



Antecedents and consequences of trust as a multidimensional construct. Cross-country analysis in the luxury retail sector

Antecedentes y consecuencias de la confianza como un constructo multidimensional. Análisis transnacional en el sector minorista del lujo

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ABSTRACT

The objective of this study is to understand the role of the multidimensional trust of a luxury brand as an antecedent of consumer satisfaction and a consequence of reputation and familiarity, considering -in turn- that reputation and familiarity can be a consequence of the consumer's cognitive and affective experiences. A cross-country analysis in the luxury retail sector was carried out. Association relationships between variables are tested by a model of structural equations. For this, a transnational analysis has been carried out in the luxury retail sector. A non-probabilistic sample was used in this study. 1058 people were interviewed, 608 consumers in Santiago (Chile) and 450 in Madrid (Spain). The key role played by the multidimensional trust of a luxury brand as an antecedent of satisfaction and consequence of reputation and familiarity is confirmed. When observing the reputation and familiarity of a luxury brand as a result of the cognitive and affective experiences of the consumer, differences between Chile and Spain have been discovered. Managers can not only use the brand's own characteristics to differentiate themselves from the competition, but they can also do so through the multi-dimensional trust of the luxury brand.

Keywords: Brand Luxury, Trust, Satisfaction, Reputation, Familiarity, Cross-cultural Analysis.

RESUMEN

El objetivo de este estudio es comprender el papel de la confianza multidimensional de una marca de lujo como antecedente de la satisfacción del consumidor y consecuencia de la reputación y de la familiaridad, teniendo en cuenta —a su vez— que la reputación y la familiaridad pueden ser consecuencia de las experiencias cognitivas y afectivas del consumidor. Se llevó a cabo un análisis comparativo de países en el sector minorista de lujo. Las relaciones de asociación entre variables se prueban mediante un modelo de ecuaciones estructurales. Para ello, se ha realizado un análisis transnacional en el sector del retail de lujo. En este estudio fue utilizada una muestra no probabilística. Se entrevistó a 1058 personas, 608 consumidores en Santiago (Chile) y 450 en Madrid (España). Se confirma el papel clave que juega la confianza multidimensional de una marca de lujo como antecedente de la satisfacción y consecuencia de la reputación y la familiaridad. Al observar la reputación y la familiaridad de una marca de lujo como resultado de las experiencias cognitivas y afectivas del consumidor, se descubren diferencias entre Chile y España. Los gerentes no solo pueden utilizar las características propias de la marca para diferenciarse de la competencia, sino que también pueden hacerlo a través de la confianza multidimensional de la marca de lujo.

Palabras clave: Marca de Lujo, Confianza, Satisfacción, Reputación, Familiaridad, Análisis Intercultural.

1. INTRODUCTION

Despite the global health crisis produced by COVID-19, it is expected that in the period between 2020 and 2025, the global luxury market will grow annually by 7.4%. The consumption of luxury brands is constantly expanding worldwide affecting either developing or developed countries as it is the case of Chile and Spain, respectively. In this context, it is expected that by 2025 the consumption of luxury brands in Chile will be approximately 689 million US dollars, which is 0.25% its gross domestic product (GDP), while forecasts point to the consumption of luxury brands in Spain approaching 10,744 million dollars in 2025, a 0.77% of its GDP (Statista, 2022; The World Bank, 2022). Chile and Spain could be considered as a paradigmatic case. They are similar countries sharing a common history and cultural background, as Spanish-speaking and Christian-Catholic nations (Hofstede, 2001). However, they also have different economic and market characteristics (Villegas-Pinuer *et al.*, 2021), mainly due to the economic gap still present between both countries (Chile's GDP is only 20% the Spanish one). In this sense, it is not only cultural differences (Kapferer & Valette-Florence, 2021), but also the characteristics of the markets that affect the perception and consumption of luxury brands (Kootenaie & Kootenaie, 2021). And this is what it is highlighted in this paper with this specific cross-country analysis between Chile and Spain.

The literature defines luxury brands as based on consumer perception of high price, superior quality, and aesthetic value, being rare and extraordinary, with a high degree of non-functional associations (Heine, 2012; Ko *et al.*, 2019). Given these characteristics, it is easy to maintain its resale value (Turunen & Pöyry, 2019) and establish scarcity strategies to influence consumer purchasing decisions (Wu *et al.*, 2012).

One of the aims of this paper is, firstly, to highlight that luxury brands are not only acquired for their exclusivity but also for the trust they offer to their consumers (Kauppinen-Räsänen *et al.*, 2020), because it is an important precedent for customer satisfaction (Chaudhuri & Holbrook 2001; Kim, 2019; Kim & Kim, 2020), and it is also considered as one of the most important antecedents of propensity to buy (Delgado-Ballester, 2004).

Secondly, we also propose trust as a multidimensional construct, in the sense that to improve purchasing options, not only is trust in luxury brands important (Chae *et al.*, 2020), but trust in the sales force is also key (Chung *et al.*, 2020). From this perspective, there are few findings that have integrated trust in the brand (Ebrahim, 2020) with trust in the sales force for analysis in the luxury market (Chiu *et al.*, 2010).

Thirdly, we propose that trust in the brand is a consequence of two constructs: on the one hand, the corporate reputation of the store (Keh & Xie, 2009), which has also been considered as an intangible asset directly associated with the prestige of the brand (Batat, 2019), and on the other hand, the customer's familiarity with the brand (Kuo & Nagasawa, 2020), which can be understood as the sum of direct or indirect customer experiences with the brand (Klein *et al.*, 2016).

Fourthly, we also found evidence of consumer experience as a key initial antecedent of the consumer's bond with the brand (Ahn & Back, 2020). Thus, the cognitive style and affective in-

tensity of the consumer experience play an important role as determinants of the brand's reputation (Ozyer, 2016) and of the client's familiarity with the brand (Kim *et al.*, 1998).

Finally, as stated in Bian and Forsythe (2012), most cross-country studies simply analyze the impact of cultural differences on purchase intention for luxury brands. Our paper also aims at a deeper understanding of purchase intention formation for luxury goods as an outcome of satisfaction, which in turn is predicted by a multidimensional construct of trust for both within and across countries.

Next, the theoretical framework that supports the hypotheses of this study is presented. Then the methodology is developed, and the main results are argued. Finally, the conclusions supported by a discussion are reported.

2. LITERATURE REVIEW

2.1. Satisfaction with luxury brands

The satisfaction of a consumer with a luxury brand generates a strong cognitive and affective link in the long term (Shimul & Phau, 2018). Consumer satisfaction has been defined as a polysemic concept resulting from the cognitive and / or affective experience that the consumer performs after purchase (Danesh *et al.*, 2012). It has also been defined as a state obtained through the consumer's specific experience with a specific attribute of the product or service (Taylor *et al.*, 2004) or as a global experience with the brand through each purchase or consumption event (Kuikka & Laukkanen, 2012). Another definition includes the alignment between service failure and the consequent recovery efforts accomplished by the brand (Sinha & Lu, 2019). Specifically, customer satisfaction with luxury brands is seen rather as the result of a global experience accumulated by the consumer from a general overall assessment of the brand (Kim *et al.*, 2009; Pappu & Quester, 2006).

