

Beata Zatwarnicka-Madura¹, Justyna Stecko², Grzegorz Mentel³

BRAND IMAGE VS. CONSUMER TRUST

The aim of the article is to identify the relationship between brand image and consumer trust using both secondary and primary research. Domestic and foreign publications and chosen studies on image and brand trust are presented. The analysis of own research is also provided. The results show the significant influence of brand image on consumer trust.

Keywords: image; consumer trust; brand.

Беата Затварницька-Мадуро, Юстина Стецько, Гжегож Ментель

ІМІДЖ БРЕНДУ ТА ДОВІРА СПОЖИВАЧІВ

У статті виявлено, на основі первинного та вторинного дослідження, залежність між іміджем бренду та довірою споживачів до нього. При цьому представлено вітчизняні і зарубіжні публікації, а також аналіз власних опитувань з даної проблеми. Результати дослідження вказують на значний вплив іміджу бренду на довіру споживачів.

Ключові слова: імідж; довіра споживачів; бренд.

Рис. 4. Табл. 2. Літ. 30.

Беата Затварницька-Мадуро, Юстина Стецько, Гжегож Ментель

ИМИДЖ БРЕНДА И ДОВЕРИЕ ПОТРЕБИТЕЛЕЙ

В статье выявлена, на основе первичных и вторичных исследований, зависимость между имиджем бренда и доверием потребителей к нему. Для этого использованы отечественные и зарубежные публикации, а также представлен собственный анализ опросов данной проблемы. Результаты исследования указывают на значительное влияние имиджа бренда на доверие потребителей.

Ключевые слова: имидж; доверие потребителей; бренд.

Introduction. Dictionary definitions of the term "image" usually point to the words: vision, perception, portrait, picture. For psychologists image is "synthesis of ideas, feelings, expectations that arise as a result of received stimuli" (Mruk, 2012). According to the definition by W. Budzynski (2002) image in psychology is a reflection in recipient's awareness of the perceived constituents of reality. In this regard, image is not something static, it is subject to continuous reproduction, it may be subject to active influence from outside whose aim is to shape it in the desired form. The marketing approach to image by the same author assumes that image of a company is a "positive image of the company in the perception of its surroundings, created as a result of active marketing activities". There are many features and image classification criteria (Zatwarnicka-Madura et al., 2015)

In literature, the term "image" is used not only for business but also in relation to brand. Brand image is the arrangement of images and thoughts that exist in human consciousness which express information about the brand and the attitude to it (Budzynski, 2002). According to P. Doyle (2000) brands reduce perceived risks, simplify the selection process and save time. This relationship of trust is based on brand image among customers (Davis, 2007). Sometimes brand is directly regarded as image which arose among environment entities with regard to an idea, product or service. Brand image is created by a combination of personality and identity of brand

¹ Rzeszow University of Technology, Poland.

² Rzeszow University of Technology, Poland.

³ Rzeszow University of Technology, Poland.

product. Brand personality is a hidden and an intangible attribute which consumers record and assess in an unconscious way, relying to a greater extent on their feelings rather than on rational criteria. Brand identity is a clear exterior feature of the product which is observable and identifiable by consumers (in the form of a logo, logo-type, distinctive typography or original color) (Kiezel, 2002).

In the face of dynamic global social and economic changes, P. Kotler et al. (2010) have created a new concept — Marketing 3.0, which introduces a broad, holistic view on customers. In this concept the customer is a man professing specific values and who can be treated as a real partner. Marketing 3.0 is based on the values which are part of internal organizational culture of the company and are the basis of the activities carried out outside. It provides the trust of customers and other stakeholders.

One of the contemporary values marketing 3.0 pays attention to is trust. The issue of trust and discussion on it is not a creation of modern times. The precursors can be found already in ancient times, where Socrates, Plato, Aristotle, and later religious thinkers Hobbes, Locke and Hume pointed to the trust as an important aspect of social life. The concept, which began its popularity mainly at religious and social levels, has become an important contemporary marketing, psychological and economic issue.

