The Effect of Brand Trust and Perceived Value in Building Brand Loyalty

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Abstract

The purpose of this article is to present the role of perceived values and brand trust as marketing tools for building brand loyalty. Data was collected via self-administered questionnaire from a random samples drawn from the population of female consumers of shampoo in Amman. The constructs in this study were developed by using measurement scales adopted from prior studies. The instrument was evaluated for reliability and validity. The results showed that the framework of brand trust, perceived value, and brand loyalty is a valid and reliable instrument. Data were analyzed using SPSS. The results of statistical analysis shows that trust in a brand is important and is a key factor in the development of brand loyalty. The result also showed that Perceived value significantly enhanced brand loyalty. This study and their results have several limitations and also indicate directions for further research.

Keywords: Brand trust, Perceived Value, Brand Loyalty.

1. Introduction

In light of globalization, the rapid and wide spread of the Internet along with the intensive competition among products and giant economic alliances, the brand has become more important in many aspects. Whereas, it penetrates markets in order to confirm the company or product's name, to sustain its commercial reputation, and to maintain its presence in markets that characterized by severe competition.

Brand loyalty is one of the most important issues in the world of marketing and business due to the great importance that the brand subjected to the international business level in particular. Furthermore, a loyalty to the brand is very important subject from marketing strategy perspective, especially as current markets are marked by its passing through a so high mature phase and intensive competition, whereas keeping the customer loyal to the brand is very crucial for the survival and continuity of the organization. Brand-loyal consumers may be willing to pay more for a brand (Jacoby and Chestnut 1998; Pessemier 1959; Reicheld 1996). This strategy considered a more effective and efficient way than attracting a new customer. Similarly, brand loyalty leads to greater market share when the same brand is repeatedly purchased by loyal consumers (Assael 1998). Consequently, the brand is the sole distinguishing factor among competing and similar products.

Moreover, brand loyalty influential strength does not restricted to be a marketing instrument only, but also it goes beyond this stage to reach the goals and future visions to the product and company's success and their survival in the market. Although the brand is not included in the

organization budget, some specialized consultant centers classify brand within the organization assets as a part of such assets. Brand is able to determine the organization's success in a degree that is better than the ability of a new plant or technical innovation, whereas building a strong brand allows the organization, even in its toughest times, to sell its product at a high price. In addition, a brand is capable of opining new markets especially when the growth of the organization relies upon the penetrating of new markets.

Brand is one of the variables that determine the value of the organization in the competitive environment. Brands as intangible assets are one of the most valuable assets that companies have, and its value for the final customer. Its choice by the customer determined by its functions and its importance that plays a critical role in the formation of customer preferences. Thus, brand has become a source of purchasing decision-making. In fact, the customer considers the brand choice prior to the purchase decision. So as brand affects the behavior of the customer in relation to the repeated purchase process and affects his or her adherence to the brand that stems from the conviction of its strength and influence. In addition, brand creates a relationship with the customer, whether a positive relationship by being loyal to the brand or negative relationship by changing the brand.

Supported by the above rationale, this paper is designed to carry out an empirical study with the core objective of investigating the impact of perceived value and trust on brand loyalty. The remaining sections of this empirical paper are arranged in the following manner. The literature review of brand loyalty , and the factors affecting brand loyalty in section 2. The research model and the hypotheses of the research are presented in section 3. The research methodology is discussed in section 4, including detailed information on the Measures, Sample, Data Gathering, and analysis performed in this study; this is followed by a presentation of the results. The results, Conclusion, and Discussion are discussed in section 5, followed by Limitations , Recommendation and future research (section 6).

2. Literature Review
2.1. What is Brand?

Brand can be defined as a "name, term, symbol, logo, or design, or combination of them, aims at identifying a product or service of either one seller or a group of sellers, and distinguishing these products or services from those of competitors" (Kotler, 1997). In addition, brand may be a product, service, shop, famous personality, place, organization or idea (Keller, 2003). Brand is more complicated than a name or logo. It can also be a "set of expectations and perceptions that rose from the experience of the product or the organization" (Davis, 2002). Tangible and intangible components of the brand interacts with customer perception, and come to be, over time, more established brand in the mind of the customer. The more the realization of the brand by customer, the more the possibility for the growth of trust relationship and powerful positive attitudes towards the brand, and the overall impact of this should improve the brand value for all customers.

