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From Trust to Loyalty in Fashion Retail: The Mediating Role of Customer Satisfaction in an Emerging Philippine Market

Francis Joko E. Guira[1], Joshua B. Cunanan[2]

Author Information:
[1-2]Systems Plus College Foundation, Balibago, Angeles City, Philippines

Correspondence:
fguira@spcf.edu.ph

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Abstract. This study examines how customer trust translates into loyalty in an emerging-market fashion retail context, with customer satisfaction tested as the mediating mechanism. Although previous studies have established relationships among trust, satisfaction, and loyalty across retail and service settings, comparatively limited evidence explains how these mechanisms operate in Philippine fashion retail. Integrating the Stimulus-Organism-Response (S-O-R) and Cognition-Affect-Conation frameworks, trust is conceptualized as a cognitive appraisal of retailer credibility, satisfaction as an affective-evaluative response, and loyalty as conative intention. A cross-sectional explanatory-predictive survey was conducted among 315 customers of a selected international fashion retailer in Angeles City, Philippines, and analyzed using partial least squares structural equation modeling. Customer trust positively predicted customer satisfaction ($\beta = 0.811$, $p < .001$) and customer loyalty ($\beta = 0.610$, $p < .001$), while satisfaction predicted loyalty ($\beta = 0.240$, $p < .001$). The indirect effect through satisfaction was significant ($\beta = 0.195$, $p < .001$), confirming partial mediation. The model explained 65.9% of the variance in customer satisfaction and 66.7% of the variance in customer loyalty. The findings show that trust strengthens loyalty both directly and through satisfaction, extending trust-based loyalty research in Philippine fashion retail and underscoring the need for credible communication, consistent service, and dependable customer experiences. The findings further demonstrate that integrating the S-O-R and C-A-C frameworks provides a coherent explanation of how cognitive evaluations are translated into affective responses and subsequently into customer loyalty within an emerging Philippine fashion retail context, thereby contributing localized evidence to the growing body of trust-based loyalty research.

Keywords: Cognition-Affect-Conation; Customer Loyalty; Customer Satisfaction; Customer Trust; S-O-R Framework

Introduction

Customer loyalty is strategically important in fashion retail because consumers can readily switch among physical stores, digital channels, local labels, international brands, and competing price tiers. Under these conditions, loyalty cannot be sustained by promotional exposure or purchase frequency alone. It depends on whether customers regard the retailer as reliable, transparent, and consistent in delivering promised product quality and value. In fashion retail, this judgment is informed by tangible experiences, including product durability, assortment, price fairness, store convenience, employee assistance, and return procedures, as well as less tangible signals such as the credibility of ethical, social responsibility, and sustainability-related communication.

This study examines customers of a selected international fashion retailer operating in Angeles City, Philippines. The company is described generically to maintain a neutral publication focus and avoid unnecessary commercial identification. Angeles City provides an analytically relevant emerging-market setting because mall-based retailing, social media exposure, and rapid fashion cycles coexist with substantial sensitivity to price, quality, service, and brand credibility. Although prior studies have established relationships among trust, satisfaction, and loyalty in e-commerce, service platforms, and retail settings, comparatively limited evidence explains how these mechanisms operate in Philippine fashion retail, particularly when trust reflects both product-related promises and responsible-brand claims.

The model integrates the Stimulus-Organism-Response (S-O-R) framework with the Cognition-Affect-Conation (C-A-C) framework. S-O-R provides the broader process logic through which retailer cues are

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interpreted, evaluated, and translated into behavioral responses. The C-A-C framework offers a more precise construct-level sequence: customer trust represents a cognitive appraisal of the retailer's credibility and dependability; customer satisfaction represents an affective-evaluative response to the shopping experience; and customer loyalty represents conative intentions to repurchase, recommend, and prefer the retailer. Integrating the two frameworks avoids treating loyalty as an immediate reaction to marketing activity and instead positions it as the outcome of sequential cognitive and evaluative processes.

