Through the looking glass: the factors that influence consumer trust and distrust in brands

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ABSTRACT

This paper aims to identify the factors responsible for creating brand trust and brand distrust among consumers. It uses a grounded theory approach to guide the conduct and analysis of 20 semi-structured interviews that yielded 120 descriptions of consumer-brand interactions. The 3 stage model that emerged shows a process whereby consumers prioritize product/service quality information and subsequently consider how the company behind the brand behaves towards consumers in the name of the brand, specifically behaviors signalling its integrity and benevolence. Finally, consumers consider characteristics of the company behind the brand (e.g. its financial status) and how it behaves in its own name towards other stakeholder groups (e.g. employees). The process for distrust mirrors that for trust, implying the two are polar opposites. The data also show that trust and distrust in a brand can co-exist but within separate domains.

139 words

Keywords: brand trust, brand distrust, trust creation, distrust creation, grounded theory

INTRODUCTION

Prior research has established the importance of brand trust: it facilitates consumers' commitment and loyalty to a brand; it promotes more positive word of mouth, higher purchase intentions and greater price tolerance (Chaudhuri & Holbrook, 2001, 2002; Delgado-Ballester & Munuera-Aleman, 2001; Lau & Lee, 1999; Sichtmann, 2007; Singh, Iglesias, & Batista-Foguet, 2012). Trust is helpful in retaining existing customers, in attracting new ones (Sichtmann, 2007), and in enhancing corporate reputation (Walsh, Mitchell, Jackson, & Beatty, 2009). In other words, trust is important for marketing success (Sichtmann, 2007); so important that, even when it has negative associations, a trusted brand can still succeed (Power, Whelan, & Davies, 2008).

Many factors can influence brand trust: overall satisfaction with the brand, a brand's competence and credibility, brand personality, brand reputation, brand predictability, brand liking, brand authenticity, consumers' perceptions of the corporate brand, and a brand's engagement with consumers (Delgado-Ballester & Munuera-Aleman, 2001; Lau & Lee, 1999; Moulard, Raggio, & Folse, 2016; Paulssen, Roulet, & Wilke, 2014; Sichtmann, 2007; Singh et al., 2012; Sung & Kim, 2010). However, the current understanding of brand trust formation is limited, since this is mainly derived from other domains or substantive areas (e.g. brand loyalty models and the organizational trust literature), and no empirically based model exists as to how trust in a brand is created among consumers. Specifically, the aspects consumers evaluate for trust decisions towards brands are largely unknown.

This limitation also extends to brand distrust formation, as even fewer studies have focused on factors responsible for distrust. Such studies are mainly within other marketing areas, and have mainly treated distrust as the polar opposite of trust. For example, within the relationship marketing literature, Sirdeshmukh, Singh, and Sabol (2002) identified that competence, benevolence and problem solving orientation have asymmetric effects for trust building and trust depletion. Davies and Olmedo-Cifuentes (2016) identified six types of corporate misconduct responsible for loss of trust in a company: bending the law, not telling the truth, not listening to criticism, making mistakes, acting irresponsibly, and acting unfairly. However, both studies focus on loss of trust or trust depletion, which might not necessarily be the same as creating distrust.

Within the wider literature on trust, some argue that trust and distrust are polar opposites, implying that the same factors are responsible for both (Mayer, Davis, & Schoorman, 1995; Schoorman, Mayer, & Davis, 2007), while others argue that they are distinct (albeit negatively correlated) constructs, each with different factors responsible for their creation (Lewicki, McAllister, & Bies, 1998). It cannot be assumed, therefore, that how distrust is created is the opposite of how trust is created.

Clarifying if brand trust and brand distrust are polar opposites or distinct constructs in terms of antecedents is important because, if different antecedents are responsible for each, then different strategies are required for managing them (Saunders, Dietz, & Thornhill, 2014), and distinct research models and measurement scales are needed to investigate them (Van De Walle & Six, 2014). Such an insight can be achieved by addressing the current limitations within brand trust/distrust research, that is, by exploring what aspects consumers evaluate when deciding to trust and/or distrust a brand. Additionally, understanding brand trust and brand distrust from the perspective of consumers has the potential to provide practitioners with an insight into what aspects are important for consumers when deciding to trust/distrust a brand.

The aims of this study are then to identify the factors (brand characteristics and behaviors) that influence consumers' trust and distrust beliefs in a brand and, secondly, to see if the same or different factors are responsible for both.

The paper is organized as follows: after a review of the literature, the methodology adopted is described, that of grounded theory. After a summary of findings, the evidence to support them is detailed and used to justify a model of how trust and distrust in brands evolves among consumers. The findings are then compared with the existing literature. Finally, the implications are drawn for both the study and the practice of branding. But first, a conceptualization of the two focal constructs.

Theoretical underpinnings: conceptualizations of brand trust and brand distrust

Various, often conflicting, conceptualizations of brand trust exist in the literature. It has been seen as an intention, i.e. a consumer's willingness to rely on a brand's ability (Chaudhuri & Holbrook, 2001), as confidence held by consumers about a brand's reliability and integrity (Singh et al., 2012), as an expectation based on the belief that the brand is competent, consistent, honest and responsible (Delgado-Ballester & Munuera-Alemán, 2005; Delgado-Ballester, Munuera-Aleman, & Yague-Guillen, 2003), or simply as a belief that a brand is able to deliver good quality service (Sichtmann, 2007).

Conceptualizations of brand distrust are comparatively lacking within the brand management literature, however, distrust has been defined in other domains and mainly in reciprocal terms to that of trust. For example, distrust as a belief that an e-vendor is incompetent, behaves irresponsibly, does not care about customers' welfare and violates obligations (Cho, 2006), or as the buyer being unwilling to be vulnerable to a seller (Benamati, Serva, & Fuller, 2006; Dimoka, 2010).

