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The Impact of Brand Loyalty on Parent's **Intentions to Purchase Baby Care Products**

Vannem Reddy Hima Bindhu¹, Konduru Sudheer²

¹Associate Professor Malla Reddy College of Engineering and Technology, Hyderabad, India ²Assistant Professor Malla Reddy College of Engineering and Technology, Hyderabad, India

Abstract:

The purpose of this research is to look into the function of brand trust in consumer-brand relationships for both global and national businesses. The approach established for this objective is used to two competitor brands in India's infant care goods industry, one global and one national. A structural equation modelling technique is used to test the research model. According to the study, the effect of brand trust on repurchasing intention is stronger than its influence on relational commitment, and this effect is especially noticeable in the case of national brands.

Keywords: Baby cares, Brand trust, Industry goods, Global markets and Consumer.

1. INTRODUCTION

One of the most important criteria for a long-term and strong interpersonal connection is trust. When discussing the relationship between a brand and a customer, personal relationships are frequently utilised as a metaphor [1].In this sense, brand trust demonstrates its significance both in interpersonal relationships and in establishing the desired healthy and long-term relationship between the brand and the customer. A number of research on brand trust have produced crucial insights on the formation of trust and its consequences. Brand trust research falls under the umbrella of customer relations management and is a concept that has been studied with various purposes in the service industry.

The importance of trust in the service encounter is the primary reason why academics are interested in the issue; nevertheless, there have been few studies that investigate into the influence of brand trust in different product categories on consumer-brand interactions [2]. When compared to other product categories, the influence of brand trust for the items to be eaten may be achieved at various degrees and in different ways over a period of time when customers have no intention of creating a long-term relationship with the brand.

Baby care items are a product category that people favour during a certain time period. Parents will not choose the same product category when their children are grown, but only when they have a new baby. Expectations of the impacts of brand trust on a good consumer-brand relationship may arise in several dimensions in this scenario.

Brand repurchasing intention, brand extension acceptance, word-of-mouth (WOM), temporary deficiency acceptability, and brand commitment are the essential ideas in brand-consumer interactions [3]. The goal here is to explore the influence of brand confidence on these factors in a product category like infant care items, with which parents want to have just a short-term connection.

Furthermore, when it comes to purchasing selections for infant care goods, trust might be very crucial.



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The practical excellence of the product was used by Caudhuri and Holbrook [4] to model brand trust, emphasising the significance of emotional expectations in the brand. From this angle, trust may be understood as a by product of the functional dimension. Two elements of brand trust were proposed by [5]. The ability of a brand to keep its promises and to satisfy customer needs makes up the first of these dimensions, which has a technical or competitive structure. The second dimension has to do with the intention and expectation that the brand will act sensitively for the welfare or comfort of the customer. Author [6] indicate that for the first dimension, trust is built on the promise connected to the anticipated functional quality of the product. At this moment, investigations to understand the impact of brand trust on purchase decisions are more important than ever because of parents' more sensitive behaviours connected to functional quality.

A market survey is a method of gathering customer preferences and purchase intentions for a company's goods and services in a particular region [7]. Market research is crucial because it helps businesses understand what their consumers like and hate about their goods and services. As a marketer, they must provide a convincing argument for why a buyer should select their brand over competing computer brands on the market. The customer is the one who makes use of the goods and services and assesses their quality.

Customers are constantly devoted to the brands they look forward to with increased value. Marketers should follow consumer attitudes regarding various brands when they introduce global names to the market. Each client has a unique way of analysing the various brand options on the market. It is up to the marketer to determine these techniques of evaluation and create their marketing communication data in a way that makes it easy for the consumer to see that their products live up to expectations on each parameter taken into account [8]t. As a market, they must provide a compelling argument for why a client should select their brand over competing computing brands on the market.

Baby accessory goods were the focus of the study in order to understand how mothers perceive different brands and how they think about them. The study's findings demonstrated that mothers' brand perceptions of baby accessory goods alter when marketing communication programmes are taken into account.

Ehrenberg, Bernard, and Scriven contend that it is only natural for a large brand—one with a sizeable market share, high visibility, and a large consumer base—to look for ways to boost sales and maintain its competitive edge. What would a brand's advantage be in developing trust when it is ahead with product variety and advertisements? This is the point where studies are needed to provide an answer. The fact that there are so few research on this topic is a cause for worry [9].

