Studying the Influencing Factors on Online Brand Trust

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ABSTRACT

This study empirically investigated the factors that influence web brand trust specifically regarding online service of Adineh Book Store in Iran. To conduct an empirical investigation a survey of 449 customers was conducted using a questionnaire that its reliability by using Cronbach's Formula was examined. The Pearson's Correlation was used to test the hypotheses. The results show that security, privacy, brand name, word-of-mouth, good online experience and quality of information directly affect the online brand trust.

Introduction

Electronic marketing is one of the modern approaches to marketing resulting from the developments in the field of communications and technology. The abundant advantages of electronic marketing have given it a rapid increase in the use and importance. Among the outcomes of electronic marketing development, we can refer to the increase of firms and markets' accessibility to marketers and sales representatives, improvement of information available to customers and other market players, challenging customer satisfaction, competitive threats, facilitating commercial negotiations and transactions, and reduction of marketing costs (Kotler & Armstrong 2001). According to the increasing abilities of this type of marketing, goods distributers and service providers are required to pay more attention and investment in this area otherwise they will lag behind their competitors and will suffer irreparable damage. Consequently, customers will replace electronic marketing so as to decrease extra expenses. The area of online shopping opens a window of opportunity to many businesses; besides, it has excessive advantages for costumers compared to traditional shopping. As one of its clear advantages, customers can purchase goods and services from everywhere in the world without any problem. Moreover, the products are delivered to their homes while the online stores are open in every time of the year.

In the era of super competition and emergence of online business, fulfilling the goals of new marketing approaches in the firms depends to a great extent on the trust of their customers. Hence, the issue of customers' trust has gained excessive popularity as the underlying factor of successful electronic commerce. The final suggestion of all new approaches to marketing in the competitive market is maintenance of costumers. Here, a basic question arises: how can we maintain costumers who are very powerful, intelligent, various, and out of reach, by a certain commercial brand for a long period of time? Certainly, the answer to this question cannot be sought only in the quality of services and products because they are reduced to the minimum features in the competitive markets of today world and if the firms do not provide such minimum features they will

not find any place in the competition. Maybe it can be said that the first step toward achieving the great objective of marketing is attempting to build trust in the customers (Peppers & Rogers, 1993). If we look deeper through new marketing approaches which try to make customers faithful, it can be inferred that no customer ever remains faithful to a firm without trusting it; and the harsh flows of competition draws him to other directions.

In the view of a consumer, the most important thing in establishing a relationship is trust, because without trust commitment of customers to a commercial brand is not possible. A consumer who trusts a certain brand remains faithful to it and pays a higher price for its products (Chaudhuri & Holbrook, 2001). Despite many benefits in using online purchase, many Internet users are still having no confident to use it. Researchers such as: Gefen (2000), Harn, et al. (2006) and Koufaris & Hampton-Sosa (2004) have suggested that lack of trust is a major hindrance in online purchase. In a survey, the consumers stated their main reason for their reluctance toward online shopping in 2003 as: distrust in ordering methods 43%, lack of shopping enjoyment 34%, not observing the product closely 9% (Hawkins et al., 2007). Doney & Cannon (1997) showed that the concept of trust is only related to the conditions of uncertainty. In particular, electronic trust decreases uncertainty in the environments where consumers encounter problems because they know that the brand is trustable.

Thus, when a firm selects strategies to make its transactions and marketing online, should also account for the strategies which decrease concerns and increase customers' trust. Moreover, regarding the factors of importance of professional presence in the internet such as raising credit, enhancing availability as everywhere and every time, increasing the value of advertisement, communicating with potential customers, and increasing the commercial brand prestige, the websites prove to be a powerful selling tool. Besides, the fact that every member of society is a potential customer or consumer in a period of time, identifying the effective elements on customers' trust seems vital for both involved parties. However, for an online website aimed at building trust for customers, certain features

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and characteristics are necessary which some of them are addressed here in the viewpoint of consumers.

The purpose of this study is to identify and examine the factors influencing online brand trust. The article, after reviewing the relevant literature and introducing the conceptual framework and hypotheses as well as the methodology used, focuses on the findings and then discusses conclusion and suggestions.

