



# The nature of trust in brands: a psychosocial model

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## Abstract

**Purpose** – The paper seeks to explore empirically the lived experience of trust in consumer brands and to develop a model focusing on functional and symbolic brands.

**Design/methodology/approach** – The paper presents an exploratory, grounded theory approach and the study conducted in-depth interviews.

**Findings** – The findings reveal that when consumers are facing buying choices of functional brands that do not involve much risk and the price is low, familiarity is sufficient for their action. When risk and price levels increase, consumers seek a safe purchase choice regarding functional brands through confidence and dependability, while in the case of symbolic brands consumers have to trust the brand in order to make a purchase choice.

**Research limitations/implications** – By exploring the concept of trust within the consumer domain and in particular in relation to functional and symbolic brands, this study offers insights into an area that has received noticeably limited research up to today. Furthermore the development of the psychosocial model of trust in brands offers opportunities to theoreticians for further research regarding the factors that influence trust in each stage, as well as ways to restore or transfer trust when needed.

**Practical implications** – The study presents a tool to marketing practitioners, which will assist them in building and preserving long-term trusting customer relationships.

**Originality/value** – The value of our research lies in the development of a psychosocial model of trust in brands by drawing on both social theory and on the psychology of human relationships.

**Keywords** Trust, Brands, Social theories, Psychology

**Paper type** Research paper

“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), but trust is an elusive concept. A wide variety of conceptualizations have resulted “in a confusing potpourri of definitions applied to a host of units and level of analysis” (Shapiro, 1987). For Deutsch (1958), trust is a person’s willingness to be dependent on another party in the belief that the party will not intentionally disappoint them. Dwyer and Oh (1987) maintain that “trust refers to a party’s expectation that another desires coordination, will fulfill its obligations, and will pull its weight in the relationship.” Bagozzi (1975) sees trust as the degree of perceived validity in the statements or actions of one’s partner in a relationship. Shapiro (1987) defines trust as a social relationship in which principals invest resources, authority, or responsibility in another to act on their behalf for some uncertain future return, while Powell (1990) views trust as cooperation that emerges from mutual interests with behavior standards that no individual can determine alone. Ring and Van de Ven (1994) interpret trust as faith in the moral



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integrity or goodwill of others, and Gulati (1995) defines trust a type of expectation that alleviates the fear that one's partner will act opportunistically. For Grönroos (1990), trust is cooperation or commitment to a mutual cause.

Drawing on both social theory and on the psychology of human relationships, this paper makes a key distinction between the concepts of familiarity, confidence and trust, and emphasises the process through which trust develops over time. We then explore empirically the lived experience of trust in brands and develop a psychosocial model of trust in brands.

### **A social theory of trust**

A sociological theory of trust is proposed by Luhmann (1979), who argues that there are three modes of asserting expectations about the future based on personal experiences and cultural meaning systems:

- (1) familiarity;
- (2) confidence; and
- (3) trust.

Familiarity is a precondition of trust: "Trust is only possible in a familiar world, it needs history as a reliable background" (Luhmann, 1979, p. 20). But trust is required only in situations of high perceived risk; at other times confidence or mere familiarity will suffice for action to ensue. "One who trusts takes cognizance of the possibility of excessive harm arising from the selectivity of others' actions" and "a fundamental condition of trust is that it must be possible for the partner to abuse the trust and that the partner must have a considerable interest in doing so" (Luhmann, 1979, p. 24).

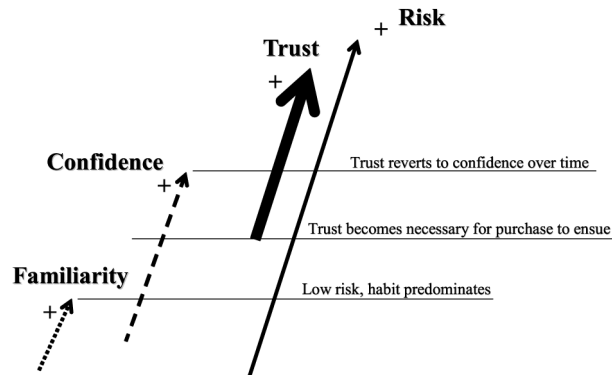
In order to relate the active investment of trust to expectations about the future, Möllering (2001) argues that a further element is required to enable the proverbial "leap of trust", and this is "suspension". Suspension is the mechanism of "bracketing the unknowable", thus making expectations of the future "momentarily certain".