Empirical research supports the relevance of this pathway but also indicates that satisfaction does not automatically produce loyalty. Trust has been shown to influence both satisfaction and loyalty intentions, while satisfaction often serves as an intervening mechanism that translates favorable evaluations into continued patronage (Punyatoya, 2019; Stathopoulou & Balabanis, 2016; Uzir et al., 2021; Yum & Kim, 2024). Recent loyalty scholarship likewise emphasizes that loyalty is multidimensional and develops through cognitive, affective, conative, and behavioral stages rather than through a single post-purchase judgment (Bourdeau et al., 2024; Oliver, 1999). These insights are particularly relevant to fashion retail, where switching barriers are low, and consumers can separate trust in a retailer from satisfaction with a specific purchase or store encounter.

Accordingly, this study investigates whether customer trust directly and indirectly predicts customer loyalty through customer satisfaction among customers of a selected international fashion retailer in Angeles City. It contributes by (1) integrating S-O-R and C-A-C to provide a theoretically coherent account of the trust-satisfaction-loyalty sequence, (2) testing satisfaction as a partial mediating mechanism rather than assuming a purely direct trust-loyalty relationship, and (3) providing localized evidence from an emerging Philippine retail market. The study addresses the following objective: to explain the direct effects of customer trust and satisfaction on loyalty and determine whether satisfaction transmits part of the effect of trust on loyalty.

Research Questions

This study sought to answer the following research questions:

1. Does customer trust significantly influence customer satisfaction?
2. Does customer trust significantly influence customer loyalty?
3. Does customer satisfaction significantly influence customer loyalty?
4. Does customer satisfaction significantly mediate the relationship between customer trust and customer loyalty?

Scope and Delimitation of the Study

This study focused on customers of a selected international fashion retailer located in Angeles City, Pampanga, Philippines. It examined the direct effects of customer trust and satisfaction on customer loyalty. It assessed the mediating role of satisfaction, using a cross-sectional survey design and Partial Least Squares Structural Equation Modeling. The findings are limited to customers of the selected retailer and may not be generalized to all fashion retailers, geographic locations, or other retail industries.

Literature Review

Stimulus-Organism-Response Framework

The S-O-R framework explains how environmental and relational cues shape an individual's internal state and, in turn, influence behavioral responses. In retail research, stimuli commonly include store atmosphere, service signals, online information, product-related claims, and brand communication; the organism captures cognitive or affective evaluations; and the response includes approach behavior, purchase intention, recommendation, and loyalty. In the present study, the selected retailer's quality promises, service performance, ethical positioning, and sustainability communication constitute the underlying cues from which customers form trust. Trust, therefore, reflects the customer's consolidated cognitive appraisal of those cues; satisfaction captures the subsequent evaluation of the shopping relationship; and loyalty represents the behavioral-intentional response.

Contemporary consumer research continues to use S-O-R to explain how retail and digital stimuli influence internal evaluations and downstream behavior. Bigné et al. (2020) showed that online review characteristics affect consumer decision processes through S-O-R mechanisms. In contrast, Mim et al. (2022) demonstrated that credible sustainability positioning can shape trust-related and loyalty outcomes in apparel contexts. These studies support a sequential explanation of consumer response; however, because trust is itself a cognitive state rather than a purely external stimulus, S-O-R alone does not fully specify the psychological ordering among trust, satisfaction, and loyalty.

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For this reason, S-O-R is used as the study's higher-order process framework rather than as a literal classification of trust as an external environmental stimulus. Retailer cues give rise to trust, trust influences the customer's internal evaluation of the relationship, and that evaluation contributes to loyalty. This adapted use preserves the explanatory value of S-O-R, while the C-A-C framework provides a more exact mapping of the three measured constructs.