As the aim here is to identify the brand characteristics and behaviors responsible for consumer distrust and/or trust beliefs towards a brand, the perspective of trust/distrust adopted mirrors the broader definitions of McKnight and Chervany (2001) for trusting beliefs and distrusting beliefs. Specifically, in this study, brand trust is seen as a consumer belief that a brand has characteristics and behaviors beneficial to the consumer, and brand distrust as a belief that a brand has characteristics and behaviors that are unlikely to be beneficial to the consumer. Trusting intentions, which occur when the trustor is willing to take a risk by accepting a dependency on the trustee (Mayer et al., 1995; McKnight & Chervany, 2001), are the outcome of trusting beliefs (McKnight & Chervany, 2001). Here, consumers' decisions to buy from a brand are considered as trusting intentions that are the result of consumer trust/distrust beliefs in a brand. The empirical work that follows aims to identify how consumers develop such beliefs.

The current debate around the nature of trust and distrust

Traditionally, within the wider trust literature, trust and distrust have been considered as polar opposite constructs. The most cited model of trust and distrust in this tradition is that of Mayer et al. (1995) and revised by Schoorman et al. (2007), derived in the context of trust within organizations. In this model "the complete lack of trust and distrust are the same thing", and given that trust is defined as a "willingness to take risk (i.e., be vulnerable) in a relationship" then distrust means that "at the lowest level of trust, one would take no risks at all" (Schoorman et al. 2007, pg. 350). This model of trust implies that the same factors are responsible for both trust and distrust, with ability, benevolence and integrity being factors responsible for trust and their opposites for distrust. However, the authors posit that ability is domain specific, which allows for trust and distrust to co-exist simultaneously within a relationship, but not within the same domain. Based on what was mentioned earlier, the implications of this model are that the same or similar strategies and models can be used to manage and to research trust and distrust.

Sitkin and Roth (1993) and Lewicki et al. (1998), however, propose that trust and distrust are distinct constructs. The former claim that different factors are responsible for both: while task reliability is responsible for trust, value congruence is responsible for distrust. For Lewicki et al. (1998), trust and distrust are distinct constructs because relationships are multidimensional and multifaceted, and because prior research suggests that positive-valent and negative-valent attitudes in general are separate and distinct constructs that simultaneously coexist towards the same target. Hence, trust and distrust can occur simultaneously along distinct facets, but not within the same facet (Lewicki et al., 1998). They also argue that, because trust and distrust are distinct, low trust is not the same as distrust, and that trust and distrust have distinct antecedents and consequences. Therefore, "it is imperative that we systematically explore and understand the nature, antecedents, and consequences of each" (Lewicki et al., 1998, pg.448) because different strategies are necessary to manage them, and because different research models and measurement scales are needed to explore them (Saunders et al., 2014; Van De Walle & Six, 2014).

Research into this matter has produced conflicting results. For example, Benamati et al. (2006) found support for trust and distrust as distinct constructs that are negatively related but that coexist, due to both positive and negative attributes of the trustee. Cho (2006) identified that, in the context of Internet exchange relationships, trust and distrust are distinct constructs, with benevolence being mainly relevant for trust, with competence being relevant for both trust and distrust, and with trust affecting behavioral intentions differently from distrust. Seckler, Heinz, Forde, Tuch, and Opwis (2015) found that competence and honesty are relevant for online trust and that a lack of honesty and benevolence are relevant for online distrust; hence honesty is a common factor for both trust and distrust, and consequently, as in the study of Cho (2006), at least one factor is common to both. Dimoka (2010) used an FMRI study to argue that trust and distrust are distinct constructs, as they activate different areas of the brain (trust activates the brain's cognitive areas while distrust activates the brain's emotional areas). However, the same author still viewed trust and distrust as polar opposites "in terms of assessing uncertainty" (Dimoka, 2010 pg. 390), with uncertainty assessed by evaluating a trustee's characteristics.

Saunders et al. (2014) are among the very few to have tested empirically whether trust and distrust are polar opposites or distinct constructs, in terms of expectations and based upon how they are expressed by individuals within organizations (i.e. whether they entail the same or distinct expectations). Their findings suggest that trust and distrust rarely occur simultaneously and are either/or type evaluations in most cases, with trust precluding the occurrence of distrust. Also, while their data show that trust and distrust are expressed differently, it also hints towards some similar factors as being responsible for both trust and distrust.

Besides providing conflicting results, prior research that has tried to clarify the nature of trust and distrust has several limitations. First, as noted by Schoorman et al. (2007), some prior studies that aimed to settle the debate around trust and distrust have used reversed-scored or negatively worded measurement items of trust when measuring distrust (see for example Benamati et al., 2006; Ou & Sia, 2010), which is problematic if trust and distrust are distinct constructs and require distinct measurement items. Second, some studies have only focused on testing whether trust and distrust are distinct in terms of how they are expressed, or have used measurement items that refer to how trust and distrust are expressed (see for example Ou & Sia, 2010; Saunders et al., 2014), without testing if trust and distrust are distinct in terms of their antecedents. Third, very few studies with a focus on the nature of trust and distrust are exploratory in nature, which is problematic if distrust is a distinct construct from trust. Such a limitation hinders the identification of potentially distinct and new factors responsible for distrust. Therefore, exploratory studies are needed to clarify the comparative nature of trust and distrust (Van De Walle & Six, 2014). In the particular context of brand trust and brand distrust however, an exploratory study would also have the potential to expand the current limited understanding of brand trust and brand distrust formation, by providing evidence with regard to those aspects consumers evaluate when making trust/distrust judgements towards brands.

This study is then one of the very few to explore empirically if trust and distrust entail distinct antecedents, by exploring empirically the nature and formation of consumer trust and distrust in brands. It aims to answer two questions: what factors are evaluated by consumers when deciding to trust and/or distrust a brand? And, are the same factors responsible for consumer trust and distrust in brands? By answering these, the study will help clarify how both evolve, whether distinct strategies and models are needed for managing and researching brand trust and brand distrust, and what these might be.

