

## **BRAND TRUST ELEMENTS AND CUSTOMER LOYALTY: A STUDY OF PHARMACEUTICAL FIRMS**

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### **ABSTRACT**

Customer loyalty is a key driver of long-term organizational success, and brand trust elements play a critical role in sustaining loyal customer relationships. While previous studies have examined brand loyalty in several firms excluding pharmaceutical, limited research has explored how specific brand trust elements such as reliability, transparency, and competence jointly influence customer loyalty. This study aims to fill that gap by assessing the impact of these components of brand trust elements on customer loyalty. A quantitative research design was employed, with data collected through structured questionnaires administered to a sample of consumers. The data were analyzed using multiple regression analysis to determine the strength and direction of each variable's effect. The findings reveal that competence has a strong and significant positive influence on customer loyalty, suggesting that customers are more loyal to brands perceived as capable and skilled. Transparency also showed a significant relationship, although in a negative direction, indicating that unmanaged openness may lead to customer discomfort. Reliability, while conceptually important, did not have a statistically significant effect in this context. Based on these findings, the study recommended that organizations should prioritize competence-building, manage transparency carefully, and maintain reliability as a fundamental service expectation. These results underscore the strategic importance of brand trust elements in cultivating sustainable customer loyalty.

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### **Keywords:**

Brand trust elements, competence, customer, loyalty, reliability, transparency

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## **INTRODUCTION**

In today's competitive environment, customer loyalty is a crucial factor in ensuring long-term business success. It reflects consumers' willingness to recommend a company's products or services to others over time as well as their tendency to keep buying those goods (Chen & Dermawan, 2020). Since loyal consumers are less likely to switch to rivals, they not only provide consistent revenue flows but also help to lower marketing and acquisition expenses (Elrehail, 2020). Satisfaction, perceived value, and emotional connection are among the several elements that might drive loyalty. Among these, trust has shown to be a strong and consistent predictor of loyalty, especially in industries with the same products and little differentiation (Buccieri, Javalgi & Gross, 2023).

According to Cardoso, Gabriel, Figueiredo, Oliveira, Rêgo, Silva and Meirinhos (2022), brand trust elements is the conviction that a company will live up to its promised value and operate in the best interests of the consumer. Trust becomes even more essential in the digital, globalized economy where personal contact is restricted. Consumers that trust a brand are more inclined to disregard little product defects, stick loyal during tough times, and keep purchasing despite rival offers (Vomberg, Homburg & Gwinner, 2020). This trust helps to lower perceived risk and improve the consumer-brand relationship, therefore lessening loyalty's dependence on convenience or cost.

Recent research has demonstrated that brand trust elements moderate the relationship between customer satisfaction and loyalty (Rahmat & Kurniawati, 2020). Basically, customers may not become loyal unless they trust the brand even if they are happy (Darmawan, 2019). This emphasizes the need to develop trust via honest practices, openness, good communication, and constant quality. Hence, knowing how brand trust elements affects consumer loyalty provides insightful information for marketers trying to create close, long-lasting client relationships in an always brand-conscious and trust-sensitive market.

## **Statement of the Problem**

In a highly competitive and price-sensitive industry, Alpha Pharmacy in Ikeja Lagos and Omega Pharmacy in Alimosho Lagos are some of the leading pharmaceutical companies that struggle to maintain customer loyalty. These pharmaceutical companies struggle to keep long-term clients,