Cognition-Affect-Conation Framework

The C-A-C framework proposes that consumer responses develop through an ordered progression from cognition to affect and then to conation. Cognition comprises beliefs, knowledge, and judgments about an object; affect captures feelings and evaluative reactions; and conation reflects behavioral intention or readiness to act (Lavidge & Steiner, 1961). Oliver's (1999) loyalty framework similarly describes loyalty as developing from cognitive and affective stages toward conative and action loyalty. The framework is therefore well suited to models in which a customer's reasoned belief about retailer reliability precedes satisfaction and subsequent loyalty intentions.

In the present study, customer trust is conceptualized as cognition, reflecting the customer's belief that the retailer is dependable and credible. Customer satisfaction is an affective evaluation that summarizes how positively the customer assesses the retailer's products, services, value, and responsible brand practices. Customer loyalty represents conation because it captures intention to repurchase, recommend, and prefer the retailer. Applications of the C-A-C sequence in fashion and service research demonstrate its usefulness for explaining how cognitive brand judgments develop into affective attachment or satisfaction and then into loyalty-related behavior (Han & Choi, 2019; Lee & Han, 2022).

The integration of S-O-R and C-A-C strengthens the model in complementary ways. S-O-R explains why retailer cues require internal processing before a behavioral response occurs, whereas C-A-C specifies the psychological order among the measured variables. The significant direct path from trust to loyalty allows for a cognitive-to-conative route, while the mediated path represents the fuller cognition-to-affect-to-conation sequence. This integrated logic provides the theoretical basis for the four hypotheses.

Customer Trust and Customer Satisfaction

Customer trust refers to the customer's confident belief that a retailer is reliable, honest, and capable of fulfilling its promises. In fashion retail, trust may develop when product quality is consistent, prices and policies are transparent, employees provide dependable service, and ethical or sustainability-related claims are supported by observable practices. As a cognitive appraisal, trust reduces uncertainty and perceived vulnerability. Customers who believe that a retailer will act consistently are therefore more likely to evaluate their accumulated shopping experiences positively.

Prior evidence supports this relationship across retail and technology-mediated settings. Punyatoya (2019) found that cognitive and affective trust influenced customer satisfaction and loyalty intentions, while Uzir et al. (2021) demonstrated that trust contributed to satisfaction in a developing-country service context. Stathopoulou and Balabanis (2016) likewise showed that trust and satisfaction are central relational outcomes in fashion retail. These findings indicate that when customers regard a fashion retailer's products, communication, and service as credible, satisfaction should increase.

H1: Customer trust has a significant positive influence on customer satisfaction.

Customer Trust and Customer Loyalty

Customer loyalty refers to a customer's intention to continue patronizing a retailer, recommend it to others, and prefer it over competing alternatives. Trust supports loyalty by reducing perceived risk and strengthening confidence that the retailer will continue to provide acceptable quality, value, and responsible conduct. This mechanism is especially important in fashion retail because products combine functional, symbolic, and experiential attributes, while customers can easily shift to substitute brands or channels.

Brand research consistently links trust with both attitudinal and purchase loyalty. Chaudhuri and Holbrook (2001) established that brand trust contributes to loyalty and brand performance, while Hwang et al. (2021) identified trust as a central determinant of retail brand loyalty. Evidence from apparel and fashion contexts also shows that credible relational evaluations strengthen store preference and continued patronage (Ledikwe, 2020; Stathopoulou & Balabanis, 2016). Thus, customers who trust the selected retailer are expected to exhibit stronger loyalty intentions even after accounting for satisfaction.

H2: Customer trust has a significant positive influence on customer loyalty**.**

Customer Satisfaction and Customer Loyalty

Customer satisfaction is the customer's overall post-consumption evaluation of whether the retailer's products and shopping experience meet or exceed expectations. In fashion retail, satisfaction can arise from

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product quality and style, price-value congruence, store environment, employee helpfulness, transaction convenience, service recovery, and alignment between retailer claims and experienced performance. Satisfaction is therefore broader than momentary pleasure; it represents an accumulated judgment about the value and quality of the customer-retailer exchange.