2.2. Multidimensional concept of trust in a luxury brand

Consumer trust in a luxury brand increases the probability of being selected among the purchase options (Chae *et al.*, 2020). As in interpersonal relationships, trust also plays an especially important role in generating a long-term link between the consumer and a brand, acting as a concept meso between both parties (Marinao *et al.*, 2017). Therefore, consumer trust in a brand, being part of its credibility, plays a key role as a marketing tool (Reast, 2005). In general, trust in a relationship between two parties is defined as the certainty perceived by one side that their interlocutor will act with integrity and reliability (Sirdeshmukh *et al.*, 2002). On a structural level, trust between consumers and brands can also be considered as a multidimensional construct composed of elements such as honesty, benevolence, and competence of the second towards the first (Wang *et al.*, 2014). In the luxury brand sector, in addition to consumer trust in the brand, the strategic role of the store's sales force is particularly relevant (Hughes & Ahearne, 2010).

Indeed, despite the rapid development of online technologies and social networks that facilitate e-commerce, there are many

buyers who still value the in-store shopping experience because they gain relevant power from seeing and touching the product, as well as from interacting with the store sales force (Liu *et al.*, 2013). Luxury brand stores therefore must provide hedonic and special aesthetic interactions through their environment. This may include the use of rituals employed by staff to encourage consumers that the brand luxury store is a place of privilege (Lunardo & Mouangue, 2019). Greater customer trust in the sales force, together with the design of the store, will generate in the consumer positive emotions, a higher level of trust and even a better image of the luxury brand (Jiang *et al.*, 2014). Consequently, consumer trust in the luxury brand and its store sales force is made up of the perception of honesty, benevolence and competence that is possessed by both the brand itself and its associated sales force.

2.3. Reputation of luxury brands

The reputation of a luxury brand from collective trials, will have long-term social and environmental impacts (Lies, 2020). The reputation of a brand is a historical and intangible asset capable of assisting in the strategic corporate leadership of a company at an international level (Han *et al.*, 2015). The reputation of a brand has been defined as the goodwill that consumers attribute to it from their previous positive experiences (Dahlén *et al.*, 2009) or as the guarantee that an integral service is offered, comparable to the philosophy of zero defects (Casalo *et al.*, 2007).

Therefore, it is an important component of the capital of a brand and an advantage that limits the actions of competitors (Abraham *et al.*, 2016). Plainly, is one of the most important signals that producers transmit to the market for credibility (Veloutsou & Moutinho, 2009). For all these reasons, reputation is a key component to the marketing strategy of a luxury brand, as it can help expand its presence, strengthen its status, and raise awareness of its existence in consumers (Fionda & Moore, 2009).

2.4. Familiarity with luxury brands

Familiarity is obtained from knowledge accumulated through continuous customer experiences with the luxury brand (Kuo & Nagasawa, 2020). Familiarity consists of the knowledge structure and associations that the consumer retains in his memory about a brand (Delgado-Ballester *et al.*, 2012). In this way, the greater the degree of familiarity of a consumer with a brand, the greater the consideration they have of it and the greater the attention they will place on receiving information about it (Park & Stoel, 2005). Therefore, familiarity with a brand has direct and positive effects on the consumer's intention to buy. In this sense, familiarity helps the consumer perceive a low level of risk when buying a brand thus reinforcing the perception of the brand's quality (Dursun *et al.*, 2011). Familiarity with a luxury brand could also be defined as the number of experiences accumulated by the consumer with the brand (Tam, 2008). Massara *et al.* (2019) suggests that familiarity with a specific brand may also influence the consumer's willingness-to-pay.

2.5. Cognitive experience with luxury brands

The cognitive experience of the luxury brand can be defined as the brand-related thought processing and elaboration (Brodie *et al.*, 2013). It focuses on the belief that the consumer will obtain the expected benefits (De Silva *et al.*, 2020). Cognitive experience is an important indicator of customer engagement with the luxury brand (Bazi *et al.*, 2020). Specialized literature considers that, from the cognitive-behavioral point of view, interrelations between the consumer and the brand make it possible to establish an association of memory structure that facilitates the processing and subsequent recovery of information (Cleff *et al.*, 2014). The consumer's cognitive perception route represents a process formed by the knowledge, image, and perceived quality of the brand (Matthews *et al.*, 2014). The perception of the cognitive attributes of a brand helps it to be better known by the consumer (Vinhas & Faridah, 2006).

The first cognitive experience of the consumer with a brand favors the good subsequent predisposition of the first with the second and, therefore, a more favorable purchase intention arises (Sanyal *et al.*, 2014). The cognitive force of a luxury brand, formed by the beliefs and knowledge that the consumer possesses, is one of the main characteristics of the luxury brand (Hennigs *et al.*, 2015).

2.6. Affective experience with luxury brands

Affective experience plays an important role in the motivation and purchase decision of luxury brand consumers (Farah & Ramadan, 2020). Affective experience is an important indicator of the client's commitment to the luxury brand (Bazi *et al.*, 2020). Experiences with luxury brands create an intense emotional bond with the consumer (De Kerviler & Rodriguez, 2019). The literature defines the affective experience of a brand as the judgment that a consumer makes based on the feelings, moods, and emotions that the brand provokes (Malhotra, 2005). Specifically, luxury brands can cause positive emotions in the consumer and, therefore, a strong attachment and emotional involvement with the brand, a greater commitment and loyalty towards them, as well as an explicit intention of the consumer to buy (Chan *et al.*, 2015; Hennigs *et al.*, 2015; Sanyal *et al.*, 2014). Bachmann *et al.* (2019) point out that the consumers' engagement, driven by strong attitudinal attachments, creates an emotional bond of trust and commitment with a brand. In turn, they may become "brand ambassadors" who recommend and even influence future purchases of the product. Therefore, positive affective experiences are considered a powerful predictor of consumer behavior of luxury brands (Ko & Megehee, 2012).

Hennigs *et al.* (2015) suggest that consumers with high luxury value perception in a status-conscious context will have a positive attitude towards the luxury brand and recommend it to other consumers.

3. THEORETICAL MODEL

The theory of reputation in organizations, proposed by Zinco *et al.* (2007), considers personal well-being or satisfaction as an

indirect outcome of reputation mediated by trust. From the specific perspective of marketing, the trust in the luxury brand – defined as the perception of the reduction of irritation or anxiety at the time of purchase, of faith in the supplier and the knowledge of what to expect – will positively affect the general satisfaction of the client (Chiou & Droge, 2006). Marketing literature has explained that, both from a psychological and economic point of view, the greater the trust of the consumer towards a product and its sellers, the greater that consumer's satisfaction will be (Erciş *et al.*, 2012). This relationship has been demonstrated in the premium cosmetics market (Chiou & Droge, 2006) and in the relationship between companies in electronic commerce (Kim *et al.*, 2009). Therefore, it is possible to establish the following hypothesis:

H1: Trust in the luxury brand directly and positively influences consumer satisfaction.

According to the theory of reputation in organizations, trust is one of the direct outcomes of reputation (Zinco *et al.*, 2007). In effect, the reputation of a brand can reduce uncertainty and build consumer trust (Han *et al.*, 2015). In turn, specialized literature has shown that corporate reputation positively affects consumer trust (Keh & Xie, 2009). Similarly, the reputation of a web page has positive effects on the trust of a virtual buyer (Casalo *et al.*, 2007). Considering this context, it is possible to establish the following hypothesis:

H2: The reputation of a luxury brand directly and positively affects consumer trust.