many of whom are readily swayed by less expensive choices, ease, or perceived value from rivals even while they provide excellent medical services and pharmaceutical products. Profitability is threatened by this loyalty gap, which also sabotages customer retention plans (Leung, Gu & Palmatier, 2022). In a time when counterfeit medications are common, one major problem is the erosion of trust caused by inconsistent service delivery, inadequate patient involvement, and questions regarding product legitimacy. Furthermore, the absence of customized solutions and poor follow-up mechanisms lowers client happiness and damages emotional connection to the company (Sun, Li & Yu, 2022). In such a sensitive sector where trust and reliability are essential, the absence of a strong trust-based relationship can discourage repeat purchases and reduce brand advocacy (Quaye, Taoana, Abratt, & Anabila, 2022). Moreover, aggravating loyalty difficulties are irregular price changes, limited availability of important drugs, and perceived financial interest above patient care. Despite the growing recognition of customer loyalty as a crucial determinant of long-term business success, many organizations continue to struggle with identifying the specific elements of brand trust elements that most effectively drive loyalty. While existing studies have examined brand trust elements generally, there remains limited empirical evidence that dissects how reliability, transparency, and competence individually and collectively contribute to customer loyalty, particularly within emerging pharmaceutical markets. This study seeks to fill this gap by empirically analyzing these components to provide clearer guidance for organizations seeking to enhance consumer loyalty through deliberate trust-building strategies.

### **Objectives of the Study**

The main objective of the study is to examine the impact of brand trust elements on customer loyalty in pharmaceutical firms choosing from two Local government areas of Lagos State, Ikeja and Alimosho respectively. This study aims to achieve the following specific objectives:

- i. Evaluate the impact of reliability on customer loyalty in Alpha pharmacy, Lagos State, Nigeria.
- ii. Examine the impact of transparency on customer loyalty in Alpha pharmacy, Lagos State, Nigeria.
- iii. Determine the impact of competence on customer loyalty in Alpha pharmacy, Lagos State, Nigeria.

## **Literature Review**

### **Conceptual Review**

#### **Brand Trust Elements**

Brand trust is the belief a consumer has that a company is competent of delivering on its commitments and honesty (Yousaf et al., 2020). Particularly in industries where customers perceive great risks, such as medicines, it is a major engine of consumer loyalty. Customers who trust a company are more likely to overlook minor flaws and stay dedicated over time (Karani, 2021). A crucial ingredient of long-term brand performance is trust since it helps to build emotional ties and lower decision-making uncertainty (Sajid, 2023).

In today's digital marketplace, trust has become even more essential as consumers often make decisions without direct contact with products or representatives. Online reviews, secure transactions, and ethical practices greatly influence brand perception (Wang, Tajvidi, Lin, & Hajli, 2020). Brands that maintain consistency and transparency across digital platforms are more likely to build lasting consumer confidence (Hollebeek & Macky, 2019). Furthermore, trust plays a significant role in shaping behavioral outcomes such as willingness to pay a premium and resistance to switching brands (Nazarenko & Saleh, 2024).

In increasingly competitive markets, where price and quality may be similar, trust becomes a critical differentiator. Especially in the post-pandemic era, consumers prioritize safety, dependability, and brand integrity over pricing advantages (Megawati, 2023). Therefore, organizations must invest in quality assurance, responsive communication, and ethical branding to strengthen trust and secure long-term customer loyalty.

#### **Reliability**

Reliability is the degree of a brand's consistent fulfillment of customer expectations and promises, as well as its dependability in meeting expectations (Hamilton-Ibama, 2020). Reliability is a basic pillar of brand trust elements since consumers evaluate a company according to its capacity to provide performance and quality consistently. According to Ghali-Zinoubi (2023), a reputable company lowers perceived risk and builds trust, therefore promoting repeat business and brand loyalty. Especially in industries like pharmaceuticals, where health and safety are involved, brand dependability greatly affects consumer trust and buying behavior (Ngo et al., 2020).

Additionally, consistent service quality plays a critical role in shaping how customers perceive brand dependability. When businesses deliver a stable and predictable experience across various touchpoints, it reinforces a sense of assurance and fosters stronger emotional connections with consumers (Somani, Behare, & Iyer, 2025). This perceived stability encourages positive word-of-mouth and enhances customer satisfaction, which can translate into increased retention. In digital and retail contexts alike, reliability extends beyond product delivery to include timely communication, accurate information, and resolution of complaints. These factors combine to influence customer perceptions of the brand's integrity and operational excellence (Abdullah, Asnawi, & Mohara, 2023).