Literature Review

There are a several definitions of interpersonal trust. In marketing area, trust is considered to be consumers' "confident belief that the salesperson can be relied upon to behave in such a manner that the long-term interest of the customer will be served" (Crosby et al., 1990), and the further "willingness to rely on an exchange partner in whom one has confidence" (Ganesan, 1994). Swan, et al. (1988) defined trust as the buyers' feeling of whether it is safe to depend on what the salesperson has said or promised. Trust is a key variable in marketing strategy, particularly under the new relationship marketing paradigm (Morgan & Hunt1994). A lack of trust will be an

obstacle for vendors in online shopping in gaining loyal buyers, because those customers rarely interact with a vendor who fails to convey a sense of trustworthiness (Hoffman et al., 1999).

Brand trust is the willingness of the average consumer to rely on the ability of the brand to perform its stated function (Chaudhuri & Holbrook, 2001). Brand trust is simply the trust a consumer has in a specific brand (Ha, 2004). A numerous researches have been carried out on brand trust in recent years. Such as Zucker (1986) indicates that consumers are willing to transact, and business transactions can be done more effectively if consumers trust the brand and the company. In any business transaction, brand trust is very important for several reasons. For example, Schurr & Ozanne (1985) suggest that trust creates more favorable attitudes towards suppliers as well as customer loyalties. Trust increases competitiveness, reduces searching and transaction costs, and mitigates opportunism in uncertain contexts (Doney & Cannon, 1997). Reast (2005) indicates that brands that are trustworthy will benefit more than their less trusted competitors.

Following the expansion of e-commerce, online brand trust has often been identified as an essential component and has increased in importance among the internet users. Trust in e-Commerce or e-Trust is defined as the degree of trust customers experience in online exchanges or online channel exchanges (Ribbink et al., 2004). More specifically, Online trust can be defined as an internet user's psychological state of risk acceptance, based upon the positive expectations of the intentions or behaviors of an online merchant (Rousseau et al., 1998). Several studies have suggested that brand trust is a critical factor in stimulating purchases over the internet (Quelch & Klein, 1996; Corbitt et al., 2003).

Several studies have been concerned with identifying the factors that affect brand trust online, such as : Dayal et al. (1999) argue that security, merchant legitimacy and fulfillment as important determinants of online trust. They also indicate that cited factors are the core elements of online trust. Hoffman et al. (1999) explored issues of consumer control over personal information in an online exchange relationship. They emphasized on the security and privacy protection as the key factors of Internet-based trust. Lee & Turban (2001) show that Trustworthiness of Internet merchant, trustworthiness of Internet shopping medium and contextual factors are determinant of consumer trust in Internet shopping. Sultan et al. (2002)

developed a conceptual model that links consumer perceptions of Web site characteristics, consumer characteristics and demographics to perceptions of trust in a Web site, and trust to behavioral intent related to a Web site. The study shows that Web site characteristics such as privacy and security, navigation, presentation, brand, and advice affect consumer's trust. Consumer factors, including self-confidence/Internet savvy, past behavior, Internet shopping experience, and entertainment experience also influence trust. The study also finds that trust mediates the relationships between Web site and consumer characteristics and behavioral intent related to Web sites. Ha (2004) investigated factors that influence consumers' perception of brand trust. Factors such as security, privacy, brand name, word of mouth, good online experience and quality of information were hypothesized to affect brand trust. Srivinasan (2004) analyses the role of trust from the transaction perspective and highlights Security, past experience and third party recommendations as essential determinants of online trust. Salo & Karjaluoto (2007) discussed trust in the online environment based on some internal and external factors. External factors including product/service characteristics and different markets/cultures/countries are likely to have some effects towards online trust. Also, internal factors such as consumer characteristics, past experience, perception of risk, trustworthiness, reputation, website quality, perceived usefulness, perceived ease of use, training, trusted seal, experts, peers, legislation, and non-government association have significant effects on online trust. Chen and Li (2009) conducted an empirical research on consumer trust in e-commerce. Six factors were examined which are perceived reputation, perceived size, propensity to trust, perceived system assurance, perceived privacy information protection, and perceived legal environment security. They found that perceived reputation and perceived system assurance were significant to the level of consumer trust. Alam & Yasin (2010) examined factors that influence online brand trust in online ticketing. The study found that security/privacy, word-of mouth, online experience, quality information, and brand reputation have a significant and positive relationship with online brand trust. Mohammadian & Ghanbar (2014) examine factors influencing web brand trust in online service retailing. Results indicate that security, privacy, brand name, quality of information, word of mouth, web site design and navigation and past experiences positively influence online brand trust. Findings also have shown that perceived risk does not have a significant effect on online brand trust.

