indicates and agreeableness that the respondents didn't trust a product based on pricing

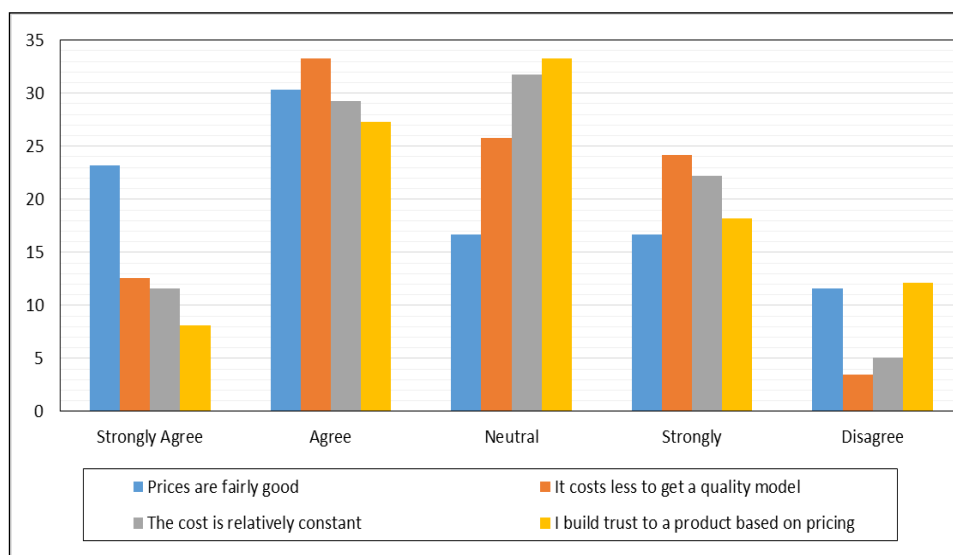


Figure 5: Comparative graph of respondents view on pricing

Effectiveness of Product accessibility on customer trust:

The study further sorted to establish product loyalty by studying the accessibility of the product to respondents. The study asked a series of 3 set of accessibility questions which were three

Table 10: Customers product accessibility rating

Statements		Strongly Agree	Agree	Neutral	Disagree	Strongly Disagree
Service spare parts are readily available						
	%	27.3	28.3	28.3	11.1	5.1
Toyota dealers offer adequate information						
	%	30.3	23.2	19.2	14.1	13.1
It is easier to resell a Toyota model						
	%	49.5	26.8	17.2	4.5	2.0

Table 10 illustrates that the respondents agreed (28.3 percent) that service spare parts are readily available while 5.1 percent strongly disagreed that service spare parts were readily available, 28.2 percent were neutral, 27.3 percent strongly disagreed and 11.1 percent disagreed that spare parts were readily available. This shows that most respondents agreed that service and spare parts of Toyota products were readily available.

The perception that Toyota dealers offer adequate information was posed to the respondents and it was established that 30.3 percent strongly agreed that Toyota dealers offer adequate information. Those who disagreed were 14 percent, neutral 19.2 percent and those who agreed were 23.3 percent that Toyota dealers offer adequate information to its customers. It means that Toyota provides adequate information to their customers.

The (It is easier to resell a Toyota model) showed that the respondents strongly agreed (49.5 percent) that it is easier to resell a Toyota model compared to those who strongly disagreed (2.0 percent); 26.8 percent agreed that it is easier to resell a Toyota model, 17.2 percent were neutral and 4.5 percent disagreed that it is easier to resell a Toyota model. This illustrates that the resell of an automobile was a greater factor in determining the customer's loyalty.