This study aims to address the issue by responding to the following research questions: - In the case of a product category where consumers do not develop a long-term purchasing tendency, in what direction and to what extent will brand trust affect consumer-brand relations (brand commitment, repurchase intention, brand extension acceptability, temporary deficiency acceptability, WOM)? What will happen to the consumer-brand connection as a result of the trust built by a national brand with a significant market share in the presence of a global brand with significant advertising and marketing budgets?

In order to generate and test hypotheses for the study, it is necessary to identify exploratory solutions to these research issues.

2. Literature Review

According to Daniles and Jane's [10]research, "A marketing strategy with in the baby product business,"



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the market for baby products may be quite crowded with a variety of brands depending on the product, making it challenging for consumers to tell one brand from another. Marketers must help consumers through the confusion caused by all the competing brands and direct them toward their own.

P.K. Khicha, Benard Oyagi, and Andrew S. Nysngau [11] investigated how brand equity and perception of the brand influence the choice of baby accessory goods. The study investigated the use of several marketing communication techniques to build brand equity and perception.

Baby accessory goods were the focus of the study in order to understand how mothers perceive different brands and how they think about them. The study's findings demonstrated that mothers' brand perceptions of baby accessory goods alter when marketing communication programmes are taken into account.

The goal of the article, as stated in Tambunan et al, [12] is to determine consumer views and attitudes regarding infant formula as well as their readiness to spend. By using the sentence completion approach and focus group discussions, the initial qualitative study was carried out. The quantitative investigation is anticipated to confirm the results. With the use of multivariate analysis, 105 moms with children between 0 and 5 years old were given questionnaires.

The outcome demonstrates that baby formula's development benefits have a considerable impact on parents' propensity to buy baby formula. The moms argued that infant formula is merely used as a replacement for breast milk, providing sustenance rather than brain development as suggested in several advertising. The implications of this study help marketers better understand consumer preferences and viewpoints about the purchasing of infant formula.

Mothers' perceptions, attitudes, and willingness to buy baby care goods were examined in a study by Tambunan et al, [12] The survey demonstrates different attitudes regarding infant formula. It is advised that health and nutrition professionals take a more active role in the education of medical professionals, especially those involved in the provision of infant services at the primary care level, and that this will in turn encourage medical professionals to interact with media sources more frequently.

2.0 Brand trust role on Consumer-Brand Relationships

2.1 Brand trust/brand commitment

Connection commitment refers to the intention of a party to exert the most effort possible in order to maintain a relationship that the party perceives forming as a continuous one with a partner Morgan and Hunt [13]. According to Sharma and Patterson [14], a customer who views commitment as a value should sustain this connection since it fosters stability, solidarity, harmony, and sacrifice—all of which are advantages of a long-lasting, stable relationship.

Additionally, commitment includes both the desire to safeguard and actively work to strengthen the existing connection in addition to the purpose to continue and exert effort to do so. Brand trust has an impact on commitment since it is smart and sound in the long run(Morgan and Hunt [15].

Brand commitment, as measured by brand trust, includes a variety of elements that can be either emotional or calculative. Emotional commitment is the intention to keep a relationship going because you feel good about the other person. Calculative commitment, on the other hand, takes into account the advantages and disadvantages of continuing the relationship or abandoning it. Consumers depend on a brand because they want to take advantage of some of this situation's advantages, such as lowering risk, improving information processing efficiency, and getting concrete "regular user" benefits, claim Story and Hess.



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Relational commitment develops as a mix of customers' personal and functional features in their relationship with the brand and is justified by the benefits acquired from a relationship (for example, affiliation, association, value matching). From this vantage point, it is critical to assess the significance of brand trust in terms of the relational commitment connected to various product categories and brands from various countries of origin.

2.2 Brand Trust Brand purchasing Intention

In 2001 research, Caudhuri and Holbrook [4] assessed brand loyalty along two behavioural and attitudinal aspects. A favourable correlation between brand trust and behavioural and attitudinal commitment was revealed after research of 107 distinct brands, while the association between brand trust and behavioural commitment was shown to be larger than the one between brand trust and attitudinal commitment. This emphasises the necessity to assess the impact of consumer repurchasing behaviour on brand trust. Consumers have a propensity to like a brand, and this tendency will grow as they exhibit their behavioural reactions. Furthermore, it will be anticipated that brand trust would play a bigger part in a consumer's intention to repurchase a brand than relationship commitment. This begs the issue of which factor—brand commitment, brand trust, or desire to repurchase—is more impacted by each of these?