A sociological theory of trust considers the familiarity as a precondition of trust. In fact, “trust is only possible in a familiar world, it needs history as a reliable background” (Luhmann, 1979, p. 20). Literature in the field of electronic commerce has also demonstrated the direct and positive relationship that exists between familiarity with a brand and consumer trust (Van Dyke *et al.*, 2007). Similarly, it is also demonstrated that familiarity with a product through physical contact and relationship with employees positively affects consumer trust (Benedicktus *et al.*, 2010). Familiarity with the luxury brand has been proven to have a positive effect on consumer trust. (Kuo & Nagasawa, 2020). In this sense, it is possible to establish the following hypothesis:

H3: Familiarity with the luxury brand directly and positively affects consumer trust.

The direct and positive relationship between the cognitive experience that a consumer makes of a brand and the reputation of the latter has long been demonstrated in different contexts and sectors (Milewicz & Herbig, 1994). For example, in the field of organizational theory, it has been shown that the corporate reputation of a company is a consequence of the cognitive assessment performed by the evaluators (Bitektine, 2011).

In the field of group work, it has also been shown that the cognitive perception of power among people or subgroups is related to their reputation (Fiol *et al.*, 2001). Furthermore, in the context of industrial advertising, it is known that the cognitive perception that the buyer possesses is an important antecedent of the seller's corporate reputation (Leigh, 1982). Based on these findings, it is possible to establish the following hypothesis:

H4: The consumer cognitive experience directly and positively affects the reputation of the luxury brand.

Similarly, from the point of view of information processing, familiarity with a product is determined by the cognitive structure that the consumer possesses in their memory (Srivastava & Kamdar, 2009). Product familiarity is a consequence of the cognitive structures of product knowledge (Marks & Olson, 1981). From this perspective, it is possible to establish the following hypothesis:

H5: The consumer cognitive experience directly and positively affects familiarity with the luxury brand.

This relationship has been verified in different contexts. Thus, from the point of view of strategic management, it has been shown that the transfer of affection understood as the emotional engagement of employees to consumers affects the corporate reputation of the company (Davies *et al.*, 2010). In the field of corporate communication, if the consumer has a good emotional image of an organization, this positively affects its reputation (Cian & Cervai, 2014). Furthermore, from the perspective of public relations, consumer emotions also have a positive effect on a company's corporate reputation (Choi & Lin, 2009). Thus, it is possible to establish the following hypothesis:

H6: The consumer affective experience directly and positively affects the reputation of the luxury brand.

The emotional stimuli evaluated positively by the individual also plays an important role in the process of familiarity and association in their memory (Ochsner, 2000). Affective signals perceived as positive by the subject lead to a greater sense of familiarity with the object (Kim *et al.*, 2016; Verde *et al.*, 2010). This same relationship has been found in a luxury brand that managed to create a powerful antecedent of familiarity through the affection of consumers (Kim *et al.*, 1998). However, the consumption of luxury can also have unintended consequences, for example, the lack of authenticity of a luxury brand has a negative impact on its affective experience (Goor *et al.*, 2020). Based on this evidence, it is possible to establish the following hypothesis:

H7: Consumer affective experience positively affects the familiarity with the luxury brand.

Concerning the cross-cultural specificities between Chile and Spain, it must be said that Chilean and Spanish people share a common aversion to uncertainty, which underlines the role of safety and trust in whatever dimension of life (Hofstede, 2001). Hence, it is expected to find similar intercultural intensity in the relations where the construct of trust is concerned, as both antecedent of satisfaction and consequence of a brand reputation and familiarity.

Conversely, the Spanish society is identified as more individualist and competitive than the Chilean one, while the Chilean society shows a higher tendency to be more collectivist or concerned by social reputation. Hence, the Spanish consumers tend to build a luxury brand reputation through affective experience (individual feelings), while the Chilean ones identify brand reputation through the cognitive experience of more objective qualities which can be found in high social class individuals. Therefore, it is expected to find different intensities in the relations between brand reputation, familiarity, and experience. Based on these commonalities and differences, it is possible to split the previous hypotheses as follows:

H1a: The intensity of the effect of trust in the luxury brand on consumer satisfaction remains constant in Chile and Spain.

H2a: The intensity of the effect of a luxury brand reputation on consumer trust remains constant in Chile and Spain.

H3a: The intensity of the effect of familiarity with the luxury brand on consumer trust remains constant in Chile and Spain.

H4a: The intensity of the effect of consumer cognitive experience on the reputation of the luxury brand undergoes variations in Chile and Spain.

H5a: The intensity of the effect of the consumer cognitive experience on familiarity with the luxury brand undergoes variations in Chile and Spain.

H6a: The intensity of the effect of consumer affective experience on the reputation of the luxury brand undergoes variations in Chile and Spain.

H7a: The intensity of the effect of the consumer affective experience on familiarity with the luxury brand undergoes variations in Chile and Spain.

In line with MacKenzie et al. (2005), the conceptual model (see Fig. 1) reflects the hypotheses made based on the findings of previous studies:

