

The Impact of Brand Image Congruence and Brand Reputation on Brand Loyalty: The Mediating Role of Customer Trust

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ABSTRACT: In the rapidly evolving co-branding landscape, understanding how brand alliance characteristics translate into consumer brand loyalty remains a critical theoretical and practical challenge. Drawing on trust-commitment theory, signaling theory, and conceptual combination theory, this study constructs a mediated influence model to investigate how brand image congruence and brand reputation affect brand loyalty through the mediating role of customer trust. Using the co-branding partnership between Luckin Coffee and the culturally iconic video game *Black Myth: Wukong* as the empirical context, the study collected survey data from 420 consumers who had purchased the co-branded product. Structural equation modeling was employed to test the proposed hypotheses. The results reveal that both brand image congruence and brand reputation exert significant positive direct effects on brand loyalty. Furthermore, brand image congruence and brand reputation each have significant positive effects on customer trust, which in turn significantly enhances brand loyalty. Critically, customer trust partially mediates the relationships between both brand image congruence and brand loyalty, and between brand reputation and brand loyalty, with indirect effects accounting for approximately 34% of the total effects in both paths. These findings extend trust-commitment theory to the dual-brand alliance context, highlighting customer trust as a central psychological bridge. The study also underscores the importance of symbolic fit and cultural resonance in emerging markets such as China. Practically, the results suggest that managers should prioritize partner congruence, actively cultivate brand reputation, and strategically build consumer trust to maximize the effectiveness of co-branding initiatives. Limitations regarding sample generalizability and cross-sectional design are discussed, with future research directions proposed.

KEYWORDS: Brand image congruence; Brand reputation; Customer trust; Brand loyalty; Co-branding

I. INTRODUCTION

Against the backdrop of increasingly fierce market competition and diversifying consumer demands, co-branding has become an important strategic pathway for enterprises to break through traditional competitive boundaries and achieve leapfrog development (Zhang & Guo, 2023). Co-branding refers to two or more brands jointly launching co-branded products or services through strategic partnerships to achieve goals such as enhancing market share, strengthening brand image, and cultivating consumer loyalty (Xue & Chawdhary, 2023). In recent years, the global co-branding market has experienced significant growth, reaching approximately \$78.5 billion in 2023 and is projected to reach \$125.3 billion by 2030 (Grand View Research, 2024). In the Chinese market, co-branding has become an important means of enhancing brand value and attracting consumers, with the Chinese co-branding market estimated to be worth 245 billion RMB in 2023 (iResearch, 2024).

Brand loyalty, as a core concept in consumer behavior research, refers to consumers' sustained preference for and repeat purchase behavior toward a specific brand (Chauhan, 2023). It is not only an important source of corporate profits but also a key indicator of brand competitiveness (Ćatić & Poturak, 2022). However, as consumer markets mature and consumer choices diversify, cultivating and maintaining consumer brand loyalty has become increasingly challenging (Bing et al., 2024). In the context of co-branding, how to enhance consumer brand loyalty through strategic partnerships has become a central issue of common concern for both academia and industry (Wu et al., 2022).

Brand image congruence refers to consumers' perception of the fit between brand images and the consistency of brand associations in a co-branding alliance (Rai et al., 2021). Existing research indicates that the higher the congruence between brands, the more positive consumers' attitudes tend to be (Simonin & Ruth, 1998). However, these studies are primarily rooted in Western contexts dominated by the logic of "functional complementarity" and have not fully explained the importance of "symbolic fit" in markets such as China (Chiu et al., 2022). Brand reputation, defined as consumers' overall perception of a brand's reliability, quality, and credibility in the market, represents a significant intangible asset accumulated by brands over the long term (Ali,

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2022). Nevertheless, existing research inadequately explores the "dynamic contagion effect" of reputation in the co-branding context (Yang et al., 2020).

Customer trust, as the central hub of brand relationships, suffers from two major theoretical limitations regarding its mediating mechanism between co-branding and brand loyalty: a static perspective and contextual absence (Bozic, 2017). Existing research simplifies trust as an outcome variable of a single transaction while neglecting its cumulative nature of dynamic evolution and the complexity of cultural embeddedness (Zhou, 2023). The trust-commitment theory (Morgan & Hunt, 1994), as a cornerstone of relationship marketing, operates under the premise of a single-brand relationship—a premise challenged by the dual-brand nature of alliances (Pinello et al., 2022).

To address these research gaps, this study takes the co-branded partnership between Luckin Coffee and *Black Myth: Wukong* as an example to construct a mediated influence mechanism model, exploring how brand image congruence and brand reputation influence brand loyalty through customer trust. Luckin Coffee, as a representative brand of China's new retail coffee industry, and its cross-industry collaboration with the domestic AAA game *Black Myth: Wukong* provide an ideal empirical context for examining the relationships among brand image congruence, brand reputation, customer trust, and brand loyalty.

This study adopts a questionnaire survey method and employs structural equation modeling for data analysis, aiming to answer the following research questions: Do brand image congruence and brand reputation directly affect brand loyalty? Do they indirectly affect brand loyalty through customer trust? The findings are expected to extend the theoretical boundaries of co-branding research and provide practical guidance for enterprises in formulating effective co-branding strategies.

II. LITERATURE REVIEW

A. Relevant Theories

1) Trust-Commitment Theory

Trust-commitment theory is a classic theory in the field of relationship marketing, first proposed by Morgan and Hunt (1994) in the *Journal of Marketing*. This theory aims to explain and predict the core mechanisms underlying the formation and maintenance of long-term cooperative relationships between enterprises and customers in the context of relationship marketing (Ghali-Zinoubi, 2023). Trust and commitment are the two core variables of this theory. Only when both parties possess sufficient trust and commitment can the relationship remain stable and enduring.

