

## **Proposal for a Multidimensional Brand Trust Scale**

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### **ABSTRACT**

This article proposes a definition of the trust-concept as three dimensional (credibility, integrity and benevolence). A specific 8-items scale is then tested on two samples (300 and 937 consumers). Usual validation indicators indicate its quality. Results show a strong positive relationship between trust and consumer-commitment.

*Key words:* brand, relationship, trust, measurement scale, validity, confirmatory analysis

The many special issues that have come out underscore management's renewed interest in the concept of trust (*Economies et Sociétés*, 1998; *Organization Studies*, 2001). Relationship marketing and its main concepts, commitment and trust, were first applied to inter-corporate exchange, and later used for research on consumer behaviour.

The theoretical stance on trust, specifically, is ambiguous. Trust draws partly on the processing of past information. However, trust is chiefly a construct focused on the future, providing a guarantee that partner is motivated not to alter the terms of the exchange. Without trust, there can be no stable or durable relationship. The consequences of consumer trust in a brand are materialised by brand commitment.

For several decades, trust has emerged as a requisite concept for understanding the structuring processes underpinning inter-corporate exchange. Early research drew on Bonoma and Johnston's seminal work (1978) and on Dwyer, Schurr and Oh's model of relationship development processes (1987). Morgan and Hunt (1994) linked trust and commitment, calling them 'key variables' in the exchange network between a company and its various partners because the variables encourage corporate leaders to invest in a long-term relationship and not to give in to appealing, short-term alternatives. Trust is conceptualised in these works as a belief, in keeping with the tenets of social psychology research, as well as willingness or behavioural intention (Moorman, Zaltman and Deshpandé, 1992) although researchers have actually not reached a consensus on this issue.

Based on the literature, the following points may be identified:

- The strategic importance of the trust and commitment variables for maintaining a long-term relationship between industrial or business partners
- The explanatory power of the trust concept with a focus on its impact on the commitment to the relationship, supplementing standard economic concepts such as transaction costs (Morgan and Hunt, 1994)
- The difficulty in conceptualising of trust, which rests on both cognitive and affective bases

### **The Research on Consumer Trust**

Relationship marketing was later broadened to include the relationships that customers have with service companies (Berry, 1995). Commitment and trust were then used in the attempt to explain the mechanisms underlying stable preferences (Beatty et al., 1988). Specifically, several research works have further examined the roles of trust, commitment, and satisfaction in the relationship that customers have developed with service companies (Garbarino and Johnson, 1999; Sirieix and Dubois, 1999). More recently, Chaudhari and Holbrook (2001), and Kennedy et al. (2000) have found a positive relationship between trust and commitment, for consumer products. Trust would be the cardinal forerunner of consumer commitment defined as the implicit or explicit intention to maintain a durable relationship with the brand.

Some confusion in the definition of the concept and its implementation appears in the research on brand trust. Fournier (1994) developed a multifaceted construct for measuring the quality of the relationship with the brand: two affective, two cognitive and two conative facets. Trust defined as a strong expectancy that the brand will provide what is expected rather than what is feared is considered as a cognitive dimension in this work. Hess (1995) is apparently one of the first to propose a special brand trust scale, defined as a multi-dimensional construct containing an 'honesty' dimension, an 'altruism' dimension, and a 'reliability' dimension. The idea of belief (Sirieix and Dubois, 1999; Frisou, 2000), willingness (Chaudhari and Holbrook, 2001) and presumption (Gurviez, 1998, Aurier, Benavent and N'Goala, 2001) can be found in other research. Literature goes beyond the very nature of trust, underscoring that the breakdown of the concept remains unsolved. Actually, three ideas of trust - one-dimensional, two-dimensional, and three-dimensional - can be found in marketing research.