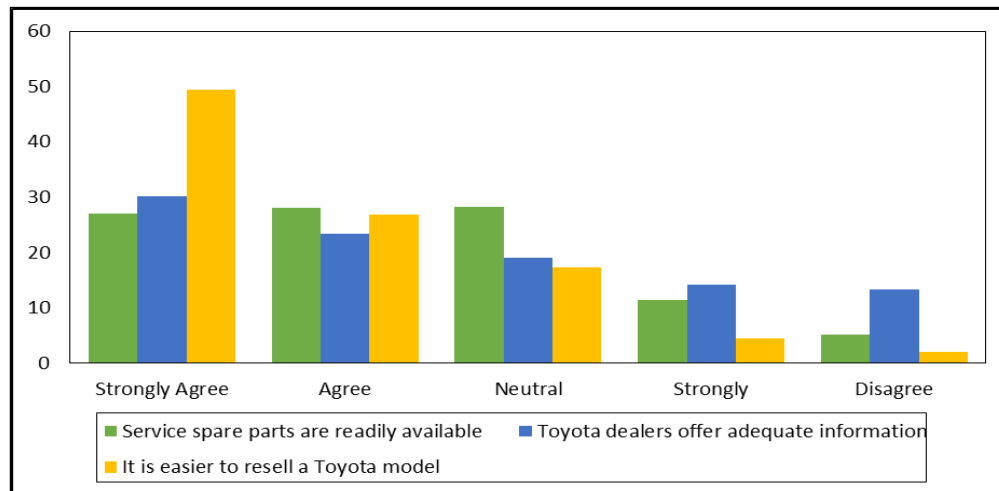


Figure 6: Accessibility response

Relationship between variables

The study reviewed the relationship between the three variables using regression model analysis. The study aimed to create a relationship between variables of quality, price and accessibility by conducting a one way Analysis of variance test. This was done to assess the suitability of the dependent and independent variables to the products applicability. The study results were as follows;

Table 11: Regression model analysis

ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	42.548	10	4.255	2.814	.003 ^b
	Residual	270.694	179	1.512		
	Total	313.242	189			
b. Predictors: (Constant), C,D,E						

The results in table 11, with the $p=0.003$, being less than 0.05, depicted a statistically significant model which was then used to analyze how dependent variables was predicted by the independent variables. The F calculated ($F=2.814$) greater than the 5% level of significance, reflected a significant model to this study.

Table 4.10 further reveals that the F- value of 2.814 with a p value of 0.003 significant at 5% indicate that the overall regression model is significant, hence, the joint contribution of the independent variables was significant in predicting the determinants of brand loyalty.

The linear regression for predictors C, D, E which indicates (Quality, price and accessibility) indicates a significant ($p=0.003$) to customer trust which renders the data acceptable for further analysis on customer trust as per the variables above.

Relationship between study variables:

Table 12: Customers trust coefficient

Coefficients ^a					
Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	1.11	0.60		2.09	0.06
Quality of automobile affects customer trust	0.149	0.062	0.124	1.766	0.201
Prices affect customers trust of motor vehicles	0.086	0.080	0.072	1.008	0.510
Accessibility of spare parts on customer trust of motor vehicles	0.071	0.083	0.059	0.830	0.508
a. Customers trust					

The regression equation model was modeled as follows; $Y=B_0 + B_1X_1+B_2X_2+B_3X_3$

$$y=1.11+0.149X_1+0.086X_2+0.071X_3$$

x_1 = Quality

X_2 = Prices

X_3 = Accessibility

($Y= 1.11+0.124$ (Quality of automobile affects customer trust) + 0.017 (Prices effects on customers trust of motor vehicles) + 0.059 (Accessibility of spare parts on customer trust of motor vehicles) +0.60 (standard error).

The regression equation indicated the core factor that matters on brand trust is simply because of the quality of Toyota automobiles, at 12.4% while the effect of prices had an insignificant P of (0.510) which is greater than 0.05 the effect of accessibility was also insignificant ($p=0.508$).

5. SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

Summary of findings:

The general objective of this study was to analyze the determinants of customer trust on brand loyalty of motor dealers in Eldoret. From the findings the study established that customer trust is positively significant to influence brand loyalty of motor dealers. The specific objectives of the study were: to determine the effect of quality on customer trust; to establish the effect of prices on customers trust; to examine the effect of accessibility of spare parts on customer trust ;to identify the effect of cost on customer trust.