Satisfaction is widely recognized as an antecedent of loyalty, although the relationship is not deterministic. Oliver (1999) argued that satisfied customers are not invariably loyal because competing offers, variety seeking, and situational constraints can interrupt the progression from favorable evaluation to committed behavior. Nevertheless, empirical studies continue to show that satisfaction increases repurchase and recommendation intentions in retail and platform settings (Javed et al., 2021; Mofokeng, 2021; Yum & Kim, 2024). Bourdeau et al. (2024) further emphasized the need to distinguish loyalty intentions from actual *behavior, supporting the present study's interpretation of customer loyalty as a conative outcome.*
H3: Customer satisfaction has a significant positive influence on customer loyalty.

Mediating Role of Customer Satisfaction

S-O-R and C-A-C jointly support the proposed mediation. S-O-R suggests that retailer-related perceptions affect behavior through an internal evaluative state. In contrast, C-A-C specifies a progression from cognitive appraisal to affective evaluation and then to conative intention. Customer trust may therefore influence loyalty directly, as credible relationships reduce uncertainty, but it may also influence loyalty indirectly by improving customers' satisfaction with the retailer and the shopping experience.

Evidence from relationship marketing and consumer research supports this indirect mechanism. Kataria and Saini (2020) showed that customer satisfaction serves as an important mechanism in the formation of brand loyalty, while Punyatoya (2019) linked trust to satisfaction and loyalty intentions. In fashion retail, Stathopoulou and Balabanis (2016) found that both trust and satisfaction drive retailer loyalty. These findings imply complementary pathways: a direct relational pathway from trust to loyalty, and an indirect evaluative pathway in which trust strengthens satisfaction, which in turn reinforces loyalty.
H4: Customer satisfaction significantly mediates the relationship between customer trust and customer loyalty.

Customer satisfaction is expected to mediate the relationship between customer trust and customer loyalty. When customers have trust in a fashion retailer, they are more likely to have positive experiences and feel satisfied with the products and services provided. This satisfaction may, in turn, strengthen their willingness to remain loyal to the retailer. Thus, customer trust may influence customer loyalty both directly and indirectly through customer satisfaction. Based on this relationship, the study hypothesizes that customer satisfaction significantly mediates the relationship between customer trust and customer loyalty.

Taken together, the reviewed studies establish that trust, satisfaction, and loyalty are interrelated in retail and service settings, but they differ in setting, scope, and analytical emphasis. In fashion retail specifically, Stathopoulou & Balabanis 2016) showed that loyalty programs influence trust, satisfaction, and loyalty differently between high-end and low-end retailers in a mature European setting, while Hwang et al. 2021) established trust as a central determinant of retail brand loyalty when comparing national and private brands in South Korea. In the apparel context of a developing economy, Ledikwe (2020) identified brand trust as a key antecedent of loyalty among consumers in Botswana. Outside physical fashion, (Punyatoya, 2018), (Uzir et al., 2021), (Lee & Han, 2022), and (Yum & Kim, 2024) supported variations of the trust–satisfaction–loyalty sequence in online behavior, home-delivery, food-delivery, and entertainment-platform settings, respectively; (Chaudhuri & Holbrook, 2001) provided earlier brand-trust-to-performance evidence; (Javed et al., 2021) tested social trust as a contingent factor; and (Mim et al., 2022) examined how sustainable positioning influences loyalty through electronic word-of-mouth in apparel.

