Do Dimensions of Brand Trust Really Exist? An Empirical Study of Select Service Brands in India

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The marketing literature reflects an ongoing interest in the central role that trust plays in the development and maintenance of consumer- brand relationships. In this context, brand trust has been given a lot of importance by the companies. Additionally, the literature stresses upon existence of three main dimensions of brand trust- competence, benevolence and integrity, in addition to overall trust on brands. A survey of 207 respondents was undertaken to test whether these dimensions really exist in services. Contrary to assertions in the literature, however, the authors did not find any discriminant validity between the various dimensions of brand trust in services. In other words, in our study, the brand trust scale turned out to be unidimensional. The results clearly indicate the companies should focus on activities which help in building consumers' overall trust in services rather than spending time on distinguishing what kind of activities would lead to different dimensions of trust.

"The ultimate goal of marketing is to generate an intense bond between the consumer and the brand, and the main ingredient of this bond is trust" (Hiscock, 2001 cited in Delgado-Ballester, Munuera-Alemán and Yagüe-Guillén, 2003).

Simply defined, trust is a feeling of security and confidence. In context of brands, the scholars have broadly defined trust as the willingness of a consumer to rely on a brand. Further, it is well accepted in literature that trust reduces the uncertainty in an environment in which consumers feel vulnerable because they know they can rely on the trusted brand. Underlining the importance of brand trust, Delgado-Ballester *et al.* (2003) observed, "Understanding a consumer-brand relationship requires an analysis of the consumer's trust in the brand". This is because, in consumer-brand domain, the scholars have proposed that, trust may be an important contributor to the kind of emotional commitment that leads to long-term loyalty (Hess, 1995). It is considered that trust evolves from past experience and prior interaction with a brand and helps in developing positive and favourable attitudes towards a brand. Also, trust is seen as a substitute for human contact between the company (brand) and its customers (Matzler, Grabner-Kräuter and Sonja Bidmon, 2006). Cissé-Depardon,

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Karine and Gilles N'Goala (2009) observed, "If the consumer does not trust the brand he consumes, he undoubtedly will have reservations about committing to a relationship".

Further, the literature stresses upon existence of three main dimensions of brand trust- competence, benevolence and integrity, in addition to overall trust on brands. With this background, this study was undertaken to check whether these brand trust dimensions really exist in services. It was considered appropriate to study brand trust and its dimensions in services as most consumers perceive higher risk in services than in products. This is due to the fact, as services are performances, rather than objects; they cannot be seen, felt, tasted or touched in the same manner in which products can be sensed.

Review of Literature

Evolution of the Concept

Over the years, the marketing literature has shown a continuous interest in the central role that trust plays in the development and maintenance of consumer-brand relationships. One of the earliest definitions of trust was given by Deutsch (1958) as cited in Lau and Lee (1999). He defined trust as the expectation of the parties in a transaction and the risks associated with assuming and acting on such expectations.

Moorman, Deshpande and Zaltman (1993) defined trust as, "a willingness to rely on an exchange partner (sociological component) in whom one has confidence (psychological component)". Morgan and Hunt (1994) conceptualised trust to be existing when one party has confidence in an exchange partner's reliability and integrity. Ganesan (1994) defined trust as a willingness to depend on another party based on the expectation resulting from the party's ability, reliability, and benevolence. Mayer, Davis, and Schoorman (1995) proposed trust as, "The willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party".

Further, Doney and Cannon (1997) defined trust as, "The perceived credibility and benevolence of a target of trust". An interesting observation was made while reviewing the trust literature up to this point- trust was studied with a focus only on industrial marketing or in reference to various industrial setups like market research firms, thus, neglecting a very important domain of consumer- brand relationships . Thus, Lau and Lee (1999) tried to provide a solution by proposing that consumer marketers may have to rely on a symbol- the brand – to build the relationship. Considering available literature on "trust" as the base, they defined trust in a brand as, "A consumer's willingness to rely on the brand in the face of risk because of expectations that the brand will cause positive outcomes".