METHOD AND DATA

The approach of Corbin and Strauss (2008) to grounded theory was chosen as suitable for achieving the aims of this study, because the main focus of this approach is on explaining the phenomenon under study, based on the meanings participants give to such phenomenon. By interpreting such meanings, the researcher uncovers the main components of the phenomenon (here the factors responsible for brand trust and distrust) and how such components are inter-related (Corbin & Strauss, 2008). Such relationships between components (here the order in which such factors are considered by consumers for trust/distrust decisions towards brands) become evident when the researcher discusses with participants the potential outcomes of the studied phenomenon (Corbin & Strauss, 2008), in this case consumers' decisions to buy from a brand.

The following procedures for grounded theory were used: coding (open, axial, and theoretical), constant comparisons, theoretical sampling and saturation (Corbin & Strauss, 2008). These procedures and how they relate to data collection and analysis are described next.

Data were collected by conducting semi-structured interviews in Europe, of an average duration of 40 minutes, with 20 consumers (11 males and 9 females, age range 20-45), selected by convenience, and from various cultural backgrounds (American, British, Hungarian, Italian, Malaysian, Norwegian, Romanian and Sri Lankan), with the purpose of ensuring cultural diversity. To facilitate constant comparisons, participants were asked to compare several pre-selected brands, so that the characteristics and behaviors that distinguish trusted brands from distrusted brands would be more likely to become evident. Well-known brands were pre-selected from 4 main contexts/ industries and specifically: Debenhams, Zara and H&M for retail; Lufthansa, KLM and Easy Jet for airlines; Apple, Microsoft and IBM for IT; Philips, Sony and Samsung for electronics. However, the discussions were not limited to the preselected brands, and participants were encouraged to talk about any other brands of their choice and as many as they wished to, resulting in a total of 120 descriptions of participant-brand interactions for analysis.

The interviews were audio recorded, transcribed verbatim and analyzed with NVivo 10. Data analysis was performed in parallel with data collection to allow for theoretical sampling, i.e. further data collection facilitated the development of concepts (Corbin & Strauss, 2008). It began by identifying concepts within the data (open coding), followed by constant comparisons of incidents and concepts within and across interviews. This facilitated the identification of relationships between concepts (axial coding), and the theoretical integration of concepts under an overarching scheme (figure 1&2), which shows the core concepts, sub-concepts, and the properties of concepts.

For example, it emerged that brand trust has 2 components/levels, which are considered to be core concepts and labelled as ‘product elements’ and ‘company elements’ (figures 1&2). Each component/core concept contains 3 sub-concepts: ability, benevolence and integrity. Each sub-concept has its own properties, for example ability at the product level is defined by 2 main properties: good quality and reliable products/services. The labels for the 3 sub-concepts, i.e. ability, benevolence and integrity, were borrowed from Mayer et al. (1995)

because the labels reflected the essence of the current data, and because no benefit was evident from choosing synonyms. On the contrary, it would have increased the current confusion that exists in the trust literature regarding trust dimensions. It is essential to note however, that although pre-existing labels were used for the ability, benevolence and integrity concepts, the properties of these concepts were derived from the current data and that they are different from prior research. Specifically, the reasons why the trustor (i.e. the brand) is perceived as having ability, benevolence and integrity in this study differ from the reasons why the trustor (i.e. individuals in organizations) was seen as having ability, benevolence and integrity in the study of Mayer et al. (1995) due to the difference in context. For example, a brand has 'ability' if it delivers high quality and reliable products/services while, according to Mayer et al. (1995), an individual has ability if he/she successfully performs an analytical task.

The properties of the 2 core concepts and of the 3 sub-concepts were developed by constant comparisons and by collecting new data. For example, the properties for the core concept 'product elements' were almost fully developed after the first 7 interviews, while the properties of the core concept 'company elements' were only fully developed by the 20th interview. Relationships between the 3 sub-concepts and the 2 core categories (brand trust components) also emerged from constant comparisons and by collecting new data. For example, starting with interview 12, new participants were questioned about the order and importance of product elements versus company elements.

There were 3 main stages in the data collection. In stage 1 (interviews 1-7), the characteristics and behaviors relevant at the product level and some characteristics and behaviors at the company level were uncovered. In stage 2 (interviews 8-11), more characteristics and behaviors at the company level emerged. In stage 3 (interviews 12-20), the focus moved to the order and importance of product elements versus company elements for informing brand trust/distrust. Theoretical saturation was reached in stage 3, as the concepts appeared sufficiently developed in terms of properties and relationships between concepts, to provide an understanding of the phenomenon under study (Corbin & Strauss, 2008).

SUMMARY OF FINDINGS

The main outcome from the data analysis is a model of brand trust/distrust formation (figures 1 & 2), and four main findings. These are:

(Insert Figure 1 about here)

(Insert Figure 2 about here)

First, consumers evaluate both 'product elements' and 'company elements' when deciding to trust/distrust a brand, and therefore brand trust/distrust has two main components. 'Product elements' refer to characteristics of the products offered by a brand, and to the behaviors of the company behind the brand, done in the name of the brand, and towards consumers. 'Company elements' refer to characteristics of the company behind the brand, and to the behaviors of the company behind the brand towards other stakeholder groups. It is the authors' interpretation of their data that, in the first instance, the company is seen to act via the brand or in the name of the brand, while in the second it is perceived as acting in its own right. The factors relating to the product, both its quality and the customer related company behaviors, are grouped under product elements, as such behaviors are directly linked with, or refer to, a brand's products/services.

Second, consumers evaluate these two main components in a particular order: 'product elements' are evaluated first and 'company elements' are evaluated second. Within 'product elements', the quality of a brand's products is likely to be evaluated first, while how the brand behaves towards consumers is evaluated second.

Third, consumers evaluate the same characteristics and behaviors for both brand trust and brand distrust, and consequently, brand trust and brand distrust appear to be polar opposite constructs in terms of antecedents.

Fourth, consumers evaluate several characteristics and behaviors contemporaneously, and therefore, trust and distrust towards a brand can co-exist, with a consumer trusting a brand for a particular characteristic/behavior but at the same time distrusting the same brand for some other characteristics/behavior.