Trust refers to one party's belief in the reliability and integrity of the other party in a cooperative relationship, including the reliability of fulfilling commitments, honesty and transparency in integrity, and the willingness to assume risk in the face of uncertainty (You et al., 2022). Commitment refers to one party's emotional and resource investment in the relationship and the desire to maintain the relationship over the long term (Abid et al., 2023). Morgan and Hunt (1994) proposed that trust is a prerequisite for commitment. Only when one party has sufficient trust in the other will it invest more resources in the relationship and demonstrate higher levels of commitment.

In the context of co-branding, consumers not only compare the attributes of individual brands but also form cross-brand emotional and psychological expectations (Badrinarayanan & Ramachandran, 2024). When two brands convey consistent brand promises and values through cooperation, consumer trust in the brands becomes a critical psychological mechanism that directly influences the formation of brand loyalty. Therefore, trust-commitment theory provides the core theoretical framework for this study to understand the mediating role of customer trust between brand image congruence, brand reputation, and brand loyalty.

2) Signaling Theory

Signaling theory suggests that in situations of information asymmetry, signal senders influence the perceptions and decisions of signal receivers by transmitting signals. In the co-branding context, brand image congruence conveys signals of consistency and complementarity between the cooperating brands, while brand reputation conveys signals of brand reliability and quality (Spence, 1973). These signals reduce consumer uncertainty, enhance their trust in the brands, and subsequently influence brand loyalty.

3) Conceptual Combination Theory

Conceptual combination theory explores how individuals process combined concepts or objects, focusing on how attributes from one or more concepts are transferred to a combined concept (Hampton, 2024). In the co-branding context, consumers are confronted with a new brand image formed by the fusion of two different brand elements. The degree of brand image congruence affects the ease with which consumers integrate brand characteristics. High congruence enables consumers to more easily integrate brand cognitive features, forming consistent and positive brand associations.

B. Brand Image Congruence and Brand Loyalty

Brand image congruence is a core concept in research on brand extension and co-branding. It has been extensively discussed not only at the theoretical level but also holds significant importance in practical applications. From the consumer's perspective, brand image congruence is a key factor in evaluating the success of a co-branding partnership (Rai et al., 2021). From the

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enterprise's perspective, brand image congruence not only influences consumers' purchase intentions but also directly affects brand market performance and long-term development strategies.

The mechanism through which brand image congruence affects brand loyalty has received substantial support from empirical research. Hou and Hou (2024) revealed the critical role of brand image in consumer brand attachment through a trust transfer model. Tahir et al. (2024), in their literature review, pointed out that brand image demonstrates significant spillover effects in the tourism industry by enhancing consumer satisfaction and brand loyalty. Azzahra and Fachira (2022) emphasized the enhancing effect of corporate social responsibility activities on brand image and the mediating pathway through which brand image congruence drives brand loyalty.

Budiman (2021), in studying the impact of social media on brand image and brand loyalty, found that online communities and electronic word-of-mouth can increase consumers' brand loyalty intentions by strengthening the sense of brand image congruence. Zia et al. (2021) verified the direct and indirect effects of brand image on brand loyalty through their study of the relationship between brand image and brand loyalty. Çelik (2022) showed that brand image congruence can directly drive the development of brand loyalty by enhancing consumers' trust in and affection for the brand. Based on this, this study proposes:

H1: Brand image congruence has a significant positive effect on brand loyalty.

C. Brand Reputation and Brand Loyalty

Brand reputation refers to consumers' overall perception of a brand's reliability, quality, and credibility in the market, representing a significant intangible asset accumulated by the brand over the long term. In trust-commitment theory, brand reputation enhances consumers' trust, leading them to form positive expectations about the brand's future behavior, thereby promoting the formation and expansion of brand loyalty (Morgan & Hunt, 1994).

A substantial body of research indicates that brand reputation plays a positive guiding role for consumers and significantly influences consumer awareness and behavior. Xu et al. (2022) argue that brand reputation can serve as a basis for consumers to evaluate product attributes. When consumers lack knowledge about product quality, a favorable brand reputation effectively enhances consumer trust in and choice of the product. Han (2017) points out that brand reputation is a valuable intangible asset for enterprises, directly related to product quality, and this perception strengthens consumers' purchase intentions and enhances brand loyalty.

Harun et al. (2021) demonstrated that brand reputation has a significant positive effect on brand loyalty. Pereira et al. (2021) further verified the positive relationship between brand reputation and brand loyalty, indicating that brand reputation significantly enhances consumer brand loyalty by increasing consumers' familiarity with and cognitive level of the brand. Yuliana et al. (2023) emphasized the critical role of brand reputation in brand performance, showing that brand reputation not only directly drives brand loyalty but also indirectly enhances a brand's market competitiveness by improving brand performance. Tahir et al. (2024), in their review of the relationship between brand image and brand loyalty, noted that brand reputation, as a component of brand image, significantly influences consumer satisfaction and brand loyalty. Vuong et al. (2024) proposed that brand reputation plays an important mediating role between corporate social responsibility and brand loyalty. Based on this, this study proposes:

H2: Brand reputation has a significant positive effect on brand loyalty.

D. Brand Image Congruence and Customer Trust

Brand image congruence, defined as consumers' perception of the degree of consistency and complementarity between partner brands in an alliance, is a key antecedent of consumer trust. In brand alliances, trust originates from consumers' cognitive evaluation of the perceived fit between cooperating brands. When consumers perceive a high degree of consistency between partner brand images, they are more likely to attribute credibility and reliability to the co-branded product, thereby fostering trust (Simonin & Ruth, 1998; Su & Kunkel, 2019).

The theoretical foundation of this relationship can be traced back to consistency theory, which suggests that individuals prefer cognitive consistency and experience reduced cognitive dissonance when information aligns with expectations. Trust-commitment theory reinforces this perspective, arguing that trust is built upon shared values and the perception that partners are reliable and share common goals (Morgan & Hunt, 1994).