Moreover, reliability contributes to long-term value creation by reducing customer uncertainty in purchase decisions. In an age where consumers are bombarded with competing choices, dependable brands stand out by offering a sense of control and predictability (Min & Schwarz, 2022). This assurance becomes even more important during times of economic or social instability, when customers seek brands they can rely on for consistency and safety. Reliability thus becomes not only a function of operational performance but a strategic asset for brand positioning and competitive advantage (Tambe & Kulkarni, 2022). When effectively managed, it strengthens brand equity and fosters deeper brand-customer relationships.

### **Transparency**

Transparency is the degree of openness and clarity with which a company conveys to customers its policies, practices, and product information. Transparent brands are seen as more honest and responsible (Yang & Battocchio, 2021); hence they help to create brand trust elements. In the pharmaceutical industry, consumer safety comes first-being open about ingredients, negative effects, and sourcing builds trust and enables informed decision-making (Doroudi et al., 2020). By lowering consumer uncertainty and increasing perceived integrity, a transparent company builds customer relationships and loyalty over time (Agu et al., 2024).

Transparent communication also plays a key role in crisis management and reputation preservation. When organizations proactively disclose challenges, product limitations, or corrective actions, they are perceived as more accountable and credible by stakeholders (Hersel, Helmuth, Zorn, Shropshire & Ridge, 2019). This openness reduces suspicion and negative

speculation, especially in sectors where customer trust is fragile. Moreover, transparency fosters a sense of involvement, allowing consumers to feel more connected to the brand's values and operations. As consumer awareness increases, brands that engage in ethical and transparent practices are more likely to sustain loyalty and withstand negative publicity (Agu et al., 2024).

Furthermore, transparency enhances customer empowerment by equipping individuals with the knowledge needed to make confident purchasing decisions. Open access to information, such as sourcing, sustainability practices, and quality standards, improves perceived value and customer satisfaction (Somani et al., 2025).

### **Competence**

Through skill and performance, competence is the capacity of a brand to efficiently provide goods or services and satisfy consumer expectations. Since customers are more likely to depend on brands they see as informed and competent (Sanny et al., 2020), brand trust elements hinge on this ability. In sectors like pharmaceuticals, where items are technically complex and there may be health ramifications for consumers, competence is especially important. According to Ngo et al. (2020), a good brand not only guarantees product quality but also offers expert advice and support, therefore building confidence and promoting long-term loyalty.

A strong display of professional expertise enhances a brand's credibility and fosters assurance among its audience. When organizations exhibit consistent performance, up-to-date knowledge, and efficient problem-solving abilities, consumers are more inclined to engage repeatedly and form deeper bonds (Abdullah et al., 2023).

In addition, demonstrated proficiency helps organizations respond effectively to customer concerns, increasing trust even during service failures. Brands that can quickly and professionally resolve issues often turn negative experiences into positive impressions (Nazarenko & Saleh, 2024). This capacity for effective resolution is perceived as a mark of professionalism and deepens emotional attachment. Moreover, competence reduces perceived risk, especially in sectors where accuracy and compliance are essential.