Delgado- Ballester and Munuera Aleman (2001) defined trust, "as a feeling of security held by the consumer that the brand will meet his/her consumption expectations". Further, Chaudhuri and Holbrook (2001) defined brand trust, "as the willingness of the average consumer to rely on the ability of the brand to perform its stated function". Gurviez and Korchia (2002) define brand trust as "a psychological variable mirroring a set of accumulated presumptions involving the credibility, integrity and benevolence that a consumer attributes to the brand". Sirdeshmukh, Singh and Sabol

(2002) defined consumer trust (relating to services) as "the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises". This definition is similar to Chaudhuri and Holbrook's (2001) definition of brand trust.

Delgado-Ballester *et al.* (2003) defined brand trust as, "a feeling of security held by the consumer in his/her interaction with the brand, that it is based on the perceptions that the brand, as a personified entity, is reliable and responsible for the interests and welfare of the consumer". From here on, a review of literature revealed that the various research scholars have been conceptualizing brand trust based on one or a combination of the above listed definitions and thus, did not require any elaboration. We have followed this particular definition in this paper.

Dimensions

There seems to be an apparent agreement among the scholars about the various dimensions of trust. Majority of them (Cheung and Lee, 2006; Delgado –Ballester and Munuera Aleman, 2001; Deutsch, 1958; Doney and Cannon, 1997; Ganesan, 1994; Gefen, 2002; Gurviez and Korchia, 2002; Lee and Turban, 2001; Mayer *et al.*,1995; McKnight and Chervany, 2002; Moorman *et al.*, 1993; Rousseau, Sitkin, Burt and Camerer, 1998; Sirdeshmukh *et al.*, 2002; Tan and Sutherland, 2004) are centered on the dimensions of competence (ability), benevolence and integrity, as seen in Table 1. In fact, Mayer *et al.* (1995) suggested that as a set, these three appear to encompass the major issues of explaining trust**.** Additionally, one more dimension of trust namely, predictability has been rarely identified and debated in the trust literature (Doney and Cannon, 1997; Lau and Lee, 1999; McKnight and Chervany, 2002).

Table 1: Dimensions of Trust/Brand Trust

Author/s	Attributes of Trust/ Brand Trust			
	Competence	Benevolence	Integrity	Predictability
Deutsch (1958)	*	*		
Moorman, Deshpande and Zaltman (1993)	*			
Ganesan (1994)	*	*		
Mayer , Davis and Schoorman (1995)	*	*	*	
Doney and Cannon (1997)		*	*	*
Rousseau, Sitkin, Burt and Camerer (1998)		*		
Lau and Lee (1999)	*			*
Delgado–Ballester and Munuera Aleman (2001)	*		*	
Lee and Turban (2001)	*	*	*	
Gefen (2002)	*	*	*	
Gurviez and Korchia (2002)		*	*	
McKnight and Chervany (2002)	*	*	*	*
Sirdeshmukh, Singh and Sabol (2002)	*	*		
Cheung and Lee (2006)	*	*	*	

Source: Adapted from Tan, Felix B and Paul Sutherland (2004), "Online Consumer Trust: A Multi-Dimensional Model", *Journal of Electronic Commerce in Organizations*, 2(3).

We now present a discussion on these dimensions of trust.

Competence is the belief in the other parties' (brand) abilities, skills and expertise within a certain domain, which can satisfy one's (customer's) needs. Mayer *et al.* (1995) referred to this dimension as 'ability' and observed that competence and ability are clearly similar. Further, Doney and Cannon (1997) used the term 'credibility' to refer to this dimension and expanded it by defining it as the thought that the other party will be able to accomplish the expected level of service effectively and reliably. Lau and Lee (1999) proposed that if a consumer is convinced that a brand is able to solve his or her problem, a consumer may be willing to rely on that brand.

Benevolence is the belief that the other party is genuinely interested in the customer's welfare and motivated to seek joint gain instead of solely looking to make a profit (Doney and Cannon, 1997; Lau and Lee, 1999). In words of Mayer *et al.* (1995), "Benevolence is the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive. It is the perception of a positive orientation of the trustee toward the trustor".

Integrity is the belief that the other party will act in an honest fashion and adhere to an accepted set of principles or standards such as keeping its promises and being ethical and honest. 'Consistency', 'fairness' , 'promise fulfillment' and 'reliability' are some other terms found in the trust literature to refer to 'integrity'. Importantly, Mayer *et al.* (1995) reported that such issues as the consistency of the party's (brand's) past actions, credible communications about the trustee (brand) from other parties (customers), belief that the trustee (brand) has a strong sense of justice, and the extent to which the party's (brand's) actions are congruent with his or her (its) words (promises) all affect the degree to which the party (brand) is judged to have integrity.