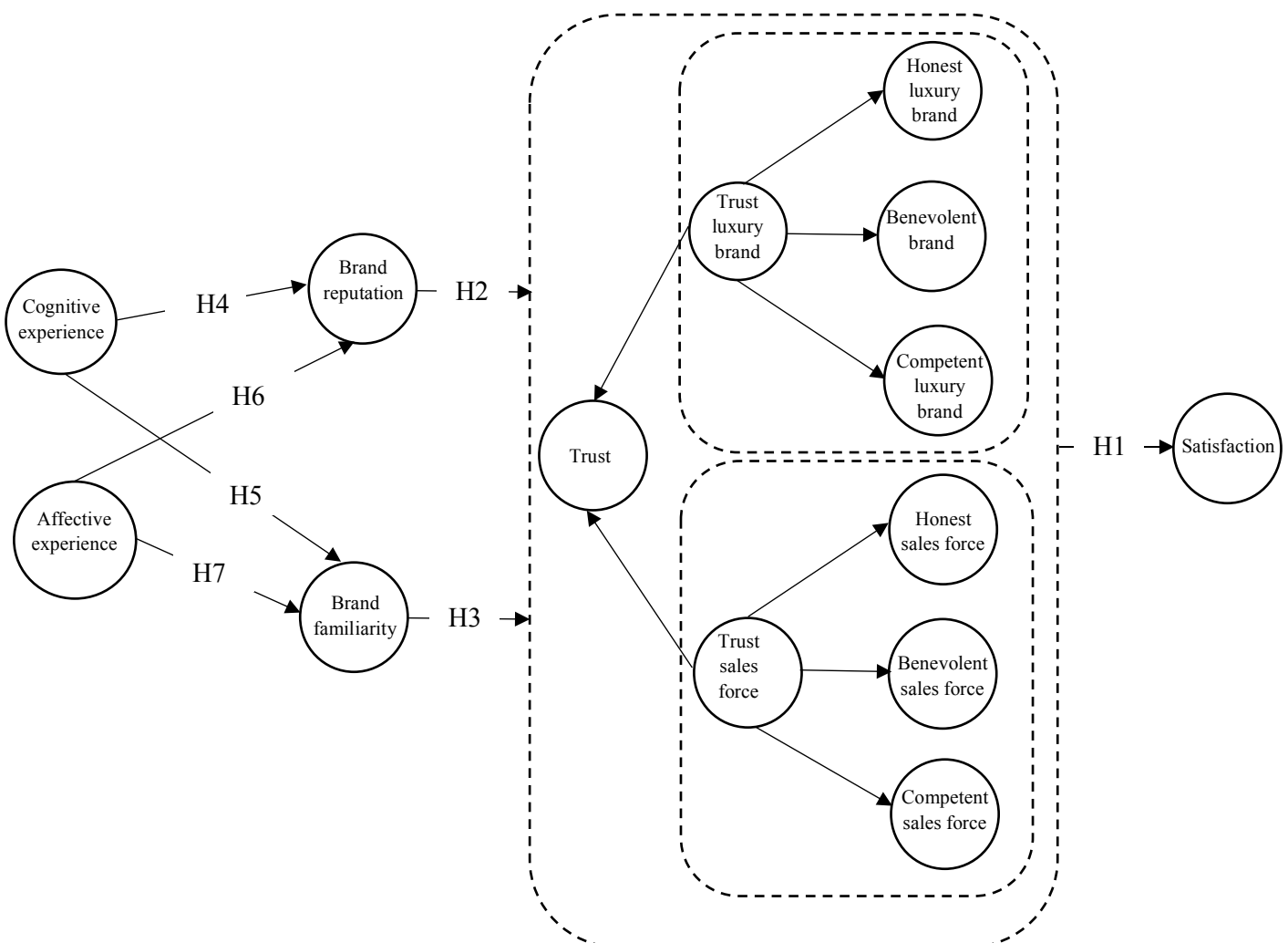


Figure 1
Conceptual model
 Source: own elaboration.

4. EMPIRICAL MODELLING

4.1. Procedure

This research is based on a face-to-face opinion poll. Through a process of validation of the measurement scales, it was possible to propose a hypothesis of interrelation between the factors that

influence the satisfaction of a consumer of luxury brands. The results allow for the proposal of a theoretical model pertaining to the antecedents of consumer satisfaction of luxury brands and the role played by trust in the luxury brand.

Opinion survey on luxury brands:

The survey was designed using a multi-step methodological process, following Deng and Dart (1994). This with the pur-

pose of building measurement scales that have a high degree of reliability, validity, and dimensionality. Satisfaction, trust in the brand and in the store's sales force, reputation, familiarity, cognitive experience, and affective experience were evaluated. The first step consisted of the construction of the scales with a high degree of content validity. The scales used for this study were developed from previous scales: satisfaction: Choi and Lee (2012), Kim *et al.* (2013); trust: Doney and Cannon (1997); Kumar *et al.* (1995), Roy *et al.* (2001) and Siguaw *et al.* (1998); reputation: Fombrun *et al.* (2000); Jarvenpaa *et al.* (2000); McKnight *et al.* (2002) and Nguyen and Leblanc (2001); familiarity: Coulter and Coulter (2003); Gefen (2000) and Kennedy *et al.* (2001); affective experience: Madden *et al.* (1988) and Yoo *et al.* (1998); cognitive experience: Chiu *et al.* (2005) and Downs (1970).

For the second step, a study was conducted through a critical incident interview in which the interviewees were asked to describe the key components of the previous constructs. We interviewed 50 selected individuals in a sample for non-probabilistic convenience from a group of consumers who went to the luxury brands district in Santiago, Chile. Similarly, the same procedure was applied to an equal amount of people who went to buy at various luxury brand stores in Madrid, Spain. This procedure allowed the identification of a first scale of customer satisfaction, trust in the luxury brand and in the store's sales force, reputation, familiarity, and cognitive and affective experience. The third step saw the verification of these scales, considering the process recommended by De Wulf and Odekerken-Schörder (2003), which consists of performing a series of interviews, both with regular customers of luxury brands and with commercial executives from the retail industry specialized in luxury products in Santiago and Madrid.

These analyses allowed, on the one hand, the identification of the items reflecting more adequately their corresponding dimension, and on the other hand, the re-assignment or complete elimination of the items that proved to be conflictive or redundant. Considering a modification of the method developed by Zaichkosky (1985), each participant in this qualitative analysis was asked to classify the relationship of each previously developed item to its construct or dimension.

The three alternatives used were: 1) clearly representative, 2) slightly representative, or 3) not at all representatives. In the final step, the items that showed a high level of consensus were retained as shown in Lichtenstein *et al.* (1990).

4.2. Questionnaire construction

In this next methodological step, a preliminary questionnaire was constructed, tested with a random sample of 50 consumers who went to the luxury brands district in Santiago and 50 consumers who visited different luxury brand stores in Madrid. Both samples were different from the previous samples. An exploratory factor analysis was then applied to the results of this pre-test to calculate the Cronbach's alpha for each of the resulting dimensions.

The relevance and coherence of the items that composed each construct were confirmed. The items were written as statements to be evaluated using a 7-point Likert scale (see Table 1).

All statements were written so that they could be understood and answered by all participants interviewed.

Table 1
Measurement Scales

Satisfaction		
Sat1		Through this luxury brand I feel very satisfied
Sat2		Through this luxury brand I have very satisfactory experiences
Sat3		Through this luxury brand I have done important encounters
Sat4		Through this luxury brand I feel very satisfied with its characteristics
Sat5		Through this luxury brand I feel very satisfied because it is ideal for me
Trust		
Trust luxury brand		
Honest luxury Brand	Holb1	This luxury brand is reliable
	Holb2	This luxury brand is integrated
Benevolent luxury brand	Belb1	This luxury brand acts in my benefit
	Belb2	This luxury brand acts in my favour
Competent Luxury brand	Colb1	This luxury brand makes fashion a prime job
	Colb2	This luxury brand makes fashion an "art"
Trust sales forcé		
Honest sales force	Hosf1	The luxury brand's sales force is honest
	Hosf2	The luxury brand's sales force is respectful
Benevolent sales force	Besf1	The luxury brand's sales force cares about my well-being
	Besf2	The luxury brand's sales force has empathy for me
Competent sales force	Cosf1	The luxury brand's sales force knows how to treat me
	Cosf2	The luxury brand's sales force has paramount skills
Reputation (Rep)		
Rep1		This luxury brand has a good reputation
Rep2		This luxury brand has a better reputation than other similar brands
Rep3		This luxury brand is highly respected by people
Rep4		People speak very well of this luxury brand
Rep5		This luxury brand historically has a good reputation
Familiarity (Fam)		
Fam1		This luxury brand is familiar to me
Fam2		This luxury brand is very well known to me
Fam3		From this luxury brand I am always well informed (a)
Fam4		I always have this luxury brand in mind
Fam5		My friends say that I know this luxury brand very well
Cognitive experience (Coge)		
Coge1		This luxury brand is more elegant than other brands
Coge2		This luxury brand is of better quality than other brands
Coge3		This luxury brand is a safer option than other brands
Coge4		This luxury brand is more innovative than other brands
Coge5		This luxury brand is more dominant than other brands
Affective experience (Affe)		
Affe1		I feel this luxury brand is entertaining
Affe2		I feel this luxury brand is lively
Affe3		I feel this luxury brand is nice
Affe4		I feel this luxury brand is cheerful
Affe5		I feel this luxury brand is stimulating

Source: own elaboration.