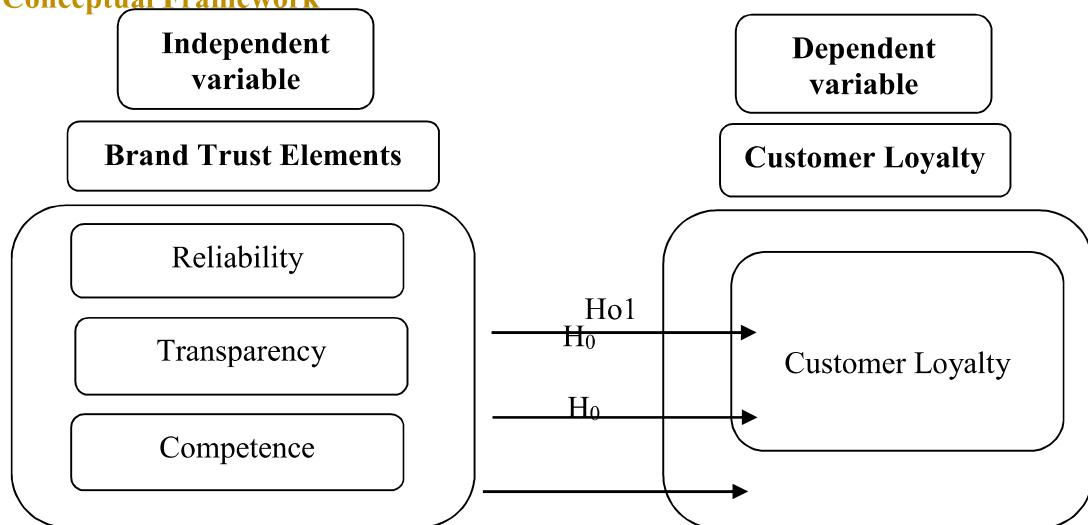
## Customer Loyalty

According to Al-Adwan et al. (2020), customer loyalty is the result of a customer's ongoing preference for a specific brand as shown by repeat purchases and good word-of-mouth. By lowering marketing expenses and improving brand advocacy (Mahmood & Haider, 2020), it becomes quite important for maintaining long-term profitability. Loyalty is made up of attitudinal and behavioral aspects; customers not only keep purchasing but also form a personal connection with the brand. Building loyalty is especially important in very competitive industries since loyal consumers are less price sensitive and more willing to support the brand in case of service mistakes (Gurler, 2025).

Loyalty also fosters a sense of community among consumers, where shared experiences and positive sentiments toward a brand encourage group identification and social engagement (Wang et al., 2020). This collective attachment enhances emotional investment and influences others through referrals and testimonials, amplifying the brand's reach organically. Such outcomes are particularly beneficial in saturated markets where word-of-mouth significantly affects new customer acquisition and retention efforts.

Furthermore, consistent brand interaction leads to greater emotional ties, which often translate into advocacy behaviours and voluntary promotion (Hersel et al., 2019). Loyal customers become brand ambassadors who defend the brand during crises and support new offerings without requiring high incentives. This reduces reliance on constant promotions and price cuts, enabling the firm to maintain value-based strategies while sustaining growth in competitive environments.

## Conceptual Framework



Source: Researcher Compilation (2025)

## **Theoretical Review**

### **Trust-Commitment Theory**

Trust-Commitment Theory, which was proposed by Morgan and Hunt in 1994, holds the key to effective relationship marketing. The theory posits that strong, lasting relationships are driven by mutual trust and commitment, leading to cooperation, loyalty, and long-term relational success between parties. According to the theory (Metz, Jensen, Farley, Boaz, Bartley & Villodas, 2022), the two most important elements in creating and sustaining long-lasting relationships between companies and consumers are trust and commitment. Basically, customers who trust a business and are dedicated to it are more likely to stay loyal, make repeat purchases, and resist rival offers (Arslan, 2020).

Trust is characterized by the theory's fundamental principle, which states that trust establishes confidence in the brand and dependability; and this leads to dedication, psychological attachment (Yousaf, Mishra, & Bashir, 2020). This mix promotes long-term loyalty and collaborative activity. In sectors like pharmaceuticals, where the stakes are great, the trust-commitment link becomes much more vital for keeping clients (Fiiwe, Egele, Ozo, & Obasiabara, 2023).

The supporter, including Iglesias, Markovic, Bagherzadeh and Singh (2020) asserted that high trust levels directly affect customer loyalty and satisfaction, according to model validations in several service settings. Critics contend, however, that the theory falls short of sufficiently considering situational elements such product variances, cultural variances, or service failures (Ozuem, Ranfagni, Willis, Rovai, Howell, 2021). Notwithstanding these objections, Trust-Commitment Theory is still a generally accepted framework for explaining customer-brand interactions, especially in high-involvement sectors.

## **Empirical Review**

Yousaf, et al. (2020) further explored the influence of product perceived value on customer based brand equity, brand resonance, and customer-active commitment. They also investigated the mediating roles of brand resonance and customer affective commitment in the relationship between product perceived value and customer-based brand equity among branding product

consumers in China. The study found that product perceived value positively influenced brand resonance and customer affective commitment. Both brand resonance and customer affective commitment were found to mediate the relationship between product perceived value and customer-based brand equity.