The double jeopardy effect mentioned by Ehrenberg et al. [16] should be taken into account when we examine the impact of brand credibility on purchase decisions. A brand with strong market exposure, being one that is well-known and has a high sales rate, will have more consumer trust, and with this trust, additional sales will be generated [17]. The topic of whether brand trust should be considered in purchase decisions as a hygiene element or as a tool for distinction is brought up by this cycle. According to Romaniuk and Bogomolova's [9] study, consumers have a predisposition to trust the brands they see most frequently and that they see, and trust in brands with a high market share is likewise strong.

2.3 Brand Trust/ Brand Extension Acceptability

Only a few research have looked at how brand trust affects brand extension initiatives Reast [18]. Using fictitious brands, Keller and Aaker found a significant correlation between brand extension acceptability and a company's reputation. The findings are supported by Keller and Aaker's [19] assertion that customers will accept new items provided they are manufactured under a well-known brand name.

The success companies may achieve by putting their faith in brand extension tactics will be examined with reference to a product category like infant care items, for which parents exhibit purchase tendencies for a set period. The customer will show an inclination toward accepting brand extensions even if they are not intended to be a long-term relationship.

2.4 Brand Awareness

Brand awareness teaches how to be conscious of both existing and future customers' attitudes about your good or service. Brand awareness is the likelihood that customers are aware of a company's product and service's availability and accessibility. Successful brand awareness indicates that an organization's goods and services have a positive market reputation and are just acceptable Gustafson & Chabot [20], Due to customer knowledge of the brand and its distinctiveness, brand awareness plays a crucial part in the decision to buy a good or service. It may also influence how consumers perceive risk and how confident they are in their choice to buy.

When deciding whether to acquire a good or service, a brand must be taken into account; otherwise, it's likely that no option will be available Baker et al., [21] Brand awareness makes for a strong association



in the mind.

specific brand Stokes, [22] Customers' brand awareness may be measured at many levels, such as brand recognition, recall, dominance, and brand knowledge, or what the brand means to them Aaker, [23]. Brand awareness is crucial since without it, there won't be any communication and no transactions. Some customers may set criteria to limit their purchases to just well-known brands Swaminathan, [24].

2.5 Brand Recognition

The capacity of customers to affirm that they have seen or heard of a certain brand previously is referred to as brand recognition Swaminathan, [24]. The consumers are not need to know the brand name in order for this to work. As an alternative, it implies that customers can identify the brand when it is presented to them, whether at the point of sale or after observing its visually appealing packaging by Keller, [25].

Any brand that wants its customers to remember it at the time of purchase has to have brand symbols. Different strategies are employed in advertising to get customers' attention, but brand recognition and recall are the most common ones. Brand recall, sometimes referred to as unassisted recall or spontaneous recall, describes a consumer's capacity to produce the right brand from memory when presented with a product category. Most customers can only recall a small number of brands when asked about a certain product category, usually 3-5 brand names. Few people can recall more than seven brand names from a particular category in consumer testing, and for low-interest product categories, most people can only remember one or two brand names.

Aided and unassisted recall are two techniques used in qualitative marketing research to retrieve information from memory. Unaided recall is the customer's capacity to recognise the brand on their own without any assistance. A customer's capacity to recognise the brand from a hint is referred to as assisted recall.

2.6 Brand Purchasing Awareness

Top of mind brands are those that a buyer can name off the top of their head and is the first thing that comes to mind. Top of the mind awareness refers to the brand that customers think of first when they are un-prompted questioned about a particular category by Fayrene et al., [26]. Typically, consumers choose one of the top three brands from their list of options. When customers choose quickly between competing brands in low-commitment sectors or when making impulse purchases by digital platforms, top-of-mind awareness is important [27].

Top Brands:

- Johnson & Johnson.
- MamaEarth Baby Products.
- Himalaya Baby Products.
- Sebamed Baby Products.
- Biotique Baby Products.
- Novalab Healthcare.
- Pampers.

3. Objectives

- To determine the degree of brand recognition within the infant care goods sector.
- To comprehend the infant care goods category's most well-known brand.
- To list the leading manufacturers of infant care items.



4. Research Model

The study model depicted in Figure 1 is created by referencing earlier publications. The global and national brands have been contrasted in terms of the factors that influence the trust and brad purchase intention that are displayed in the model. This model has been expanded to include the "word of mouth behaviour" characteristics. On the other side, when other model is compared to national and international brands, the goal is to determine how to prepare the path for transitioning from the national and international brands to the model by examining the impacts [28].

