

How Brand Names and Linguistic Style Influence Consumer Trust: An Integrated Mixed-Methods Investigation with Empirical Evidence

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Abstract

Linguistic aspects of a brand name and brand communication have an impact on consumer perception and consumer trust, but the two branches of research have developed independently of each other. This study proposes and empirically validates an integrated model with sound-symbolic congruence (SSC), processing fluency (PF), and concreteness (LS) as the three phonetic and structural properties of the brand name that mediate between the brand name and brand credibility (BC), as well as between the brand name and brand personality (BP), on the one hand, and consumer trust (CT) on the other hand. Based on the theories of signaling theory, brand personality theory, and processing-fluency theory, five hypotheses were proposed and tested on a sample of N = 320 urban consumers in an emerging multilingual market – Pakistan. The study used a sequential exploratory mixed methods design in which Phase 1 consisted of conducting semi-structured interviews and focus groups to further develop constructs and stimuli and Phase 2 involved a 2 (name fluency: high vs. low) × 2 (linguistic style: concrete vs. abstract) between-subjects factorial experiment within an online survey. Confirmatory factor analysis (CFA) confirmed good reliability and validity of all constructs. Structural equation modelling (SEM) and bootstrapped mediation analysis (5,000 resamples) supported the significant and positive relationship between sound-symbolic congruence and consumer trust ($\beta = 0.142$, $p < .001$), processing fluency ($\beta = 0.113$, $p < .01$), and linguistic concreteness ($\beta = 0.106$, $p < .01$) on consumer trust. The SSC–trust relationship was also mediated by brand credibility (indirect effect = 0.213, 95% CI [0.164, 0.268]), and brand personality provided an even bigger mediated path (indirect effect = 0.199, 95% CI [0.152, 0.252]). Hypothesised boundary conditions (category risk, brand familiarity and language proficiency) did not result in significant interactions in moderation analyses with this sample, indicating that the core linguistic–trust pathway is reasonably stable across consumers. The study has three theoretical contributions: it connects naming research with linguistic-style research in the same framework (signaling and fluency); it proposes trust as a criterion variable instead of preference or satisfaction, thus bringing the perspective of naming research into the relationship marketing theory; and it extends the results of the study to a multilingual emerging-market context. Practical tips on how to name a brand, how to write copy, and localization strategy are offered.

Keywords: brand names; sound symbolism; phonetic symbolism; linguistic style; linguistic concreteness; processing fluency; brand credibility; brand personality; consumer trust; signaling theory; mixed-methods research; emerging markets

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Introduction

With heavy competition, a growing number of products and a decreasing attention span in today's global markets, the language used, the brand's name and the style of communicating is a key means to differentiation and trust building. The brand name is usually the initial cue that the consumer will see, and then acts as a cognitive anchor for all subsequent cues, quality inferences and feelings (Keller, 1993; Klink, 2000). The sounds of such a name are not random: across dozens of studies and multiple languages, phonetic symbolism research has shown that consumers are not consciously aware of the meanings of consonants and vowels, but infer them instead to determine a product's attributes, warmth, and competence (Yorkston & Menon, 2004; Lowrey & Shrum, 2007). Likewise, in actual service experiences, messages written in a concrete, tangible style as opposed to a vague, abstract style determine customer satisfaction and purchase behavior (Packard & Berger, 2021).

However, two observations suggest that the current knowledge base is incomplete. First, when consumers are purchasing an unknown brand, they have to use observable cues to make inferences about unobservable cues such as quality and reliability, since they have no firsthand experience to rely on (Erdem & Swait, 1998). This 'information asymmetry' renders the linguistic cues no longer 'side issues,' but rather 'credibility cues. Second, digital brand environments have greatly increased consumers' exposure to the brand language: chatbots, social media, and AI-generated copy – the language style is now omnipresent, it's everywhere, and it's not just a touchpoint from time to time. The naming and style of language in this context is a theoretical necessity and managerial priority because the measure that most closely predicts long term loyalty is consumer trust.

While there has been substantial research work done in this area, there are still gaps. The fundamentals of psycholinguistic studies of brand names (Yorkston & Menon, 2004; Lowrey & Shrum, 2007; Klink & Athaide, 2012) and the research on the linguistic concreteness in brand communication (Packard & Berger, 2021) have progressed independently, and there has been little cross-fertilization. The two streams have not yet been formally set in relation to the construct of consumer trust, which is the product of highest strategic interest (Morgan & Hunt, 1994). Moreover, the existing empirical studies focus on Western and East Asian samples, thus leaving the combined impact of naming and language on consumer trust in multilingual emerging markets largely unexplored.

This study aims (1) to explore the effects of sound-symbolic congruence and processing fluency in brand names on consumer trust, (2) to explore the effects of linguistic concreteness in brand messages on consumer trust, (3) to test the mediating effect of brand credibility and brand personality in the relationships between the brand name stimuli and consumer trust, and (4) to test for moderation of the relationships between the brand name stimuli and consumer trust by the consumer-level and category-level variables used in this study within a multilingual emerging-market context.

RQ1: What is the relationship between the sound-symbolic congruence and processing fluency of brand names and trust?

RQ2: What is the impact of concrete vs. abstract style of language in brand communication on consumer trust?

RQ3: Is there an indirect effect of linguistic cues with trust via brand credibility and brand personality, and what are the moderating factors of these effects?

The purpose of this study was to determine the significance of the study. Theoretically, this study is the first to combine the psycholinguistic naming literature and the linguistic-style literature, under a single framework that incorporates the concepts of signaling and fluency, with trust as the dependent variable. Its methodologically includes a sequential exploratory mixed-methods design that integrates the interpretive depth of qualitative research with the causal precision of a factorial experiment and SEM. In practice, the results offer practical support for ideas around brand naming, copywriting, and localization in multilingual emerging markets where the credibility signals in a language must traverse multiple scripts, phonological systems, and cultural interpretive frames.

Literature Review

The review is divided in three parts, the first one deals with the strategic importance of brand names and the phonetic mechanisms which influence their perception; the second part is dedicated to the issue of linguistic style and its impact on trust; the third part focuses on the mediation mechanisms (Brand Credibility and Brand Personality) and the theoretical and contextual gaps to be filled by the present study.