The evidence to support these main findings follows, together with anonymous quotes from participants. A code is used when presenting quotes from each participant, e.g. P1 refers to interview/participant 1. The detailed findings are presented and discussed against a series of topics relevant to key aspects of the models in figures 1 and 2.

DETAILED FINDINGS

Product AND Corporate factors matter

Consumers evaluate both product elements and company elements when deciding to trust/ distrust a brand, as illustrated by the following quotes:

"Microsoft I would both simultaneously trust and distrust…because it's all pervasive and I have to…in terms of software and a bit in terms of hardware stuff…you just can't get away from it…and to be fair, they do have a reasonable amount of responsiveness to consumer demand and to consumer input…but the company is kind of evil…they are really trying to do everything they can to either outcompete by prices at ridiculous levels or to buy up any competitor" (P10).

"I would pretty much trust Lufthansa…they care about customers' needs….they also care about environmental issues…they provide good service" (P13)

Within both product elements and company elements, brand trust/distrust depends upon positive/negative evaluations of characteristics and behaviors that can be grouped under the concepts of ability, benevolence, and integrity. However, when participants started to discuss trust in a brand, they talked first about the ability of a brand to deliver good quality and reliable products/services.

Product elements – Characteristics of the products/services labelled by a brand that reflect: Ability

Ability encompasses judgements of both quality and reliability (figure 1). Both product and service brands were discussed with participants, with quality related aspects (i.e. design, durability, innovation, safeness) being more relevant for trust towards the products offered by a brand, and with reliability being relevant for trust towards both the products and the services offered by a brand.

Respondents' views differed on how they had come to evaluate a brand's ability, depending upon whether they had first-hand information and experience with a brand (i.e. existing customers) or not (i.e. potential customers). However, regardless of the source of information used for making ability assessments, some similar aspects appear to reflect ability for both potential customers and the existing customers of a brand. Specifically, for potential customers, product/service reliability and product durability appear to be relevant aspects for assessing ability. Because potential customers lack first-hand information and experience with the brand, these aspects are inferred from reviews, a product's country of origin, the brand's reputation generally, and the brand's reputation within its industry:

"trust comes usually from reviews…made by myself or by close friends that I trust…or, simply read online…these are the main things that generate trust…distrust is exactly the same" (P2)

"I would most likely trust something German made"(P2)

"In terms of hardware I would go for IBM because of its reputation" (P1)

“I would probably for example trust more the regular airlines like Lufthansa and KLM versus Easy Jet…I haven’t flown with KLM but I flew with Lufthansa” (P2)

For existing customers, first-hand information and experience with the brand inform their evaluations of the same aspects, that is, durability and reliability, but some other aspects will also be considered, e.g. the design, safeness and innovativeness of a brand’s products (figure 1). High quality products have “a great look” (P1) and are “modern” (P4). High quality products last (“I would trust Philips…because their products seem to run forever”, P6), and low quality ones do not as they “break pretty easily“(P9). Brands that have innovative products are trusted (“I think Apple is the first player when it comes to new ideas”, P8) while brands that fail to come up with innovative products are likely to be distrusted:

“[I distrust Microsoft because] they’ve had no stellar product in a long time…and when it comes to great innovation or a product that is very successful, they had none…” (P3)

It is also important that consumers perceive a brand’s products/services as being safe, as brands that compromise on the safety of their products/services with the purpose of “saving money” (P5), are likely to be distrusted.

Besides being of high quality, trustworthy products/services are also reliable. Reliable products are the ones that do their “job” (P8) while reliable services are delivered “on time” (P3, P6) and without unpleasant incidents for consumers: “Lufthansa was the only company that didn’t lose my luggage, ever” (P7).

Product elements – Behaviors of the company behind the brand towards consumers that reflect: Benevolence and Integrity

Benevolence and integrity are essentially behavioral traits that promote trust. These were associated with the organization who owned the brand, rather than with the product or service being branded. A brand has 'benevolence' at the product level when it (i.e. the company owning the brand but acting in its name) shows care towards consumers' needs and when it communicates honestly with consumers (figure 1).

Brands should be "aware of what we, the customers want" (P4) by being "client oriented" (P6) and by offering good customer service. Brands that "don't really care" (P13) about their consumers engage, for example, in customer lock-in tactics, e.g. expensive computer accessories or software. Such untrustworthy brands will "want to get you hooked in their net" (P2) or "addicted to their products" (P10), which allows them to "exploit their market position…[and] their customers" (P8). Brands that are "client oriented" (P6), on the other hand, are "very professional" (P6) when dealing with consumers and "have a reasonable amount of responsiveness to consumer demand and to consumer input" (P10). Such brands "admit mistakes" (P10), take "measures" (P13) to correct their mistakes, and "apologize" for their mistakes (P20), as a sincere apology reflects benevolence and integrity (Xie & Peng, 2009):

"[Amazon] they usually had good services like quick delivery and…in the few instances when there were some problems with something that I ordered, everything was sorted out very quickly and very conveniently for me" (P19).

Benevolent brands engage in honest communication with consumers, regardless of whether such communication entails brand promotion, or engagement with consumers when something goes wrong. In such situations, consumers expect to "be given at least some basic explanation of what happened" (P18). By engaging in honest communication with consumers, the company behind the brand also aids its consumers in developing perceptions with regard to its integrity, and by doing so builds trust in that brand.

Brands that have 'integrity' in dealing with consumers are fair and transparent with regard to their own offerings, keep their promises over time, and their offerings meet the standards required by existing laws and regulations (figure 1). A brand is seen as fair when it is "very correct in everything that they are doing" (P13). A brand should be transparent with regard what it has to offer, as one participant explained: "you know what you get with Microsoft as opposed to Apple" (P7). Brands that are not transparent and fair in the way they deal with consumers are not "upfront about prices, costs or any fees" (P3) and "put a lot of charges" (P17) onto consumers without pre-informing them:

"[I distrust Easy Jet because] I was in the position when they cancelled their flights, they said it was weather delays…but there was no weather delay in the incoming or outgoing airport…you know…not being too upfront about baggage costs…which killed me on one flight once" (P3)

Trustworthy brands respect existing laws and regulations that are directly related to their products/services, such as data protection laws ("I am trusting Microsoft for the protection of personal data I would say", P7) and patent laws, because brands that "copy other features from other products…just to make sales" (P5) are likely to be distrusted.