Brand has a vital role in the process of customer choice of products. It considered a main mean utilized to link between the producer and the customer, and offers the customer a number of functions that meet his or her desires through the purchase process. It also gives the standing that he or she requires in the community. Thus, customer should consider brand in the selection process of a product when he or she has intent to purchase. The more the customer is aware of the importance of the brand, the more the significance of the response between brand and loyalty to brand. Moreover, the role of the brand is less important than other characteristics of the product such as price, packaging, technical characteristics in the evaluation of the product (Serge, 2000). Famous brand can spread the benefits of the product and lead to delivery of information related to these benefits more than uncommon brands (Keller, 2003). Although there are a lot of unfamiliar brands in the market, customers prefer famous and known brands.

A preferential famous brands is not only attractive for customer to buy the product, but also brings the behavior of repetitive purchase and reduce the behavior resulting from the price volatility

(Cadogan and Foster, 2000). In addition, brand allows the development of the product identity (Kohli and Thakor, 2000). In sum, brand is important for a company because it helps the organization attract customers to buy the product, influences the customer behavior and encourages him or her to repeat the purchase process. As well as, turns customers' eyes to recognize products in term of its associated brands. Brand is one of the important elements in the strategy of products' manufacturers. It represents a pillar of the strong attendance in the market and in the minds of customers. It enhances the capital value of the organization as it the mean that allows naming many of organization products within a diverse range of brands, which leads customer to give a great importance to the brand when he or she doing choice. That is, a brand responses to some benefits that translated by the functions performed for the buyer or customer.

2.2. Brand Loyalty

Organizations face many challenges whether experienced by the local or the international environment as well as globalization, the intense competition, the satisfaction of markets, and the advanced technology. All of these factors have created a more customer awareness and led to a long-term success with regard to prices and improved types of products, therefore, organizations make a great effort to achieve success in maintaining their brands and get long-term loyalty with their customers. Thus, organizations success depends on the ability of the organization to attract customers to their products and brands. This is to enable organization to have the ability to keep its current customers and make them loyal to its commercial brand. Customers display different degrees of loyalty and commitment towards a product, service or brand (kandampully and Sunartanto, 2000). In general, loyalty takes place when customers buy a product or a service repeatedly, customers also holds appropriate and positive attitudes towards goods and services. Brand loyalty is the commitment of the customer to buy a product in a durable manner in the future. (Liu, 2007).

Definitions of loyalty to brand vary so high among researchers and writers; thus, one can hardly find a single definition agreed upon between them. Therefore, we will address a number of definitions of various researchers and writers who discuss and study the subject of loyalty to brand. At first, Jacoby had a basic role in the definition of loyalty, he was one of the the first who paid an attention to the definition of loyalty in the past, he had been credited with establishing the foundation of loyalty. Jacoby and Chestnut defined loyalty to brand as a biased behavioral response, expressed over time by some decision-making unit in relation to one or more of the alternatives within a larger set of theses brands (Jacoby and Chestnut, 1978). Brown (1952) was one of the pioneers who investigated the field of loyalty; he has indicated in his study of loyalty that loyalty is a sequence (repetition) or selection (purchase) of the same brand in all cases of purchase. Jalab (1952) concurrently defined loyalty as a preference of customers to buy specific products. In addition, Najem (1952) defined loyalty to brand as a measure of the degree of repurchase of a particular brand by the customer. In the development of loyalty to brand definition, Guest (1964) pointed out that preference is the only basis for judging the loyalty of the customer. Oliver (1999) defined loyalty as a deep internal commitment to repurchase the product or service on an ongoing basis in the future. On the other hand, Cunningham (2000) defined loyalty as a percentage of overall purchases of a specific brand in comparison with other competitor brands. In their 2001 study, Mowen and Minor referred to loyalty as the extent in which a customer holds positive attitudes towards the brand, commitment and intention to repurchase this brand in the future. Tawfeq (2007) suggested that loyalty is determined because of customer purchasing habits. That is, a customer is loyal to the organization if he or she limited their transactions and purchases to this organization even if other organizations provide better products.

2.3. Measures of Loyalty

It seemed impossible to get an objective and general measure of loyalty because of different definitions and perceptions of loyalty among researchers and writers. These variations in the definition and awareness of loyalty might go back partly to its various components (i.e. behavioral and attitudinal

loyalty). The concept of loyalty is not a simple unidimensional, but a very complicated and multidimensional concept. (Ha, 2005). In general, customers may display loyalty to brand, services, shops, and varieties of goods or activities. It is an attribute related to the customer more than anything inherited in the brand itself. Unfortunately, there is no one definition of loyalty. Brand loyalty defined as a customer preference of a particular brand more than other similar brands and this often measured by the repurchase behavior of the customer and price sensitivity. (Brandchannel, 2006).