Empirical research provides strong support for the positive effect of brand image congruence on consumer trust. Simonin and Ruth (1998) demonstrated that perceived fit between partner brands significantly influences consumer attitudes, with higher fit leading to more favorable evaluations. Su and Kunkel (2019) found that when consumers perceive high compatibility between alliance partners in terms of brand image and positioning, their trust in both the alliance and the individual brands is significantly enhanced.

In the Chinese market context, Zhang and Guo (2023) examined co-branding partnerships between new brands and established time-honored Chinese brands, finding that perceived image fit significantly influences consumer evaluations and trust, particularly when consistency is achieved between modernity and cultural heritage. Rather and Camilleri (2019) demonstrated that consumer-

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brand value congruence positively affects brand trust, which can logically be extended to contexts where partner brands in an alliance align with each other and with consumer values. Based on this, this study proposes:

H3: Brand image congruence has a significant positive effect on customer trust.

E. Brand Reputation and Customer Trust

Brand reputation, defined as consumers' collective perception of a brand's credibility, reliability, and overall standing in the consumer's mind, is a powerful antecedent of customer trust. It represents a cumulative judgment of a brand's past performance and its ability to fulfill promises, providing a heuristic cue that reduces uncertainty and facilitates trust formation. Theoretically, this relationship is rooted in signaling theory, which suggests that in situations of information asymmetry, reputation functions as a credible signal of underlying quality and trustworthiness (Spence, 1973).

Empirical research strongly supports the positive effect of brand reputation on customer trust. Ali (2022) found that reputation significantly enhances consumer trust, which in turn drives loyalty and word-of-mouth. Harun et al. (2021) identified brand reputation as a key driver of brand trust. Loureiro et al. (2017) demonstrated the positive effect of reputation on trust and emotional attachment in the automotive industry.

The link between reputation and trust is particularly important in brand alliances, where consumers must assess joint credibility. Yang et al. (2020) showed that reputational asymmetry between partners affects trust dynamics. Norheim-Hansen and Meschi (2021) found that reputational capital shapes trust evaluations in the context of negative spillover effects. Research on corporate social responsibility further supports this: Rasoolimanesh et al. (2024) found that brand trust mediates the relationship between reputation and loyalty; Vuong et al. (2024) demonstrated that reputation and trust serve as sequential mediators connecting CSR to loyalty.

In the Chinese context, Liu et al. (2021) found that cultural biases affect reputation evaluation and trust judgments. Zhang and Guo (2023) showed that the reputation of time-honored brands enhances consumer trust in new brand partnerships through credibility transfer. Based on this, this study proposes:

H4: Brand reputation has a significant positive effect on customer trust.

F. Customer Trust and Brand Loyalty

Consumer trust is widely recognized as a foundational pillar for cultivating and maintaining brand loyalty. Within the framework of relationship marketing, trust is not merely a transactional evaluation but a deep psychological state that reduces perceived risk and fosters consumers' willingness to rely on a brand's future performance (Morgan & Hunt, 1994).

The trust-commitment theory proposed by Morgan and Hunt (1994) argues that trust serves as a core mediating variable that leads to commitment, which in turn drives cooperative behaviors such as brand loyalty. This theoretical foundation has received strong support from empirical research. Dam (2020) demonstrated that brand trust is an important antecedent of brand commitment and positive word-of-mouth, both of which are key indicators of brand loyalty. Harun et al. (2021) found that brand trust has a significant positive effect on brand loyalty.

Research from diverse contexts further validates this relationship. Ginting et al. (2023) confirmed in the e-commerce context that customer trust is a key determinant of repurchase intention. Quaye et al. (2022) showed that trust mediates the relationship between brand relationship quality and customer advocacy. In the hospitality industry, Rather and Camilleri (2019) demonstrated that consumer-brand value congruence fosters brand loyalty through the mediating mechanism of trust.

Furthermore, the role of trust in promoting loyalty extends to brand recovery and complex service environments. Alam et al. (2021) found that customer trust significantly influences customer loyalty, particularly when service quality and relationship management are effective. Cardoso et al. (2022) identified trust as a key driver of brand relationship quality, which in turn leads to brand loyalty. Based on this, this study proposes:

H5: Customer trust has a significant positive effect on brand loyalty.

G. The Mediating Role of Customer Trust

Customer trust, as a mediating variable between brand image congruence, brand reputation, and brand loyalty, has received theoretical support from various academic models. Trust-commitment theory indicates that trust is an important prerequisite for establishing stable relationships between consumers and brands, as it reduces uncertainty and makes consumers more inclined toward long-term cooperation. In the co-branding context, consumers' trust in each brand within the alliance enhances the overall attractiveness of the alliance through integration, thereby promoting brand loyalty.

Brand image congruence can be understood as consumers' psychological evaluation of the fit between brand characteristics and their own needs. Consumers typically decide whether to trust a brand based on whether the brand image aligns with their expectations. Trust-commitment theory provides important theoretical support: the establishment of trust is a necessary condition for forming long-term relationships between brands and consumers, and the higher the trust, the more likely consumers are to

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exhibit loyal behavior toward the brand. Therefore, brand image congruence can further promote consumers' loyal behavior by enhancing their sense of trust in the brand.

Similarly, brand reputation represents consumers' overall evaluation of a brand's long-term performance. When a brand consistently maintains a good reputation, consumers are more likely to develop trust in the brand. A high brand reputation typically implies stable quality and reliable value of its products or services, thereby reducing consumers' choice risk and enhancing their dependence on the brand. As a mediating variable, trust functions by reducing consumer uncertainty and strengthening emotional connections.