Trustworthy brands deliver their products/services at the promised level even if they become very successful, “famous” or manage to “build their reputation” (P14), in other words they are predictable by remaining true to the promises that brought them success and by delivering consistent level of product quality, compatible with Lau and Lee (1999):

“I am making a comparison between Lufthansa ten years ago and now, or KLM ten years ago and now…their services worsened whereas Easy Jet remained the same…I mean, yeah, low cost but at least you know you are giving that amount of money and you shouldn’t expect, I don’t know…free buzz or something else” (P4)

Company elements

Besides product related elements, consumers also evaluate company related elements when deciding to trust/distrust a brand. This is because consumers differentiate between decisions to trust/distrust a brand for its products/services and those for the company behind the brand:

“They are entirely different things…whilst the company does reflect and you associate the company in terms of producing good products, but there are other actions that are different and separate between the two…their labour practices, their environmental record…I do separate between the two” (P15)

However, “trust with the company…whether they are a good company” is seen as a “secondary” thing (P15) and therefore evaluations around company elements occur only after evaluations around product elements. But they again include both characteristics and behaviors that can be grouped under the same concepts of ability, benevolence and integrity.

Company elements – Characteristics of the company behind the brand that reflect: Ability

Whether the company behind the brand is perceived as having 'ability' depends on its capabilities, its financial status, its strategy and organization, and its culture and values (figure 2). This is not unexpected, as Gillespie and Dietz (2009) acknowledge, an organization's leadership and management practice, its culture, strategy, structures and processes influence its perceived trustworthiness. Companies that have adequate capabilities such as "reliable equipment" (P8) or "supporting structures" (P11) are trusted because they are likely to deliver good quality and reliable products/services. Such companies also have "very well trained" (P8) employees, or an admired CEO ("I liked this guy Steve Jobs…I like his ideas…so that's why I trust [Apple]", P5). Companies that deliver "good results for many years" (P13), i.e. have good financial performance, are perceived as trustworthy because they can invest in technology and innovation which allows them to "come out with cool things" (P9). A poor financial performance prevents companies from being "creative" (P9) and hence from competing with innovative products in the market. Also, trustworthy companies have cultures and values that allow them to "learn from mistakes" (P20) and hence to "become the best or one of the best" (P9) in the market, i.e. to have 'ability'.

Company elements – Behaviors of the company behind the brand towards other stakeholders that reflect: Benevolence and Integrity

The company behind the brand shows 'benevolence' when it cares about its employees, society in general, the environment and about its business partners (figure 2). A company should treat its employees well ("Sony I would trust in terms of how well they treat their employees", P9) because companies that have "bad labour practices" (P15) are likely to be distrusted. Even if a company outsources the manufacturing of its products, consumers still expect it to care about the employees of its manufacturing partners, especially if such manufacturing partners are located in less developed countries, as one participant commented: "they should do more for the people that work for them in these poor countries" (P12).

Companies should "care about environmental issues" (P8) by being "green" (P6) and should be actively engaged in contributing to society:

"I think it's important…that they have a certain portion going to charities and these things…that they are giving back to the society, not only having rich owners sitting and taking all the credit for the hard work all the employees are doing" (P13)

Companies should also treat their business partners well. Companies that treat their business partners badly, i.e. "exploit the sub firms" or are "sneaky" (P8) in dealings with their business partners, are likely to be distrusted.

The company behind the brand displays integrity (figure 2) when it respects “all the rules in place” (P8), and when it does not engage in “illegal” (P13) behaviors such as “price arrangements” (P13) or “tax evasion” (P9).

Order effects in brand trust/distrust formation

The relationships between the main components of brand trust/distrust became evident when participants talked about being faced with the decision to buy a product from a brand. Here, such relationships involve an order effect because when buying from a brand, participants claimed that their main focus is on evaluating and searching for information about product elements, and that company information is evaluated only if they come across it by chance, but they are unlikely to search for it:

“if it’s a new company coming with a new product is more the facts based upon the product that are important unless I’ve heard anything negative about that company…”(P13)

“[when I am buying a new phone]…I am looking at the price, then on YouTube reviews…I never thought about looking for information about the way those products are made but if I would see something in the news… but I wouldn’t on my own start to research about the way their products are made” (P17)

“[when buying a product, information about the company] is important but only if I know about it…so I would not look for information about the company and then decide…but if there is something I know by accident, then I would take that into account…but I wouldn’t do a research” (P19).

The primacy of product elements over company elements appears to be explained by the relative importance of product information over company information. Such importance derives from the potential risk involved when buying a product from a brand, as a poor product choice “directly affects” (P15) consumers:

“Phones…cost a lot so you do not want to waste a lot of money and have an unreliable product…[so] as a customer once you pay an amount of money for a particular product, you want your product to work…[information about the company] it’s not my first parameter to judge” (P14)

“the product comes first…if they produce the best product at the best price and there is no one…it’s a sort of a tipping scale…if two things are equal than you look at the company…as in their environmental [policies]…but they have to be roughly equal…to begin with…” (P15)

The primacy and importance of product elements over company elements becomes even more evident when evaluations around company elements generate distrust, and such distrust does not seem to prevail over trust generated by evaluations around product elements. In other words, as Power et al., (2008) have suggested, even when negative associations around a brand exist, it can still be successful if it is trusted to be able to deliver high quality and reliable products/services:

“about Amazon…I read or heard something about…they were very busy and their employees were working long hours…they weren’t paid as much as they should have…it actually influenced me a bit although I have been a very, very big fan of Amazon and I actually shopped way less after that…so [I distrust Amazon] to a certain degree…only to a certain degree I am afraid because they are still convenient for me, I would still use them even if I distrust them…[because] they are great…in terms of how easy it is to shop from them, and they usually had good services like quick delivery and the products were as advertised" (P19)