On the effects of quality on customer trust disagreed 35.9 percent that other brands have higher fashion quality than Toyota compared to 5.1 percent who strongly agreed which indicates that most respondents disagreed that there were brands with higher fashion quality than Toyota

Toyota brands have undoubtedly the best quality in marketplace shows that 32.8 percent agreed while 6.1 percent disagreed that Toyota has the best quality. This illustrates that Toyota indeed Toyota has the best quality products in the market.

I can always trust on Toyota products if I want a product of high quality saw a percentage of 27.3 percentage on neutral and 18.2 on those who agree while 14.5 percent strongly agree. This indicates that most respondents will go for Toyota if they want a high quality product.

The "I will buy a Toyota product even if it's of the same price and quality with another brand attracted a percentage of 28.9 percent to those who agreed while 6.8 strongly agree which show that most respondents agreed that they will still choose Toyota as a brand.

On the effect of price and cost on customers trust. Respondents agreed 30.5 percent that prices are fairly good on Toyota brands while 11.8 percent strongly disagreed that prices are fairly good on Toyota brands. It shows that Toyota have fair prices compared to other brands in the market.

The perception that it costs less to get a quality model established that 33.3percent agreed compared to 3.8 percent who strongly disagree. It is believed that quality model is priceless

There were 29.8 percent of respondents who were neutral that I build trust to a product based on pricing while 13.6 percent strongly agree. It indicates an agreeableness that respondents didn't trust a product based on pricing.

On the effect of product accessibility on customer trust the respondents agreed 28.3 percent that service spare parts are readily available while 5.1 percent strongly disagreed which indicates that services and spare parts of Toyota products were readily available.

Only 13.1 % of the respondents believed that Toyota dealers did not offer adequate information while about 30.0 percent respondents agreed strongly that Toyota car dealers provided enough information. It means that Toyota dealers provide adequate information to their customers

The respondents strongly agreed 49.5percent that it is easier to resell a Toyota model compared to those who strongly disagree at 2.0 percent. This saw that the resell value of an automobile was a greater factor in determining customer's loyalty.

In this study, regression was used to analyze the relationship between the independent variables and the dependent variables. Each variable was correlated and regressed at 95%confidence interval with brand loyalty. The overall contribution of the independent variables accounted for 13.6 % ($r^2 = 0.136$) of the brand loyalty in motor dealers. on the analysis of variance(ANOVA) , with the $p=0.003$ being less than 0.05, depicted a statistically significant model which was then used to analyze how the dependent variable was predicted by the independent variables. The F calculated ($F=2.814$), greater than 5% level of significance, reflected a significant model to this study. The findings reveal that the F-value of 2.814 with a p value of $p=0.003$ is significant at 5% indicate that the overall regression model is significant hence the joint contribution of the independent variables was significant in predicting determinants of brand loyalty.

Conclusions:

The three determinants: Quality, price, cost and accessibility indicated that there was a significant impact on customer trust. The responses indicate an agreeableness with all the respondents that accessibility of spare parts is a greater determinant in choice of automobiles Quality also has an impact in customer loyalty. It is therefore concluded that the respondents cared much about quality than price, they would still purchase Toyota even if it's of higher prices than other brands.

Recommendations:

The study drawn from the research based on the objectives are recommended below:-Brand manufacturers should focus on accessibility of a product since it is the key determinant of a product as seen from the above results which indicate that most preferred and trusted a product because of it resell and availability of spare parts ,Access to information should also be enhanced especially to public owners of automobiles who cited that they do not rely on information from Toyota dealers but from their local mechanics ;The production of a quality brand is key in market and prices do not matter. The manufacturers should stress on quality.

Areas of Further research:

The study gives a window for further research owing to its Findings and there is noted disparity in Accessibility and there should be further research on why accessibility is not a factor yet after sale service is a key determinants to brand choice, are there other sources of access to spares and information after sell especially for Toyota commercial vehicles.

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