- Morgan and Hunt (1994) use Larzelere and Huston's one-dimensional scale (1980, p. 596), which considers that the dimensions of honesty and benevolence, albeit conceptually distinct, «are operationally inseparable». Fournier (1994) conceptualises trust as one-dimensional.
- A two-dimensional idea of trust is more commonly found. In research on inter-corporate trust, the first dimension involves the objective credibility of the partner, including the attribution of capability and honesty and involving the ability and willingness to keep promises. The second dimension comprises the attribution of benevolence, which corresponds to the partner's good intentions, his or her perceived willingness to pay attention to the other's needs (Ganesan, 1994; Doney and Cannon, 1997; Ganesan and Hess, 1997). Two-dimensionality applied to brands' relational approach is addressed by Fletcher and Peters (1997), and Sirieix and Dubois (1999), among others: a dimension that can be objectified involves the capability and honesty attributed to the brand; the other dimension concerns the perception of the motivation and intentions geared to consumer interest.
- Some authors distinguish three dimensions, i.e., the presumption of capability (know-how), the presumption of honesty, viz., making a promise and keeping it, and the brand's ability to take into account consumer interest, which involves long-term motivations (Hess, 1995; Gurviez, 1999; Frisou, 2000).

### **Proposal for a Three-Dimensional Concept of Brand Trust**

Components, which may seem distinct theoretically, may be detailed by conceiving trust as a three-dimensional construct, in compliance with Rempel, Holmes, and Zanna's (1985) recommendations. Taking into account consumer interests concurs with the idea of reciprocity, a fundamental factor in the paradigm of exchange, defined as the moral obligation to give something in return for the (consumer) good one has received (Smith-Ring and Van de Ven, 1992). Differentiating between the presumption of capability and the presumption of honesty also makes it possible to distinguish two sources of trust, one stemming from technical skills and the other stemming from ethical proficiency (Landowski, 1989).

Therefore, this research paper adopts the following definition of the trust concept in the consumer-brand relationship. From the consumer standpoint, brand trust is a psychological variable mirroring a set of accumulated presumptions involving the credibility, integrity and benevolence that a consumer attributes to the brand.

- The credibility attributed to the brand is the assessment of the brand's ability to meet the terms of the exchange in terms of expected performance, i.e., meet consumer's 'technical' expectations. Credibility is based on the consumer's attribution to the brand of a degree of expertise derived from consumer's functional expectations for the satisfaction of his or her needs.
- Integrity is the attribution of loyal motivations to the brand with respect to its promises involving the terms of the exchange; in other words, the honesty of its 'claims' in the broadest meaning of the word.
- Benevolence is the attribution to a brand of a durable consumer-oriented policy taking into account consumer interests, even before brand interest, in the short-term. The presumption of a benevolent brand policy toward consumers helps consumer envisage a less insecure future since what is being offered is the durability of the terms of a fair exchange.

It is our contention that the relationships linking the three dimensions to trust are causal or formative (Bollen and Lennox, 1991; Chin, 1998) relationships: the concept of trust is considered as an index based on causal indicators (Edwards, 2001).

Trust in technical performance may vary to a certain extent regardless of the trust in the brand's good intentions or in the honesty of its promotional communication. For instance, the disappointing purchase of a brand's new product may weaken the brand's credibility in the consumer's eyes but will not impair its integrity, which causes the overall level of consumer trust to drop.

This special configuration is not much used in marketing, undoubtedly because it often raises the problem of statistical evaluations with structural analysis methods of covariance that were made popular by LISREL software (Cohen et al., 1990). However, the configuration is particularly well adapted to the concept of trust, which is hard to clearly identify with usual methodologies, as was pointed out earlier. The configuration is appropriate for general constructs based on the measurement of the special aspects that make up the constructs (Edwards and Bagozzi, 2000). It would be advisable to test this definition of brand trust empirically. In this case, Law et al. (1998) suggest placing the construct in a model involving other constructs.

### **Construction and Validation of a Multi-Dimensional Scale of Trust**

#### **Defining and Selecting a Sample of Items**

Extensive literature on the relationships between companies (with few applications for brands) is available for implementing trust measurement. The relevant scales are often North American and adapted from psychology research on inter-personal relationships. It is not always easy to distinguish the antecedents from the dimensions of trust. Morgan and Hunt (1994) use the 8 items of Larzelere and Huston's (1980) one-dimensional dyadic scale of inter-personal trust.