Despite this progress, three research gaps remain evident. First, while the trust–satisfaction–loyalty sequence has been examined in e-commerce, platform, and developed markets, it is comparatively underexplored in brick-and-mortar fashion retail in emerging Southeast Asian economies such as the Philippines, where mall-based retailing, social-media exposure, and rapid fashion cycles coexist with high sensitivity to price, quality, service, and brand credibility. Second, although several studies have examined the mediating role of satisfaction, existing evidence remains limited across fashion retail settings, particularly when mediation is examined within an integrated theoretical framework (Ledikwe, 2020; Javed et al., 2021), which were not integrated with a theoretical framework that specifies the cognitive-to-affect-to-conation ordering of those constructs. Third, the joint use of S-O-R and C-A-C frameworks in fashion-retail loyalty modeling remains rare: (Bigne et al., 2020) and (Mim et al., 2022) applied S-O-R in digital and apparel contexts, and (Han & Choi, 2019) applied C-A-C to fashion brand love, but no reviewed study combined the two frameworks to position trust as cognition, satisfaction as affect, and loyalty as conation within the same structural model.

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The present study addresses these gaps by (a) collecting evidence from customers of a selected international fashion retailer in Angeles City, an emerging-market setting with low switching barriers and high exposure to international brands; (b) testing satisfaction as a partial mediator rather than a terminal outcome, explicitly accommodating the possibility of a residual direct trust–loyalty path; and (c) integrating S-O-R and C-A-C to provide a construct-level sequence for the same process that S-O-R describes at a macro level.

Methodology

Research Design

This study employed a quantitative, cross-sectional explanatory-predictive survey design and analyzed the hypothesized model using Partial Least Squares Structural Equation Modeling (PLS-SEM). The design was explanatory because it tested theoretically specified relationships among customer trust, customer satisfaction, and customer loyalty, and predictive because it assessed the variance in the endogenous constructs explained by the model. The cross-sectional design does not establish temporal or experimental causality; accordingly, the structural coefficients are interpreted as theory-consistent predictive associations. PLS-SEM was appropriate because the study involved reflective latent constructs, simultaneous estimation of direct and indirect effects, and an emphasis on explanatory and predictive performance (Hair et al., 2020; Sarstedt et al., 2022).

Research Locale

The research was conducted among customers of a selected international fashion retailer in Angeles City, Philippines. The selected retailer was chosen because it has an established customer base and actively competes in the city's dynamic fashion retail industry, making it an appropriate setting for examining customer trust, customer satisfaction, and customer loyalty.

Research Participants

The final analytic sample comprised 315 fashion retail customers. This sample was adequate for the specified PLS-SEM model because it substantially exceeded the common minimum-sample recommendations for a model in which the most complex endogenous construct had two direct predictors, and because it provided sufficient observations to estimate the mediated pathway (Kock & Hadaya, 2018; Memon et al., 2020). The sample included 235 female respondents (74.60%) and 80 male respondents (25.40%). Because the study used purposive online recruitment, the sample should be interpreted as analytically adequate for model estimation rather than statistically representative of all fashion consumers in Angeles City.

Data Gathering Procedure

Data were collected through a structured questionnaire administered through Google Forms. The landing page explained the purpose of the study, respondent qualifications, the voluntary nature of participation, confidentiality protections, the expected completion process, and the informed consent statement. Respondents who consented proceeded to the screening, demographic, and construct measures. The survey link was distributed through social media, online networks, and direct electronic invitations to customers in Angeles City. Submissions were periodically reviewed for completeness, eligibility, possible duplicate entries, and patterned or inconsistent responses. Data collection continued until 315 usable responses were obtained. The final dataset was downloaded, coded, cleaned, and prepared for PLS-SEM analysis.

Results and Discussion

Demographic Profile of the Respondents. The largest generational cohort was Millennials (1981-1996; n = 186, 59.05%), followed by Generation Z (1997-2012; n = 122, 38.73%) and Generation X (1965-1980; n = 7, 2.22%). Most respondents were female (n = 235, 74.60%), while 80 were male (25.40%). These figures describe the composition of the analytic sample only. They should not be interpreted as evidence of generational or sex-based differences in customer loyalty because these characteristics were not modeled as grouping, control, or moderating variables (see Table 1).