Conceptual Framework and Research Hypotheses

The objective of this study is to identify and examine the factors affecting online brand trust, particularly regarding online service of Adineh Book Store in Iran. Based on the earlier study carried out by (Ha, 2004), the factors considered to be influencing online brand trust are: security, privacy, brand name, word-of-mouth, good online experience and quality of information. The conceptual framework is shown in Figure 1.
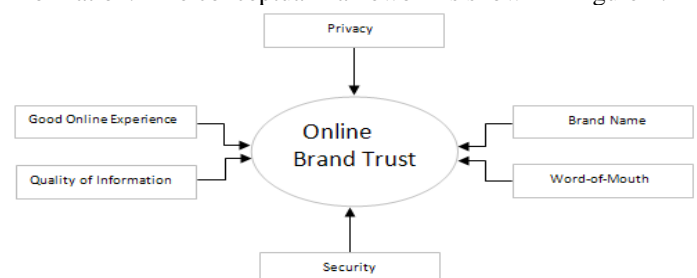

Figure 1: Research Model

Security : Security is considered an important factor by online customers and reflects the reliability of payment method, data transmission, and data storage (Kolsaker & Payne, 2002). Using security mechanisms ensure your personal information is secure online (Dayal et al.1999; Tiwana, 1998), and increase online customers' trust by lowering the uncertainties associated with online transactions and augmenting perceptions of safety and security of the environment (Kong & Hung, 2006). In fact, transaction security is one of the most minding things for users when making online financial activities.

H1: Security will be positively related to online brand trust.

Privacy: privacy is the ability of customers to control the presence of third parties or sharing of private information with third parties during transaction or consumption (Goodwin, 1991). Flavia´n & Guinalý´u (2006) demonstrated that trust in the Internet is particularly influenced by the privacy perceived by consumers regarding the handling of their private data. Privacy is a critical factor in acquiring potential online customers and retaining existing customers (Park & Kim 2003). Customers who are not sure whether their privacy is protected will most likely be unwilling to repurchase online. Culnan (2000) argued that privacy concerns were a critical reason why people do not go online and provide false information online.

H2: Privacy will be positively related to online brand trust.

Brand name: A known brand offers customers comfort and familiarity and trust also online, so the marketing actions should also include offline marketing, as customers remember better for example new product information from familiar brands (Ha 2004). A brand is a trust mark for all intangible trust-generating activity, and absent human touch, it can be a symbol of quality and assurance for building trust (Keller 1993*)*.

H3: Brand name will be positively related to online brand trust.

Word-of-mouth: Online testimonial offers an easier means to track, influence, and also reach new customers (Ha, 2004). Word of mouth, one type of testimonial is a spontaneous event that does not need any script (Kotler, et al. 2009). It influences consumer behavior more than other forms of marketing communications (Alam & Yasin, 2010), and affects individuals' awareness, perceptions, attitude, intentions and behavior (Ha, 2004).

H4: Word-of-mouth will be positively related to online brand trust.

Good online experience: Experience using websites influences individuals' intention to inquire and purchase a product online (Gefen, 2000). People who have experience in Internet normally have more knowledge of online risk as compared to those who do not (Metzger, 2006). According to Chen & Li (2009), past experience may affect individuals' perception on online seller. Normally individuals tend to be more trusting when they have favorable experience purchasing product or service online (Kim, et al. 2008; Shergill & Chen, 2005).

H5: Good online experience will be positively related to online brand trust.

Quality of information: Information quality is customers' perception of quality of product information that is provided by e-commerce websites (Park & Kim, 2003). It is importance, relevance, usefulness, etc. of product information provided by e-commerce websites (Delone & Mclean, 1992).

H6: Quality of information will be positively related to online brand trust.

Research Methodology

This study examines online brand trust, specifically regarding online service of Adineh Book Store in Iran.

Descriptive research design is used in this study. To conduct the study, primary data and secondary data are used by the researcher. Primary data was collected by using self administered questionnaires which were distributed to respondents. Samples of 449 respondents were collected from people who had transaction with Adineh Book Internet Store. Responses were gathered in October 2011. In order to choose the sample, simple random sampling method was employed.