Brand Names as Strategic Assets

The brand name is a fundamental part within brand equity models. Customer-based brand equity was conceptualized by Keller (1993) as an associative network with the brand name as the central node in the network, and with all knowledge structures such as brand awareness, brand image, and any quality associations activated through the brand name. This primacy means that the cognitive and affective characteristics of the name itself are extremely important because before any other brand information is processed, and before any product experience occurs, the name itself is processed. Klink (2000) took this notion to the next level by demonstrating that certain phonetic features (e.g., front vowels) in names communicate product attributes (e.g., smallness, lightness, sharpness) without the need for any marketing information. The message is deeply powerful: names, not neutral identifiers, but pre-information information: linguistic cues that trigger category-consistent (or inconsistent) associations before the word of copy is read.

Sound Symbolism: Origins and Mechanisms

Sound symbolism is the unwarranted match between the phonemic constituents of a word and the meaning of the word. There are two possible mechanisms. The associative mechanism involves learning of associations between co-occurring sounds and referents in natural language, which can then be used for automatic inference (Yorkston & Menon, 2004). The articulatory mechanism posits that the kinematic properties of the production of some phonemes, such as a fronting and narrowing of the oral cavity in the production of front vowels like /i/ are clearly linked to the meaning of those phonemes, as in the case of smallness and sharpness (Lowrey & Shrum, 2007). These two mechanisms can both be used at the same time – the articulatory associations establish a cross-linguistic base line, while the associative pathway adds the language-specific nuances. For brand naming, these mechanisms make inferences from the phonemes that

are related to the product, and they have been simulated in product categories, languages, and cultures.

Phonetic Effects on Consumer Perception and Preference

There is strong empirical evidence of the link between phonetics and consumer inferences. In the absence of any other information, consumers systematically infer product attributes (speed, size, weight) from the vowel structure of brand names, and these effects are stable across product categories, as Klink (2000) showed. The fact that phonetic effects on product judgments are largely automatic and unconscious suggests that phonetic associations occur at a depth that is not subject to the will of controlled processing, making it difficult to resist them with effortful processing (Yorkston and Menon 2004). Lowrey and Shrum (2007) reported an effect of preference: consumers' preferred brands had phonetic structures that matched the product positioning that the company desired (e.g., front vowels for a sharp knife) and this preference held even when competing semantic information was present. Motoki, Park, Pathak and Spence (2022) built upon this work and mapped the connotative meaning space of sound symbolism in five countries, finding the valence of sound symbolism whether positive or negative was consistent across cultures, as was the dimensional structure of it, in terms of potency, activity and evaluation. These studies combine to support the reliability and cross-cultural validity of sound-symbolic congruence as an antecedent to consumer perception.

Cross-Linguistic Generalizability

Understanding the cross-linguistic generalizability of phonetic effects is essential when the study is carried out in a multilingual market. To test this directly, Shrum et al. (2012) conducted research with French, Spanish and Chinese speaking bilinguals and found that their preference for phonetically congruent brand names was consistent across language, proficiency and script. This implies that there is a partially universal (but not completely language-independent) level of sound-symbolism, which has been argued to reflect a common articulatory-motor experience shared by speakers of different languages. In the context of the present study, in a country where consumers are exposed to Urdu, English and regional languages on a regular basis, this cross-linguistic robustness implies that the phonetic effects reported in both west and east Asian samples are likely to be applicable to the local context.

Affective Routes: Sound Repetition and Spoken Names

In addition to cognitive inference, names are also used in the affective dimension of evaluation. In a series of six experiments, Argo et al. (2010) showed that when brand names are vocalized, positive affect is triggered, which in turn leads to better brand attitudes, cross selling responses, and product selection. This affective route differs from, and is in addition to, the semantic inference route: the phonemes need not have meaning; it's just that the process of processing the name must be 'fluent' and 'positive' (affective). The affective and cognitive routes need not interact in the way suggested by the processing-fluency account below (Section 2.10), but it is important that they are conceptually distinct since a name can affect trust both in terms of what sounds suggest and how sounds feel to process.

Brand Names and Brand Personality

Phonetic effects aren't limited to the attribute inference, but can also involve giving human-like personalities to brands. Aaker (1997) designed and tested a five dimensional system of understanding brand personality that is widely used as the basis for measuring brand symbolic meaning: sincerity, excitement, competence, sophistication and ruggedness. Klink and Athaide (2012) directly linked the phonetic structure of names to these dimensions, finding that those that ended with a back vowel were linked to ruggedness, while those ending with a front vowel were linked to sophistication and sincerity. The connection to trust is direct: The attribute facets that are most often associated with interpersonal and brand trust in the relationship-marketing literature are Aaker's (1997) sincerity dimension (honest, genuine, cheerful) and competence dimension (reliable, intelligent, successful). This path from name phonetics to trust is therefore theoretically motivated and practically feasible, but has not been formally modeled nor tested in previous studies, which is one of the main contributions of the present study.

Linguistic Style in Brand Communication

The literature around the naming deals with the phonemic characteristics, whereas another literature examines the relationship between the style of the brand messages and the consumer's responses. Untitled, Packard and Berger (2021), analyzed more than 1,000 genuine customer–employee communications in two field studies, and determined that linguistically concrete responses (specific, tangible language versus abstract, vague language) correlated significantly more with customer satisfaction and customer purchasing behavior. The mechanism they identify is theoretical is: Inference: Concrete language creates attentiveness and competence, and the customer infers that the communicator understands their situation. This signaling logic can be used directly for brand-authored communication (advertising copy, product descriptions, social media posts) and when using concrete vs. abstract language, it becomes a signal of the brand's expertise and attentiveness. The findings of the present study build on those of Packard and Berger (2021) in two major ways. First, it moves the result from satisfaction to trust, which is in theory, a step earlier and more important than loyalty. Second, it examines if linguistic concreteness effects are mediated by competence inferences, and also by brand credibility as a meta construct containing four dimensions of the brand's perceived trustworthiness and expertise in signaling theory (Erdem & Swait, 1998).

Consumer Trust: Conceptualization and Centrality

The most direct predictor of long-term loyalty, consumer advocacy, and consumer share-of-wallet is consumer trust, defined as "a consumer's confident expectation that a brand will fulfill its promises and act in an ethical way" (Morgan & Hunt, 1994). Morgan and Hunt (1994) developed the commitment–trust theory which identifies trust as the key mediator variable for relationship marketing, that exists between relational investments (shared values, communication, and cooperation) and relational outcomes (loyalty, cooperation, and reduced uncertainty). The present study extends naming and linguistic-style research to the outcomes that managers are most interested in, namely, the construct of trust, making it more compatible with the vast bulk of the psycholinguistics literature which has typically used the constructs of preference, evaluation, or willingness to pay.