In the co-branding context, consumer trust is a core factor in the formation of brand loyalty. Trust-commitment theory suggests that when consumers accept a co-branded alliance, they must first establish trust in the co-branded brand. If consumers trust a particular brand within the alliance or the co-branded product, they are more likely to make decisions to continue purchasing (Bao & Wang, 2021). Therefore, customer trust may play a mediating role both between brand image congruence and brand loyalty, and between brand reputation and brand loyalty. Based on this, this study proposes:

H6: Customer trust mediates the relationship between brand image congruence and brand loyalty.

H7: Customer trust mediates the relationship between brand reputation and brand loyalty.

III. RESEARCH METHODOLOGY

A. Sample and Data Collection

This study targeted consumers who had purchased the co-branded product "Tengyun Americano," jointly launched by Luckin Coffee and *Black Myth: Wukong*, with respondents restricted to ages 18 to 59. The selection of this specific consumer group is justified on both theoretical and practical grounds. From a theoretical perspective, focusing on actual purchasers rather than general consumers ensures that respondents have direct experience with the focal brand alliance, enabling them to provide informed evaluations of alliance attributes and their subsequent effects on trust and loyalty.

Data were collected through an online questionnaire survey, with electronic questionnaires created on the "Wenjuanxing" platform and distributed via social media channels (WeChat, Weibo, etc.) and Luckin Coffee consumer communities. The data collection period spanned three months, from September to November 2024.

To control sample quality, this study established the following screening criteria: First, respondents must have purchased the "Tengyun Americano" co-branded product of Luckin Coffee and *Black Myth: Wukong* in 2024; second, respondents were restricted to ages 18 to 59; third, attention check items were included in the questionnaire to identify invalid responses. A total of 532 questionnaires were collected. After excluding incomplete responses, those with obvious patterned answering, and those failing the attention checks, 420 valid questionnaires were obtained, yielding an effective response rate of 78.9%.

Based on the formula proposed by Dillman (1978), the minimum required sample size was calculated to be 385 at a 95% confidence level and 5% sampling error. The actual valid sample size of 420 in this study meets the sample size requirement. Furthermore, following the recommendations of Mueller (1997) and Thompson (2000), the sample size in structural equation modeling analysis should maintain a ratio of 10:1 to 15:1 with the number of variables. The sample size in this study meets this requirement.

The demographic characteristics of the sample are shown in Table 1.

TABLE 1 SAMPLE DEMOGRAPHIC CHARACTERISTICS (N = 420)

Variable	Category	Frequency	Percentage
Gender	Male	177	42.14%
	Female	243	57.86%
Age	18-24 years	122	29.05%
	25-34 years	149	35.48%
	35-44 years	93	22.14%
	45-54 years	37	8.81%
	55-59 years	19	4.52%
Monthly Income	Below 5000 RMB	85	20.24%
	5000-9999 RMB	146	34.76%
	10000-14999 RMB	117	27.86%
	15000-19999 RMB	44	10.48%
	20000 RMB and above	28	6.67%
Education Level	High school or below	31	7.38%
	Bachelor's degree	267	63.57%
	Master's degree	101	24.05%

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	Doctoral degree	21	5.00%
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B. Variable Measurement

This study employed established scales to measure the variables. All scales used a 5-point Likert scale (1 = strongly disagree, 5 = strongly agree). The sources, number of items, and reliability coefficients for each scale in this study are presented below.

1) Brand Image Congruence

Brand image congruence refers to consumers' perception of the consistency and complementarity between the two brand images in a brand alliance. This study adopted the scale developed by Simonin and Ruth (1998), consisting of 5 items. Sample items include: "I think the two co-branded products are complementary," "I think the images of the two co-branded brands are complementary and they can jointly launch new products," and "I think the co-branding of the two brands is meaningful." In this study, the Cronbach's α coefficient for this scale was 0.888.

2) Brand Reputation

Brand reputation refers to consumers' overall perception of a brand's reliability, quality, and credibility in the market. This study adopted the scale developed by Veloutsou and Moutinho (2009), consisting of 5 items. Sample items include: "Luckin Coffee is trustworthy," "Luckin Coffee has a good reputation," and "Luckin Coffee enjoys high consumer evaluations." In this study, the Cronbach's α coefficient for this scale was 0.924.

3) Customer Trust

Customer trust refers to consumers' confidence in a brand's ability to fulfill its promises and meet their needs. This study adopted the scale developed by Xie and Peng (2009), consisting of 6 items. Sample items include: "I trust the products of Luckin Coffee," "Luckin Coffee's products are reliable," and "I am willing to recommend Luckin Coffee's products to my relatives and friends." In this study, the Cronbach's α coefficient for this scale was 0.933.

4) Brand Loyalty

Brand loyalty refers to consumers' continuous purchase intention and emotional attachment to a brand. This study adopted the scale developed by Delgado-Ballester et al. (2003), consisting of 4 items. Sample items include: "I consider myself loyal to Luckin Coffee," "I am willing to pay a higher price for Luckin Coffee than for other brands in the market," and "I recommend purchasing Luckin Coffee." In this study, the Cronbach's α coefficient for this scale was 0.884.

IV. RESULTS

A. Descriptive Statistics

This study conducted descriptive statistical analyses of each variable to understand the basic distribution characteristics of the sample data. The analyses used SPSS 26.0 software to calculate the minimum, maximum, mean, standard deviation, skewness, and kurtosis for each variable. Skewness and kurtosis are important indicators for testing the normality of data distribution. For structural equation modeling analysis, the data must satisfy the assumption of normal distribution (Kline, 2016). Generally, when the absolute value of skewness is less than 3 and the absolute value of kurtosis is less than 10, the data can be considered to meet the requirements of univariate normality (Kline, 2016).