Translating this approach to consumer brands, when faced with purchase decisions involving low levels of perceived risk, familiarity (which is a binary division as things are either familiar or they are unfamiliar) will suffice for purchase. At higher levels of perceived risk, confidence is required and this is a mix of cognitive and emotional perceptions, largely based on experience. At high levels of perceived risk trust becomes necessary for purchase to occur and this involves emotional judgments rather than cognitions, and for suspension of fear of the unknowable. With repetition over time, risk perceptions reduce and trust reverts to confidence. This is illustrated graphically in Figure 1.

### **Risk and brands**

Some research in marketing has focused on the strategies developed by consumers to reduce risks by using well-known brands (Ring *et al.*, 1980), as branding provides guarantees about quality and security (Aaker, 1991) and trust is seen as a vital component for the brand to build a lasting relationship with consumers. Thus, a strong brand is a safe place for consumers because it enables them to better visualize and understand the offer and face up with the uncertainty and perceived risk associated with buying and consuming a product.

Figure 1.  
A social theory of trust



Fournier (1998) refers to the concept of brand relationship quality and provides a framework for characterizing and better understanding the types of relationships consumers form with brands based on the assumption that the brand is viewed as a contributing relationship partner with regard to the consumer. In other words, the brand is considered as an active member of the relationship through the activities of the manager that administrates it, rather than as a passive object. Consequently, what matters in the building of brand relationships is not simply what managers intend for them, or what brand images contain in the culture (Solomon, 1983), but what consumers do with brands to add meaning in their lives, as “consumers do not choose brands, they choose lives” (Fournier, 1998).

Consumers may also assign personality qualities to inanimate brand objects and think about brands as if they were human characters (Levy, 1985), which lead to the observation that the greater the congruity between the human characteristics that consistently and distinctively describe an individual’s actual or ideal self and those that describe a brand, the greater the preference for the brand (Malhotra, 1988). Brand personality is defined as “the set of human characteristics associated with a brand” (Aaker, 1997) and research has examined the way the personality of a brand enables a consumer to express his own self, an ideal self, or numerous possible dimensions of the self through the use of a brand (Belk, 1988; Kleine *et al.*, 1993).

Hence, a dyadic relationship exists between consumers and brands and, as a consequence, trust is needed in order to enable both parties to maintain and preferably develop this relationship by eliminating the perceived uncertainty and risk that are involved in consumers’ buying behavior.

### Trust in human relationships

Psychological theory allows us to further model how trust in brands develops over time with experience by analogy with the way that we develop trust within human relationships. Trust in people evolves out of past experiences and prior interactions and develops in stages moving from predictability, to dependability, to trust and eventually sometimes to faith (Rempel *et al.*, 1985). This represents a hierarchy of emotional involvement which reaches trust when people make an emotional involvement in another person. The basic requirements for predictability are some experience of consistency of behavior from which we can build a knowledge base. Dependability requires further

experience and involves a move away from specific behaviors to a more generalised set of beliefs which are invested in the person. This move is likely to depend heavily on the accumulation of evidence from a limited and diagnostic set of experiences involving risk and personal vulnerability. Trust requires a move from reliance on rational cognitions to reliance on emotion and sentiment and a developing intimacy, which leads to an investment of emotion in the person (see Figure 2).

**The lived experience of trust in brands and its betrayal**

In the social as well as physical sciences, many phenomena are most salient when they are in the process of change. Likewise, it is when relationships are vulnerable that trust is likely to be in a process of transition. Therefore, the most opportune time to examine trust may occur when stress and conflict have created a situation where confidence in the other is an issue (Rempel *et al.*, 1985). Trust is unstable by its nature, and Luhmann (1979) maintains that the secure expectations that have been developed when one trusts in most cases collapse at the first disappointment, and as a result the relationship changes as trust decreases or is being eliminated. Garfinkel (1967) demonstrates in a series of experiments that when trust is betrayed, people become uncomfortable, bewildered, angry. This leads us to focus on consumers’ experiences where a problem had arisen or when consumers were dissatisfied by their interaction with a particular brand. More specifically, we explore the way consumers are influenced by risk perceptions and draw on credibility, dependability and trust when making purchasing decisions in relation to both functional and symbolic brands (Park *et al.*, 1986). We also explore how they felt when their trust was betrayed.