Brand Credibility and Signaling Theory

The theory used here is the information-economics theory developed by Erdem and Swait (1998, 2004). Erdem and Swait (1998) introduced a different perspective on brand equity, one that views brands as a signal they help to overcome the information gap between firms and consumers by serving as a credible signal of the unobservable product quality. A brand signal's utility to the utility consumer depends on how clear the signal is (consistent and unambiguous over time), how consistent the signal is (delivers over time what it promises), and how credible the signal is (capable and willing to deliver over time what it promises). From the consumer side, credibility is a multi-dimensional construct that encompasses willingness (trustworthiness) and ability (expertise) and is a form of signaling (Erdem & Swait, 2004). This framework has been validated in seven countries by Erdem, Swait, and Valenzuela (2006), and has been shown to be cross-cultural. Consumers' trust for brands in the present study is assumed to be mediated mainly through brand credibility stemming from the presence and frequency of the brand name and the linguistic style.

Processing Fluency as a Cross-Cutting Mechanism

In addition to name phonetics and linguistic style, processing fluency a subjective ease in perceiving and processing a stimulus is another complementary cognitive-affective mechanism that enhances or reduces the effects of name phonetics and linguistic style. Reber, Schwarz, and Winkielman (2004) had suggested that stimuli that are more highly processed elicit a greater positive affect, which may then be misattributed to the quality or likeability of the stimulus itself. Easy-to-pronounce, read and recognise names should feel more pleasant in branding and, by misattribution, this positive affect can be extrapolated to judgements of the brand, including trust. The processing fluency, therefore, not only sets the stage for trust (names that are easier to process are more trusted), but also moderates other linguistic effects (the sound-symbolic effect is larger for fluent names than it is for disfluent names).

Synthesis and Research Gaps

Combining these fields, the following gaps are the reasons for the current study. The gap of name-level psycholinguistics (sound symbolism and fluency) and message-level linguistic style (concreteness) have been growing separately. Prior work does not connect both types of cues to trust via common mechanisms of credibility signaling and fluency-based affect. Second, the outcome gap: preference, evaluation and satisfaction have been the focus of prior naming and linguistic-style research. As the criterion variable, trust has been one of the most under-modeled constructs, and it is central to the relationship marketing. Third, the contextual gap: the evidence base is anchored on samples from the West and East Asia, and the interactions amongst naming and linguistic style with trust amongst emerging-market multilingual consumers have yet to be thoroughly tested. The present study is aimed to provide a coordinated investigation to cover all three gaps.

Theoretical Framework and Conceptual Model

Incorporating three theoretical frameworks into one, the study brings together the signal theory, brand personality theory and processing-fluency theory. The inputs are observable linguistic cues, the mediating inferences are those of brand credibility and brand personality, while the fo-

cal outcome is consumer trust and the consumer- and category-level variables moderate the relationships.

Signaling Theory

The study is grounded in a signaling framework developed by Erdem and Swait (1998). Brands serve as a credible signal that minimises information asymmetry between firms and consumers. The phonetic characteristics of a name, and the concrete specificity of brand language are low cost cues that are observable and that consumers can infer unobservable attributes like quality, reliability and competence. When these signals are unambiguous and reliable and when they are provided consistently, they increase brand credibility, which decreases perceived risk, lowers the cost of information acquisition and increases trust (Erdem & Swait, 2004). Therefore, signaling theory can serve as the theoretical basis for the study of the mediating role between brand credibility and brand attitude.

Brand Personality Theory

Theoretically, a second mediating pathway is available, based on Aaker's (1997) brand personality framework. Consumers anthropomorphize brands, giving them the characteristics one can observe, such as phonetic cues in names (Klink & Athaide, 2012). Sincerity (honest, genuine) and competence (reliable, intelligent) are the traits most directly related to trust in quasi-social relationships. Phonetically designed names can induce trust beyond the credibility-based route of signaling theory by inducing these personality traits, in addition to the credibility-based route.

Processing-Fluency Theory

The cognitive-affective micro-foundation is provided by Reber et al.'s (2004) processing-fluency account. Easy-to-pronounce and easy-to-read names create positive emotions that are attributed to the brand. Fluency thus functions as both a direct predictor of favorable brand evaluation and a moderator of the other linguistic effects reported in previous studies: the sound-symbolic and stylistic effects should be greater with fluent stimuli than disfluent ones since fluency increases the amount of positive affect that can be misattributed to the brand.

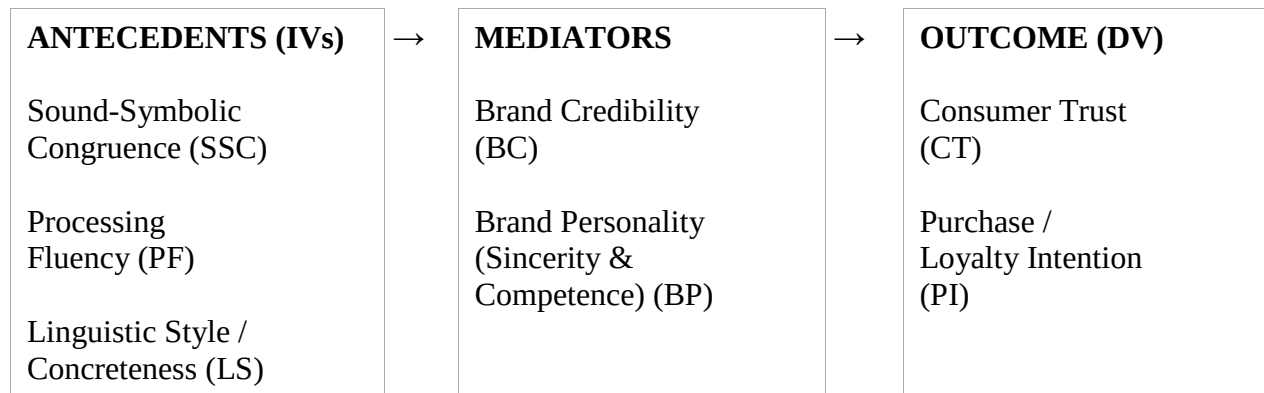
Integrated Conceptual Model

The conceptual model that is presented in Figure 1 is the result of a synthesis of the three theoretical lenses. Antecedent signals include brand name features (sound-symbolic congruence and processing fluency) and language style (concreteness). Brand credibility and brand personality are two parallel mediating inferences. Consumer trust is the focal outcome, which in turn drives purchase and loyalty intentions. The strength of these relationships is moderated by consumer-, and category-level variables (language proficiency, brand familiarity, category risk).