4.3. Data collection

The final survey was applied to a non-probabilistic judgment sample according to the objective of this research, that is, this study surveyed luxury brand customers who visited shopping centers in

Santiago de Chile and Madrid, Spain. The conceptual definition for luxury brands was expressed based on the top five brands of the last five years, Gucci, Luis Vuitton, Chanel, Rolex, and Dior (Luxe-Digital, n.d.). In total 1,058 customers of luxury brands were surveyed (see Table 2), 608 in Santiago and 450 in Madrid.

Table 2
Sample Profile Chile and Spain

	Gender %			Civil status %	
	Chile	Spain		Chile	Spain
Male	39	50	Single	78	49
Female	61	50	Married	16	40
Total	100	100	Other marital status	6	11
			Total	100	100
	Age %			Education %	
	Chile	Spain		Chile	Spain
Between 18 to 24	46	14	University studies	17	33
Between 25 to 34	31	21	Postgraduate	7	12
Over 35	35	65	Incomplete University Studies	76	55
Total	100	100	Total	100	100
	Employment situation %			Family income € %	
	Chile	Spain		Chile*	Spain *
Working	43	78	Income Under the 635	12	17
Look for Work	25	15	Between 636 and 2.117	45	63
Student	32	7	Income Over the 2.119	43	20
Total	100	100	Total	100	100

Note: *1 € = 756,11 Chilean pesos as of March 20, 2019.

Source: own elaboration.

4.4. Psychometric analysis of the data

In both counties, psychometric analysis of the data was performed to confirm the reliability, validity, and dimensionality of the measurement scales. For the computations performed in this paper, the statistical packages IBM SPSS Statistics and Amos, version 25 were used. An exploratory factor analysis (EFA) and several reliability analyses such as the Cronbach's alpha, construct reliability and average variance extracted (AVE) were conducted.

To confirm whether the indicators were attached to their corresponding dimension, principal components were performed with varimax rotation (Hair *et al.*, 1998). The results suggested the elimination of several indicators in some of the scales (see Table 3). Specifically, indicators Sat2 and Sat3 for satisfaction and Fam2 and Fam5 for familiarity were eliminated so as all the scales showed a high degree of unidimensionality with factor loadings far exceeding 0.4, as recommended in Larwood *et al.* (1995). The correlation values between variables (see Appendix A-1) were all significant ($p < 0.001$).

Table 3
Factorial Confirmatory Analysis of Scales of Chile and Spain

Scales	Variables	Factor loadings		Explained variance (%)		Eigenvalues %		Standard error	
		Chile	Spain	Chile	Spain	Chile	Spain		
Satisfaction	Sat1	0.910	0.853					1.62	
	Sat4	0.934	0.911	83.981	79.732	2.519	2.392	1.64	
	Sat5	0.905	0.914					1.74	
Trust luxury brand	Honest luxury brand	Holb1	0.811	0.785				1.38	
		Holb2	0.865	0.747				1.45	
	Benevolent luxury brand	Belb1	0.835	0.945	68.475	94.762	4.108	5.686	1.70
		Belb2	0.823	0.943					1.69
	Competent luxury brand	Colb1	0.840	0.820					1.34
		Colb2	0.790	0.838					1.48
Trust sales force	Honest sales force	Hosf1	0.846	0.736				1.58	
		Hosf2	0.867	0.730				1.43	
	Benevolent sales force	Besf1	0.870	0.891	73.382	68.787	4.403	4.127	1.71
		Besf2	0.860	0.902					1.73
	Competent sales force	Cosf1	0.867	0.838					1.56
		Cosf2	0.830	0.862					1.61
Reputation	Rep1	0.921	0.843					1.20	
	Rep2	0.864	0.404					1.33	
	Rep3	0.920	0.909	82.549	62.623	4.127	3.131	1.26	
	Rep4	0.930	0.867					1.24	
	Rep5	0.906	0.825					1.21	
Familiarity	Fam1	0.816	0.639					1.79	
	Fam3	0.904	0.768	76.953	87.223	2.309	2.617	1.91	
	Fam4	0.909	0.906					1.94	
Cognitive experience	Coper1	0.798	0.713					1.58	
	Coper2	0.803	0.712					1.44	
	Coper3	0.825	0.822	62.940	59.647	3.147	2.982	1.50	
	Coper4	0.779	0.811					1.50	
	Coper5	0.767	0.796					1.53	
Affective experience	Affe1	0.871	0.909					1.81	
	Affe2	0.896	0.942					1.76	
	Affe3	0.827	0.937	73.809	87.618	3.690	4.381	1.64	
	Affe4	0.897	0.957					1.73	
	Affe5	0.800	0.934					1.77	

Source: own elaboration.

4.5. Validity analysis

In both countries, a confirmatory factor analysis (CFA) enabled the confirmation of whether the indicators were appropriate for achieving a good model fit. For this step, the criteria set by Jöreskog and Sörbom (1993) was followed, eliminating the items that retained a weak convergent validity with their corresponding latent variable; that is, with a t-student value below 2.58 ($p < 0.001$). Since in our model all the items fulfill this criterion, the second step, which states that those items with standardized loading coefficients below 0.5 should also be removed, was taken.

Lastly, these authors also recommend dropping those items with low goodness-of-fit (e.g., a determination coefficient R^2 value less than 0.3). As items Fam3, Belb1 and Belb2 were the only ones that do not fit the second and third criteria, the complete dimension 'Benevolent luxury brand' of trust was eliminated from the empirical model. To confirm the multidimensional nature of trust, we used a rival model's strategy (Steenkamp & Van Trijp, 1991), comparing a one-dimensional (first order) model to another, multidimensional (second order) one. In both cases, the second-order model showed a better fit than the first-order model, confirming the construct's multidimensionality (see Table 4).

Table 4
Multidimensional analysis of trust of Chile and Spain

Indicators	Recommended value	First-order		Second order		
		Trust				
		Chile	Spain	Chile	Spain	
Absolute	NCP	Minimum	1040.143	2895.50	98.884	68.033
	ECVI	Minimum	1.870	6.72	0.329	0.385
	RMSEA	< 0.08	0.221	0.346	0.075	0.078
Incremental	NFI	High (close to 1)	0.773	0.426	0.973	0.983
	IFI	High (close to 1)	0.779	0.430	0.979	0.983
	CFI	High (close to 1)	0.778	0.429	0.979	0.983
Parsimony	AIC	Minimum	1135.143	3021.407	199.884	173.033
	Normed χ^2	[1; 5]	30.718	54.62	4.44	3.77

Source: own elaboration.

Next, for both countries, a CFA was computed only for the latent variable of trust (trust in the luxury brand and in the store's sales force) with their three corresponding dimensions of honesty, benevolence, and competence, as well as a CFA for all the variables of the final model. In both cases, no other items were eliminated. The model of trust (trust in the luxury brand and in the store's sales force) and the final model achieved particularly good results. For Chile, the statistical outcomes for the model of trust are as follows: IFI = 0.979, CFI = 0.979, RMSEA = 0.075; Normed $\chi^2 = 4.40$ $p < 0,001$. The outcomes for the final model are as follows: IFI = 0.921, CFI = 0.921, RMSEA = 0.072, Normed $\chi^2 = 4.14$. For Spain, the statistical outcomes

for the model of trust are as follows: IFI = 0.983, CFI = 0.983, RMSEA = 0.078; Normed $\chi^2 = 3.72$ $p < 0,001$. The outcomes for the final model are as follows: IFI = 0.919, CFI = 0.919, RMSEA = 0.078, Normed $\chi^2 = 3.74$.