The reality of dynamic interactions, constant changes and also a dense network of connections enforces some kind of trust. P. Sztompka (2007) directly speaks about the culture of trust as opposed to the culture of distrust and cynicism. However, the fact that there is a noticeable correlation between attitude towards trust and economic growth in communities arises a huge interest. F. Fukuyama (1995), when analyzing historical data, concludes that culture, characterized by a large role of trust, tends to achieve higher overall economic outturn as compared with the countries with low trust. What is more, S. Knack and Ph. Keefer (1997) confirmed the authenticity of Fukuyama's thesis on the basis of empirical studies. Then, it seems that the category of trust is not only important in the context of social life and its comfort, but also in terms of economic results. One should not overlook the importance of trust as a factor supporting the efficiency of economic system. The higher is the level of trust, the less resources should be allocated to control and secure conditions for contract agreements. The process of economic exchange, as everyone knows, is taking place in today's so valuable time. The lack of trust between parties of a contract creates the need to conclude agreements with complex conditions, often involving expensive lawyers. Consequently, waiting time and transaction costs increase (Lewicka-Strzalecka, 2003). The essence of consumer trust is also an interesting aspect. As indicated, among others, by A. Lewicka-Strzalecka, consumer trust in the company and thus a subjective belief that the company does not use its advantage to act to its detriment, is a factor having significant influence on its decisions and is a very important criterion in selection. As one can see trust appears to be not only an interdisciplinary concept but also a multi-faceted and multi-level one. However, it seems impossible to choose one definition as a mandatory one among many available in literature, hence Table 1 presents the summary of the most useful approaches in marketing and PR on the following considerations.

Research objective. The research problem of the current study was to find out facts about brand image so that to demonstrate how it works to create brand trust.

Table 1. A review of selected definitions of trust, developed based upon (Grudzewski et al., 2007)

Marketing approach
Company belief that another company will take actions leading to positive results for both companies and does not take action about negative consequences (Anderson and Narus, 1990).
When the party has trust in credibility and integrity of exchange partner (Morgan and Hunt, 1994).
The feeling of safety experienced by the consumer in its interaction with brand, which is based on the conviction that the brand is reliable and responsible in business and for consumer welfare (Delgado-Ballester, Munuera-Aleman and Yague-Guillen, 2003).
Public relations approach
Perceived competence, honesty, consistency, good will, confidentiality and anticipation as to the fact that others will be in action support rather than exploit the other side (Heath, Seshandri and Lee, 1998).
The level of reliance of each other and open attitude to the other side (Grunig and Hon, 1999).

Consumer trust is based to a great extent on subjective experience and the belief that one will not be cheated. The higher is the trust to a producer, the greater is brand loyalty to its products. Relations of brand image and trust are interesting from the point of view of consumer behavior, therefore the purpose of this article is to identify, on the basis of secondary and primary research, the facts generating consumer trust due to brand image.

Analysis of the relationship between brand image and consumer trust based on literature review. D. Ogilvy (2000), the world-renowned creator of advertising claims that in economic practice it is the image of brand which places its position at a market. According to the Center of Marketing Research TEST (CMR TEST) brand image is a set of features attributed to brand. Their juxtaposition creates in consumer the awareness of some abstract concept which characterizes a brand and differentiates it from other brands. Commonly used attributes of brand image are: recognition (brand known to the respondent, the respondent can assign attributes to a particular brand), universality (belief in the universal brand awareness in the group), autonomy (brand has features that distinguish it from other brands in this category), adequacy (respondent perceives brand as "the brand for me"), quality (brand guarantees a consistently high quality) and price (perceived by the respondent height of the price of the services/products offered under the brand name) (CMR TEST, 2011). Thanks to these attributes the trust in brand is born.