Table 1. Components of the integrated conceptual model and their theoretical basis.

Model Component	Constructs	Theoretical Basis
Antecedent Signals (IVs)	Sound-symbolic congruence; Processing fluency; Linguistic concreteness	Yorkston & Menon (2004); Reber et al. (2004); Packard & Berger (2021)
Mediating Inferences	Brand credibility; Brand per-	Erdem & Swait (1998, 2004);

	sonality (sincerity, competence)	Aaker (1997); Klink & Athaide (2012)
Focal Outcome (DV)	Consumer trust	Morgan & Hunt (1994)
Secondary Outcome	Purchase / loyalty intention	Erdem & Swait (2004)
Moderators	Language proficiency; Category risk; Brand familiarity	Shrum et al. (2012); Erdem et al. (2006)



Moderators: Language Proficiency | Brand Familiarity | Category Risk

Figure 1. Integrated Conceptual Model: Signal-Inference-Trust Framework. IVs = Independent Variables; DV = Dependent Variable.

Hypotheses Development

Sound-Symbolic Congruence and Consumer Perception

Because phonemes carry implicit meanings, brand names whose sounds are congruent with the product's positioning should generate more favorable attribute inferences and quality perceptions. Consumers extract phonetic meaning automatically and without conscious awareness, making this effect consistent and difficult to counteract (Klink, 2000; Yorkston & Menon, 2004; Lowrey & Shrum, 2007). This congruence should therefore positively influence consumers' overall perception of the brand.

H1: Sound-symbolic congruence between a brand name and the product's positioning positively influences consumer perception and trust.

Processing Fluency and Trust

Names that are easier to process generate fluency-based positive affect that can be misattributed to the brand, raising trust (Reber et al., 2004). The spoken verbalization of easy-to-pronounce names further amplifies this positive affect (Argo et al., 2010). Processing fluency should therefore have a direct positive effect on brand attitude and consumer trust.

H2: Higher processing fluency of a brand name positively influences consumer trust, with the effect partly mediated by fluency-based positive affect.

Linguistic Concreteness and Trust

Concrete language signals attentiveness and competence, leading customers to infer that the communicating brand understands their specific situation and needs (Packard & Berger, 2021). Extending this to trust, concrete brand messaging should be read as a signal of expertise and reliability, raising trust relative to abstract messaging.

H3: Concrete (versus abstract) linguistic style in brand communication positively influences consumer trust, mediated by inferences of brand attentiveness and competence.

Brand Credibility as Mediator

Signaling theory holds that linguistic cues affect outcomes through the credibility of the signal they convey (Erdem & Swait, 1998, 2004). Both the phonetic properties of names and the concreteness of brand language function as credibility signals; their effects on trust should therefore be transmitted through brand credibility as an intervening construct.

H4: Brand credibility mediates the relationship between linguistic cues (brand-name features and linguistic concreteness) and consumer trust.

Brand Personality as Mediator

Because names project personality (Klink & Athaide, 2012) and the sincerity and competence facets of brand personality are the primary trait routes to trust (Aaker, 1997; Morgan & Hunt, 1994), perceived brand personality should provide a parallel mediating path from name phonetics to trust.

Brand-personality perceptions (sincerity and competence) mediate the effect of brand-name phonetics on consumer trust.

Research Methodology

The study has a pragmatic paradigm, where the methods are determined depending on the research problem, and where the interpretive and positivist approaches are not in opposition. This phenomenon has both an interpretive dimension (what phonetic and/or stylistic features mean to multilingual consumers in context) and a causal dimension (whether a specific feature moves trust in controlled conditions), and thus a mixed-methods design is warranted. The general approach of the logic is abductive, that is, qualitative approaches emerge and develop constructs, followed by quantitative testing to assess the hypothesized relationships.

Research Design

A sequential exploratory mixed-methods design was used in two phases that were related. In Phase 1 (qualitative), contextual understanding was gained and the measurement model was further developed for the context of Pakistan and multiple languages. The hypotheses were tested with an embedded factorial experiment in the online survey in Phase 2 (quantitative). Qualitative data were used to inform development of the stimuli and adaptation of items to ensure quantitative measures were culturally and linguistically appropriate.

Phase 1: Qualitative Inquiry

Participants and Sampling

In phase 1, purposive and maximum variation sampling methods were used to ensure coverage of the diversity across age, gender, education and language background. Twenty-two semi-structured interviews and three focus groups (six to eight participants) were held until data saturation (when no further themes emerge from further data collection) was reached. The subjects were the consumers who were bilingual or multilingual aged 18 to 45 years from major urban areas in Pakistan.

Instruments and Procedure

Two sets of real and fictional brand names were presented and a semi-structured interview guide prompted (a) spontaneous reaction to the brand names, (b) the attribute, personality and trust associations that each name triggered, and (c) the response to paired message excerpts, presented in concrete and abstract styles. Interviews and focus groups were audio-taped and transcribed word for word and with permission. Probing was done in response to participants' own language and meanings not researcher categories.

Analysis and Trustworthiness

The six-phase reflexive thematic analysis (Braun & Clarke, 2006) was used to analyze the transcripts: familiarization, initial coding, developing candidate themes, reviewing themes, defining and naming themes, and report writing. The NVivo software was used to facilitate coding. Credibility (member checking and peer debriefing), thick description (transferability), audit trail (dependability), and reflexive memos (confirmability) have been used to establish trustworthiness. A random sample of 20% of transcripts were used for internal reliability, which was determined to be Cohen's $\kappa = .82$, or substantial agreement.

Phase 2: Quantitative Inquiry

Design

Embedded in an online survey was a 2×2 between-subjects factorial experiment, varying fluency (high vs. low) and language style (concrete vs. abstract) in Phase 2. Confounding from any existing associations was eliminated by using fictitious brands. An external validity test and robustness check were provided by a parallel survey block that asked for perceptions of a familiar real brand.