Predictability refers to one party's ability to forecast another party's behaviour (Doney and Cannon, 1997). It takes into account the other parties' perceived reputation for providing a consistent service. However, Deutsch (1958) argued that to be meaningful, trust must go beyond predictability. Further, Mayer *et al.* (1995) added that another party's predictability is insufficient to make a person willing to take a risk. McKnight and Chervany (2002) notes that predictability and integrity are similar, yet they differ as integrity is a value-laden attribute whereas predictability is not. Thus, taking all these arguments into consideration, we decided not to include this dimension of trust while operationalising the brand trust for measurement in the study.

Methodology

Operationalisation and Measurement of the Variable- We operationalised brand trust by employing measures representing the three dimensions of brand trust -competence, benevolence and integrity, in addition to some items measuring overall trust. The items were adapted from the studies of Chaudhuri and Holbrook, 2001; Cissé-Depardon and N'Goala 2009; Delgado-Ballester and Munuera-Alemán, 2001; and Sirdeshmukh *et al.*, 2002. To be consistent and to make it easy for respondents to complete the questionnaire, all items were measured using the Likert scale. This scale is a highly used rating scale that requires respondents to indicate a degree of agreement or disagreement with each of a series of statements about the variables. The standardised five-point

Likert scale was used anchored by "Strongly Disagree" (1) and "Strongly Agree" (5) to allow an extensive range of scoring (see Appendix).

Selection of Test Brands- Based on a two-stage exploratory research, Dr. Lal Path Labs and SRL Ranbaxy Labs (now known as Super Religare Laboratories Ltd.) in Diagnostic Laboratory category (high interpersonal contact) and Airtel and Vodafone in Telecommunications Service Provider category (relatively low interpersonal contact) were used as the test brands for this study.

Sample - The sample consisted of the individuals who were above 18 years of age and had used at least any one of the four test brands- Dr. Lal Path Labs, SRL Ranbaxy Labs, Airtel and Vodafone, in the last one year or were using at the time of data collection. Regarding the sample size, as Hair, Anderson, Tatham and Black (1998) recommends a sample size of 200 as a 'critical sample size' that can be used in any common estimation procedure for valid results; we had initially sent or personally administered questionnaires to 315 individuals. A cross-check was then done with the respondents to ensure that they have surely used the chosen brand during last one year or were using this particular brand at the time of data collection. This resulted in exclusion of 82 individuals. So, the questionnaires were sent or were personally administered to these 233 individuals, out of which 198 usable responses were received. However, to ensure a "critical sample size" of at least 200 responses, a second round of data collection was undertaken and we finally received 207 valid responses.

Data Analysis

In this section, we present our analysis of the collected data. It covers the sample demographics, reliability of the scale used, and factor analysis.

Sample Demographics- Table 2 summarizes the demographic profile of our sample of 207 respondents.

Table 2: Demographics of Respondents for Services Brands (N=207)

	Frequency	Per cent
Gender		
Male	142	68.6
Female	65	31.4
Age group (years)		
18-28	76	36.7
29-38	91	44.0
39-48	27	13.0
49-58	7	3.4
Above 58	5	2.4
Missing	1	0.5

Monthly Household Income (Rs.)		
Below 25000	29	14.0
25001-50000	43	20.8
50001-100000	62	30.0
Above 100001	71	34.3
Missing	2	1.0
Education		
School	0	0.0
Undergraduate	1	0.5
Graduate	47	22.7
Post Graduate	159	76.8
Missing	0	0.0

Reliability- The most widely used measure of internal consistency of a measurement scale is Cronbach's alpha coefficient. The closer the Cronbach's alpha coefficient is to one, the higher the reliability of the scale.

Table 3: Reliability Analysis

Scale	Number of Items	Cronbach's Alpha Coefficient
Brand Trust	**13**	**0.962**
Competence	1	NA
Benevolence	2	0.789
Integrity	7	0.928
Overall Trust	3	0.882

Number of respondents= 207

As seen in Table 3, the Cronbach's alpha coefficient was 0.962, which was clearly far above the reliability threshold level of 0.7 (Nunnally, 1978), indicating the scale used was highly reliable. At the second level, we checked the reliability of the three dimensions and overall trust measured in the scale. Regarding the brand trust dimensions, competence dimension had only one item so Cronbach's alpha coefficient could not be calculated. For the other two dimensions- benevolence, integrity and for overall trust, Cronbach's alpha coefficients were 0.789, 0.928 and 0.882 respectively supporting the high reliability of all these scales.