The inter-personal trust scales devised by Johnson-George and Swap (1982), and Rempel, Holmes and Zanna (1985), the inter-corporate trust scales (Moorman et al., 1992; McAllister 1995; Doney and Cannon, 1997; Ganesan and Hess, 1997) and brand trust (Fournier, 1994; Hess, 1995; Fletcher and Peters, 1997; Sirieix and Dubois, 1999; Frisou, 2000; Aurier, Benavent and N’Goala, 2001; Chaudhari and Holbrook, 2001) have served as guidelines for the adjustment of the relevant items to the field of consumer behaviour when these papers addressed this issue. Proposals were drafted and fine-tuned for the three scales. In the end, we retained 14 items (5 for credibility, 5 for integrity and 4 for benevolence) for our pre-test. The implementation of the commitment variable is based on the items proposed by Le Roux, Chandon, and Strazzeri (1997).

**Data Collection and Measure Purification**

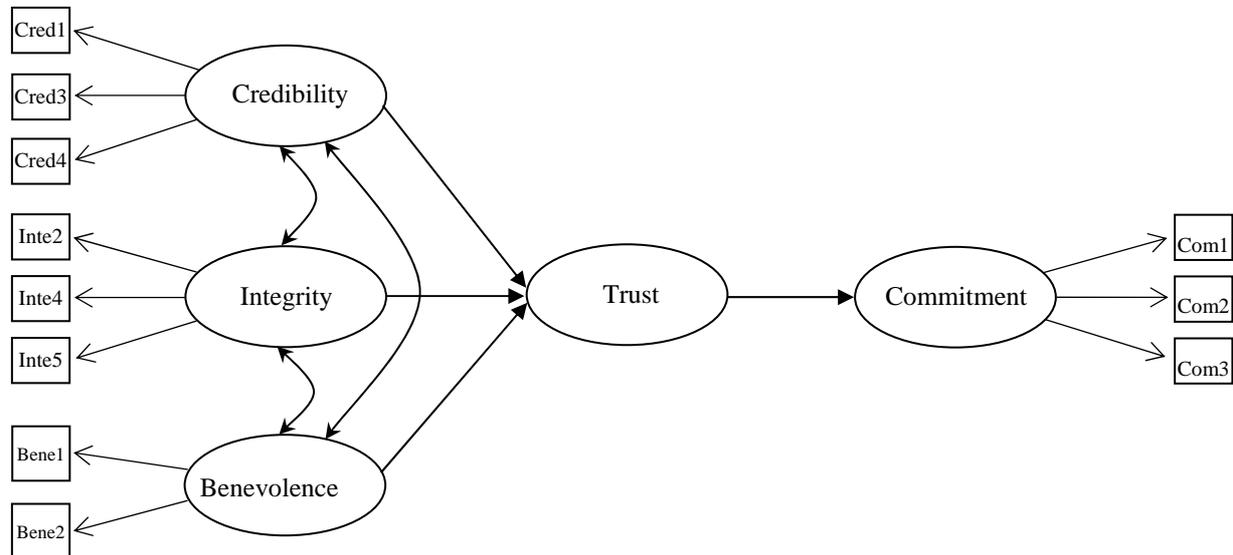
The data collection took place in France; it was broken down into three stages:

- One, 62 women were interviewed about their trust in the brand of cosmetics they felt closest to. The questionnaire included 14 items for measuring the above-mentioned dimensions. Cronbach’s alpha was used as an estimator of internal consistency. The resulting coefficients remained within acceptable standards for exploratory research (ranging from 0.67 to 0.71).
- Two, a sample of 300 women then answered a questionnaire about their relation to the brand of cosmetics they said they felt closest to. An Exploratory Factor Analysis (EFA) was conducted to get rid of any items with unsatisfactory psychometric qualities. Once this analysis was completed, 8 items were left.
- Three, data was collected a third time from 937 people. Coca-Cola was the chosen brand. A Confirmatory Factorial Analysis (CFA) validated the three dimensions highlighted by the earlier EFA. The correlation between the three dimensions range from 0.34 to 0.59. A test of the formative structure of trust and its predictive validity for commitment was then conducted with conclusive results.