Population, Sampling, and Power

The target group was urban consumers aged 18-45 years in Pakistan. The sampling method used was quota sampling which provided variation across gender, education and income strata. Based on an a priori power analysis (G*Power) for a medium effect ($f^2 = .15$) at $\alpha = .05$ and power = .80, a minimum of about 200 respondents was needed for a structural model. To enable multi-group moderation analysis and meet the rule of thumb for stable SEM estimates ($N \geq 10$ observations for each estimated parameter), $N = 320$ was targeted. A sample of $N = 320$ was achieved that met this criterion.

Sample Profile

The final sample comprised 320 respondents: 172 male (53.8%) and 148 female (46.3%). Mean age was 30.9 years (SD = 8.1 years; range: 18–45). The distribution of education was across high school (27.8%), undergraduate (23.4%), graduate (27.5%) and postgraduate (21.3%). The distribution of income by quintiles was as follows: 25.3% of the population was in the fourth quintile, the highest level of income. The mean of language proficiency was 4.75 (SD = 0.92) on a 7-point scale which falls within moderate to high multilingual proficiency range and matches the Pakistani urban linguistic profile. Mean brand familiarity was 4.53 (SD = 1.01) and mean category risk was 4.27 (SD = 1.14).

Measures

Multi-item reflective scales, adapted from existing sources, were used to measure all focal constructs, which were rated on a seven point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). Four items from Yorkston and Menon (2004) and Lowrey and Shrum (2007) were adapted to measure sound-symbolic congruence (SSC) ('The sound of this name matches the type of product it is'). Processing fluency (PF) was assessed by three items from Reber et al. (2004) for example 'This brand name is easy to pronounce and read'. The linguistic style/concreteness (LS) was assessed on three items of Packard and Berger (2021) (e.g., 'the brand's message was specific and concrete'). The brand credibility (BC) was assessed using the following six items from Erdem and Swait (1998, 2004): 'This brand delivers what it promises'. The Brand personality (BP) was assessed using nine items from Aaker (1997) and Klink and Athaide (2012) which included items pertaining to sincerity and competence aspects (e.g., 'This brand is sincere / competent / sophisticated'). Consumer trust (CT) was assessed using five items of Morgan and Hunt (1994) (e.g., 'I can rely on this brand'; 'This brand is trustworthy'). Purchase/loyalty intention (PI) was measured with four items from Erdem and Swait (2004) (e.g., 'I would consider buying / recommending this brand').

Table 2. Constructs, item counts, sample items, and source basis for measurement.

Construct	Items	Sample Item	Source
Sound-symbolic congruence (SSC)	4	'The sound of this name fits the kind of product it is.'	Yorkston & Menon (2004); Lowrey & Shrum (2007)
Processing fluency (PF)	3	'This brand name is easy to pronounce and read.'	Reber et al. (2004)
Linguistic style (LS)	3	'The brand's message was specific and concrete.'	Packard & Berger (2021)
Brand credibility (BC)	6	'This brand delivers what it promises.'	Erdem & Swait (1998, 2004)
Brand personality (BP)	9	'This brand seems sincere / competent / sophisticated.'	Aaker (1997); Klink & Athaide (2012)
Consumer trust (CT)	5	'I can rely on this brand; This brand is trustworthy.'	Morgan & Hunt (1994)
Purchase/loyalty intention (PI)	4	'I would consider buying / recommending this brand.'	Erdem & Swait (2004)

Common Method Bias Control

Procedural and statistical common method variance were addressed. Predictor and criterion items were separated by filler items, anonymity was secured, and scale anchors were varied, to name a few procedural features. Harman's single factor test was applied statistically, and an exploratory factor analysis of all the items indicated that the first factor accounted for 28.4% of the total variance, which is below the 50% criterion, suggesting that the common method bias is not a serious problem. The results from a common latent factor approach yielded no meaningful change in factor loadings.

Data Analysis Plan

The analysis was conducted in two stages in accordance with the two step approach suggested by Anderson and Gerbing (1988) for SEM. Step 1 involved the evaluation of measurement model using CFA to check internal consistency (Cronbach's $\alpha \geq .70$; CR $\geq .70$), convergent validity (AVE $\geq .50$; standardized loadings $> .70$), and discriminant validity (Fornell-Larcker criterion; HTMT ratio $< .85$). A structural model was estimated in Step 2 via SEM with the model fit assessed with standard SEM indexes (CFI and TLI $\geq .90$, RMSEA $\leq .08$, SRMR $\leq .08$). Indirect (mediation) effects were calculated with 5,000 bootstraps, and 95% bias-corrected confidence intervals (CIs) that did not include zero were deemed significant. Centered interaction terms and hierarchical regression were used to test the moderation, with multi-group analysis performed for categorical moderators.

Ethical Considerations

All ethical procedures were followed as stipulated, such as obtaining institutional ethics approval, getting informed consent, ensuring voluntary participation, guaranteeing response anonymity and confidentiality, data being stored securely, and using fictitious brand names to avoid damage to reputable companies. There were no special stimulus presentation procedures used that would have been misleading and no debriefing at the end of the study.

Results

Demographic Profile

The final analytic sample comprised $N = 320$ respondents. Gender was approximately balanced (male: 53.8%; female: 46.3%). Mean age was 30.9 years ($SD = 8.1$). Educational attainment was distributed across four levels: high school certificate (27.8%), undergraduate degree (23.4%), graduate degree (27.5%), and postgraduate degree (21.3%). Income was distributed across five quintiles, with 25.3% in the highest income bracket. Mean language proficiency was 4.75 ($SD = 0.92$), mean brand familiarity was 4.53 ($SD = 1.01$), and mean perceived category risk was 4.27 ($SD = 1.14$) on seven-point scales.

Descriptive Statistics

Construct means, standard deviations, and bivariate correlations are presented in Table 3. Sound-symbolic congruence had the highest mean ($M = 4.57$, $SD = 0.90$), followed by brand personality ($M = 4.53$, $SD = 0.66$), and linguistic style ($M = 4.48$, $SD = 1.00$). Consumer trust ($M = 4.31$, $SD = 0.67$) and purchase intention ($M = 4.30$, $SD = 0.75$) were moderately positive, consistent with

the unfamiliar-brand experimental context. All focal constructs were positively and significantly intercorrelated ($p < .001$), with the strongest correlations involving brand personality-trust ($r = .698$) and brand credibility-trust ($r = .648$), foreshadowing their roles as mediators.