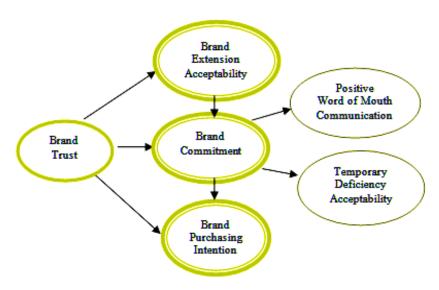


Fig 1. Research model

Table 1 presents the research hypotheses. In the literature review, the theoretical underpinnings of the study hypotheses are covered.

H1	Brand trust will be favourably related to brand intention to purchase.		
H2	Acceptability of a brand extension will be favourably correlated with brand trust.		
H3	Brand commitment will be favourably related to brand trust.		
H4	I4 Brand loyalty will be favourably correlated with issues with temporary deficit acceptable.		
H5	Positive word-of-mouth marketing will be favourably correlated with brand loyalty.		
H6	Brand loyalty will be favourably correlated with brand intention to purchase.		
H7	Acceptability of brand extensions will be favourably correlated with brand commitment.		

5. Method

5.1 Sample and Data

Consumers from the region of Bursa in India took part in the survey. 384 respondents make up the study sample, which has a 95% confidence interval and a 5% margin of error. The surveys were carried out at the malls where the surveyors were selling the infant care items. Customers of both national and international brands were among the subjects we included in our sample. The responses of the male customers who agreed to participate in the survey have also been taken into consideration, despite the fact that it is widely known that women make up the majority of the consumer base. The survey's final count is 391. The method of convenience sampling is employed.



5.2 Data collections and measures

Face-to-face interviews were conducted to gather the data that was used in the survey. The pre-test was conducted prior to data collection by applying to 20 people. The issues that were identified were eliminated, and the final shape was provided to the survey form. Table 2 provides descriptions of the scales used for the aforementioned variables in the survey form.

Table 2. Measurement Items for the Model's Constructs

	Table 2. Measurement Items for the Model's Constructs
	I have trust in the reliability of this brand's goods.
	The degree of client expectations is met by this brand.
	The items from this brand consistently satisfy my standards for quality.
	In its marketing, this company promotes things that have been illegally obtained. (4
	things)
	(1 = strongly opposed; 5 = strongly in favour).
	I'm always confident in this brand's products.
	I have faith in this company's goods.
	My purchases of this brand's goods are always covered by warranties. (3 \sitems)
Trust	(1= I strongly oppose this 5=I strongly agree)
	This company is genuine with its clients.
	This company is straightforward with its clients.
	This company shows that it cares about its consumers. (3 things)
	(1= I strongly reject this 5=I strongly agree)
	"In my opinion, this brand regularly updates its products to reflect new findings in
	science.
	This company, in my opinion, is always trying to enhance how it responds to
	consumer wants. (2 things)
	(1= I strongly reject this 5=I strongly agree)
	"If required, I would be willing to make a few modest compromises in order to keep
	using this brand.
Commitment	I frequently extol and support this company." (2 things)
	(1= I strongly reject this 5=I strongly agree)
	"I would assume that the shampoo would be of high quality if this brand were to sell
	it for adults.
Acceptability	If the company made shampoo for adults, I may think about buying it under the
of Extension	assumption that it is produced by the company. (2 things)
	(1= I strongly reject this 5=I strongly agree)
	"I would still give this brand a try even if I had an issue with one of their goods.
	If I were to experience any dissatisfaction with one of the items from this brand, I
Accepting	may assume that it was an accident and proceed to buy the products.
temporary	I would still give this brand a shot even if one of its goods wasn't right for me (3
deficiencies	items)
	(1 = strongly opposed; 5 = strongly agree).
brand Intention	"This brand has a genuine interest in the subjects that interest me.
to purchase	I believe that I could solve any issues I had with this brand.
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	This company will go above and above to meet my needs. If I ever have an issue with a product made by this brand, it will undoubtedly be resolved by this brand. (4 things) I'll buy this brand (1=I strongly disagree, 5=I strongly agree). This is a fantastic brand choice. I'll seek for this manufacturer.
	I'll go over this company's items.
positive word-of-mouth advertising	"When I speak with my friends, I have nice things to say about the company.I would suggest this brand to a good friend if they asked me which personal care items to buy. (2 things)(Strongly Agree = 5, Strongly Disagree = 1)