Bloemer and Kasper (1995) indicated that the real loyalty to brand takes place when there are six necessary conditions of loyalty: biased, behavioral response, stability over time, decision-making process, one or more of alternative brand (s), and the function of psychological processes. In addition, real loyalty to brand may occurs when customers have a high relative attitude toward the brand through the repurchase behavior. This type of loyalty can brings a great wealth for organizations; whereas customers want to pay a higher price, as well as, this type help the organization in attracting new customers. (Reichheld and Sasser, 1990). Amine (1998) suggested two main perspectives to define customer loyalty: the first one relates to the behavioral loyalty, which means that brand loyalty measured by the repurchase behavior of the same product. The majority of early studies of loyalty focused on behavioral loyalty as a substitute for repurchase. The first concept of loyalty was came to light in 1950s (Cunningham, 1965) and was about the viewpoint of customer behavior (Rubdle-Thiele, 2005). This point of view suggests, in addition to customer behavior, the market structure that characterized by random instead of systematicness (Bass, 1974). Ehrenberg (1988) indicates that we need to understand how people buying the brand prior to understand what people buy. Finally, O'Mally (1988) suggests that behavioral measures of loyalty provide us with a more realistic image about how brand works in comparison with those of competitors. In addition, the real data help in assessing the value of the customer life and help in the development of profitable advertisements. The loyalty behavior needs to have a real data in order to indicate the customer purchasing behavior or to get feedback related to this his or her behavior. (Jacoby and Chestnut, 1978)

This behavioral model tends to focus on market rather than customers (i.e. brand share of the market, its penetration and repurchase behavior). The mechanism of loyalty assumed to come as follows: by trial and error, a customer chooses the brand that gives him or her satisfying experience. That is, loyalty to the brand, as measured by the repetitive purchase, is a result of satisfaction that leads to low commitment to the brand, the customer repurchase the brand not because of any strong trends or commitment towards it, but due to the fact that finding another alternative is worthless (Uncles et al., 2005). Advocators of this model view loyalty as a behavior; therefore, a customer who buys the brand on a regular basis categorized as a loyal customer. The main interest of this model is to measure the actual behavior of the customer (Odin et al.). One of the most commonly approaches employed to measure behavioral loyalty is purchases percentage method, whereas customer purchases of a specified brand are calculated. The second perspective relates to the attitudinal loyalty i.e. regular purchase of the brand, but this is insufficient condition for real loyalty to brand; it must be associated with a positive attitude towards the brand in order to ensure that this behavior will continue for a long time. Some researchers and writers view marketers unable to influence the behavior of customers in an orderly manner. Others suggest that marketer programs and their influence results from attitudes and perceptions of the customer can direct customer behavior (Rubdle-Thiele, 2005).

Therefore, one can concludes that researchers hold the view that understanding the phenomenon of loyalty is possible through the attitudinal loyalty. (Guest, 1964) who first proposed the measure of loyalty through attitudinal loyalty by asking customers to choose only the brand they prefer out of a set of brands. The most used measures of attitudinal loyalty as seen by Rubdle-Thiele (2005) were as follows: (1) intention to buy or the measure of attitude toward the act; (2) preference; (3) commitment; (4) word of mouth; (5) the possibility to buy (11-point scale measures respondents who are committed to do a particular job in the future); and finally (6) what affects it.

Many researchers believe that there must be an attitudinal loyalty to brand for loyalty to be real, and this achieved by preferable and continuing attitudes toward the brand that purchased. The strength of these attitudes is the main predictor of the buying the brand and repurchase. Advocates of this model

seek to increase the volume of sales through enhancing the beliefs of the customer and his or her emotional loyalty towards the brand. Although the idea that attitudes driving behavior and the use of methods and relationships that help in understanding brand loyalty; this concept was not free of criticism. (Uncles et al., 2005). Brand loyalty measured by three ways: (1) the behavioral measure, (2) the attitudinal measure, and (3) the composite measure. The Behavioral measure defined as the desire of the customer to repurchase the same brand (Chaudhuri and Holbrook, 2001, p.83). In addition, behavioral loyalty includes measures of regular repurchase behavior as an indicator of loyalty (Dick and Basu, 1994). The problem with this type is that it provides us with a limited understanding of factors that fall under the repeated purchases. Moreover, the repurchase is not always the result of the psychological commitment toward the brand (Tepeci, 1999). On the other hand, the attitudinal loyalty defined as the degree of customer commitment toward the brand (Chaudhuri and Holbrook, 2001, p.83). This type reflects an emotional relationship towards the brand, the product or the service. The attitudinal loyalty dimensions include the intent of repurchase and recommendation. All of these dimensions are indicators of the extent of customer loyalty. (Getty and Tompson, 1994)