"I distrust for example companies that do not pay their taxes…Amazon…they are not paying their taxes, yet I still buy from Amazon…I've ordered…you know, I know I shouldn't, but I do not see there is any reasonable alternative in terms of delivering the products at the prices that I want and the service that I want…I don't approve of Amazon but I still trust them to deliver the products that they say they are going to do" (P15)

An order effect appears to be also evident at the product level, as a brand's ability to deliver high quality and reliable products/services appears to be evaluated first, while the brand's benevolence and integrity in dealings with consumers appears to be evaluated subsequently:

"First of all I would have to know that the product is good…[but] how I feel buying that product [is also important]…[because] nowadays…you cannot say that something is really innovative …[and] I would distrust a company that is not respectful with its customers, lying to its customers" (P20)

In summary, the potential risk involved when buying a product seems to prompt consumers to evaluate brand information in a specific order. However, since this order effect becomes evident when discussing with participants their trusting intentions (i.e. buying decisions in this case) and since trusting intentions are the result of trusting beliefs (McKnight &

Chervany, 2001), it is possible for the same order to also hold for trusting beliefs. But since trusting beliefs are not characterized by risk, as no risk is apparent for consumers when making simple evaluations as to whether to trust or distrust a brand, any order effects in brand trust belief formation will be less evident.

Brand trust and brand distrust as polar opposites that can occur simultaneously

Participants either trusted or distrusted a brand because of specific characteristics/behaviors, in other words, the same characteristics/behaviors inform both trust/distrust beliefs as illustrated here:

"I would trust Lufthansa and KLM…they have better consumer policy…they offer better customer service…whereas Easy Jet…will probably more likely offer less complimentary services to customers" (P2)

"I trust… [a brand when it offers] very good products, good quality products, which have very good reports…[it should also be] very upfront and visible with the costs…[with] very good customer service…[so] I think honesty is important, even if you are offering me…a very good product… distrust is… dishonesty…hiding costs…and obviously selling me a bad product" (P17)

Since several brand characteristics and brand behaviors are evaluated contemporaneously, trust and distrust towards the same brand can co-exist, as illustrated in this example:

"Apple I would both simultaneously trust and distrust… I know that when I am buying an Apple product I am buying something that is overpriced but quality…[in terms of] design, user interface, it's very intuitive, well-crafted products…[but] its branding seems so overinflated and unrealistic [because]… the hype about Apple…nothing is that good, nothing could be that good...” (P10)

DISCUSSION and CONCLUSION

This study explored brand trust/distrust formation from the perspective of consumers, and in doing so, four main findings emerged.

The first is that consumers evaluate both product elements and company elements to inform their brand trust/distrust beliefs, suggesting that our current understanding of brand trust formation is limited. Prior research on consumer trust in brands has tended to focus either on product brand trust (e.g. Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Aleman, 2001; Delgado-Ballester & Munuera-Alemán, 2005; Elliott & Yannopoulou, 2007; Lau & Lee, 1999) or on consumer trust towards a corporate brand/supplier (e.g. Kang & Hustvedt, 2014; Power et al., 2008; Sichtmann, 2007; Sirdeshmukh et al., 2002), but not on both simultaneously. While some studies have acknowledged that consumers' perceptions of the corporate brand affect product brand trust (Singh et al., 2012) or that trust in the company affects product brand trust (Lau & Lee, 1999), findings from the current study differ by emphasizing that both trust in the products/services offered by a brand and trust in the company behind the brand are components of brand trust. Therefore, research on brand trust should consider, simultaneously, consumers' evaluations around product elements and company elements, and should investigate how evaluations around these two groups impact overall brand trust. This is important for a better understanding of brand trust/distrust formation because:

consumers view the company and its products/services as separate entities (see also Brown & Dacin 1997) and because a brand name encompasses both product and company associations (Aaker, 1996). In this study, even though mainly brands with a 'branded house' strategy were discussed with participants, and therefore even though the corporate brand and the product brand had the same name, participants still clearly distinguished between the company and its products, and provided distinct reasons for why they trust/distrust each. Future research could usefully build upon this and establish the relative importance of individual product elements versus individual company elements for overall brand trust, especially when evaluations around specific elements are negative while some others are positive.

Regarding product elements, the findings of this research are consistent with prior research that identified competence, benevolence, reliability and predictability as factors responsible for brand trust (Chaudhuri & Holbrook, 2001; Delgado-Ballester & Munuera-Aleman, 2001; Delgado-Ballester & Munuera-Alemán, 2005; Delgado-Ballester et al., 2003; Lau & Lee, 1999; Sichtmann, 2007). But it also builds upon such insights by evidencing the specific brand characteristics and behaviors that help consumers infer a brand's ability, benevolence and integrity, or lack of each.

Regarding company elements, prior research acknowledges that information about the company behind the brand, such as its name, image, expertise, transparency, ethical stance and CSR involvement, help consumers develop general attitudes towards the brand and in inferring the quality or other attributes of a brand's products (Brown & Dacin, 1997; Kang & Hustvedt, 2014; Lau & Lee, 1999; Singh et al., 2012). This study adds to this body of knowledge by showing how information about the company behind the brand also helps consumers in developing brand trust or distrust.

The identification of an order effect in brand trust formation complements existing research by showing the order in which consumers are likely to evaluate various factors. Prior work has shown that competence is more important than credibility for corporate brand trust (Sichtmann, 2007), that perceptions of competence better predict willingness to buy (Aaker, Garbinsky, & Vohs, 2012), and that competence is relevant for consumer trust regardless of context (Sirdeshmukh et al., 2002). For these reasons prior work has suggested that promoting a brand's competence first and its benevolence second may be more effective for long term success (Aaker et al., 2012). Current findings complement such work by showing that consumers evaluate a brand's ability/competence first, that second they evaluate a brand's benevolence and integrity in dealings with consumers, and that third they evaluate company elements. Therefore, brands should indeed promote their ability first and benevolence second, but future research should confirm this finding. Future research should also explore if the order of processing information about a brand changes when consumers come across information about the company behind the brand by chance.