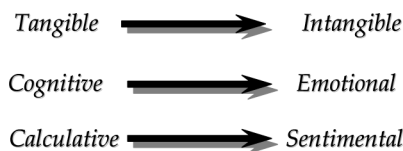
**An exploratory grounded theory study**

As it is a methodology that was specifically designed for the generation of theory, we chose an interpretivist grounded theory approach:

The procedures of grounded theory are designed to develop a well integrated set of concepts that provide a thorough theoretical explanation of social phenomena under study. A grounded theory should explain as well as describe. It may also implicitly give some degree of predictability, but only with regard to specific conditions [...] Grounded theory seeks not only to uncover relevant conditions, but also to determine how the actors respond to changing conditions and to the consequences of their actions [...] The data collection procedures involve interviews and observations as well as other sources (Corbin and Strauss, 1990, p. 5).

We conducted 14 in-depth interviews of an average duration of one hour, with seven female and seven male respondents between the ages of 25 and 40 years old. The “theoretical” or purposive sampling criterion, “that is sampling for theory construction,

**Predictability → Dependability → Trust → Faith**



**Figure 2.**  
The dynamics of personal trust

not for representativeness of a given population” (Charmaz, 1995, p. 28), was that they should have had disappointing experiences with functional or symbolic brands. We started our analysis by conducting microanalysis – that is “the detailed line-by-line analysis necessary at the beginning of a study to generate initial categories, with their properties and dimensions, and to suggest relationships among categories” (Strauss and Corbin, 1998, p. 57) – in order to examine what assumptions about our data we are taking for granted and to ensure analytic distance. Throughout our analysis we conceptualized and classified events, acts and outcomes. The categories that emerged, along with their relationships, were the foundations for our developing theory. We then proceeded to focused coding with the aim of creating and trying out categories, which intended to be as conceptual as possible in order to capture our data (Charmaz, 1995).

More specifically, our analysis included the following steps (Strauss and Corbin, 1997; Morse, 1994):

- (1) studying the difference in buying behavior between functional and symbolic brands in relation to risk;
- (2) exploring the change in consumer behavior and brand perception when a problem with a trusted brand occurs;
- (3) conducting further interviews to refine our findings; and
- (4) incorporating theoretical models with the findings of our interviews into a proposed psycho-social model of trust in brands.

Excerpts from the transcripts have been organized around our central explanatory concept of lived experience of trust in consumer brands and are presented below to illustrate the findings.

### **Risk and functional brands**

When consumers are facing buying choices of functional brands that do not involve much risk and the price is low, familiarity is sufficient for their action. In this case, predictability and credibility leads them to an easy choice of brand.

Hazel: I wanted to buy a light for my desk. I immediately thought of Argos, I knew they would have lights, I had been there before and they have very good prices. That was more than enough, besides it was just a light.

Nora: Every time I move to another place and have to get let's say a land-line or internet connection, I will immediately think of BT. I never cared to ask around. BT is well known, their pricing strategy seems satisfactory to me and even though their service is not that great, I trust them. I just do. With BT I don't have to worry. They make me feel secure, confident about my choice.

When risk and price levels increase, consumers seek a safe purchase choice regarding functional brands through confidence and dependability.

I: How many printers did you have before buying this one?

Nodas: Well, maybe 7 or 8 printers.

I: And which brand were they?

Nodas: Well I used to have an Epson perhaps at the beginning but then I switched to Hewlett Packard, they were all Hewlett Packard after that first one.

I: So what is your perception of the brand?

Nodas: It's reliable, it's good, it's compatible, you can trust it. I think the thing I have is I don't have second thoughts about, I mean I never say maybe this will break down, it has never happened at a critical moment so I do trust Hewlett Packard.

### **Risk and symbolic brands**

When discussing symbolic brands we notice that trust appears and moreover becomes significant to consumer behavior. In this case the perceptions of purchase risk, as well as the price level are notably high, and as a result symbolic brands have to inspire trust to consumers in order to be preferred.

Nick: I am very particular when it comes to watches. I am a guy you see, we don't have lots of accessories, and the kind of watch once wears is one of the few things that gets noticed by people. So I do believe that having a good watch is essential. I bought one last year, the one I wanted to buy for some time now, but couldn't afford it until recently.

I: What brand is it?

Nick: Rolex, of course! You can't do better than that. It is quite expensive but you can relay on it getting the message across. It's a symbol of power and success and everybody knows it . . .