The third measure of loyalty is the composite measure. This measure includes both behavioral measure and attitudinal measure. The main benefit of this measure is that it consists of two dimensions (behavioral and attitudinal). In addition, it measures the customer loyalty through product and brand preferences, repurchase, the total purchased quality, and changing the brand (Hunter, 1998; Pritchard & Howard, 1997). Therefore, this measure increases the predictive power for measuring brand loyalty.

2.4. Factors Affecting Customer Loyalty to Brand

Many factors effect customer loyalty to brand. These factors include satisfaction (Anderson and Srinivasan 2003; Bloemer and Lemmink 1995; Yoon and Uysal 2005), switching of costs and investments (Backman and Crompton 1991a; Beerli, Martin, and Quintana 2004; Morais, et.al 2004), perceived quality (Baker and Crompton 2000; Caruana 2002; Olsen 2002; Yu, et.al 2005), and perceived value (Agustin and Singh 2005; Chiou 2004; Lam, Shankar, Erramilli, and Murthy 2004; Yang and Peterson 2004). Hennig-Thurau, Gwinner, and Gremler (2002) reviewed a number of approaches adopted by extant literature in explaining long-term relational outcomes (loyalty and word-of-mouth communication). Loyalty antecedents identified in these approaches included satisfaction, service quality, trust, commitment, and so on.

Trust has received a great deal of attention from scholars in several disciplines such as psychology (e.g., Deutsch 1960; Larzelere and Huston 1980; Rempel et al. 1985; Rotter 1980), sociology (e.g., Lewis and Weigert 1985), and economics (e.g., Dasgupta 1988), as well as in more applied areas like management (e.g., Barney and Hausen 1994) and marketing (e.g., Andaleeb 1992; Dwyer et al. 1987; Morgan and Hunt 1994). Studies revealed that trust is very essential to the development of brand loyalty (Berry, 1995; Reicheld & Schefter, 2000; Dyson, Farr & Hollis, 1996; Morgan and Hunt 1994, Chaudhuri and Holbrook, 2001). Trust has received a great deal of attention from scholars in marketing (Andaleeb, 1992; Dwyer, Schurr, & Oh, 1987; Morgan & Hunt, 1994). Scholars from diverse fields have different viewpoints on trust; therefore, scholars define the trust concept from different approaches and methods. For example, Deutsch (1973) defined trust as "the confidence that one will find what is desired from another, rather than what is feared" (p. 148). Trust can be defined as a consumer's confident beliefs that he or she can rely on the seller to deliver promised services, whereas a relational value can be defined as consumer's perceptions of the benefits enjoyed versus the cost incurred in the maintenance of an ongoing exchange relationship (Agustin and Singh, 2005).Barney and Hansen (1994) suggested that trust is the mutual confidence that no party in an exchange will exploit another's vulnerability. Morgan and Hunt (1994, p. 23) suggested that trust exists "when one party has confidence in an exchange partner's reliability and integrity." Trustworthy parties are associated with qualities such as honesty, benevolence, fairness, responsibility, and helpfulness (Morgan & Hunt, 1994). Loyalty underlies the ongoing process of continuing and maintaining a valued and important relationship that has been created by trust(Cemal et.al , 2011). In other words, trust and loyalty should be associated, because trust is important in relational exchanges

and loyalty is also reserved for such valued relationships. Consumers, develop trust in a brand based on positive beliefs regarding their expectation for the behavior of the organization and the performance of products a brand represents (Ashley and Leonard, 2009). Moorman, et.al (1992) and Morgan and Hunt (1994) find that trust leads to loyalty. Thus, brand trust will contribute to both purchase loyalty and attitudinal loyalty.