Once the optimal model was verified, the reliability of each scale for both countries was confirmed using three tests: Cronbach's alpha, composite reliability of the construct, both with a limit of 0.7 (Jöreskog, 1971), and average variance extracted (limit of 0.5, following (Fornell & Larcker, 1981). Table 5 shows the results, which in all cases meet the minimum values established. However, while it is acceptable, attention should be paid to the weak alpha value of the familiarity scale (George & Mallery, 2003).

Table 5
Reliability and Validity of Constructs of Chile and Spain

	Scales	Cronbach's Alpha		Composite Reliability		Average Variance Extracted	
		Chile	Spain	Chile	Spain	Chile	Spain
Satisfaction	Sat1						
	Sat4	0.904	0.873	0.939	0.922	0.617	0.937
	Sat5						
Trust	Honest luxury brand						
	Competent luxury brand						
	Honest sales force						
	Benevolent sales force	0.927	0.906	0.943	0.929	0.797	0.688
Reputation	Competent sales force						
	Rep1						
	Rep2						
	Rep3	0.947	0.828	0.959	0.944	0.825	0.772
Familiarity	Rep4						
	Rep5						
Cognitive experience	Fam1	0.744	0.582	0.887	0.756	0.797	0.615
	Fam4						
	Coper1						
	Coper2						
	Coper3	0.851	0.829	0.894	0.880	0.629	0.596
Affective experience	Coper4						
	Coper5						
	Affe1						
	Affe2						
	Affe3	0.910	0.964	0.894	0.973	0.629	0.876
	Affe4						
	Affe5						

Source: own elaboration.

Finally, for both countries, reliability was verified by tests for the content and reliability of the construct. All scales in the final model presented good content reliability. For this, a previous review of the literature was carried out. Critical incident interviews were conducted with consumers of luxury stores in Santiago and Madrid. Similarly, there was a process of debugging scales through focus groups formed by clients from both coun-

tries. In addition, in-depth interviews were conducted with retail experts and managers of the main commercial centers specializing in luxury brands in both countries. Convergent validity was confirmed by observing that all the standardized coefficients in the CFA were above 0.5 (statistically significant at 0.001), as recommended by [Bagozzi and Yi \(1988\)](#). To confirm the presence of discriminant validity, two tests were used (see Table 6).

Firstly, a confidence interval test (Anderson & Gerbin, 1988) of the linear correlations among the model variables was performed, which confirmed discriminant validity because none of the confidence intervals contained the value 0 (Bagozzi, 1981). Secondly, a Chi-square difference test was performed between

the proposed CFA model and other alternative models containing pairs of latent variables. This test also confirmed discriminant validity since the Chi-square value of the proposed CFA model was significantly lower (better model fit) than those presented by the alternative models (Bagozzi & Phillips, 1982).

Table 6
Discriminant Validity Chile and Spain

Bi-variate Relationship	Full Model					
	Confidence Intervals		Difference χ^2 (df)			
	Chile	Spain	Chile		Spain	
Cognitive experience- affective experience	0.587-0.619	0.747-0.751	1593.4(1)		1344.7(1)	
Cognitive experience-reputation	0.690-0.722	0.548-0.572	1590.3(1)		1477.3(1)	
Reputation-familiarity	0.510-0.558	0.595-0.603	1590.3(1)		1404.5(1)	
Affective experience-familiarity	0.692-0.760	0.830-0.870	1605.6(1)		1368.1(1)	
Cognitive experience-trust luxury brand	0.560-0.920	0.572-0.580	1590.0(1)		1419.2(1)	
Affective experience- trust luxury brand	0.590-0.626	0.521-0.557	1590.5(1)		1353.1(1)	
Cognitive experience -satisfaction	0.616-0.660	0.604-0.620	1590.4(1)		1426.4(1)	
Affective experience -satisfaction	0.719-0.779	0.668-0.704	1606.0(1)		1372.4(1)	
Affective experience -reputation	0.568-0.596	0.545-0.593	1591.5(1)		1370.4(1)	
Reputation-trust luxury brand	0.731-0.767	0.509-0.517	1593.0(1)	1590.0(384)	1476.1(1)	1344.4(359)
Reputation-satisfaction	0.623-0.663	0.589-0.593	1594.7(1)		1395.3(1)	
Familiarity-satisfaction	0.782-0.874	0.725-0.737	1659.3(1)		1347.5(1)	
Familiarity-cognitive experience	0.594-0.646	0.804-0.820	1590.7(1)		1356.7(1)	
Trust luxury brand-satisfaction	0.764-0.824	0.467-0.479	1614.7(1)		1374.2(1)	
Familiarity- trust luxury brand	0.698-0.770	0.671-0.687	1607.9(1)		1380.0(1)	
Cognitive experience-trust sales force	0.601-0.633	0.433-0.445	1592.4(1)		1434.5(1)	
Affective experience- trust sales force	0.668-0.708	0.507-0.535	1590.2(1)		1380.2(1)	
Reputation- trust sales force	0.625-0.653	0.329-0.333	1590.0(1)		1503.9(1)	
Trust sales force-satisfaction	0.551-0.607	0.417-0.425	1598.7(1)		1390.1(1)	
Familiarity-trust sales force	0.551-0.607	0.500-0.512	1592.5(1)		1428.2(1)	
Trust luxury brand						
Luxury brand competent-luxury brand honest	0.774-0.834	0.460-0.468	32.8(1)	8.8(1)	97.7(1)	2.3(1)
Trust sales force						
Honest Sales Forces- Competent Sales Force	0.833-0.849	0.491-0.503	101.0 (1)		91.7(1)	
Benevolent Sales Force – Honest Sales Forces	0.754-0.766	0.598-0.626	105.9 (1)	59.9(6)	102.9(1)	91.4(6)
Benevolent Sales Force – Competent Sales Force	0.753-0.57	0.677-0.693	98.4 (1)		134.4(1)	

Note: All coefficients significant at a 0.001 level.

Source: own elaboration.

In line with the methodological process of Williams *et al.* (2010) the variance of the common method has been tested. The theoretically unrelated variable “collusion in the automotive

market” was used as the common marker variable CMV. All the factor loads of the five indicators of this variable are greater than 0.9 with a Cronbach’s alpha equal to 0.974. Consumer satisfac-

tion is contaminated, on average, by 16.4% due to the variation of the common method. Similarly, brand trust at 14%, sales force trust at 14.15%, reputation at 11%, familiarity at 17%, cognitive experience at 13% and affective experience at 15%. With contamination being less than 50%, through CMV, it can be suggested that there is no bias of the variance of the significant common method of the data (De Kerviler & Rodriguez, 2019). From all these antecedents, we can conclude that the proposed model shows a good degree of general validity.