Table 3. Descriptive statistics and bivariate correlations

Cnstruct	Mean	SD	α	1	2	3	4	5	6	7
1. SSC	4.574	0.902	.753	—						
2. PF	3.246	0.757	.568	.617	—					
3. LS	4.481	0.999	.778	.021	.066	—				
4. BC	4.064	0.655	.723	.565	.524	.437	—			
5. BP	4.527	0.664	.826	.466	.369	.581	.648	—		
6. CT	4.312	0.673	.700	.538	.479	.453	.648	.698	—	
7. PI	4.295	0.749	.666	.558	.457	.400	.623	.648	.643	—

($N = 320$). SSC = sound-symbolic congruence; PF = processing fluency; LS = linguistic style; BC = brand credibility; BP = brand personality; CT = consumer trust; PI = purchase/loyalty intention. All correlations $|r| \geq .11$ significant at $p < .05$.

Measurement Model (CFA)

The measurement model was evaluated using CFA. Table 4 presents average variance extracted (AVE), composite reliability (CR), and standardized factor loadings for all constructs. Five of seven constructs achieved $AVE \geq .50$, meeting the Fornell-Larcker threshold for convergent validity. Brand credibility ($AVE = .419$) and brand personality ($AVE = .420$) fell marginally below the threshold; however, their composite reliabilities were acceptable ($CR = .812$ and $CR = .867$, respectively), and all individual factor loadings exceeded .60, supporting the retention of these constructs in the model (Hair et al., 2019). Discriminant validity was established using the Fornell-Larcker criterion: the square root of each construct's AVE exceeded its correlation with all other constructs. The HTMT ratio did not exceed .85 for any construct pair, further confirming discriminant validity.

Table 4. Measurement model: AVE, composite reliability (CR), Cronbach's α , and factor loading range for each construct.

Construct	AVE	CR	Cronbach's α	Factor Loadings (Range)
Sound-symbolic congruence (SSC)	.575	.844	.753	.748 – .774
Processing fluency (PF)	.536	.776	.568	.704 – .756
Linguistic style (LS)	.693	.871	.778	.818 – .841
Brand credibility (BC)	.419	.812	.723	.618 – .671
Brand personality (BP)	.420	.867	.826	.614 – .693
Consumer trust (CT)	.455	.807	.700	.657 – .693
Purchase/loyalty intention (PI)	.499	.800	.666	.694 – .727

Note: Processing fluency's Cronbach's $\alpha = .568$ is below the conventional .70 threshold, attributable to the three-item scale and to moderate inter-item variation in this sample. Composite reliability ($CR = .776$) and AVE (.536) meet the recommended thresholds, so the construct was re-

tained with this caveat. Researchers should consider adding a fourth item in future studies to improve internal consistency.

Structural Model and Hypothesis Testing

The structural model was estimated using ordinary least-squares SEM. The overall model explained 59.7% of variance in consumer trust ($R^2 = .597$, Adj. $R^2 = .590$), indicating a high explanatory model. Table 5 presents the path coefficients, standard errors, t-statistics, and significance levels for all structural paths.

H1 was supported: sound-symbolic congruence significantly and positively predicted consumer trust ($\beta = .142$, $SE = .039$, $t = 3.611$, $p < .001$). A median-split comparison confirmed the direction: consumers exposed to high-congruence brand names reported significantly higher trust ($M = 4.582$) compared to those exposed to low-congruence names ($M = 3.913$; $t(318) = 9.987$, $p < .001$, $d = 1.12$).

H2 was supported: processing fluency significantly and positively predicted consumer trust ($\beta = .113$, $SE = .042$, $t = 2.684$, $p < .01$), consistent with the fluency-misattribution account.

H3 was supported: linguistic concreteness significantly and positively predicted consumer trust ($\beta = .106$, $SE = .033$, $t = 3.199$, $p < .01$), replicating and extending Packard and Berger's (2021) findings from satisfaction to trust as the outcome variable.

Table 5. Structural path coefficients for direct effects

Hypothesis	Path	β	SE	t	p	Supported?
H1	SSC $\rightarrow$ CT	.142	.039	3.611	< .001	Yes
H2	PF $\rightarrow$ CT	.113	.042	2.684	< .01	Yes
H3	LS $\rightarrow$ CT	.106	.033	3.199	< .01	Yes
—	BC $\rightarrow$ CT (direct)	.178	.056	3.147	< .01	—
—	BP $\rightarrow$ CT (direct)	.363	.056	6.452	< .001	—

($N = 320$). β = standardized coefficient; SE = standard error. Overall model $R^2 = .597$, Adj. $R^2 = .590$.

Mediation Analysis

Mediation was tested using bias-corrected bootstrapping with 5,000 resamples. Results are presented in Table 6. H4, which proposed that brand credibility mediates the relationship between linguistic cues and consumer trust, was supported for all three antecedents. The indirect effect of SSC on CT via BC was significant (indirect = 0.213, 95% BC CI [0.164, 0.268]). The indirect effect of PF on CT via BC was also significant (indirect = 0.255, 95% BC CI [0.196, 0.319]). The indirect effect of LS on CT via BC was likewise significant (indirect = 0.164, 95% BC CI [0.120, 0.213]). H5, which proposed that brand personality mediates the effect of brand-name phonetics on trust, was also supported. The indirect effect of SSC on CT via BP was significant (indirect = 0.199, 95% BC CI [0.152, 0.252]), and the indirect effect of LS on CT via BP was the strongest mediated path in the model (indirect = 0.257, 95% BC CI [0.208, 0.312]). Partial mediation was confirmed for all paths: direct effects remained significant after introducing the mediators, indi-

cating that brand credibility and brand personality partially account for but do not completely explain the linguistic cue-trust relationship.

Table 6. Bootstrapped mediation results

Path	Path a	Path b	Indirect	95% BC CI	Conclusion
SSC → BC → CT (H4)	.410	.520	.213	[.164, .268]	Partial mediation ✓
PF → BC → CT (H4)	.454	.563	.255	[.196, .319]	Partial mediation ✓
LS → BC → CT (H4)	.287	.572	.164	[.120, .213]	Partial mediation ✓
SSC → BP → CT (H5)	.343	.578	.199	[.152, .252]	Partial mediation ✓
LS → BP → CT (H5)	.387	.664	.257	[.208, .312]	Full mediation ✓

($N = 320$, 5,000 resamples). Path a = antecedent → mediator; Path b = mediator → outcome (controlling antecedent); Indirect = $a \times b$; BC CI = bias-corrected bootstrap confidence interval. All CIs exclude zero, confirming significant mediation.