Trust is a very important element of interpersonal relations as it influences their shape and course. A specific type of these relations are those of market exchange, largely based on trust. We must be able to rely on other people to respect our property rights, and it is our trading partners to keep their promises. The theory of economics is incomplete unless it can explain why economic agents often trust one another, and why the trust is often repaid. This is confirmed by the study by L. Bruni and R. Sugden (2000), according to which market would not function without trust.

Long-term relation with consumers ensure the sustainability of company at the market, and trust is an essential element of this cooperation, bringing tangible economic benefits. When we talk about building trust in brand we should pay attention to several aspects, at macro, micro and nanoscales. Trust in brand globally is affected by

the stability of the economy, the culture in which we live (trusting or distrusting) and social sense of security or lack of it. Some aspects which build trust in brand that we can look for in a smaller scale include company's transparency, reliability of products (Wyrwa and Ziolkowski, 2015) and services, relevance of advertising message, company's policy and its values. On the subjective scale there is also a number of factors, including propensity to trust or lack of it, experience of a different nature, duration and intensity and frequency of the relationship with the company are also important. The abovementioned factors are only partial, although they seem to be crucial in building brand trust.

According to B. Dobiegala-Korona (2009) the model of customer trust to company consists of 3 planes:

- company must deserve trust;
- it must build a step by step relationship with its customers;
- it must effectively provide new evidence of trust (sustain trust).

Trust understood in this way is created, among other things, as a result of building a brand image, which professional staff contributes most, for whom thinking and a subordinated action to the customer is of priority.

A crucial element in the considerations of consumer trust is the issue of risk and its correlation with trust. This element is pointed out, among others, by C.M.K. Cheung and M.K.O. Lee (2006) when analyzing the determinants of trust between the company and consumers. C.M.K. Cheung and M.K.O. Lee (2006) exchange not only a tendency to trust, the credibility of the seller and the external environment, but also the perceived risk as a key element of building consumer trust. By making each single act of trust, the risk is taken that the reality will differ from expectations.

Trust to brand is defined in various ways as the willingness to become aware of activities of another side, based on an assessment of their credibility in a situation of interdependence and risk (Sankowska, 2011), but also as the degree of certainty associated with an attitude or evaluation (Dick and Basu, 1984). An interesting comparison has been proposed by D. Borneumann (2004). He has singled out a group of factors that have impact on building trust among employees as well as among consumers.

Trust is particularly important in tough and breakthrough times, in crisis, in turbulent environment in which rapid changes which exceed the adaptive capacity of many organizations appear. In such situations there is often the erosion of trust in business-to-consumer relationships, as a result of bad image of many organizations, shaped, in turn by:

- fraudulent company, demanding deposits from purchasers (prepayments) on various goods or services, and then failing to meet their obligations;
- financial pyramids and suspicious activity of shadow banks;
- extortion of bank loans;
- insurance fraud;
- failure to comply with obligations by business partners, trading partners, lack of merchant solidarity;
- unfair advertising, which feeds on naivety and gullibility of consumers (especially in groups with lower levels of criticism, e.g. children, the elderly).

A. Chaudhuri and M. Holbrook (2001) explored that brand trust is the willingness of the average consumer to rely on the ability of a brand to perform its stated functions.

According to them brand trust has two dimensions: psychological and marketing ones. The first is the perceived performance while the second one is consonance with needs and wants of customers. If companies decide to exclude beliefs of safety, honesty and reliability about their brands to consumers, brand trust will be generated subsequently (Doney and Cannon, 1997). It can be interpreted that brand trust is developed, created and built by direct experiences of consumers via brands. A. Chaudhuri and M. Holbrook (2001) stated that trust could reduce consumer uncertainty, as the consumer not only knows that brand is worth trusting, but also feels that dependable, safe and honest consumption approach is an important link of brand trust.