Arslan (2020) in their study investigated and analyzed the influence of service quality on brand trust elements and brand trust on brand loyalty by utilizing the Precious One user as the object and population. Simple random sampling technique was used on the 251 users who responded to the questionnaire, confirmatory factor analysis to validate the responses, the Cronbach Alpha analysis to test response reliability, and the structural equation model based on covariance to examine the related hypotheses. Their results show that service quality positively affects brand trust. Also, there is a causal relationship between brand trust and brand loyalty. Hence, service quality is vital to building brand trust and creating brand loyalty.

Dam (2020) evaluated the factors related to perceived value, service quality, brand trust, and brand loyalty in the mobile phone industry. It utilized a cross sectional survey design with 333 mobile phone users and found that all examined variables were significant predictors of brand loyalty among mobile phone users. The study provided insights into the relationships between these variables in the context of mobile phones. Further, Kılıç, Abdoul-Azize and Türker (2023) investigated the influence of value-in-use on customer loyalty in the context of GSM services. They found that hedonic, emotional, and social benefits/values played a significant role in driving customer loyalty. The study focused on the GSM industry and highlighted the importance of understanding customer values-in-use for fostering loyalty.

Rahmat and Kurniawati (2019) examined the effect of perceived fairness on trust and loyalty in family Takaful. A total of 500 questionnaires were distributed to their respondents. The findings of this research which is in the context of financial service industry, found out that customer trust as well as commitment has direct and positive relationships to customer loyalty. Also, their research found out that customer loyalty is greatly affected by customer trust of the brand. They found that customer trust for a brand positively influences customer loyalty.

Steinhoff and Palmatier (2016) in their study aimed at investigating customer satisfaction of mobile telecom industry in Nigeria. They considered the factors that influence customer

satisfaction and relationship between customer satisfaction and demographic variables in Lagos State, Nigeria. Lagos Island, Mushin and Ikeja were their focal area. The study used convenience sampling (non-probability sampling) and total of 400 people were interviewed. The study showed that customer satisfaction increases with the improvement of the mobile service attributes.

Mahmood and Haider (2020) argued that customer satisfaction can lead to customer loyalty because people tend to be rational and risk-averse so that they might tend to reduce risk and stay with the companies which they already had good experience with. Customer satisfaction has been suggested to be an antecedent of loyalty in product context in previous studies. Also, the relationship between customer satisfaction and customer loyalty suggested such as satisfaction is the core of loyalty, satisfaction is one of the necessary components of loyalty, satisfaction and loyalty are the components of ultimate loyalty and satisfaction is the starting point of loyalty.

## **RESEARCH METHODS**

This study adopted a quantitative descriptive survey design to examine the relationship between brand trust and customer loyalty in pharmaceutical firms, with a focus on Alpha Pharmacy. The survey design was appropriate for collecting quantifiable data from a broad customer base and for measuring perceptions related to trust and loyalty.

The target population consisted of customers who regularly patronized Alpha Pharmacy branches across selected urban locations in Nigeria. The customer base was considered finite, and the population of 300 was estimated based on customer from two Local government areas of Lagos State, Ikeja and Alimosho respectively.

From this known population, a sample size of 260 respondents was selected using convenience sampling. This method was chosen due to the ease of accessing customers who were available and willing to participate within the study's timeframe. The choice of convenience sampling also reflected logistical constraints, such as time and resource limitations.

The research instrument used for data collection was a structured questionnaire, designed with closed-ended questions measured on a five-point Likert scale. The instrument was divided into sections to capture demographic information, elements of brand trust elements (such as reliability, competence, and transparency), and indicators of customer loyalty.

Prior to administration, the questionnaire was pre-tested on a small sample of 20 customers to ensure clarity and internal consistency. Based on feedback, necessary adjustments were made.