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Table 1. Demographic profile of the respondents

	Frequency	Percentage
1. Generation Cohort		
Generation X (1965-1980)	7	2.22%
Millennials (1981-1996)	186	59.05%
Generation Z (1997-2012)	122	38.73%
2. Sex		
Male	80	25.40%
Female	235	74.60%

Measurement Model Assessment. The measurement model demonstrated acceptable indicator reliability, convergent validity, and internal consistency. Customer trust had loadings ranging from 0.737 to 0.818, an AVE of 0.611, a CR of 0.926, and a Cronbach's alpha of 0.909. Customer satisfaction had loadings ranging from 0.794 to 0.857, an AVE of 0.674, a CR of 0.954, and an alpha of 0.946. Customer loyalty had loadings of 0.773-0.857, an AVE of 0.656, a CR of 0.950, and an alpha of 0.942. All loadings exceeded 0.70, and all AVE values exceeded 0.50. Reliability coefficients were high; however, the CR of 0.954 for customer satisfaction was marginally above the conventional 0.95 upper guideline and may indicate some item redundancy. The construct was retained because its indicators remained substantively aligned and its AVE supported convergent validity, although future scale refinement is warranted (see Table 2).

Table 2. Convergent validity and reliability measures

Construct	Loading Range	AVE	CR	CA
1. Customer Trust	0.737-0.818	0.611	0.926	0.909
2. Customer Satisfaction	0.794-0.857	0.674	0.954	0.946
3. Customer Loyalty	0.773-0.857	0.656	0.950	0.942

Discriminant Validity Using the HTMT Ratios. The HTMT values ranged from 0.773 to 0.870 and remained below the commonly applied 0.90 threshold. HTMT therefore provided acceptable evidence that the constructs were empirically distinguishable, although the CT-CS (0.870) and CT-CL (0.868) values were relatively close to the threshold. Given the limitations of the Fornell-Larcker criterion and the HTMT's greater sensitivity, the measurement model was considered adequate for structural analysis. However, the proximity of trust to satisfaction and loyalty should be acknowledged when interpreting the path coefficients (Henseler et al., 2015) (see Table 3).

Table 3. Discriminant validity using HTMT

	CT	CS	CL
4. CT			
5. CS	0.870		
6. CL	0.868	0.773	

Research Question 1: Does customer trust significantly influence customer satisfaction?

Table 4. Evaluation of Predictor Effects for Hypothesis 1 (CT → CS)

Hypothesis	Path	β	SE	p-value	f^2	Decision
Direct Effects						
H1	CT → CS	0.811	0.045	< .001	0.659	Supported

Structural Model and Mediation Analysis. The hypothesized direct effects were supported. Customer trust strongly predicted customer satisfaction ($\beta = 0.811$, SE = 0.045, $p < .001$, $f^2 = 0.659$), supporting H1 and indicating a large effect. This result is consistent with the C-A-C proposition that a favorable cognitive appraisal precedes a positive evaluative response and with evidence that trust reduces uncertainty and strengthens satisfaction (Punyatoya, 2019; Uzir et al., 2021). The finding suggests that fashion retailers should prioritize trust-building initiatives as part of their customer relationship strategies rather than treating satisfaction solely as a post-purchase outcome. Strengthening customer trust through consistent product quality, transparent pricing and return policies, dependable employee service, and credible communication about sustainability and social responsibility may foster more favorable customer evaluations of the overall shopping experience.

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Research Question 2: Does customer trust significantly influence customer loyalty?

Table 5. Evaluation of Predictor Effects for Hypothesis 2 (CT → CL)

Hypothesis	Path	β	SE	p-value	f^2	Decision
Direct Effects						
H2	CT → CL	0.610	0.046	< .001	0.491	Supported

Customer trust also predicted customer loyalty (β = 0.610, SE = 0.046, p < .001, f^2 = 0.491), supporting H2 with a large effect. This finding suggests that fashion retailers should consider customer trust as a long-term strategic asset rather than merely an antecedent of customer satisfaction. Since trust directly encourages customer loyalty, retailers should continuously reinforce credibility by ensuring that marketing claims accurately reflect actual product quality and customer experiences.