Table 2. **Factors influence on building consumer trust, own research and** (Borneumann, 2004: 163; Stecko, 2016)

Factors associated with company policy	Factors associated with employees	Factors associated with communication	Company specificity	Factors associated with a customer	Other factors
Store functionality. Solving of customer problems. Value system. Personnel comprehensibility. Individualization. The billing process. Availability of products	Competence. Empathy. Motivation. Empowerment	Advertisement. Reference. Transparency. Timeliness and availability of information	Size. Time spent at a market. The quality of the product. The range size	Tendency to mistrust. Length of relationship with a company. Intensity of the relationship with a company. The ability to search for information about the product or the company	Reputation in media. Word-of-mouth advertising

The studies carried out by J. Power and S. Whelan (2008) show that:

- the worse is the image of brand, the lower is the trust of consumers;
- the greater is the trust to brand, the greater would be its attractiveness;
- the greater is the trust, the greater is the attachment to brand.

Trust in brand increases the level of satisfaction felt by consumers, which affects the growth of loyalty, which in turn leads to an increase in brand value and again, trust in it.

According to Ch. Lien et al. (2015) brand image is an important antecedent (the total effect of 0.679) in determining trust, reflecting that attractive and valuable brand increases consumer trust of the product/service associated with brand. The study was conducted in Taiwan among tourists booking hotels online. This research examined direct and mediating effects of brand image, perceived price, trust, perceived value on consumers' booking intentions. Apart from the fact that brand image influences the growth of trust in it, in this study it has been proved that brand image, the perceived price and perceived value are the three most important determinants which affect directly the intentions of a purchase.

The result is concordant with Y. Chen (2010) and C. Chiang and S. Yang (2007). Y. Chen (2010) showed that green brand image, green satisfaction, and green trust are

positive equity. Positive relationship between green brand image and green brand equity is partially mediated by green satisfaction and green trust.

The research conducted by N.K. Upamannu et al. (2015) indicates a significant impact of company's image on brand trust. The data for this research were collected from 200 consumers who are using different credit cards of different banks. These credit card brands respectively, with the concern of corporate image of banks were evaluated keenly. The responders were asked to provide their perceptions on brand trust and brand affects with respect of credit card brands such as "Master Card", "Visa Card", "Gold Credit Card" etc. The results demonstrate that corporate image directly influences brand trust and brand affect.

Image and consumer confidence – authors' own research. The presented research consists of two different studies. The first study concerned the impact of trust on economic choices among the inhabitants of Podkarpacie (region in Poland) and it is only a part of a larger research. For the needs of this article only a part of the test results was used. The study used the interview method, conducted among randomly selected residents of towns and villages of the Podkarpackie Province. The respondents assessed the impact of noticeable confidence on economic choices. The survey was conducted in May-June 2015. The questionnaire was sent to 500 people, out of which 477 completed it properly. The study involved 55% of women and 45% men, aged 18–67. The respondents were asked more than 50 questions for the purposes of this and another articles (Stecko, 2016).

The choice consumer is affected by a number of factors and their hierarchy also varies, depending on the type of products.

The questions were divided into 3 categories:

- everyday shopping – undurable goods;
- incidental shopping – undurable goods;
- incidental shopping – durable goods.

For everyday purchases which concern undurable goods, essential for consumer was the confidence in brand (45%), Figure 1. However, in most cases it is unconscious confidence, and only when purchases that require much thought conscious confidence appears reveals itself.

In the case of undurable goods in incidental shopping, the most important feature proved to be confidence in brand (65%) and aesthetics of a product (59%), the third was price (45%) – Figure 2. The importance of product uniqueness increases, it is an important feature for every third respondent.

Confidence in brands also proved critical in the selection of articles, whose durability is much longer (Figure 3). As many as 77% of the respondents showed trust in brand as a determining factor in their consumer choice. Interestingly, durable goods consumers purchase after consulting both online and with friends. Product image and its uniqueness are also significant.