As shown in Table 2, variable means ranged from 3.608 to 3.714, all above the theoretical midpoint of 3. Brand reputation had the highest mean (3.714) and brand loyalty the lowest (3.608), indicating respondents rated Luckin Coffee's brand reputation highly but were more conservative in self-perceived loyalty. The mean distribution was concentrated with no ceiling or floor effects. Standard deviations ranged from 0.693 to 0.718, indicating stable responses. Brand reputation had the smallest SD (0.693) and brand image congruence the largest (0.718), suggesting greater individual differences in perceptions of congruence. Skewness values ranged from -0.448 to -0.368, all negative, indicating a slight left-skewed distribution. All absolute skewness values were below 3, meeting univariate normality requirements. Kurtosis values ranged from -0.165 to -0.122, all negative, indicating a slightly flatter (platykurtic) distribution. All absolute kurtosis values were far below the critical value of 10, further supporting that the data satisfy the normality assumption.

TABLE 2 DESCRIPTIVE STATISTICS

Variable	Min	Max	M	SD	Skewness	Kurtosis
Brand Image Congruence	1	5	3.682	0.718	-0.397	-0.148
Brand Reputation	1	5	3.714	0.693	-0.448	-0.122
Customer Trust	1	5	3.653	0.706	-0.401	-0.140
Brand Loyalty	1	5	3.608	0.697	-0.368	-0.165

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B. Common Method Bias

Since all variables in this study were measured using self-report questionnaires and the data were obtained from a single source at a single time point, common method bias may be a concern. To assess the severity of common method bias, this study employed the following two methods for testing.

1) Harman's Single-Factor Test

All 20 measurement items were entered into an exploratory factor analysis, and an unrotated principal component analysis was used to extract factors. The results showed that the first unrotated factor explained 29.47% of the total variance, which is well below the 50% threshold (Podsakoff & Organ, 1986). This finding indicates that no single factor accounts for the majority of the variance, suggesting that common method bias is not a serious problem in this study.

2) Controlling for an Unmeasured Latent Method Factor Test

Based on confirmatory factor analysis, a common method factor was introduced, allowing all items to load simultaneously onto their corresponding constructs and onto this common method factor. Changes in model fit indices before and after adding the method factor were compared. A significant improvement in model fit would indicate the presence of severe common method bias (Podsakoff et al., 2003).

TABLE 3 COMPARISON OF COMMON METHOD FACTOR MODELS

Model	χ^2/df	CFI	TLI	RMSEA	ΔCFI	ΔTLI	$\Delta RMSEA$
Four-Factor Model	2.614	0.948	0.940	0.056	—	—	—
Five-Factor Model	2.642	0.952	0.943	0.055	0.004	0.003	0.001

The results showed that after adding the common method factor, the changes in model fit indices did not exceed the threshold of 0.05 (CFI increased by 0.004, TLI increased by 0.003, RMSEA decreased by 0.001), indicating that adding the method factor did not significantly improve model fit. This finding further confirms that common method bias does not pose a serious threat in this study.

C. Reliability and Validity

1) Reliability Test

Reliability was assessed using Cronbach's α coefficient and composite reliability (CR). As shown in Table 4, the Cronbach's α coefficients for each variable ranged from 0.884 to 0.933, all exceeding the threshold of 0.7. The composite reliability values ranged from 0.886 to 0.934, all exceeding the recommended threshold of 0.7. These results indicate that each scale has good internal consistency reliability.

2) Convergent Validity

Convergent validity was examined through standardized factor loadings and average variance extracted (AVE). As shown in Table 4, the standardized factor loadings of all measurement items ranged from 0.683 to 0.896, all reaching statistical significance ($p < 0.001$). The AVE values for each variable ranged from 0.579 to 0.704, all exceeding the recommended threshold of 0.5. These results indicate that each scale has good convergent validity.

TABLE 4 CONFIRMATORY FACTOR ANALYSIS RESULTS

Variabel	Item	Unstd. Loading	S.E.	C.R.	p	Std. Loading	Cronbach's α	CR	AVE
Brand Image Congruence (BIM)	BIM1	1	—	—	—	0.752	0.888	0.889	0.617
	BIM2	1.104	0.071	15.549	***	0.798			
	BIM3	1.087	0.073	14.890	***	0.775			
	BIM4	1.156	0.075	15.416	***	0.791			
	BIM5	1.023	0.069	14.826	***	0.772			
Brand Reputation (BR)	BR1	1	—	—	—	0.834	0.924	0.926	0.716
	BR2	1.087	0.058	18.741	***	0.861			
	BR3	1.056	0.057	18.524	***	0.856			
	BR4	0.978	0.060	16.303	***	0.806			
	BR5	1.103	0.060	18.383	***	0.852			
Customer Trust (CT)	CT1	1	—	—	—	0.876	0.933	0.934	0.704
	CT2	0.982	0.049	20.041	***	0.873			
	CT3	0.975	0.050	19.500	***	0.861			
	CT4	1.023	0.052	19.673	***	0.865			
	CT5	0.956	0.053	18.038	***	0.826			
	CT6	0.892	0.054	16.519	***	0.789			

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Brand Loyalty (BL)	BL1	1	—	—	—	0.804	0.884	0.886	0.660
	BL2	0.982	0.060	16.367	***	0.821			
	BL3	0.975	0.061	15.984	***	0.808			
	BL4	1.101	0.068	16.188	***	0.815			

Note: S.E. = Standard Error; C.R. = Critical Ratio; CR = Composite Reliability; AVE = Average Variance Extracted. All standardized factor loadings are significant at $p < 0.001$.

3) Discriminant Validity

Discriminant validity was tested by comparing the square roots of AVEs for each variable with the correlation coefficients between variables. As shown in Table 5, the square root of AVE for each variable (diagonal values) was greater than the absolute values of its correlations with other variables (ranging from 0.468 to 0.612), indicating good discriminant validity among the variables (Voorhees et al., 2016).