Satisfaction was widely used in a number of studies (Lam, et al, 2004; Tian, 1998; Yang, 2004; Li and Vogelsong, 2003) indicate that the general satisfaction results from a rapid assessment of customer experience of the product, whereas, satisfaction is one of the most important factors that help in predicting customer satisfaction. Some studies related to satisfaction, concluded that satisfaction affects loyalty and it can be a strong predictor of behavioral variables such as predicting the intent of repurchase the product. (Eggert, A. & Ulaga, 2002). Customer satisfaction results from a previous experience and appears through customer behavior after making the purchase process. Wang et al. (2001) indicate that customer satisfaction gives an indicator of repurchase behavior. Recent research has produced several multidimensional scales for measuring perceived value (Lin, Sher, and Shih 2005), which include Mathwick, et.al (2001) EVS, Petrick's (2002) SERV-PERVAL, and Sweeney and Soutar's (2001) PERVAL. Among these, the SERV-PERVAL scale (Chang 2005; Petrick 2004b; Petrick 2004c). Following Zeithaml's (1988) conceptualization of perceived value, the scale operationalizes perceived value as a five-dimensional construct consisting of quality, monetary price, non-monetary price, reputation, and emotional response. perceived value is defined as the judgment or evaluation made by the customer of the comparison between the advantages of, or the utility obtained from, a product, service or relationship and the perceived sacrifices or costs (Zeithaml, 1988).Previous work has defined a direct relationship between perceived value and loyalty(Agustin and Singh 2005; Chiou 2004; Lam et al. 2004; Yang and Peterson 2004) , such that when the value offered by an airline to its users increases, as does the latter's loyalty (Sirdeshmukh et al., 2002; Sa´nchez et al., 2006). Some researches discuss the perceived value factor and show its impact on customer loyalty. They found that perceived value have an impact on loyalty. They add that value, in most cases, evaluated by the customer through the ratio of benefits perceived to costs perceived. (Zeithaml, 1988)

Anderson and Srinivasan (2003) state that when the perceived value decrease, customers tend to buy competitive products in order to increase their perceived value, the less the perceived value, the less the loyalty. Other researchers consider perceived quality as an important factor to measure loyalty. As quality, value and loyalty related to customer behavior; if the tangible quality is high, the customer will get multiple benefits, which means customer will be loyal to high quality products. In contrast, Chiou (2004) proposed and empirically showed an attribute satisfaction_ perceived value_ overall satisfaction_ loyalty intention chain. Thus, overall satisfaction mediates the positive effect of perceived value on loyalty. In other words, perceived value has a positive effect on overall satisfaction, which in turn leads to loyalty. Lam et. al (2004) found that satisfaction mediates the relationship between perceived value and loyalty, in a Business-to-Business context. It is noteworthy that their study showed that satisfaction totally mediated the relationship between perceived value and loyalty when loyalty was measured as word-of-mouth (i.e., recommending to other customers), but only partially mediated the relationship when loyalty was measured as repeat patronage. Thus, they concluded that perceived value have both a direct and an indirect positive effect (through satisfaction) on behavioral loyalty. Similar results were reported by Yang and Peterson (2004). Despite the central role of perceived value in marketing research (Holbrook 1994), sophisticated value measures with psychometric validity have traditionally been lacking in the literature (Petrick and Backman 2004; Semon 1998). The commonly used self-reported unidimensional measure is criticized for being both misleading and uninformative (Petrick 2004c). Measurement problems related to perceived value have been cited as a main cause for the rather elusive interrelationships between satisfaction, perceived value, service quality, and repurchase intentions (Jayanti and Ghosh 1996; Petrick 2004c; Petrick and Backman 2002b).

Quality of the product includes features and characteristics of the product or service, these features affect the products ability to satisfy the implicit and explicit needs of the customer. In other words, the quality of the product defined as "appropriate use" or "matching what is required" (Russell,

and Taylor, 2006). Customers may repurchase products or shift to buy other products because of the tangible quality of the product sold.

3. Research Model

The author propose a model that describes the relationship between brand trust, perceived value and brand loyalty. The study is organized as follows. First, a conceptualization for the study is developed through the exploration and definition of the constructs of conceptual mold. The authors do this by defining each construct of brand, brand trust, perceived value and loyalty.. Secondly, the sample and measures employed in the study are described, and then the empirical research results are reported. In conclusion, the results are discussed along with the theoretical and managerial implications of the findings.
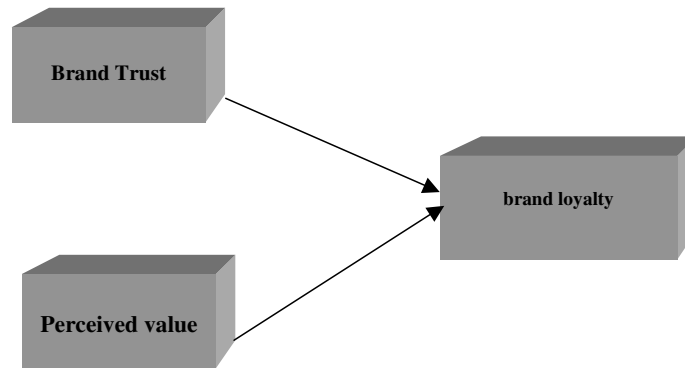
The Hypotheses in this Research

Hypothesis 1 (H1): Brand trust has a significantly positive effect on brand loyalty.
        Hypothesis 2 (H2): Perceived value has a significantly positive effect on brand loyalty.