Therefore, confidence becomes the key factor in the selection for each of these areas in shopping.

The latter own research concerns the image of companies producing decorative paints. A part of this larger study is to identify the influence of corporate image on the confidence in products they offer. The survey was conducted in May 2015 in the Podkarpackie Province among the users of decorative paints. The research method

was a direct survey, distributed among 207 respondents. The factors of greatest importance in building the image of paint manufacturers are studied. And the study shows that image of companies producing decorative paints impacts heavily on building confidence in company and its products (Figure 4).

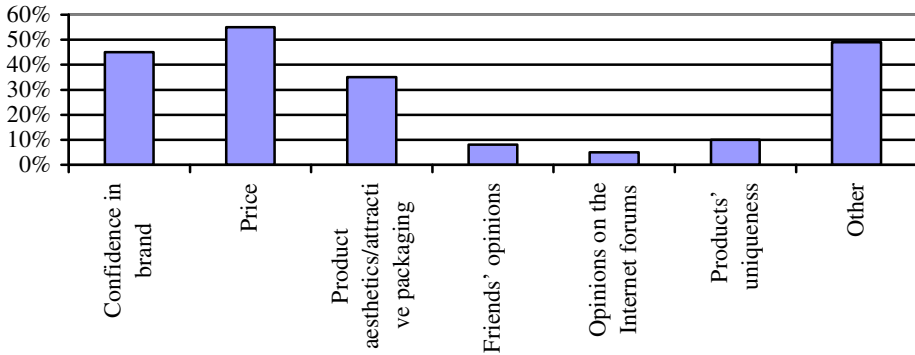


Figure 1. The choice of a product – daily shopping – undurable products, authors'

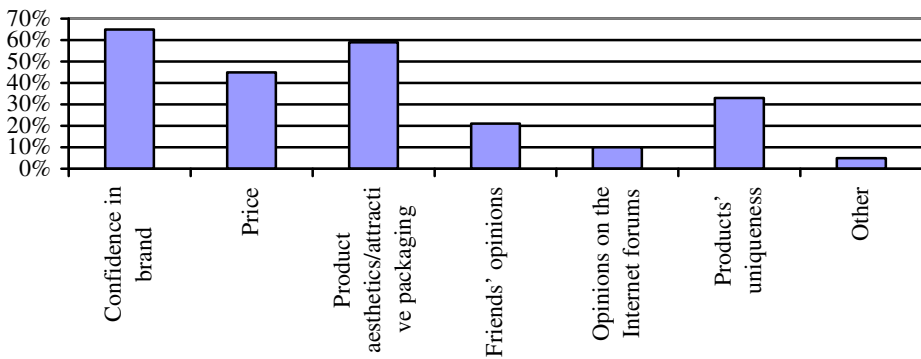


Figure 2. The choice of a product – incidental shopping – undurable products, authors'

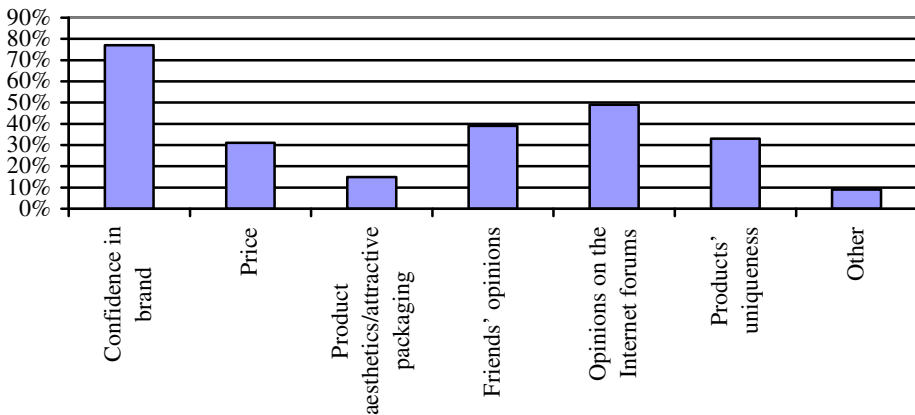


Figure 3. The choice of a product – incidental shopping – durable products, authors'