TABLE 5 DISCRIMINANT VALIDITY TEST RESULTS

Variable	1	2	3	4
1. Brand Image Congruence	0.785			
2. Brand Reputation	0.468**	0.846		
3. Customer Trust	0.536**	0.558**	0.839	
4. Brand Loyalty	0.498**	0.524**	0.612**	0.812

Note: ** $p < 0.01$; Bold diagonal values are the square roots of AVE for each variable; values below the diagonal are Pearson correlation coefficients between variables.

D. Hypothesis Testing

1) Measurement Model Fit

Before conducting path analysis, a confirmatory factor analysis was first performed on the measurement model. The measurement model comprised four latent variables: Brand Image Congruence (5 items), Brand Reputation (5 items), Customer Trust (6 items), and Brand Loyalty (4 items), totaling 20 measurement items. The results of the confirmatory factor analysis showed that the measurement model fit the data well: $\chi^2/df = 2.614$, CFI = 0.948, TLI = 0.940, RMSEA = 0.056, SRMR = 0.048. All fit indices met or exceeded the recommended standards ($\chi^2/df < 3$, CFI > 0.90, TLI > 0.90, RMSEA < 0.08, SRMR < 0.08), indicating that the measurement model had good fit with the data.

2) Structural Model Fit

Based on the satisfactory fit of the measurement model, a structural equation model was constructed to test the path relationships among the variables. The structural model fit results showed: $\chi^2/df = 2.687$, CFI = 0.944, TLI = 0.936, RMSEA = 0.058, SRMR = 0.052. All fit indices reached acceptable levels, indicating that the structural model fit the data well and was suitable for hypothesis testing.

3) Direct Effect Tests

The results of the direct effect tests are shown in Table 6 and Figure 1. Brand image congruence had a significant positive effect on brand loyalty ($\beta = 0.284$, $t = 5.167$, $p < 0.001$), supporting H1. Brand reputation had a significant positive effect on brand loyalty ($\beta = 0.312$, $t = 5.423$, $p < 0.001$), supporting H2. Brand image congruence had a significant positive effect on customer trust ($\beta = 0.352$, $t = 6.184$, $p < 0.001$), supporting H3. Brand reputation had a significant positive effect on customer trust ($\beta = 0.384$, $t = 6.512$, $p < 0.001$), supporting H4. Customer trust had a significant positive effect on brand loyalty ($\beta = 0.418$, $t = 7.236$, $p < 0.001$), supporting H5.

TABLE 6 DIRECT EFFECT TEST RESULTS

Hypothesis	Path	β	S.E.	C.R.	p	Result
H1	Brand Image Congruence $\rightarrow$ Brand Loyalty	0.284	0.055	5.167	<0.001	Supported
H2	Brand Reputation $\rightarrow$ Brand Loyalty	0.312	0.058	5.423	<0.001	Supported
H3	Brand Image Congruence $\rightarrow$ Customer Trust	0.352	0.057	6.184	<0.001	Supported
H4	Brand Reputation $\rightarrow$ Customer Trust	0.384	0.059	6.512	<0.001	Supported
H5	Customer Trust $\rightarrow$ Brand Loyalty	0.418	0.058	7.236	<0.001	Supported

Note: S.E. = Standard Error; C.R. = Critical Ratio.

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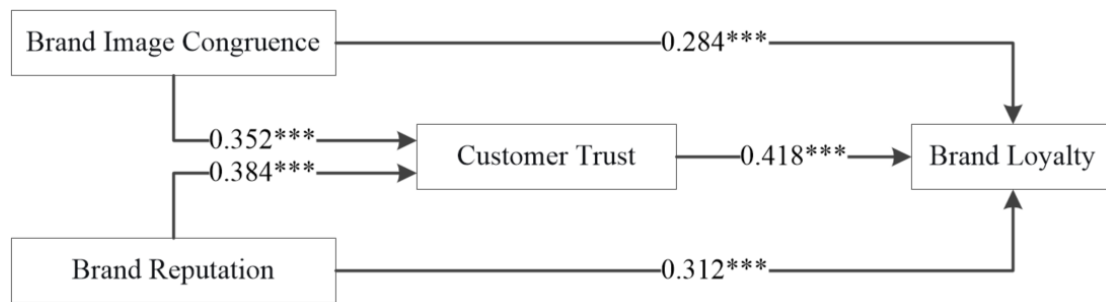


FIGURE 1 PATH COEFFICIENT DIAGRAM OF THE STRUCTURAL EQUATION MODEL

Note: *** $p < 0.001$; solid lines indicate significant paths.

4) Mediation Effect Test

This study employed the Bootstrap method (with 5,000 resamples) to test the mediating effect of customer trust, calculating the 95% confidence intervals for the indirect effects. If the confidence interval does not contain zero, the mediating effect is considered significant. The results of the mediation effect test are shown in Table 7.

TABLE 7 BOOTSTRAP TEST RESULTS FOR MEDIATION EFFECTS

Path	Indirect Effect	Boot SE	95% CI Lower	95% CI Upper	Effect Ratio	Result
Brand Image Congruence → Customer Trust → Brand Loyalty	0.147	0.024	0.102	0.198	34.10%	Partial Mediation
Brand Reputation → Customer Trust → Brand Loyalty	0.161	0.025	0.115	0.214	34.00%	Partial Mediation

Note: Bootstrap resampling with 5,000 iterations; CI = Confidence Interval.

The results showed that the indirect effect of customer trust between brand image congruence and brand loyalty was 0.147, with a 95% confidence interval of [0.102, 0.198], which does not contain zero, indicating a significant mediating effect. Since the direct effect of brand image congruence on brand loyalty was also significant ($\beta = 0.284$, $p < 0.001$), customer trust plays a partial mediating role between brand image congruence and brand loyalty. Thus, H6 is supported.