4. Methodology
4.1. Measures

The constructs in this study were developed by using measurement scales adopted from prior studies. Modifications were made to the scale to fit the purpose of the study. All constructs were measured using five-point likert scales with anchors strongly disagree (= 1) and strongly agree (= 5). All items were positively worded. Brand trust measures were adapted from previous studies. Five items were adopted from (Matzler et al. , 2008; Morgan & Hunt , 1994; Ballester and Munuera , 2005; lasser et al .,1995; chandhuri and Holbrook,2001; Hsteh and Hiang 2004; Caceres and Paparoidamis 2007; Ballester and Aleman-Munuera 2001; Dixon, Bridson, Evans and Morrison 2005), which had a reported reliability coefficient of .811. The five items were: "I trust this brand," "I rely on this brand," "This is an honest brand," "This brand meets my expectations," and "This brand is safe.". perceived value measures were adapted from previous studies. Four items were adopted from ((Mathwick et al. 2001; Petrick 2002; Sweeney and Soutar 2001)), which had a reported reliability coefficient of .827. The four items were: "The product itself is worthy," "This brand is reasonably priced," "This brand offers value for the money," and "This brand is a good product for the price.". The brand loyalty measures were adapted from previous studies, twelve items were adopted from (Chaudhuri and Holbrook, 2001; Grace and O'Cass 2005; Algesheimer, et.al 2005; Fullerton, 2005; Heithman, et.al 2007; Hess and Story, 2005; Johnson, et.al 2006; Sierra and McQuity, 2005; Zeithaml, et.al 1996), which had a reported reliability coefficient of .797.

4.2. Sample

Sample was randomly drawn from the population of female consumers of shampoo in Amman, the capital city of Jordan . because the decision makers for shampoo are female . The unit of analysis of this study was consumers. Shampoo was chosen because it is a product that consumers often pay considerable attention to when making purchase decisions due to its perceived value in enhancing their appearance. seven popular brands of shampoo (Pantene, Sun silk, Head & Shoulders, pert plus, glemo, Herbal Essences , clear) were chosen . The questionnaires, with instructions of how to complete them, were distributed to respondents by an interviewer. In order to minimize possible response bias, instructions emphasized that the study focused only on their personal opinions. There were no right or wrong answers. After completion, the questionnaires were checked and collected by the interviewer. However, due to some invalid questionnaires which were removed from the sample. The total sample size was 445, Table I shows the characteristics of the sample.

Table 1:   Description of the Respondents

		Frequency	**%**
Age group	20- less than 30	167	37.5
	30- less than 40	209	47
	40- less than 50	51	11.5
	50 years and more	18	4
Marital status	Married	398	89.4
	Single	47	10.6
Educational level	High school graduates or below	46	10.3
	Diploma	154	34.6
	Bachelor	218	50
	Postgraduate degrees	27	6.1

In the preliminary analysis, 167 (37.5 percent) female belonged to the 20- less than 30 year-old category, 209 (47percent) belonged to the 30- less than 40 year-old category, 51 (11.5percent) belonged to the 40- less than 50 year-old category, and 18 (4percent) belonged to the 50 years and more year-old category . In addition, 46 (10.3percent) of the participants were high school graduates, 154 (34.6percent) of the participants were college graduates, whereas 218 (50 percent) were university graduates, and 27 (6.1percent) were Postgraduate degrees holders. In terms of marital status, 398(89.4percent) of the total sample was married, and 47(10.6percent) of the participants were single.

4.3. Data Gathering

The research data was collected through the questionnaire. The questionnaire began with an introductory statement that asked respondents to administer their own responses, assured them of confidentiality, and so forth. This was followed by a request for demographic information and the measures. Data were collected through random questionnaires consumers. The sampling frames consist of randomly selected 445 consumers. The study was based on the development and administration of a self-administered survey and conducted in Jordan .