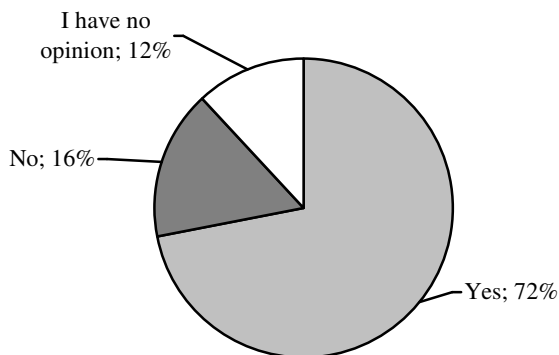


Figure 4. Influence of the image of decorative paint manufacturers on the confidence of the respondents in a particular company, authors'

As many as 72% of the respondents considered that image had influence on building confidence in the company and its products. Only 16% of the respondents did not share that view.

Conclusions. The research shows that the relationship between image and trust in brand is significant. At today's market economies, trust is indeed affected by company's image. Effective business strategies can be implemented by building long-term relationships with customers. And to build that mutual trust is needed. Contemporary marketing requires trust, and – it seems – one no longer needs to convince anyone in this. However, the impact of trust on brand loyalty and specific products that can be selected by consumers is of significant importance. The research shows that customers perceive brand image first. If it appears to be good, then building trust is simple. These considerations lead to the conclusion that companies (brands) should mainly focus on researching and analyzing the factors that make up the perceived image by target groups. The measures of image are important and they may vary depending on the type of product, key purchasers, competitors, market development etc. The conducted analysis should result in the introduction of changes in marketing activities of companies, so as to shape the positive image which will increase trust, and this in turn, will translate into success of the organization. Let the summary of this publication will be the words of A. Davis (2007) that "good communication with consumers and customers is ... a private dialogue. The point is that both parties have to trust each other allowing them to talk directly, like old friends, knowing that one side would respect the position of the other".

References:

- Bednarova, L., Pacana, A., Zatwarnicka-Madura, B.* (2015). Wybrane zagadnienia zarzadzania, Oficyna Wydawnicza Politechniki Rzeszowskiej, Rzeszow.
- Borneumann, D.* (2004). Die Konzeptualisierung und empirische uberprufung des Vertrauenskonstrukts im Rahmen einer vergleichenden. Studie zwischen internetbasiertem und traditionellem Handel, Frankfurt.
- Bruni, L., Sugden, R.* (2000). Moral canals: trust and social capital in the work of Hume, Smith and Genovesi. *Economics and Philosophy*, 16(01).
- Budzynski, W.* (2002). Zarzadzanie wizerunkiem firmy. Oficyna Wydawnicza SGH, Warszawa.
- CBM TEST (2011). Badania wizerunku marki // www.cbmtest.pl.
- Chaudhuri, A., Holbrook, M.B.* (2011). The chain of effects from brand trust and brand affect to brand performance: The role of brand loyalty. *Journal of Marketing*, Vol. 65.