Research Question 3: Does customer satisfaction significantly influence customer loyalty?

Table 6. Evaluation of Predictor Effects for Hypothesis 3 (CS → CL)

Hypothesis	Path	β	SE	p-value	f^2	Decision
Direct Effects						
H3	CS → CL	0.240	0.048	< .001	0.176	Supported

Customer satisfaction predicted customer loyalty (β = 0.240, SE = 0.048, p < .001, f^2 = 0.176), supporting H3 with a medium effect. The significant satisfaction path confirms that favorable shopping experiences contributed independently to continued patronage and recommendation. The finding indicates that maintaining customer satisfaction remains an essential component of loyalty-building strategies, even though its influence was smaller than that of customer trust. Retailers should therefore continuously evaluate customers' shopping experiences across key service touchpoints, including product quality, employee responsiveness, transaction convenience, store environment, and service recovery.

Research Question 4: Does customer satisfaction significantly mediate the relationship between customer trust and customer loyalty?

Table 7. Evaluation of Mediation Effects for Hypothesis 4 (CT → CS → CL)

Hypothesis	Path	β	SE	p-value	f^2	Decision
Indirect Effects						
H4	CT → CS → CL	0.195	0.034	< .001	0.157	Supported

The indirect effect of customer trust on customer loyalty through customer satisfaction was significant (β = 0.195, SE = 0.034, p < .001, f^2 = 0.157), supporting H4. Because the direct trust-loyalty path remained significant, satisfaction partially rather than fully mediated the relationship. The result supports the integrated theoretical model: trust functions as a cognitive relational foundation that can influence loyalty directly, while satisfaction provides an affective-evaluative route through which part of that effect is transmitted. This dual pathway is consistent with Oliver's (1999) contention that satisfaction contributes to, but does not by itself guarantee, loyalty, and with fashion-retail evidence showing that trust and satisfaction operate as distinct relational drivers (Stathopoulou & Balabanis, 2016). The partial mediating effect further suggests that retailers should adopt a balanced customer relationship strategy that simultaneously strengthens trust and improves customer satisfaction, rather than emphasizing a single dimension. Building credibility through transparent communication, ethical business practices, and consistent product performance should be complemented by continuous improvements in service delivery, employee responsiveness, and customer experience management.

Table 8. Collinearity assessment, coefficient of determination, and predictive relevance

Construct	Full Collinearity VIF	R^2	Q^2
1. Customer Trust	2.923		
2. Customer Satisfaction	2.923	0.659	0.656
3. Customer Loyalty	2.923	0.667	0.664

Collinearity, Explanatory Power, and Predictive Relevance. The full-collinearity VIF values were 2.923 for all constructs, below the 3.3 diagnostic threshold. These values do not indicate severe collinearity and provide a useful diagnostic against common method bias. However, they cannot eliminate method bias arising from a single-source, cross-sectional survey. Customer trust explained 65.9% of the variance in customer

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satisfaction (R^2 = 0.659), while customer trust and customer satisfaction jointly explained 66.7% of the variance in customer loyalty (R^2 = 0.667). The Q^2 values for customer satisfaction (0.656) and customer loyalty (0.664) were greater than zero, demonstrating strong in-sample predictive relevance. Taken together, the results indicate substantial explanatory performance, but out-of-sample predictive claims require PLSpredict or holdout validation (see Table 8).

Theoretical Implications. The findings extend trust-based loyalty research by demonstrating that S-O-R and C-A-C explain different levels of the same process. S-O-R provides the macro-level movement from retailer cues and internal evaluation to response. In contrast, C-A-C provides the construct-level sequence from cognitive trust to affective satisfaction and conative loyalty. Partial mediation is theoretically important because it shows that the cognition-to-conation route remains active alongside the cognition-to-affect-to-conation route. The study therefore avoids the assumption that satisfaction is the sole mechanism through which trust becomes loyalty and provides emerging-market evidence that relational credibility retains an independent behavioral role.