For data analysis, the Statistical Package for the Social Sciences (SPSS) was employed. Descriptive statistics were used to summarize demographic and response patterns, while regression analysis tested the hypothesized relationship between brand trust elements (such as reliability, competence, and transparency) and customer loyalty, allowing for an evidence-based conclusion.

## Results and Discussions

**Table 1: Regression Analysis**

Coefficients <sup>a</sup>						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.241	0.336		3.688	0.000
	Reliability	-0.110	0.095	-0.102	-1.157	0.248
	Transparency	-0.487	0.091	-0.622	-5.355	0.000
	Competence	1.319	0.097	1.534	13.540	0.000

a. Dependent Variable: Customer Loyalty

**Source: Author's Compilation (2025)**

The regression output shows the influence of Reliability, Transparency, and Competence on Customer Loyalty. The constant (intercept) is 1.241, meaning when all independent variables are zero, customer loyalty has a baseline value of 1.241.

Reliability has a negative unstandardized coefficient ( $B = -0.110$ ) and is not statistically significant ( $p = 0.248 > 0.05$ ), indicating that reliability does not have a meaningful effect on customer loyalty in this model. Its standardized coefficient ( $Beta = -0.102$ ) also confirms a weak and negative relationship.

Transparency also has a negative coefficient ( $B = -0.487$ ) but is statistically significant ( $p = 0.000 < 0.05$ ). This suggests that greater transparency is associated with lower customer loyalty in this sample, which is counterintuitive and may reflect underlying issues such as over-disclosure or customer misinterpretation of transparent information.

Competence shows a strong positive and statistically significant effect on customer loyalty ( $B = 1.319$ ,  $p = 0.000$ ), with a high standardized Beta value of 1.534, indicating it is the strongest predictor in the model. This means increases in perceived competence significantly improve customer loyalty.

### Decision

**Table 2: Decision Table**

S/N	Hypothesis	P-value	Decision
1	Reliability has no significant impact on customer loyalty in Alpha Pharmaceutical firm.	0.248	Accepted
2	Transparency has no significant impact on customer loyalty in Alpha Pharmaceutical firm.	0.000	Rejected
3	Competence has no significant impact on customer loyalty in Alpha Pharmaceutical firm.	0.000	Rejected

**Source: Researcher's Compilation**

### Conclusion

With brand trust elements as a starting point, this study looked at how transparency, competence, and reliability interacted with customer loyalty. The results showed that competence has a strong and favorable impact on customer loyalty, therefore customers that show knowledge and ability in service delivery are more likely to stay loyal to their company. However, openness had a notable but adverse impact on loyalty, suggesting that too much or poorly handled disclosure could cause consumer discontent or suspicion. Reliability had no statistically significant effect on consumer loyalty, which might imply that consumers view it as a basic expectation rather than a loyalty-determining quality.

The research emphasizes the crucial part of competence in building consumer loyalty but also warns that transparency needs to be handled carefully to prevent unintentional negative attitudes.

These results highlight the need for brand trust elements as a mediating element and urge firms to give intentional communication and competence a top priority in their customer relationship plans.

### **Recommendations**

The results of this study have led to a number of suggestions for better brand trust elements to boost consumer loyalty. First, companies should put money into building and highlighting their expertise. This means making sure services are always provided with skill, staff members are properly trained, and procedures are courteous and professional. Showing ability helps customers to have trust and develops long-term loyalty.

Second, although usually welcomed, transparency must be handled with great attention. Organizations should offer pertinent information without inundating consumers or disclosing internal complexity that might create question or worry. Transparency initiatives should be guided by clear, honest, and strategic communication to preserve trust and avoid unintentional adverse consequences.

Third, although this research found no notable impact from reliability, it is still a basic expectation for consumers. Since unreliability can rapidly destroy trust and harm loyalty, companies should keep up regular and reliable service delivery to satisfy minimum consumer expectations.

Organizations should frequently review and modify their consumer interaction strategies, using consumer input to highlight areas requiring special attention. Companies can boost loyalty and build a more resilient consumer base by matching brand trust elements such as competence, transparency, and reliability with consumer expectations. These initiatives should be ongoing and backed by top leadership dedication to service excellence.

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