4.4. Factor Analysis and Reliability

The scales were submitted to exploratory factor analysis separately. The best fit of the data was obtained with a principal component analysis with a varimax rotation. There are; five items for brand trust , four items for perceived value, and twelve items brand loyalty are seen in Table 2 .The three factors captured all of the variance with 57.312%, 66.380 %, and 62.740 % of the variance respectively. For exploratory research, a Cronbach's alpha greater than 0.70 is generally considerate reliable (Nunnally, 1994). Cronbach's alpha statistics for the study contracts are .811, .827 and .797for each of the three factors respectively. Out of 21 items, three factors were extracted. The results are

shown in Table 2. The factor loadings were calculated. The factor loadings ranged between .556 and .892 .

Table 2:   Factor analysis of the study variables

	Factor Loading	Eigenvalue	% of Variance	Reliability
Brand Trust				
I trust this brand	.659			
I rely on this brand	.747			
This brand is safe	.808	2.866	57.312	.811
This is an honest brand	.791			
brand that meets my expectations	.771			
Perceived value				
The product itself is worthy	.720			
This brand is reasonably priced	.891	2.655	66.380	.827
This brand offers value for the money	.892			
This brand is a good product for the price	.740			
Brand loyalty				
I intend to buy this brand in the near future .	.681			
I intend to buy other products of this brand .	.741			
I consider this brand as my first choice in this category .	.604			
The next time I need that product, I will buy the same brand .	.614			
I will continue to be loyal customer for this brand .	.622			
I am willing to pay a price premium over competing products to be able to purchase this brand again.	.676	1.631	62.740	.797
I would only consider purchasing this brand again, if it would be substantially cheaper	.556			
I say positive things about this brand to other people	.576			
I recommend this brand to someone who seeks my advice	.577			
I intend to recommend this brand to other people	.652			
I consider this brand my first choice in the next few years	.640			
I get good value for my money	.589			

4.5. Correlation Analysis: Relationships between the Variables

We computed means and standard deviations for each variable and created a correlation matrix of all variables used in hypothesis testing. Means, Standard deviations, and correlations among all scales used in the analyses are shown in Table 3. positive correlations in the level of P<0.01. A correlation matrix was constructed using the variables in the questionnaire to show the strength of relationship among the variables considered in the questionnaire. According to Kline (1998), correlation matrix is defined as ``a set of correlation coefficients between a number of variables''. SPSS version 7.0 was used**.**

Table 3:   Summary of Means, standard deviations, and correlations of brand trust, Perceived value and brand loyalty

Variables	Mean	S.D	Brand Trust	Perceived value	brand loyalty
Brand Trust	3.4369	1.04	1	.501(**)	.424(**)
Perceived value	3.6747	1.15		1	.480(**)
brand loyalty	3.5432	1.02			1

** Correlation is significant at the 0.01 level (2-tailed).

As shown in table (3), the correlation matrix indicates that brand trust and Perceived value were positively and moderately correlated with brand loyalty. The highest coefficient of correlation in this research between Brand Trust variable and brand loyalty, is .501, which is below the cut-off of 0.90 for the collinearity problem. Thus, multicollinearity problem does not occur in this research (Hair et al., 1998). These correlations are also further evidence of validity and reliability of measurement scales used in this research (Barclay et al., 1995; Hair et al., 1998). There was a significant positive relationship between Brand Trust and brand loyalty ($r = 0.424$, $n = 445$, $p \leq 0.01$). The positively moderate correlation were also for Perceived value and brand loyalty ($r = 0.480$, $n = 445$, $p \leq 0.01$). In this manner, we may claim that there are positive relationships between variables according to the related Table 3.

4.6. Regression Analysis

We have applied regression analysis via SPSS. brand trust and Perceived value are independent variable and brand loyalty is dependent variable. The regression model was statistically significant ($F = 83.778$; $R^2 = .275$; $P = .000$). Regression analysis indicated that, brand trust and Perceived value had significantly positive effect on brand loyalty ($p<0,05$; $ß =0.245$) and($p<0,05$; $ß =0.357$) respectively . Thus, H1, proposing that brand trust and Perceived value is positively related to brand loyalty, was supported by our study. The data of constructed regression method may be seen on Table 4.