The third and fourth main findings are relevant to both brand and trust research. The data suggest that within consumer brand interactions, brand trust and brand distrust are polar opposite constructs, as the same characteristics and behaviors inform both brand trust and brand distrust beliefs. The immediate consequence of this finding for brand trust research is that the same research models and the same measurement scales should be adequate for researching brand trust and brand distrust. For trust research, the finding represents a step forward in settling the current debate around the nature of trust and distrust. Specifically, it supports the arguments of Mayer et al. (1995) and Schoorman et al. (2007) that trust and distrust are opposite ends of the same continuum, rather than distinct concepts, at least within the context of brands. Low trust is then the same as distrust, as a consumer either trusts or distrusts a brand for a specific characteristic or behavior, a conclusion consistent with Saunders et al. (2014), who found that trust and distrust are either/or evaluations.

Also, as consumers assess several characteristics and behaviors contemporaneously, trust and distrust towards the same brand can co-exist. This finding provides further support for the positions of Mayer et al. (1995) and Schoorman et al. (2007) who argue that trust and distrust are likely to occur simultaneously within the same relationship. It is also in line with the argument of Lewicki et al. (1998) that trust and distrust can occur simultaneously but along distinct facets of a relationship. It runs counter to Saunders et al. (2014) who found that trust and distrust are rarely experienced simultaneously by individuals (but within organizations). One possible explanation is that the focus of their study was on the feelings and emotions involved in trust and distrust, with participants reporting either negative or positive feelings/emotions towards change in their organizations.

There are some implications from these findings. First, because of the primacy of ability over benevolence and integrity at the product level, brand trust should be higher when consumers evaluate first a brand's ability to deliver high quality and reliable products, versus when consumers evaluate first how the company behind the brand behaves towards consumers. Second, because of the primacy and importance of evaluations around product elements over evaluations around company elements, brand trust should be higher when consumers evaluate first product elements, versus when consumers evaluate first company elements, for example when a company chooses to focus on corporate communication.

Third, as brand trust is the result of evaluations around both product elements and company elements, the highest level of trust should occur when consumers evaluate both product elements and company elements. However, such implications may be more valid in the case of well-known brands, since such brands were discussed in this study. Regardless of whether participants had direct experience with the brands or not, they had at least heard about them, and therefore they at least had a vague impression about the company behind the brand, which might have diminished the importance of such a type of information for trust judgements.

There are aspects of the model derived here that imply further research across allied areas of literature to address potential anomalies. For example, while reliability is a dimension of service quality in the SERVQUAL model (Parasuraman, Zeithaml, & Berry, 1988), here it defines trust towards brands together with quality and some other aspects. In the current study, participants referred to quality and reliability as being two distinct aspects that are assessed for trust/distrust judgements towards brands, with quality mainly being an aspect specific to the products offered by a brand, and with reliability being an aspect relevant to both the products and services offered by a brand. Three other dimensions of SERVQUAL, i.e. responsiveness, assurance and empathy, match the 'benevolence' and 'integrity' dimensions of the current model. There was no mention of the design of physical premises in the current research, only that of product design. Hence, the current brand trust/distrust model has some similar characteristics with SERVQUAL, probably because it is difficult to separate empirically consumers' global evaluations of such phenomena since consumers consider similar criteria when making all such evaluations (Garbarino & Johnson, 1999). In the original model of SERVQUAL, trustworthiness was a component of the 'credibility' dimension of service quality (Parasuraman, Zeithaml, & Berry, 1985), while in the trust literature, ‘credibility’ has been seen as a dimension of trust or as an antecedent of trust (Doney & Cannon, 1997; Sichtmann, 2007). Other research has shown that service quality is an antecedent of trust (Cho & Hu, 2009; Gefen, 2002). Consequently, it appears that empirically the two phenomena (trust and service quality) overlap somewhat due to similar characteristics. Further research is needed to explore the relationship between the two, specifically the extent to which they share antecedents.

A similar issue exists between the current model and the brand personality concept (Aaker, 1997), which has a trust related dimension, that is, ‘sincerity’, but orthogonal to another dimension labelled ‘competence’. Here, the ability/competence of the brand in terms of its quality was prominent across most interviews as directly relating to trust. The current study is then more compatible with prior work within trust, which sees competence/ability as inherently involved in trust formation (Sichtmann, 2007; Seckler et al., 2015; Sirdeshmukh et al., 2002). Further work is needed to understand the wider relationship between trust and product/corporate competence.

Practical implications

The study’s findings are relevant to brand strategists as they specify the aspects that consumers are likely to evaluate when deciding to trust/distrust a brand. Hence, they have the potential to assist brand strategists in defining and revising branding strategies. As the same aspects inform both brand trust and brand distrust beliefs, there is no need for different strategies for managing brand trust and brand distrust, as brand trust building strategies should also be effective in preventing brand distrust.

The fact that consumers appear to evaluate information about a brand in a specific order has implications for branding strategies. An endorsed branding strategy, i.e. a less visible corporate brand (Berens, Riel, & Bruggen, 2005), such as when using a 'house of brands' strategy, might be more suitable if consumers evaluate product information first. Also, if product elements are more important than company elements, and if ability/competence is evaluated first while benevolence and integrity is considered second, companies should choose, for example, for their brands to be endorsed if possible by celebrities known for being primarily an expert, and then trustworthy (Keel & Nataraajan, 2012).

Regardless of such order effects however, consumers evaluate both product elements and company elements when deciding to trust or distrust a brand, which suggests that companies should communicate to consumers about the company behind the brand. This is because such information is likely to facilitate higher levels of consumer trust towards a brand. This can be achieved, for example, by adding information about the company behind the brand on product packaging, providing corporate as well as product information at the point of sale or, for those companies adopting a house of brands strategy, spending more on corporate advertising.