The indirect effect of customer trust between brand reputation and brand loyalty was 0.161, with a 95% confidence interval of [0.115, 0.214], which does not contain zero, indicating a significant mediating effect. Since the direct effect of brand reputation on brand loyalty was also significant ($\beta = 0.312$, $p < 0.001$), customer trust plays a partial mediating role between brand reputation and brand loyalty. Thus, H7 is supported.

V. DISCUSSION AND CONCLUSION

A. Discussion

Based on trust-commitment theory, signaling theory, and conceptual combination theory, this study constructed a model of the relationships among brand image congruence, brand reputation, customer trust, and brand loyalty, and empirically tested the research hypotheses using structural equation modeling. The results supported all seven hypotheses, revealing the mechanisms through which brand image congruence and brand reputation influence brand loyalty via customer trust.

1) The Relationship Between Brand Image Congruence and Brand Loyalty

This study found that brand image congruence had a significant positive effect on brand loyalty ($\beta = 0.284$, $p < 0.001$), supporting H1. This finding is consistent with the research conclusions of scholars such as Simonin and Ruth (1998) and Su and Kunkel (2019). In the case of the co-branding partnership between Luckin Coffee and *Black Myth: Wukong*, the two brands achieved deep resonance through "youthful narrative" and "expression of cultural confidence." This logic of congruence, based on cultural symbols rather than functional attributes, effectively promoted consumer loyalty to the brand.

This finding also corroborates the perspective of conceptual combination theory: a co-branding alliance with high congruence enables consumers to more easily integrate the cognitive characteristics of the two brands, forming consistent and positive brand associations. When consumers perceive that the co-branded brand image aligns with their own values and expectations, they develop a stronger sense of brand attachment, thereby driving the formation of brand loyalty.

2) The Relationship Between Brand Reputation and Brand Loyalty

This study found that brand reputation had a significant positive effect on brand loyalty ($\beta = 0.312$, $p < 0.001$), supporting H2. This finding is consistent with the research conclusions of Harun et al. (2021) and Pereira et al. (2021). In the case of Luckin

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Coffee, the brand underwent a process of "reputation restoration" from financial scandal to successful recovery, successfully rebuilding consumer trust through product innovation, pricing strategies, and strategic brand alliances.

This finding also corroborates the perspective of signaling theory: brand reputation, as a credible signal of reliability and quality, reduces consumers' perceived risk and uncertainty, thereby enhancing consumers' purchase intentions and loyal behavior. Brands with good reputations are more likely to receive positive consumer feedback and word-of-mouth, generating spillover effects of brand loyalty.

3) The Relationship Between Brand Image Congruence and Customer Trust

This study found that brand image congruence had a significant positive effect on customer trust ($\beta = 0.352, p < 0.001$), supporting H3. This finding is consistent with the research conclusions of Simonin and Ruth (1998) and Zhang and Guo (2023). When consumers perceive a high degree of consistency between partner brand images, they are more likely to attribute credibility and reliability to the co-branded product, thereby fostering trust.

This finding is particularly important in the Chinese market context. The collaboration between Luckin Coffee and *Black Myth: Wukong* successfully stimulated consumers' sense of cultural identity by integrating traditional culture with modern consumer needs. This logic of congruence based on cultural resonance led consumers to develop stronger trust in the co-branded brand.

4) The Relationship Between Brand Reputation and Customer Trust

This study found that brand reputation had a significant positive effect on customer trust ($\beta = 0.384, p < 0.001$), supporting H4. This finding is consistent with the research conclusions of Ali (2022) and Harun et al. (2021). Brand reputation represents consumers' overall evaluation of a brand's long-term performance. When a brand consistently maintains a good reputation, consumers are more likely to develop trust in the brand.

In the context of co-branding, the "bidirectional penetration" effect of reputation is particularly significant. Through strategic brand alliances, Luckin Coffee not only enhanced its own brand image but also leveraged the reputation of its partners to strengthen consumer trust.

5) The Relationship Between Customer Trust and Brand Loyalty

This study found that customer trust had a significant positive effect on brand loyalty ($\beta = 0.418, p < 0.001$), supporting H5. This finding is consistent with the research conclusions of Morgan and Hunt (1994), Dam (2020), and Harun et al. (2021). Trust, as a core antecedent of brand loyalty, reduces consumers' perceived risk and cultivates consumers' willingness to rely on the brand's future performance.

In this study, the effect size of customer trust on brand loyalty ($\beta = 0.418$) was the largest among the five direct effects, highlighting the central role of trust in the formation of brand loyalty. This finding also corroborates the perspective of trust-commitment theory: trust is an important prerequisite for establishing stable relationships between consumers and brands; the higher the trust, the more likely consumers are to exhibit loyal behavior toward the brand.

6) The Mediating Role of Customer Trust

This study found that customer trust played a partial mediating role both between brand image congruence and brand loyalty (indirect effect = 0.147, 95% CI = [0.102, 0.198]) and between brand reputation and brand loyalty (indirect effect = 0.161, 95% CI = [0.115, 0.214]), supporting H6 and H7.

This finding reveals the underlying mechanisms through which brand image congruence and brand reputation influence brand loyalty: brand image congruence and brand reputation not only directly affect brand loyalty but also indirectly promote brand loyalty by enhancing customer trust. This finding extends the application of trust-commitment theory to the co-branding context, demonstrating that trust serves as a key psychological bridge connecting co-branding characteristics and brand loyalty.

It is worth noting that the mediation effect proportions of customer trust in the two paths were 34.1% and 34.0%, respectively, indicating that direct and indirect effects are equally important in influencing brand loyalty. This finding provides important implications for brand management practice: enterprises need not only to directly influence loyalty by selecting partners with high congruence and actively maintaining brand reputation but also to indirectly enhance loyalty by building consumer trust.