Factor Analysis - As seen in Table 4, Kaiser-Meyer-Olkin (KMO) value was 0.951, far above the recommended value of 0.5 (Williams, Brown and Onsman, 2010) and Bartlett's Test of Sphericity (*p*=.000) reached statistical significance. It ahs been recommended, Bartlett's Test of Sphericity should be statistically significant (p<.05) for factor analysis to be suitable (Hair, Anderson, Tatham and Black, 1998). Thus, both showed enough adequacies of data to support the factor analysis.

Table 4: KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.951
Bartlett's Test of Sphericity	Approx. Chi-Square	2494.676
	Df	78
	Sig.	.000

Table 5: Total Variance Explained

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8.944	68.797	68.797	8.944	68.797	68.797
2	.771	5.928	74.725			
3	.576	4.427	79.152			
4	.529	4.070	83.222			
5	.341	2.626	85.848			
6	.332	2.550	88.398			
7	.286	2.197	90.595			
8	.271	2.087	92.682			
9	.242	1.863	94.545			
10	.220	1.692	96.238			
11	.205	1.575	97.813			
12	.154	1.184	98.997			
13	.130	1.003	100.000			

Extraction Method: Principal Component Analysis.

Principal Component Analysis revealed the presence of only one component with Eigen value exceeding 1, explaining 68.797 per cent of the variance, as visible in Table 5. Further, as seen in Table 6, all the component loadings were above 0.755, thus, indicating that all the items were highly correlated with this single component.

Table 6: Component Matrix[a] for Brand Trust in Service Brands

	Component 1
3.1	.861
3.2	.807
3.3	.827
3.4	.802
3.5	.789
3.6	.844
3.7	.866

3.8	.876
3.9	.815
3.10	.819
3.11	.849
3.12	.755
3.13	.866

Extraction Method: Principal Component Analysis
a. 1 components extracted

Discussion

The objective of this paper was to check whether the three dimensions of brand trust really exist in case of services. Based on a review of literature, three dimensions of brand trust- competence, benevolence and integrity- were identified along with overall trust. Briefly, **Competence** is the belief in the other parties' (brand) abilities, skills and expertise within a certain domain which can satisfy one's (customer's) needs. **Benevolence** is the belief that the other party is genuinely interested in the customer's welfare and motivated to seek joint gain instead of solely looking to make a profit. **Integrity** is the belief that the other party will act in an honest fashion and adhere to an accepted set of principles or standards such as keeping its promises and being ethical and honest. Reinforcing the individuality of these three dimensions, Mayer, Davis and Schoorman (1995) observed, "Ability, benevolence, and integrity are important to trust, and each may vary independently of the others. This statement does not imply that the three are unrelated to one another, but only that they are separable".

Our empirical results, however, indicate that brand trust scale for services is unidimensional. In fact, this single component of brand trust could explain as high as about 70 per cent of the total variance in services. Specifically, although competence, benevolence and integrity could be conceptually distinct, the empirical results of our study show that they seem to be so intertwined that operationally they are inseparable.

The finding of this study, thus, defeats the claims made –theoretical and empirical- in brand trust literature about the existence of discriminant validity between the three dimensions of brand trust (for instance, Cissé-Depardon *et al.*, 2009). However, it is completely in agreement with the landmark study of Delgado- Ballester and Munuera –Aleman (2001), where they had developed a brand trust scale and could not find any discriminant validity between the various dimensions of brand trust. Thus, the results indicate, the companies should focus on activities which help in building consumers' overall trust on brands rather than spending time on distinguishing what kind of activities would lead to different dimensions of trust. This finding is of utmost importance to the marketers as it provides a clear direction that consumers develop an overall trust with the brand, in case of services.

Limitations and Directions for Future Research

The study was limited to four brands, two brands each in two service categories- Diagnostic Laboratory (high interpersonal contact) and Telecommunications Service Provider (relatively low

interpersonal contact). The future studies can include a wider range of services as well as product categories on a larger sample to validate the results of our study.

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