Limitations

This study provides an in-depth understanding of brand trust/distrust beliefs by exploring the meanings 20 consumers give to brand trust/distrust, and therefore, quantitative approaches are needed to test whether the current results are generalizable.

While the current study invited respondents to consider mainly companies who use the same name for both the product brand and the corporate brand, they were encouraged to discuss any brand of their choice. However, future work might test for any influence on the current model if the company name is not clearly associated with the brand name.

Regarding the method for data collection, the authors assumed that respondents would be happy to discuss being able to trust an inanimate object. Most participants in this study appeared comfortable to assign anthropomorphic associations, motivations and intentions to the brands they were discussing and therefore to an inanimate object (see also Fournier, 1998; Fournier & Alvarez, 2012), important to the idea of being able to 'trust' a brand. However, one participant explicitly mentioned a lack of trust/distrust beliefs "towards inanimate things" (P18). Yet, the same participant disclosed some techniques for dealing with the potential uncertainty and risk involved when buying new things (trusting behavior). These techniques involved looking for "parameters" or "a description, preferably a detailed description of what does it contain, which I am very keen on going through even if it's very detailed". These techniques seem to aid the participant in forming some perceptions "towards inanimate things", albeit these perceptions were aimed towards products, i.e. 'at the product level'. Moreover, the same participant reported being "pretty disappointed…by the fact that I wasn't given any explanation" when a low cost flight was delayed, which suggests that the participant has expectations from an offering that go beyond mere "parameters". These patterns seem to fit with what other participants described as happening at 'the product level'. However, despite these patterns, caution is advised about assuming that all consumers might develop trust/distrust beliefs towards inanimate things, i.e. brands in this case, an assumption inherent in believing that a brand can be trusted.

Finally, this study identified that brand trust and brand distrust are polar opposite constructs in terms of antecedents only, and it does not claim that brand trust and brand distrust are polar opposite constructs in terms of how they are expressed by consumers.

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Figure 1. ‘Product elements’ responsible for the development of brand trust/distrust beliefs

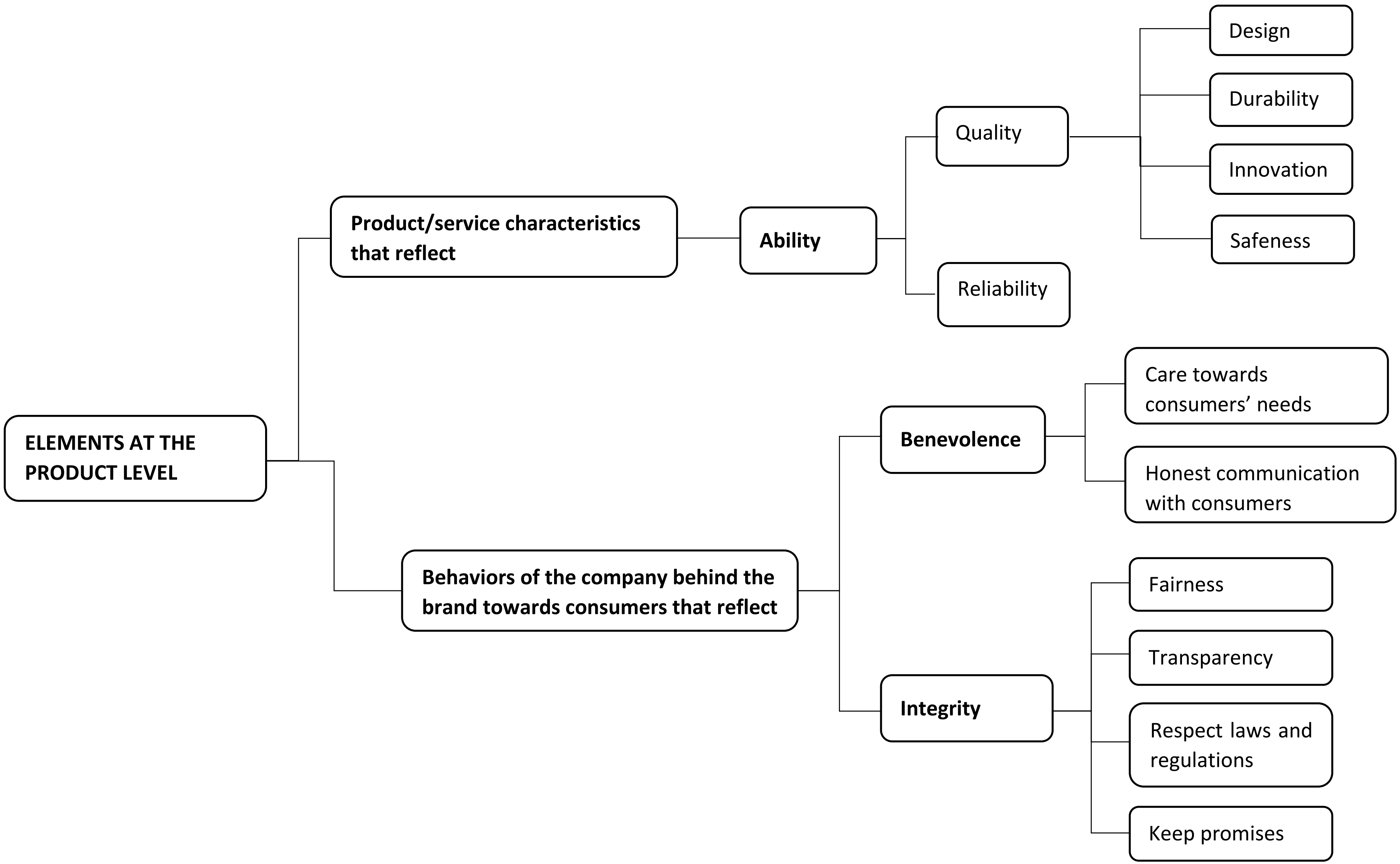

Figure 2. 'Company elements' responsible for the development of brand trust/distrust beliefs