Roland: I like BMW cars because usually they are good quality and BMW is a brand you can trust throughout time [. . .] Apart from '89 we've always had a BMW at home. We also had other brands besides but there was always a BMW, now we've got two, the old one my sister's driving and another one.

Furthermore, trust is a dynamic variable and symbolic brands need to develop perceptions of consumer-brand intimacy and emotional investment in order to be perceived as trustworthy brand choices within markets of high perceived risk and price levels.

Martin: The thing is with my car. I had a Jeep Grand Cherokee which was a sports utility vehicle 6 years ago I think. Before I purchased the vehicle I had done an extensive amount of research on the car because first of all it's not cheap, secondly because it was almost like a dream, a dream car for me [. . .] Jeep is a legendary brand name, it was commissioned in the Second World War. It has like excellent quality, design, power, makes you feel great, like being someone very special when you are behind the wheel.

### **The betrayal of trust**

Luhmann (1979) maintains that trust is unstable by its nature and that the secure expectations that have been developed when one trusts, in most cases collapse at the first disappointment and as a result the relationship changes as trust decreases or is being eliminated. When consumers felt disappointed by a brand they trusted, they became angry and upset:

Roland: I felt very annoyed actually, obviously.

Ilias: I was very angry.

Mike: Frustrated, pissed off.

Claire: I was extremely hurt and upset.

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When trust is betrayed most respondents changed their perception of the brand and trust in it decreased dramatically or was eliminated:

Martin: No, no, never will I buy again. Actually not even am I not going to buy a Chrysler, I'll tell other people not to buy a Chrysler and if I see some of my friends driving a Chrysler I'll laugh at them. Because with my own bad experience I just don't trust the brand any more, period.

However, there were occasions when even though respondents have had a bad and disappointing experience with a brand they trusted, they would continue to trust the brand and be willing to buy it again:

I: Has this frustrating experience influenced your perception of Sony?

Martin: A bit but not a whole lot, not a whole lot because Sony do have a very strong marketing campaign. They get you hooked on the stuff. I am already thinking of buying their new Walkman, it's so so cool.

In some cases, trust has not been eliminated or even been decreased, on the contrary it has been tested and survived:

I: And this constant problem you had with your car not responding for a while, from time to time, didn't it change your perception of the brand?

Nodas: Well no, actually no because I felt that it was like, in terms of fundamentals the car was fine, for me it was reliable. You can't expect everything from a product. It was reliable, it was nice, it was practical, so that was not a reason for me to say Volkswagen Polo is not a good brand. On the contrary I will definitely consider buying a Volkswagen car again. I mean why not? Of course you are stressed when this happens but I think it was very important for me the fact that the dealer was really supporting me so I had the feeling that even if something goes wrong I have someone to talk to about it.

### **The transfer of trust from person to brand**

There is some evidence that it is possible for trust to be transferred to a brand not from our own experience but through recommendations of people who belong to our close social environment, such as family and friends:

Roland: . . . it gave me sufficient confidence to buy this laptop knowing that my sister hadn't had any problems with the brand.

Heather: Oil of Ulay moisturizer is a product that my mum was always very loyal to and she's bought it all her life and she always used to say to me, this is the best thing for you to buy, so I bought it and I used it [. . .] for five years and I always just thought that it was the right thing to be using.

Hazel: I tend to listen to my friends' advice. If they have any bad experience about anything, when I need to make a purchase I would pay attention to that. For example, like a computer, a laptop, some friends told me there is a flaw in which brand, I can't really remember, but anyway in a specific brand and when I look into that product category I would avoid buying, not the brand but probably the model. Because for a laptop sometimes the flaw would just occur in different models but not necessarily because of the brand. So if I know that some models are not reliable, it doesn't matter how cheap the price is I wouldn't go for it because I don't want to give myself a hard time.

I: So you get information from your friends when considering buying something?

Hazel: Yes. Yes I would ask around.

I: What if you already know this brand or have another product of this brand, would you still ask around?

Hazel: I still ask around.

Aristea: I wanted to buy a new desktop and my brother suggested Sony. I trust my brother so I trust his recommendations, every time I ask him about a brand especially when it is a technology related brand, I end up buying what he suggests even though I might be talking and discussing it with many other people, friends. I always buy what he says, I totally trust him.

I: Have you ever had a disappointing experience from any product or brand he had suggested you to buy?