6. Analysis of Results

Table 4 displays the percentage distribution of the sample's demographic factors. Female respondents made up the majority of those who took the poll. Men made up 21% of participation, which was not a particularly low percentage. The proportion of participants who are 44 and under 44 years old is relatively high when it comes to age dispersion. By a rate of 49%, high school graduates are at the highest level. The values relating to the product usage are reported in Table 3 for all demographic subcategories, thus participation may still be attained. The survey's participants were asked to declare whether they had previously used the items and whether they were regular customers of the brands before responding to the survey's questions.

	(%)		(%)
Age		Purchasing Frequency	
16-24	18	Frequently	22
25-34	39	Sometime	41
35-44	28	Rarely	33
45-54	11	Never	4
55-64	3	Purchased brands	
65+	1	Johnson & Johnson.	80
Gender		Mama Earth Baby Products.	64
Woman	79	Himalaya Baby Products.	67
Man	21	Novalab Healthcare.	33
Income		Sebamed Baby Products.	19
251-500	7	Pampers.	16
501-750	24	Education	
751-1000	24	Primary school	6
1001-1500	25	Intermediate	17
1501-2000	13	High school	49
2001 and more	7	University	28

Table 3. Participants' Purchasing and Demographic Profiles



We examined the national brand and the global brand in the structural equation model. The goodness of fit test statistics for the structural model of a national brand are shown in Table 4. All of the goodness of fit values are within acceptable ranges, as can be shown in Table 4.

Table 4 provides statistics on the structural model of the national brand's goodness of fit.

A	8	
The appropriate value frequency for "Goodness of Fit	Values Belonging to the Structural	
Statistics"	Model	
Chi-square /degree of freedom < 5	2.42	
Goodness of Fit Index (GFI) >= 0.90	0.91	
Adjusted Goodness of Fit Index (AGFI) >= 0.85	0.87	
Comparative Fit Index (CFI) >= 0.90	0.98	
Root Mean Square Error of Approximation (RMSEA) <=		
0.08	0.07	
Root Mean Square Residual (RMR) <= 0.08	0.06	
Standardized Root Mean Square Residual (SRMR) <= 0.08	0.03	

Standardized route coefficients for both models are shown in Table 5. As can be observed, the "Brand commitment - brand purchase intention" route for the national brand model is determined to be statistically insignificant.

Paths	Standardized Path Coefficients (Global Brand)	Standardized Path Coefficients (National Brand)
Brand trust - brand purchasing intention	0.73	0.8
Brand trust - brand extension acceptability	0.78	0.83
Brand trust - brand commitment	0.35	0.48
Brand commitment -temporary deficiency acceptability problems	0.75	0.74
Brand commitment - positive word of mouth	0.79	0.77
Brand commitment - brand purchasing intention	0.18	0.03
Brand extension acceptability - brand commitment	0.63	0.5

Table 5 shows the models' standardised path coefficients.

The goodness of fit statistics for the global brand's structural model are shown in Table 6. All of the goodness of fit values is within acceptable ranges, as demonstrated in Table 6's results.

Table 6. Statistics for the Structural Model Belonging to the Global Brand's Goodness of Fit

The appropriate value frequency for "Goodness of Fit	Values Belonging to the Structural	
Statistics"	Model	
Chi-square /degree of freedom < 5	2.66	
Goodness of Fit Index (GFI) >= 0.90	0.9	
Adjusted Goodness of Fit Index (AGFI) >= 0.85	0.86	



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Comparative Fit Index (CFI) ≥ 0.90	0.97
Root Mean Square Error of Approximation (RMSEA) <=	
0.08	0.075
Root Mean Square Residual (RMR) <= 0.08	0.056
Standardized Root Mean Square Residual (SRMR) <= 0.08	0.049

We first concentrate on the findings of the hypotheses before evaluating the findings in terms of marketing strategy. Table 7 provides a summary of the findings of the study model-based hypothesis.