Table 4: Regression Summary of the impact of brand trust, Perceived value on brand loyalty. (N= 445)

Model		Unstandardized coefficients		Standardized coefficients	t	Sig.	Collinearity statistics	
		B	Std. error	ß			Tolerance	VIF
1	(Constant)	1.592	0.121		13.142	0.000		
	Brand Trust	0.181	0.035	0.245	5.224	0.000	0.749	1.336
	Perceived value	0.239	0.031	0.357	7.628	0.000	0.749	1.336

Notes: $R^2 = 0.275$; Adj. $R^2 =0.272$; Sig. F = 0.000 ; F-value 83.778 ; dependent variable, p < 0.01
 a. Dependent Variable : Brand loyalty

5. Conclusion and Discussion

The purpose of this article is to present the role of perceived values and brand trust as marketing tools for assuring brand loyalty through in consumer goods industries (shampoo) in Jordan from consumers perspective. in which products involve small profit margins on the hand but involve high turn over for buyers on the other hand. This study contributes to the relationship marketing literature, this study integrates the concept of brand trust, Perceived value and brand loyalty. Brand trust, Perceived value and loyalty are very important for the Shampoo manufacturers. Understanding and managing brand loyalty is especially important in consumer goods industries (e.g. shampoo industry). Questionnaire contained two parts, first part related to demographic profiles and second part consisted of brand trust, perceived value, and brand loyalty. The instrument was evaluated for reliability and validity. The results showed that the framework of brand trust, perceived value, and brand loyalty is a valid and reliable instrument. Data collected through the survey questionnaire were analyzed using SPSS (statistical package for social sciences). This study provides interesting findings through correlation and regression analysis.

From the analysis, we can first conclude, there are differences in the antecedents of brand loyalty between the Trust and Perceived value. Perceived value seems to play a more important role in brand loyalty than Trust. The results of statistical analysis shows that trust in a brand is important and is a key factor in the development of brand loyalty. The effect of brand trust on brand loyalty was found to be significant ($\beta= 0.245$), supporting H1, This result is consistent with that of (Moorman, et.al 1992; Morgan and Hunt ,1994; Lau and Lee,1999; Moorman, et.al 1992; Chaudhuri and Holbrook ,2001). Trust has been found to enhance loyalty a study confirmed the paths by which manufacturers

build consumer trust and confirmed a path from consumer trust to loyalty in relationship exchanges (Sirdeshmukh, Singh, & Sabol, 2002). Brand trust could achieve brand loyalty through the creation of a highly valued exchange relation and to make consumers have the depth of commitment to the brand psychologically and to share some information about his or her tastes, preferences, and behavior (Chaudhuri and Holbrook, 2001), and this is the role of motivator factor. brand can be trusted when it can fulfill utilitarian needs in the product (Delgado-Bellester & Aleman, 2004), brands must build customer trust to improve their image in market. Management need to ensure that the brand purchased by the consumer is what is expected in order for the image to be believable and for brand trust to be established. The result also showed that Perceived value significantly enhanced brand loyalty (β=0.357), supporting H2. the result of the study is consistent with the study of (Agustin and Singh 2005; Bolton and Drew 1991a; Parasuraman and Grewal 2000; Sirdeshmukh, Singh, and Sabol 2002). In addition, this result shows an agreement with Patterson and Spreng (1997) who revealed that customers often evaluate the perceived value in view of their perceptions toward the benefits received and costs incurred. this result also shows an agreement with (Grewal et al. 1998; Dodds et al. 1991; Voss et al. 1998; Anderson and Srinivasan, 2003) who asserted that the lower the perceived value, the more the customers switch to another competitive brand and the lower the brand loyalty perceived value is crucial for customers to return and their recommendation to friends, relatives and others. it is critical to the success of buyer-seller relationships (Lemon, Rust, & Zeithaml, 2001).

6. Limitations , Recommendation and Future Research

Based on the results of this study , managers have to pay equal or even more attention to strategies and measures that primarily help to build brand loyalty, such as corporate identity strategies, personal communication, and merchandising. Marketers should, therefore, take careful consideration of brand factors in the development of brand loyalty. This study and their results have several limitations and also indicate directions for further research. The primary limitation of this research is that it explores only one-product category (shampoo), potentially limiting the generalizability to other domains. In general, findings of this research should be replicated with different product categories and brands. In the present study, brand trust and perceived value explained 27.5 % of the variance in brand loyalty. Thus, we recognize that there are other determinants of brand loyalty that could be included in more comprehensive models with possibly higher explanatory power, such as personal factors, brand communication, brand involvement, brand quality. Overall, we still need to develop a more detailed understanding of the relationship between brand loyalty and other relationship marketing related variables. Overall, we still need to develop a more detailed understanding of the relationship between brand loyalty and other relationship marketing related variables such as brand experience. comparable with several other studies, the sample size used in this study is considered small. The results of the study must, therefore, be treated with caution. The study can be strengthened by increasing the sample size and including participants in other geographical areas.

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