- Chen, Y.S. (2010). The drivers of green brand equity: green brand image, green satisfaction, and green trust. *Journal of Business Ethics*, 93(2).
- Cheung, C.M.K., Lee, M.K.O. (2006). Understanding Consumer Trust in Internet Shopping: A Multidisciplinary Approach. *Journal of the American Society for Information Science and Technology*, 57(4): 479–492.
- Chiang, C.F., Jang, S.C. (2007). The effects of perceived price and brand image on value and purchase intentions: leisure travellers' attitudes toward online hotel booking. *Journal of Hospitality and Leisure Marketing*, 15(3).
- Davis, A. (2007). *Public relations*. Warszawa.
- Dick, A.L., Basu, K. (1984). Customer Loyalty: Toward an Integrated Conceptual Framework. *Journal of the Academy of Marketing Science*, 22(2).
- Dobiegala-Korona, B. (2009). Zaufanie jako przesłanka współtworzenia wartości. W: *Kontrowersje wokół marketingu w Polsce. Niepewność i zaufanie a zachowania nabywców*. Pod red. L. Garbarski, J. Tkaczyk. Wydawnictw Akademickie i Profesjonalne, Akademia Leona Kozminkiego, Warszawa.
- Doney, P., Cannon, J.P. (1997). An examination of the nature of trust in buyer-seller relationships. *Journal of Marketing*, Vol. 61.
- Doyle, P. (2000). Shareholder-value-based brand strategies. *Brand Management*, 9(1): 20–30.
- Fukuyama, F. (1995). *Trust. The Social Virtues and the Creation of Prosperity*. New York.
- Grudzewski, W.M., Hejduk, I.K., Sankowska, A., Wantuchowicz M. (2007). *Zarządzanie zaufaniem w organizacjach wirtualnych*. Warszawa.
- Kiezel, E. (2002). *Konsument i jego wybory rynkowe*. Wydawnictwo Akademii Ekonomicznej, Katowice.
- Knack, S., Keefer, Ph. (1997). Does Social Capital Have an Economic Payoff? A Cross-Country Investigation. *The Quarterly Journal of Economics*, 112(4): 1251–1288.
- Kotler, P., Kartajaya, H., Setiawan, I. (2010). *Marketing 3.0: From Products to Customers to the Human Spirit*. Wiley.
- Lewicka-Strzalecka, A. (2003). Zaufanie w relacji konsument-biznes. *Prakseologia*, Nr 143.
- Lien, Ch.H., Wen, M.J., Huang, L.Ch., Wu, K.L. (2015). Online hotel booking: The effects of brand image, price, trust and value on purchase intentions. *Asia Pacific Management Review*, 20(4).
- Mroz, B. (2009). Zaufanie w relacjach firma-konsument: uwarunkowania i dylematy. W: *Kontrowersje wokół marketingu w Polsce. Niepewność i zaufanie a zachowania nabywców*. Pod red. L. Garbarski, J. Tkaczyk. Wydawnictw Akademickie i Profesjonalne, Akademia Leona Kozminkiego, Warszawa.
- Mruk, H. (2012). *Marketing. Satysfakcja klienta i rozwój przedsiębiorstwa*. Wydawnictwo Naukowe PWN, Warszawa.
- Ogilvy, D. (2000). *Wyznania człowieka reklamy*. WIG PRESS, Warszawa.
- Power, J., Whelan, S. Davies, G. (2008). The Attractiveness and Connectedness of Ruthless Brand: the role of trust. *European Journal of Marketing*, 42(5/6).
- Sankowska, A. (2011). Wpływ zaufania na zarządzanie przedsiębiorstwem. *Perspektywa wewnątrzorganizacyjna*, Difin, Warszawa.
- Stecko, J. (2016). Trust as an essential factor behind economic decisions. *Actual Problems of Economics*, 180(6): 299–304.
- Sztompka, P. (2007). *Zaufanie. Fundament społeczeństwa*. Krakow.
- Upamannu, N.K., Sankpal, S., Gupta, M. (2015). Effect of Corporate Image on Brand Trust and Brand Affect. *BVIMR Management Edge*, 8(1).
- Wyrwa, D., Ziolkowski, B. (2015). Quality management systems in competitive strategies of Polish enterprises. In: *Production Management and Engineering Sciences*. Ed. by M. Majernik, N. Daneshjo, M. Bosak. CRC Press.

Стаття надійшла до редакції 5.02.2016.