	Research Hypothesis	Accept/reject	Accept/reject
		(Global brand)	(National brand)
H1	Brand trust will be favourably related to brand	Accept	Accept
	intention to purchase.		
H2	Acceptability of a brand extension will be favourably	Accept	Accept
	correlated with brand trust.		
H3	Brand commitment will be favourably related to brand	Accept	Accept
	trust.		
H4	Brand loyalty will be favourably correlated with issues	Accept	Accept
	with temporary deficit acceptable.		
H5	Positive word-of-mouth marketing will be favourably	Accept	Accept
	correlated with brand loyalty.		
H6	Brand loyalty will be favourably correlated with brand	Accept	Accept
	intention to purchase.		
H7	Acceptability of brand extensions will be favourably	Accept	Accept
	correlated with brand commitment.		

Table 7. Research hypotheses results

There is no denying that leveraging the well-known MamaEarth. name in the promotion of the new product class added to the company's current product range has enhanced MamaEarth s devotion to its brand. In the areas where it has competed, MamaEarth has thus adopted the brand extension acceptance approach as appropriate. It is advised that they make excellent use of the brand expansion acceptance approach while developing the MamaEarth brand commitment. Without any other contributing component, brand loyalty to MamaEarth has influenced brand purchase intentions. The brand purpose of the national brand MamaEarth is not directly impacted by the brand commitment. In particular, MamaEarth has increased its popularity among customers by employing the brand expansion acceptance method successfully.

It can be concluded by looking at the global brand Johnson & Johnson's coefficients in the structural model that the company has brand extension acceptance, brand commitment, and brand purchasing intention. Use of the Johnson & Johnson brand extension acceptance approach is crucial for building the company's brand commitment.

The brand purchasing intention has been impacted by the brand commitment that is impacted by the brand extension acceptance strategy. The intention to purchase a certain brand has been favourably impacted by the global brand commitment of Johnson & Johnson. Global brands should consider the



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advantages of tactics that concentrate on the purchase intention by bolstering the brand commitment strategies in the competitive market. Comparing Johnson & Johnson to the national brand MamaEarth, the latter has more significant methods of revealing brand purchase intention. By using the existing strategy against its rivals, MamaEarth brand dedication may now make a difference. The word-of-mouth strategy, however, appears to be more advantageous in terms of brand loyalty.

Therefore, brand experts must build their tactics to favourably influence brand trust if they want to raise consumer interest in their products in the competitive market. The brands that are present on the market may improve brand commitment through appropriate brand extension tactics, and as is shown in the global brand sample, they can have a beneficial impact on the intention to buy. However, the good brand commitment trend increases the resistance coefficient for demonstrating endurance to the transient challenges, which has a beneficial impact on word-of-mouth.

7. Conclusion

This study sought to explore the function of brand trust in the consumer-brand relationship for both domestic and international companies. It was shown that brand trust had favourable impacts on relational commitment, purchase intention, and acceptability of brand extensions. The influence of brand trust on purchase intention is shown to be greater than its effect on brand commitment for the particular product category the research was focused on. Seventy percent of research participants claimed J&J was of foreign origin, whereas eighty percent claimed MamaEarth was of local origin.

When compared to local businesses, it was shown that national brands had a stronger relationship between trust and purchasing intent. It is clear from the dominance of the national brand in the market that recognition and exposure in the marketplace are necessary for building trust. There are two explanations for why brand trust affects purchase intent rather than brand commitment. First off, given that infant care goods tend to be bought just temporarily, there is little chance that parents will have a long-term relationship with the company in the chosen product category. In this sense, brand trust rather than commitment is found to be a more effective variable on brand extension acceptance and purchase intention. Even while many studies contend that trust is the foundation of commitment, when it comes to this specific product category, it can be said that trust may also have a significant impact on purchase decisions. Furthermore, rather than brand dedication, the results of a company's success in the cutthroat market for infant care goods may depend on repeat business or favourable word-of-mouth.

Another conclusion of the study is that customers' perceptions of the high degree of quality in items with foreign origin in India might be questioned. A consumer's view that import goods are high-quality may be connected to certain brands rather than being a generalisation about customers.

The study's findings cannot be generalised due to factors including the study's small sample size, the study's concentration on just two brands in its national and international brand comparison, and the study's single product category. As a result, it is necessary to reexamine the conclusions drawn from the studies conducted on this topic.

Additionally, a number of studies must be looked at to see whether there is a difference in the brand trust that businesses build based on their power levels in the market. Will a brand with a large market share also have a large level of trust? In this study, commitment is treated as a single dimension, and the model includes purchase intention to emphasise the emotional component of brand commitment. Future studies that evaluate the many aspects of brand commitment will also enable the evaluation of its connection to brand trust.



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