B. Theoretical Contributions

The theoretical contributions of this study are mainly reflected in the following aspects:

First, this study extends the application of trust-commitment theory to the co-branding context. Traditional trust-commitment theory has primarily been applied to single-brand relationships. This study extends it to the co-branding context, validating the mediating role of customer trust between brand image congruence, brand reputation, and brand loyalty. This finding responds to Pinello et al.'s (2022) call regarding "dual-brand attribution of responsibility" and provides a new theoretical perspective for understanding the mechanisms of trust formation in the co-branding context.

Second, this study deepens the understanding of the mechanism through which brand image congruence operates. Previous research has largely focused on the direct effects of brand image congruence on consumer attitudes. This study reveals the indirect path through which brand image congruence influences brand loyalty via customer trust. This finding not only validates the

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applicability of conceptual combination theory to co-branding research but also provides empirical support for understanding the importance of "symbolic fit" in the Chinese market context (Chiu et al., 2022).

Third, this study enriches the theoretical connotation of brand reputation research. This study validates the positive effect of brand reputation on brand loyalty in the Chinese market context and reveals the mediating role of customer trust. This finding responds to Yang et al.'s (2020) discussion of the "bidirectional penetration" effect of reputation and provides a new theoretical explanation for understanding the dynamic contagion effects of reputation in the co-branding context.

Fourth, this study advances the localized research of brand loyalty theory. Using the co-branding partnership between Luckin Coffee and *Black Myth: Wukong* as an empirical context, this study validates the applicability of the relationships among brand image congruence, brand reputation, customer trust, and brand loyalty in the Chinese market context. This finding responds to Zhou's (2023) attention to the high-context cultural characteristics of the Chinese market and provides a new theoretical basis for understanding the formation mechanisms of Chinese consumers' brand loyalty.

C. Practical Implications

The findings of this study provide the following implications for corporate brand management practices:

First, enterprises should recognize the strategic value of brand image congruence. The study found that brand image congruence has a significant positive effect on brand loyalty, indicating that selecting partners with high brand image congruence is critical to the success of co-branding. Enterprises should evaluate partner congruence from multiple dimensions, including product characteristics, brand image, target market, and cultural values, to avoid consumer dissatisfaction caused by brand mismatch and inconsistent value propositions. In the case of Luckin Coffee and *Black Myth: Wukong*, the deep resonance between the two brands in terms of "youthful narrative" and "expression of cultural confidence" laid the foundation for the success of the co-branding partnership.

Second, enterprises should actively maintain and enhance brand reputation. The study found that brand reputation has a significant positive effect on brand loyalty, indicating that brand reputation is a valuable intangible asset for enterprises. Enterprises should maintain and enhance brand reputation by consistently delivering high-quality products and services, actively fulfilling corporate social responsibility, and effectively managing crisis events. In the co-branding context, enterprises also need to pay attention to the "bidirectional penetration" effect of reputation, selecting partners with good reputations to avoid reputational damage caused by partners' negative events.

Third, enterprises should make customer trust a core objective of brand management. The study found that customer trust mediates the relationships between brand image congruence, brand reputation, and brand loyalty, and that trust has the largest effect size on loyalty, indicating that trust is the core mechanism underlying the formation of brand loyalty. Enterprises should build and maintain consumer trust by fulfilling brand promises, maintaining consistency in brand values, and providing high-quality products and services. In the co-branding context, enterprises also need to enhance consumers' trust in the co-branded brand through transparent communication and continuous interaction.

Fourth, enterprises should integrate strategies of brand image congruence, brand reputation, and customer trust. This study found synergistic effects among these three variables. Enterprises should integrate these strategies by selecting partners with high congruence to enhance brand image, maintaining a good reputation to strengthen brand credibility, and building consumer trust to reinforce brand loyalty. In practice, enterprises can learn from Luckin Coffee's experience: by collaborating with culturally resonant IPs, they can enhance brand image while simultaneously strengthening consumers' cultural identity and emotional trust.

D. Limitations and Future Directions

This study has several limitations that need to be addressed in future research. First, regarding the research sample, this study only targeted consumers who had purchased the co-branded product of Luckin Coffee and *Black Myth: Wukong*. The sample source is relatively limited and primarily concentrated in the Beijing area. The external validity of the findings is therefore somewhat restricted. Future research should expand the sample scope to cover co-branding cases across different industries, different brands, and different regions to verify the generalizability of the conclusions.

Second, regarding the research design, this study employed cross-sectional data, making it difficult to infer causal relationships among the variables. Although hypotheses were proposed based on theoretical derivation, the determination of causal relationships still requires support from longitudinal research designs. Future research could adopt longitudinal tracking designs to examine the long-term effects of co-branding activities on consumer trust and loyalty.

Third, regarding the research methodology, although the common method bias test results indicated that it does not pose a serious threat, all variables were measured using self-report questionnaires, which may still entail some degree of method bias. Future research could combine multi-source data, such as consumers' actual purchase behavior data and social media data, for cross-validation.

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Fourth, regarding the research variables, this study only examined two independent variables (brand image congruence and brand reputation) and one mediating variable (customer trust), without considering other potential influencing factors (such as brand innovativeness, brand commitment, and brand value consistency) or potential moderating variables (such as consumer characteristics and product type). Future research could incorporate more variables into the analytical framework to construct a more comprehensive model of the mechanisms underlying brand loyalty formation.

Fifth, regarding the research context, this study focused on the co-branding case of Luckin Coffee and *Black Myth: Wukong*, which has unique cultural attributes. The applicability of the findings to other types of co-branding (such as functional co-branding and technological co-branding) needs to be verified. Future research could compare the differences in variable relationships across different types of co-branding, providing theoretical guidance for the differentiated design of co-branding strategies.

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