

# What Is In Consumers' Trust? An Exploration into Its Meaning and Dimensionality

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## Extended Abstract

Building and maintaining a long term trusting relationships with consumers have become a central issue of today's marketing management. However, research on consumers' trust is quite limited. Of the few studies published, Chaudhuri and Holbrook (2001) conceptualized brand trust as consumers' willingness to rely on the ability of the brand to perform its stated function; thus it is a construct of a single dimension. Using a single dimension to represent the construct may suppress its construct space. Accordingly, Delgado-Ballester, Munuera-Aleman, and Yague-Guillen (2003) provided a two dimensional scale consisting of reliability and intentions. Previous research has considerably contributed to our understanding of brand trust. However, the discrepancy in conceptualization and measurement indicates a need for further clarification and investigation. The present research is an attempt to look into the meaning and dimensionality of consumers' trust in a brand/company.

The literature on marketing relationships generally views trust as a multidimensional construct. An extensive literature review reveals that the components of trust identified in previous research roughly fall into three categories: (1) role performance (e.g., ability and competence); (2) character (e.g., integrity, dependability, reliability, openness, credibility, and fairness); and (3) intention (e.g., benevolence, caring, and fiduciary responsibility) of the target of trust. The three categories, as components of trust, suggest that a party to a relationship may be trusted with regard to his/her role performance competence, character, or intentions. Theoretically, the conceptualization of trust and its components in the existing literature should be easily extended to a brand. Yet, as generally believed, trust is relationship specific; it varies with tasks, situations, and persons. Furthermore, as a multidimensional construct, the nature of trust and the relative importance of its dimensions may vary depending on the specific relationship context. Therefore, an sample survey was conducted to gain insights on whether the conceptualization of trust in an interpersonal or general marketing relationship can be applied to a brand (a product).

**Item generation.** To generate a sufficient number of scale items that would be comprehensive enough to approximate the complete construct space, a thorough search in psychology and

business literature was first undertaken for relevant items. Then, depth interviews were used to uncover any additional items. Two research assistants (both MBA students at a state university in the northeast region) conducted interviews. Research participants were recruited from a mid-sized town in the suburb of New York City through telephone contact. The final sample consisted of 45 responses with almost an even split between genders (23 females and 22 males) and about 11 respondents each for three age groups (18-29, 40-49, and 50 or older) and 12 for the age group of 30 to 39 years old. The interviewers were instructed to ask interviewees to provide descriptive statements of either a trusted brand or a distrusted brand for one of the three products: a laptop computer, shampoo, or athletic shoes, whichever they had recently purchased. Frequently mentioned statements in the data were selected and further converted to statements as candidate item in the initial pool. These items were then combined with a list of items generated from the literature search. This process resulted in an initial pool of 67 statements as potential scale items for further study.

Content validity of these potential items was assessed through two steps. First, we screened the set of statements to eliminate poor wordings and redundant items including double-barrel, ambiguous, and leading statements. Second, the remaining 51 items were submitted to a panel of 6 faculty members at a state university in the northeast region of the U.S. Serving as expert judges, they rated the appropriateness of each of the 51 items to be included for further inquiry. They rated the statements in terms of how representative each item was of the central construct with 1 indicating clearly representative of brand trust, 2 somewhat representative and 3 not at all representative of brand trust. Only the items evaluated as being on average as at least somewhat representative were retained.

Five new judges were then rated the remaining 39 items using the same procedure except that they were instructed to compare the results after they rated the items independently. The inter-judge reliability reached 82 percent and disagreement was solved by subsequent discussion. Items that failed to meet the previous criterion were further excluded on the ground of lack of consistency in ratings. In the end a final set of 31 items emerged from the content validity phase.

***Item Purification.*** The remaining 31 items were administered to a sample of 92 business students (47 females and 45 males with a mean age of 21.7) at a middle sized state university in the northeast region of the United States. Participants were instructed to think of a shampoo brand they trusted and then answer the questions with reference to the trusted brand. The data collected were then submitted to exploratory factor analysis (EFA). Prior to these analyses, Kaiser-Meyer-Olkin tests for sampling adequacy (greater than .80) and Bartlett tests of sphericity ( $p < .01$ ) were conducted to assure the appropriateness for factor analysis.

Four factors emerged from EFAs with one indicating the overall trust and the other three addressing different facets of brand trust. Items that did not load with any other items (e.g., “I often feel the need to check if the brand’s company is meeting its obligations to me.”) or that loaded on more than one factors (e.g., “the company conducts its business with integrity.”) were excluded. The analyses lead to a reduction of another 11 items. Based on the loadings pattern of the remaining 20 items and the contents of the items that loaded on the same factor, the four factors were labeled as competence, benevolence, responsible dealings and overall trust respectively. Finally, item analyses were conducted for each factor to further purify the scales. Items were retained if its item-to-total correlation was above .35, inter-item correlation above .20, and a factor loading above .50 given that they have the face validity with regard to

appropriate dimension. Another three items were deleted from the remaining scale items during the process.

This research aimed at understanding the meaning of trust in the brand/company. Through a sample survey, it has revealed what brand trust means to consumers. Unlike previous research that focuses on consumers' behavioral intention, the present research found that the confidence consumers have in a particular brand is key to understanding brand trust. As such, brand trust differs from trusting behavior in a particular situation and represents consumers' persistent and relatively stable disposition toward the brand. Moreover, brand trust as such is a multidimensional constructs. The exploratory factor analyses revealed that consumers' trust in the brand's performance competence, its benevolence and responsible dealings are three dimensions of brand trust.

The findings show the importance of a brand's role performance in consumers' trust in the brand. It is apparent that consumers' interpretations of brand trust centers on brand performance. This is hardly surprising in that the parties in an exchange relationship should follow the rules of social exchange and the contribution of a brand to a consumer-brand relationship primarily lies in its performance quality. Therefore, all three components of trust have to be tied to the job a brand is designed to do.

It is worthy noting the limitations of this research. The findings reported here are exploratory in nature. Thus, researchers and practitioners should exercise caution in interpreting and using the results from the current exploratory studies. Most importantly, it is highly recommended that researchers conduct empirical test to validate the factor structure identified through exploratory factor analysis in this study.