Managerial Implications. Managers should treat trust and satisfaction as related but non-interchangeable performance indicators. Trust requires verifiable promises, consistent product standards, transparent policies, credible communication about sustainability and social responsibility, and dependable service. Satisfaction requires effective execution at each encounter, including assortment, fit and quality, price-value alignment, store environment, employee responsiveness, transaction convenience, and service recovery. Because trust had the stronger direct effect, reputational inconsistency or unsupported claims may damage loyalty even when individual transactions are satisfactory. Retailers should therefore audit communication and operational delivery together and track whether customer experiences confirm the credibility that the brand communicates.

Ethical Considerations

The study questionnaire was reviewed and approved by the Ethics Committee of Systems Plus College Foundation on September 2, 2026; no approval number was issued. Respondents provided informed consent before participation and were informed of the study's purpose, procedures, minimal risks, and right to decline or withdraw before submission without penalty. The questionnaire collected only responses to the study variables and generational category, without requesting names or direct personal identifiers. Participation was voluntary and free from coercion; findings were reported in aggregate form; and electronic data were secured, with access restricted to the researchers. Data were used solely for academic and research purposes, with retention and secure disposal governed by applicable institutional policies and publication requirements.

Conclusion

This study demonstrates that customer trust is a central predictor of both customer satisfaction and loyalty among customers of a selected international fashion retailer in Angeles City, Philippines. Trust exerted a strong direct effect on loyalty and an additional indirect effect through satisfaction, confirming partial mediation. The integrated S-O-R and C-A-C interpretation explains this pattern by positioning trust as a cognitive appraisal of retailer credibility, satisfaction as an affective-evaluative response, and loyalty as a conative outcome. The findings show that satisfaction is an important mechanism. However, the stronger direct trust-loyalty path indicates that credible, dependable retailer relationships can generate loyalty beyond a customer's general satisfaction with the shopping experience. For practice, the results indicate that loyalty-building strategies should not be reduced to promotions or convenience. Fashion retailers should strengthen trust through consistent product quality, transparent pricing and return policies, reliable customer service, evidence-based communication on sustainability and social responsibility, and prompt correction of service failures. Satisfaction should be monitored separately using product, store, service, and value indicators, as a trusted retailer may still lose customers when experiences are inconsistent. The most effective strategy is therefore to protect credibility while continuously improving the encounters through which customers evaluate the relationship. The study has several limitations. First, the cross-sectional design supports predictive association but not temporal or experimental causality. Second, purposive online sampling from a single city and a selected retailer limits statistical generalizability and may underrepresent customers with limited digital access. Third, all constructs were self-reported in the same questionnaire; full-collinearity VIF values were reduced but did not remove common method concerns. Fourth, Q^2 assessed in-sample predictive relevance rather than out-of-sample predictive accuracy. The findings also provide meaningful directions for future research. While the present study confirms the complementary roles of customer trust and customer

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satisfaction in fostering customer loyalty, future studies should examine whether these relationships remain consistent across different fashion retail brands, retail formats, geographic locations, and consumer segments.

Recommendations

Based on the study's findings, fashion retailers should prioritize trust-building initiatives as a long-term strategic investment rather than relying primarily on promotional activities to cultivate customer loyalty. Retail managers are encouraged to ensure that product quality, pricing, return policies, and sustainability-related communications consistently reflect actual customer experiences, as maintaining credibility appears to strengthen loyalty both directly and indirectly through customer satisfaction. Retailers should likewise establish continuous customer feedback mechanisms to monitor satisfaction across key service touchpoints and identify opportunities for improving the overall customer experience. Longitudinal research and repeated-purchase designs are likewise recommended to determine how trust, satisfaction, and loyalty evolve and influence customers' long-term behavioral intentions.

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