Table 1 lists the selected items (translated from French); Table 2 summarises CFA findings. Figure 1 depicts the test of the formative structure of trust and Tables 3 and 4 provide main test findings.

CREDIBILITY	This brand’s products make me feel safe
	I trust the quality of this brand’s products
	Buying this brand’s products is a guarantee
INTEGRITY	This brand is sincere with consumers
	This brand is honest with its customers
	This brands expresses an interest in its customers
BENEVOLENCE	I think this brand renews its products to take into account advances in research
	I think that this brand is always looking to improve its response to consumer needs
COMMITMENT	If necessary, I would make a few small sacrifices so I could continue using this brand
	I tend to praise and defend this brand
	I think I will appreciate this brand for a long time

**Table 1. Items of the measurement scales for trust and commitment**



Chi-square	Degrees of freedom; p	GFI	RMSEA	RMSEA: 90% confidence interval	SRMR	TLI	CFI
55.199	17; 0	0.985	0.049	(0.035;0.064)	0.024	0.983	0.990

**Table 2. CFA findings on the three dimensions of trust**

**Figure 1. Formative structure of trust and its impact on commitment**

Chi-Square	Degrees of freedom; p	GFI	RMSEA	RMSEA: 90% confidence interval	SRMR	TLI	CFI
197.737	38; 0	0.962	0.067	(0.058; 0.076)	0.037	0.959	0.972

**Table 3. Test of the formative structure of trust and its impact on commitment**

Structural link	Credibility → trust	Integrity → trust	Benevolence → trust	Trust → Commitment
	0.713	0.294	0.171	0.657

**Table 4. The structural links between the constructs of the tested model**

## Conclusion

### Limitations and Contributions of the Three-Dimensional Scale for Brand Trust

This research confirms the advantage of concepts such as trust or commitment for a clearer insight into consumer behaviour although the concepts are not part of the research tradition of cognitive psychology. A clearer apprehension of a certain acceptance of the trust concept, for which there is no measurement tool that is unanimously recognised by academia, is possible with the above scale.

Two types of limitations emerge from the research:

- from a theoretical standpoint, the limitations are contingent upon the limitation of the brand relationship as an explanation of consumer behaviour. Consumers are sometimes reluctant to establish a relationship with a brand. Personality, perceived risk and probably other variables have an impact on the emergence and maintenance of a consumer-brand relationship. Also, the brand is only one of the quality indicators available to consumers who may look at other indicators such as the price or the salesperson (Sirieix, 2001).

- from a methodological standpoint, although the study involves several brands pertaining to different product categories (cosmetics and soft drinks), the findings should not be generalised without some measure of precaution. The scales of the three dimensions were actually devised specifically for the research although they are based on earlier works. During the first two empirical studies, the procedure asking interviewees to answer the questionnaire on the brand they felt closest to, limited the variance of items and probably the scope of correlation.

### **The Contributions**

We believe that the main contribution of our research is the specification of trust as a formative construct made of three distinct dimensions. This makes it possible to measure brand trust in detail and integrate this concept into theories attempting to apprehend the complexity of the consumer-brand relationship. Specifically, it would be appropriate to distinguish the integrity dimension from the benevolence dimension that have often been empirically confused in earlier research. These findings contribute to the development of the relational approach providing a better understanding of consumer behaviour. This issue is a major challenge for relationship marketing research that has often been criticised for the lack of empirical research. The development of our scale makes it possible to understand and measure the trust relationship linking the consumer to the brand and provides managers with paths for thought and action. Our work takes into account certain managerial concerns that endow the long-term relationship with customers (McKenna, 1991; Reichheld, 1997) and more specifically the consumer-brand relationship (Degon, 2000) with a strategic dimension.

New avenues of research abound for managerial applications as well as for theoretical developments. It would then be possible to implement a model including a greater number of antecedents and outcomes of trust.

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