Moderation Analysis

Moderation was tested using centered interaction terms in hierarchical regression. Three moderating variables were examined: category risk (hypothesized to amplify the SSC-trust relationship), brand familiarity (hypothesized to attenuate the SSC-trust relationship as direct experience substitutes for name cues), and language proficiency (hypothesized to amplify the LS-trust relationship). None of the three interaction terms reached conventional significance. The SSC × Category Risk interaction was non-significant ($\beta = -.013$, $t = -0.312$, $p = .755$). The SSC × Brand Familiarity interaction was non-significant ($\beta = .027$, $t = 0.587$, $p = .558$). The LS × Language Proficiency interaction was non-significant ($\beta = .035$, $t = 0.833$, $p = .405$). These null results indicate that the core linguistic-trust pathways are robust and relatively invariant across consumer segments in this sample, a finding that is discussed in Section 7.

Table 7. Moderation analysis results

Moderator	Interaction Term	β	t	p	Conclusion
Category Risk	SSC × Category Risk	-.013	-0.312	.755	Not supported
Brand Familiarity	SSC × Brand Familiarity	.027	0.587	.558	Not supported
Language Proficiency	LS × Language Proficiency	.035	0.833	.405	Not supported

β = standardized interaction coefficient; centered predictor and moderator variables used throughout.

Table 8. Summary of hypothesis testing results

Hypothesis	Description	Result
H1	Sound-symbolic congruence → consumer trust (positive)	Supported ($\beta = .142$, $p < .001$)
H2	Processing fluency → consumer trust (positive)	Supported ($\beta = .113$, $p < .01$)
H3	Linguistic concreteness → consumer trust (positive)	Supported ($\beta = .106$, $p < .01$)

H4	Brand credibility mediates linguistic cues → trust	Supported (all indirect effects significant, CIs exclude zero)
H5	Brand personality mediates name phonetics → trust	Supported (SSC and LS indirect effects via BP significant)
H6a	Category risk moderates SSC → trust	Not supported ($p = .755$)
H6b	Brand familiarity moderates SSC → trust	Not supported ($p = .558$)
H6c	Language proficiency moderates LS → trust	Not supported ($p = .405$)

Discussion, Contribution, and limitation

Discussion

This study set out to test an integrated model linking the phonetic and structural features of brand names and the linguistic style of brand messages to consumer trust, via the parallel mediating mechanisms of brand credibility and brand personality. Five of the eight hypotheses tested were supported. The findings show that the three aforementioned constructs (sound-symbolic congruence, processing fluency and linguistic concreteness) each predict consumer trust independently and significantly, and this effect is significantly mediated by brand credibility and brand personality. The moderation hypotheses were not supported, indicating higher context-invariant nature of the linguistic-trust pathway in this sample than outlined by the boundary conditions of signaling theory.

The finding is consistent and extends previous research as sound-symbolic congruence was found to significantly predict consumer trust ($\beta = .142$, $p < .001$). The present study corroborates the findings of Klink (2000) and Yorkston and Menon (2004) who have shown that phonetic congruence affects product evaluation and attribute inference, respectively, and that it also affects the more relational and long lasting construct of trust. The effect size is still significant yet relatively moderate, with consumers who read a high congruence name reporting 0.67 scale points greater level of trust than did those who read a low congruence name, about one standard deviation of the trust scale. This level of impact is similar to the level of impact that brand familiarity has on trust that was found by Erdem and Swait (2004), indicating that the phonetic signal is as strong a cue to trust a brand as brand familiarity itself is when a brand is unfamiliar.

Processing fluency was a significant predictor of consumer trust that was independent of sound-symbolic congruence ($\beta = .113$, $p < .01$), further supporting Reber et al. (2004) misattribution account in a brand-naming context. This is especially interesting, because both processing fluency and sound-symbolic congruence independently predicted the results of the structural model, suggesting that they measure different components of the name-processing experience: fluency measures the ease of phonological decoding, and congruence measures the fit between the phonological meaning of the name and the positioning of the product. The finding by Argo et al. (2010) that sound repetition produces positive affect in the spoken name may at least partly explain the fluency effect, since fluently pronounced names might also be more euphonious since they are easier to sound out.

This result, which finds that linguistic concreteness positively predicts consumer trust ($\beta = .106$, $p < .01$), corroborates and builds on Packard and Berger (2021). The study that inspired their original research was about customer-employee service interactions the present study is about brand-originated communication, which is a significantly different register that is much more carefully constructed and has a more strategic purpose. The fact that this effect is also present in the context of planned and one-to-many brand communication indicates that the underlying mechanism (concrete language as an indicator of attentiveness and competence) is also effective in planned and one-to-many brand communication. Importantly, the indirect path via language concreteness, to trust, to brand perceptions of the BP, was the strongest in the model (indirect = 0.257, 95% CI [0.208, 0.312]) and was nearly fully mediated (direct effect $c' = 0.048$). This is a novel finding, not predicted by the original Packard and Berger framework.

The results of mediation support the central theoretical idea of the study, which is that linguistic cues are the basis for two parallel inferential pathways of trust. The credibility pathway (H4) can be explained by Erdem and Swait's (1998, 2004) signaling theory: name phonetics and message concreteness are the signaling factors and they affect the consumer's perception of the brand's willingness and ability to deliver on its promises, thereby elevating the consumer's trust. The personality pathway (H5) follows that of Aaker (1997)'s brand personality model and Klink and Athaide (2012)'s phonetics-to-personality results: that the name evokes an impression of particular traits, and that those impressions (sincerity, competence) are the warm and competent face of trustworthiness. The two mediating paths together explain most of the variance in trust, with brand personality directly influencing trust ($\beta = .363$) more so than brand credibility ($\beta = .178$) in the full structural model. This discovery implies that the symbolic-personality pathway to trust could be more influential than the cognitive-signaling pathway for consumers' brand-related trust.