5. STRUCTURAL MODEL EVALUATION

The hypotheses raised in this study were tested through the statistical program AMOS SPSS version 25, using a structural equation model (SEM) (Bagozzi, 1981). The model re-

sults can be replicated using the database and coding available in EUDAT <http://doi.org/10.23728b2share.ddbdf4ad335240a-081840f882749a689>. As can be seen through the standardized β , in Figure 2, the multidimensional trust of a luxury brand has a direct and positive effect on consumer satisfaction ($\beta = 0.80$; $R^2 = 0.63$; $p < 0.001$). The reputation of the luxury brand ($\beta = 0.07$) and consumer familiarity with the brand ($\beta = 0.55$) have a direct and positive effect on trust ($R^2 = 0.98$; $p < 0.001$). Similarly, the consumer's cognitive experience has a direct and positive effect on the reputation of the luxury brand ($\beta = 0.58$; $R^2 = 0.57$; $p < 0.001$) and on the consumer's familiarity with the brand ($\beta = 0.54$; $R^2 = 0.74$; $p < 0.001$). Likewise, the affective experience of the consumer has a direct and positive effect on the reputation of the luxury brand ($\beta = 0.22$; $R^2 = 0.57$; $p < 0.001$) and on the consumer's familiarity with the luxury brand ($\beta = 0.82$; $R^2 = 0.74$; $p < 0.001$).

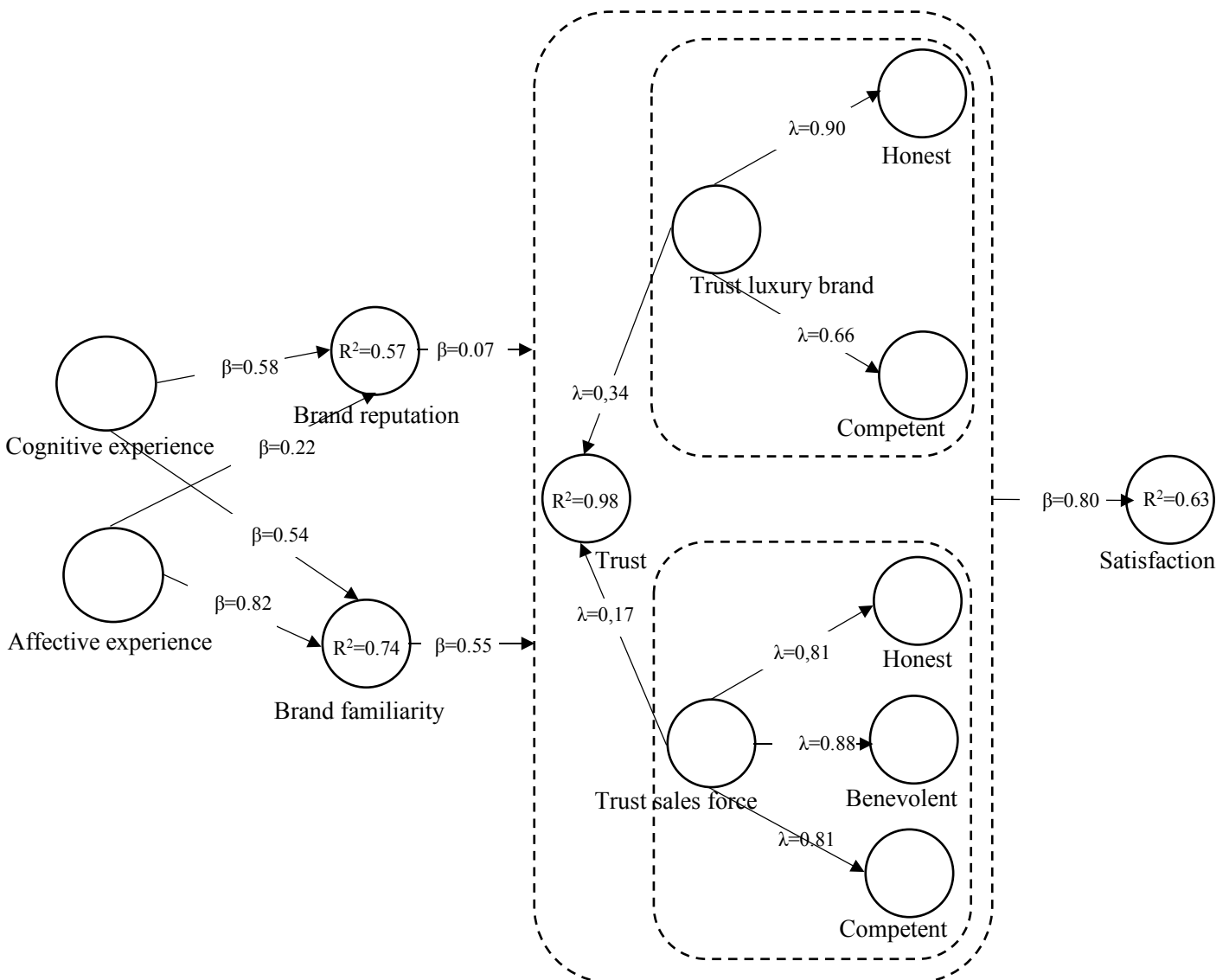


Figure 2
The estimated structural model
Source: own elaboration.

As can be seen in Table 7, six of the twelve hypotheses were not validated

Table 7
Hypotheses verification

Hypothesis	Value	Path	Result
H1	(+)	Trust in the luxury brand → consumer satisfaction	Supported
H1a		Similar intensity of effect between Chile and Spain	Supported
H2	(+)	Reputation of a luxury brand → consumer trust	Supported
H2a		Similar intensity of effect between Chile and Spain	Supported
H3	(+)	Familiarity with the luxury brand → consumer trust	Supported
H3a		Similar intensity of effect between Chile and Spain	Supported
H4	(+)	Consumer cognitive experience → reputation of the brand	Supported
H4a		Different intensity of effect between Chile and Spain	Supported
H5	(+)	Consumer cognitive experience → Familiarity of the brand	Supported
H5a		Different intensity of effect between Chile and Spain	Supported
H6	(+)	Consumer affective experience → reputation of the brand	Supported
H6a		Different intensity of effect between Chile and Spain	Supported

Source: own elaboration.

5.1. Multigroup Analysis

Next, the invariance between the two groups is explored to ascertain whether there are significant differences in the relationships proposed in the theoretical model for consumers in Chile and Spain. In this sense, it was necessary to observe the χ^2 of the proposed model without restrictions ($\chi^2 = 2674.5$; $df = 765$; $p\text{-value} < 0,001$) (Cheung & Rensvold, 2002) vs χ^2 of the same model with restrictions ($\chi^2 = 2994.8$; $df = 794$; $p\text{-value} < 0,001$) (Yu & Shek, 2014). According to the result of the initial analysis ($\Delta\chi^2 = 320.3$; $\Delta df = 29$; $p\text{-value} < 0.001$) it can be noted that the groups are different at the level of the general model. However, it is inevitable to observe significant differences at the level of the different relationships proposed in the theoretical model, either through the differences of χ^2 or through the calculation of the critical indicators for differences between parameters thus observing the bias produced by the difference of χ^2 given their sensitivity to the sample size (Cheung & Rensvold, 2002). A critical indicator greater than ± 1.96 will indicate that there are significant differences between the groups (Byrne, 2004). According to this analysis, there are significant differences between the groups in Chile and Spain, specifically, in the relationship between cognitive experience and the reputation of the luxury brand ($\chi^2 = 2739.7$; $df = 766$; $z\text{-score} = -3.825$; $p\text{-value} < 0,001$); be-