Aristea: Well, the Sony computer, it has caused me so much inconvenience and created me so many problems. It has a very difficult software which I can't use, so many multimedia options which even though I watch movies, and download and listen to music and everything through my computer don't need all these programs and they take so much space. Oh, for the past month it shuts down as I am working, there is something very wrong with it and I am afraid it might crush down at some point and would not be able to switch it on again and lose all my stuff. I am really bad in keeping back ups. Anyway, lots of problems. I didn't expect it to be like that and I have had Sony products before, mobile phones and others, never had a problem, I liked them a lot and they are suppose to be good quality and very reliable.

I: So it turned out that your brother's recommendation was not the best choice?

Aristea: No, no, I think there is something wrong with this specific one, if I send it for repair it will be ok, well I hope so. I still think it's a great computer and love the big screen it has and is fast and reliable. I just think I was unlucky.

I: You still consider it reliable besides all the problems you have had?

Aristea: Yes, I do. It is, Sony it is very reliable. Maybe bit more complicated than I expected but yes reliable.

Hence, when we trust the person, then we will may transfer that trust to the brand or product that they recommend.

### **A psychosocial model of brand trust**

Having viewed our data afresh, again and again and developed new ideas throughout our analysis, as "grounded theory offers a set of flexible strategies, not rigid prescriptions" (Charmaz, 2000, p. 513) we unfolded our findings in the above set of interrelated concepts, which reduced data from our 14 interviews into concepts and sets of relational statements that can be used to explain the lived experience of trust in consumer brands. Having integrated the above major categories that have emerged from our exploratory study with the theoretical models discussed earlier, we concluded with the formation of a larger theoretical scheme leading our research findings to take the form of theory through an integrative model of trust and consumer brands.

The concept of trust is particularly relevant to symbolic brands, with high involvement due to high perceptions of purchase risk. Functional brands, at the lowest level of perceived risk if they are very familiar, provide an easy choice based on predictability and credibility. With increased risk functional brands provide a safe choice through confidence which allows consumers to depend on them. Symbolic brands in markets with high perceived risk need to provide trust which is achieved

through developing perceptions of consumer-brand intimacy and emotional investment (see Figure 3).

### Some implications for brand strategy

#### *Consistency of experience*

As a brand is built over time, before confidence or trust can be developed consumers need repeated experiences with the brand so as to build beliefs about its predictability and dependability. This applies to any type of interaction with the brand, from the actual product or service experience, the briefest communication with a company's representative, a glance at a brand symbol, to the brand's communication approach. Thus consistency in all aspects of the brand is essential in any brand strategy.

#### *Reassurance*

As levels of involvement rise, consumers cross into an emotional domain when an easy choice becomes a safe choice. The difference is due to increasing levels of risk, both functional and symbolic. As risk increases, a consumer choice has to be more than just easy, and the brand needs to develop a relationship of confidence with the brand, so that the consumer can depend on it. This calls for marketing communications that emphasise reassurance.

#### *Storytelling*

Developing perceptions of trust in symbolic brands involves the development of a consumer-brand relationship based largely on personal experience with the brand. In particular, perceptions of intimacy are required before the consumer will make an emotional investment in the brand and these depend crucially on the brand demonstrating it cares about the consumer's experience with the brand. This requires the brand to engage in two-way communications with consumers to build a sense of intimacy, and recent research (Escalas, 2004) suggests that a key element may involve marketing communications that "tell a story" that the consumer can use to interpret their own lives.

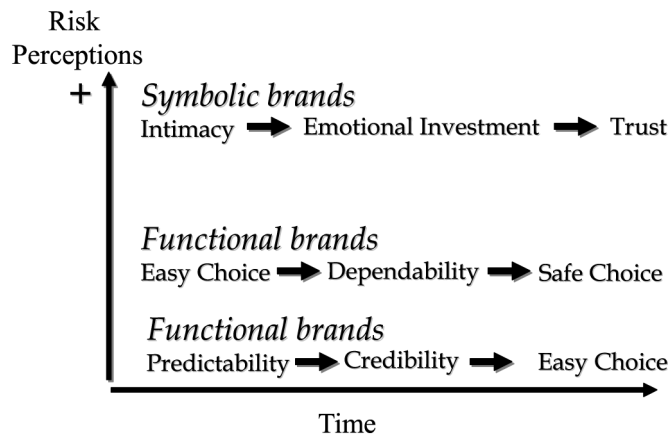


Figure 3.  
A psychosocial model of  
brand trust

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