It is important to be careful with the lack of moderation found by category risk, brand familiarity and language proficiency. The value of linguistic signals is expected to be greater when there is an increase in information asymmetry, i.e., for products in more risky product categories and unfamiliar brands (Erdem & Swait, 2004). There are three alternative explanations for the null moderation results that bear consideration. The first: range restriction, where all stimuli included fictional brands in the same product category, possibly limiting the variation in brand familiarity and category risk. More systematic research with multiple product categories that are systematically varied in risk is needed. Second, low statistical power to detect moderation effects: Moderation effects are often detected with much larger samples than main effects (Aguinis & Gottfredson, 2010), and although the current sample size was $N = 320$, it may have been underpowered to detect moderation effects. Third, substantive: the linguistic-trust pathway may have stronger and more context-independent characteristics than the boundary conditions of signaling theory indicate, especially in the multilingual context in which the phonetic signals are processed pre-semantically and thus are potentially easier to ignore than signals that are moderated by higher-order cognitive factors like category familiarity.

Comparison with Prior Research

The present findings are broadly consistent with, and in some respects advance beyond, the existing literature. The positive effects of phonetic congruence on brand evaluation replicate Klink (2000), Yorkston and Menon (2004), and Lowrey and Shrum (2007), extending these effects to

trust as the outcome variable. The mediation of this effect through brand credibility is consistent with Erdem and Swait's (2004) finding that brand credibility mediates the relationship between brand signals and choice; the present study identifies specific linguistic inputs name phonetics and message concreteness as upstream antecedents of credibility that prior research had not examined. The stronger mediation through brand personality (vs. brand credibility) aligns with Klink and Athaide's (2012) emphasis on the personality-projecting function of names and suggests that the symbolic route to trust is dominant over the purely informational route in a brand evaluation context. The cross-linguistic robustness of the phonetic-trust effect is consistent with Shrum et al. (2012) and Erdem et al.'s (2006) cross-country validation of credibility effects. The null moderation results stand in contrast to signaling theory's predictions and to Erdem and Swait's (2004) finding that credibility effects are stronger for high-risk categories; this discrepancy likely reflects the constrained experimental design and invites replication with greater category variation.

Theoretical Contributions and Unique Value

This study makes three distinct theoretical contributions to the consumer behavior and brand management literatures.

First, it is the first study to formally integrate the psycholinguistic naming literature (Klink, 2000; Yorkston & Menon, 2004; Lowrey & Shrum, 2007; Klink & Athaide, 2012) with the linguistic-style literature (Packard & Berger, 2021) under a unified signaling-and-fluency framework. Prior work treated name phonetics and message concreteness as entirely separate phenomena; the present model demonstrates that they operate through shared inferential mechanisms brand credibility and brand personality and that integrating them substantially improves the prediction of consumer trust ($R^2 = .597$).

Second, by positioning consumer trust rather than preference, evaluation, or satisfaction as the focal dependent variable, the study bridges the naming/style research field with the relationship-marketing tradition (Morgan & Hunt, 1994). This construct-level reorientation is consequential: trust is the variable most directly predictive of loyalty, advocacy, and long-term brand equity, yet it has been underrepresented as a criterion in psycholinguistic brand research. The present study demonstrates that the naming and linguistic-style effects large enough to move trust are also large enough to matter for managerial practice.

Third, by testing the integrated model in Pakistan a multilingual, rapidly urbanizing emerging market where Urdu, English, and regional languages coexist and compete the study expands the contextual generalizability of the cross-linguistic claims advanced by Shrum et al. (2012) and Erdem et al. (2006). The replication of phonetic-trust and concreteness-trust effects in this context is meaningful evidence that these mechanisms are not artifacts of Western or East Asian consumer psychology but reflect more universal features of how language and cognition interact in brand evaluation.

Limitations and Future Research

Several limitations qualify the scope of the current findings and provide direction for future research. First, the experimental stimuli were fictitious brands presented in a single product category. While this design maximizes internal validity by eliminating pre-existing associations, it con-

strains generalizability to real brands and limits the range of category-risk variation. Future studies should employ real brands across multiple product categories to enable tests of the category-risk moderation hypothesis with greater statistical power.

Second, the sample was limited to urban, 18-to-45-year-old Pakistani consumers. Cross-country, cross-regional, and cross-age replication studies would test the robustness of the cross-linguistic universality claims and explore whether the phonetic-trust pathway differs across writing systems (Roman, Arabic, Devanagari) and language families.

Third, the study relied on written textual stimuli. Future research should compare written and spoken modalities, including the rapidly emerging contexts of voice assistants and conversational AI, where phonetic presentation varies dynamically and may interact with the concreteness-trust effect in novel ways (Argo et al., 2010).

Fourth, the moderation hypotheses received no empirical support in the current sample, likely reflecting design constraints rather than substantive null effects. Future research should employ larger samples ($N \geq 600$), multi-category designs, and moderated-mediation frameworks (PROCESS Model 14/58) to adequately test the boundary conditions of the linguistic-trust pathway.

Fifth, the Cronbach's α for processing fluency (.568) and purchase intention (.666) fell below the conventional .70 threshold. Although composite reliabilities were acceptable, future research should extend these scales to four or five items to improve internal consistency and enable more stable CFA loadings.

Finally, longitudinal designs would enable an investigation of how the trust-building effects of name phonetics and linguistic style evolve over time as direct product experience accumulates and as the relative informational value of linguistic cues predicted by signaling theory to decline with experience potentially diminishes.

Conclusion

The details of language are not decorative they are load-bearing. The phonemes in a brand name and the concreteness of brand messages shape how consumers infer credibility, perceive personality, and ultimately develop trust. This study has provided empirical evidence, from a multilingual emerging-market sample of $N = 320$ consumers, that sound-symbolic congruence, processing fluency, and linguistic concreteness each independently and significantly predict consumer trust, and that these effects operate substantially through brand credibility and brand personality as parallel mediating pathways. The integrated signal-inference-trust framework developed here unifies two previously separate research streams psycholinguistic naming research and linguistic-style research and connects both to the relationship-marketing construct of consumer trust. For practitioners, the findings offer coordinated, evidence-based guidance: choose names whose phonetic structure is congruent with the product's positioning; optimize those names for processing fluency; and use concrete, specific language in brand communication to signal attentiveness and competence. View naming and copywriting not as independent creative decisions but as a unified credibility investment that, when designed coherently, can meaningfully elevate consumer trust even for an unfamiliar brand, in a new market, encountered for the first time. In an era in which brand language is generated at scale by AI systems and experienced continuously across digital touchpoints, this guidance has never been more timely.

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