tween cognitive experience and consumer familiarity with the luxury brand ($\chi^2 = 2717.3$; $z\text{-score} = 2183$; $df = 766$; $p\text{-value} < 0,01$); between affective experience and the reputation of the luxury brand ($\chi^2 = 3068.2$; $df = 766$; $z\text{-score} = -2.894$; $p\text{-value} < 0,001$) and between affective experience and consumer familiarity with the luxury brand ($\chi^2 = 2787.5$; $z\text{-score} = -5.238$; $df = 766$; $p\text{-value} < 0,001$). As it is possible to observe, in table 8, the relationship between the cognitive experience of the luxury brand and its reputation are more important for consumers in Chile ($\beta = 0.548$; $p\text{-value} < 0.001$) than for consumers in Spain ($\beta = 0.338$; $p\text{-value} < 0.001$). Likewise, the relationship between affective experience and familiarity with the luxury brand are more important for Chilean consumers ($\beta = 0.634$; $p\text{-value} < 0.001$) than for consumers in Spain ($\beta = 0.482$; $p\text{-value} < 0.001$). Conversely, the relationship between the affective experience and the reputation of the luxury brand are less important for Chilean consumers ($\beta = 0.286$; $p\text{-value} < 0.001$) than for consumers in Spain ($\beta = 0.327$; $p\text{-value} < 0.001$). Likewise, the relationship between cognitive experience and familiarity with the luxury brand is less important for Chilean consumers ($\beta = 0.227$; $p\text{-value} < 0.001$) than for Spanish consumers ($\beta = 0.451$; $p\text{-value} < 0.001$).

Given the values of the critical ratios, the proposed relationships between trust and satisfaction, between reputation and trust, and between familiarity and trust are not significant.

Table 8
Multigroup analysis Chile and Spain

Relationships	Difference χ^2 (df) (99% Confidence)	Critical ratios ($>\pm 1.96$)	Estimate		
		Z-Score	Chile	Spain	
			β	β	
Trust-satisfaction	3037.9(766)	-0.477*	0.812***	0.722***	
Reputation-trust	2683.9(766)	1.521*	0.112**	0.182**	
Familiarity-trust	2677.9(766)	1.528*	0.462***	0.397***	
Cognitive experience -reputation	2739.7(766)	2674.5(765)	-3.825***	0.548***	0.338***
Cognitive experience -familiarity	2717.3(766)		2.183**	0.227***	0.451***
Affective experience -reputation	3068.2(766)		-2.894***	0.286***	0.327***
Affective experience -familiarity	2787.5(766)		-5.238***	0.634***	0.482***

Notes: *** p-value < 0.001; ** p-value < 0.01; * not significant.

Source: own elaboration.

6. DISCUSSION AND CONCLUSION

The findings of this study suggest that the multidimensional trust of a luxury brand may be formed by trust in the brand integrated with trust in the sales force. In other words, it is shaped by the perception of honesty and competence of the luxury brand plus the perception that the sales force is honest, benevolent, and competent. Of course, basic axioms such as honesty, benevolence, and competence, associated with the brand and the sellers, will be the best tools to generate bonds of trust with the consumer. The unique experience (“what”), which a luxury brand offers to its consumers (e.g., Dior’s haute couture “savoir faire”), can be a component of brand trust. However, the multidimensional trust of a luxury brand considers associated axioms, not only to “what” but also to (“who”) as the basic support of its conceptual structure. In this sense, the multidimensional trust of a luxury brand could have a multiplier effect on the satisfaction that a consumer has with luxury products and services, e.g., Louis Vuitton perfumes and cosmetics (Louis Vuitton, 2022). The multidimensional trust of a luxury brand is an important predictor of consumer satisfaction. This evidence is consistent with the results obtained by Chiou and Droge (2006).

On the other hand, the results indicate that the multidimensional trust of a luxury brand is a consequence of the reputation of the brand. These results are in line with the findings of Han *et al.* (2015). In other words, the multidimensional trust of a luxury brand will be a direct result of the reputation that the luxury brand has built over time (e.g., Gucci Moda’s reputation as influential, innovative, and avant-garde). In turn, the multidimensional trust of a luxury brand has been found to be a consequence of the customer’s familiarity with the brand. This discovery is in line with the results obtained by Van Dyke *et al.* (2007). From this perspective, the multidimensional trust of a luxury brand will depend on the consumer’s familiarity with the attributes of the luxury brand (e.g., luxury products and high prices from Chanel. Reputation and familiarity play an impor-

tant role as the antecedents of a luxury brand’s multi-dimensional trust. However, this significant role is thanks to the fact that both are a consequence of the consumer’s cognitive and affective experiences with the luxury brand. This evidence is consistent with the findings of Cian and Cervai (2014). In other words, the reputation and familiarity of the luxury brand will be a consequence of the connection that it establishes, through the experience offered, with the heart and mind of the consumer (e.g., The experience based on the audacity of excellence offered by Rolex). Specifically, the reputation and familiarity of a luxury brand could be the result of experiences based on elegance, innovation and quality that are entertaining, pleasant, and stimulating for the consumer.

Despite the macroeconomic differences between Chile and Spain, both countries are characterized by their high consumption of luxury brands. The comparative analysis between consumers of luxury brands in Chile and Spain yielded some important differences. It appears that there are significant differences between Chilean and Spanish consumers regarding the cognitive attributes of the experience with a luxury brand. While the former considers (more than the later) that these attributes are at the basis of the brand reputation, the Spanish customers contemplates (more than their Chilean counterparts), that the cognitive attributes are causing the customer’s familiarity with a luxury brand. Hence, the cognitive attributes of the experience with a luxury brand (quality, safety, elegance, etc.) create different reactions in Chilean and Spanish customers. These attributes are translated by the Chilean society into brand reputation, that is, the general belief or opinion that other people have about it, while the Spanish customers translate it into familiarity, that is close personal acquaintance with or knowledge of the product. This different reaction could be connected with the tendency of Chilean society to be more collectivist or concerned by other people’s consideration, than the more individualist Spanish culture (Hofstede, 2022). Likewise, Spanish consumers, more than Chilean consumers, consider

that the reputation of a luxury brand is a consequence of the affective attributes of the experience with the brand, which are once more expression of individual feelings (entertaining, nice, stimulating, etc.).

Managerial implications

The findings of this study have direct implications for luxury brand managers. Managers can not only use the brand's own characteristics to differentiate themselves from the competition, but they can also do so through the multi-dimensional trust of the luxury brand. The multi-dimensional trust of the luxury brand is a bridge that facilitates the connection between some factors inherent to consumer perception with corporate factors of the brand. Additionally, as stated before, managers of luxury brand companies must consider cultural differences among countries, even when belonging to a common past, when preparing promotional activities. More individualistic societies emphasize personal attributes like affective experience and familiarity with the brand while more collectivist cultures are bothered by the group's approval or the brand reputation.

7. LIMITATIONS AND FUTURES RESEARCH

The type of non-probability judgment sampling according to the research objective and simple transversal may be a restriction on the conclusions obtained in this study. As they are not representative of the average purchasing behavior, this limits the generalization of the results. It is suggested to conduct an extension of this study using stratified random sampling, one which for example, compares millennial consumers vs. Generation X in both countries. This would allow greater certainty in the analysis and conclusions of the study.

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