The questionnaire consisted of two sections. Section 1 consisted of questions to collect respondents' personal information. In the second section using a set of 22 scale items in the questionnaire, respondents were asked to consider the importance of the identified attributes of online brand trust. All of the scale items were measured using a five-point Likert-type scale (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, and 5 = Strongly Agree).

Items and questions were derived from research literature and were confirmed in previous studies. Furthermore, before sending the questionnaires to the respondents, it was pre and pilot tested through a series of informal interviews with university professors and specialists to ensure that they were properly operationalised. In fact, in order to determine scale validity, content validity and face validity have been used and selected items were evaluated by experts. They adopted questions and therefore they confirmed consistency between the questionnaire and research conceptual model. Based on pilot study with experts for comprehensiveness, clarity and appropriateness, 3 items for security, 3 items for privacy, 2 items for brand name, 3 items for word of mouth, 3 items for good online experience, 4 items for quality of information and 4 items for online brand trust were incorporated into the study instrument.

The researcher used Pearson correlation to test six independent variables (security, privacy, brand name, word-of-mouth, good online experience and quality of information) that influenced online brand trust and to test if a relationship existed between the independent and dependent variables.

Findings and Analysis

The demographic data of the samples consisted gender, age, educational level, marital status, are given in Table 1.

Table 1: Demographic Data

Measure	Item	Frequency	Percentage
Age	Less than 20	92	20.7
	20 – 25	123	27.6
	25 – 35	80	18
	35 – 45	96	21.6
	45 – 55	53	12.1
	Greater than 55	-	-
Gender	Male	302	67.3
	Female	147	32.7
Marital status	Married	244	54.3
	Unmarried	197	43.8
Educational level	High school	36	8.2
	Diploma	151	34.2
	Associate degree	63	14.3
	Bachelor degree	103	23.4
	Master degree or higher	88	20

To test the sampling adequacy, Kaiser-Meyer-Olkin Measure of Sampling Adequacy was computed. In this study, as given in Table 2, Kaiser-Meyer-Olkin Measure of Sampling Adequacy was found to be 0.796 which is higher than 0.6 as suggested by Kaiser (1974). In addition, Bartlett's Test of Sphericity was also significant. This indicates that the factor analysis is appropriate for these data.

Table 2: KMO and Bartlett's Test

Kaiser – Meyer – olkin Measure of Sampling Adequacy		0.796
Bartlett's Test of Sphericity	Approx.Chi - Square	1065.56
	d.f	15
	Sig.	0.000

Cronbach's alpha reliability analysis method was used to test the reliability of the measurement scales. As shown in table 3 the Cronbach's alpha values for all constructs were above 0.60 (Malhotra, 2002) indicating the reliability of the measurement used in this study.

Table 3: Reliability Test

Variable	Cronbach's Alpha
Security	0.677
Privacy	0.683
Brand name	0.712
Word – of – mouth	0.791
Good online experience	0.752
Quality of information	0.736
Online brand trust	0.786

Pearson's correlation test is used to examine research hypotheses. According to the table 4 and since sig. is less than 0.01, the null hypothesis is rejected and there is a significant relationship between security and online brand trust.

Table 4. Results from Pearson's correlation test on the hypothesis 1

Factor	Statistical Indicators	
Security	Correlation coefficient	0.596
	Sample size	422
	Significance level	0.000

Table 5 shows that P-value was computed by which sig = 0.000. Since sig<0.01, the null hypothesis is rejected and it shows that there is a significant relationship between privacy and online brand trust.

Table 5: Results from Pearson's correlation test on the hypothesis 2

Factor	Statistical Indicators	
Privacy	Correlation coefficient	0.632
	Sample size	419
	Significance level	0.000

By using Pearson correlation tests to investigate the relationship between brand name and online brand trust, P-Value was computed by which sig = 0.010. As shown in table 6, since sig<0.01, the null hypothesis is rejected and it shows that there is a significant relationship between brand name and online brand trust.

Table 6: Results from Pearson's correlation test on the hypothesis 3

Factor	Statistical Indicators	
Brand name	Correlation coefficient	0.472
	Sample size	422
	Significance level	0.000

Regarding the table 7 and since sig. is less than 0.01, the null hypothesis is rejected and there is a significant relationship between word – of – mouth and online brand trust.

Table 7: Results from Pearson's correlation test on the hypothesis 4

Factor	Statistical Indicators	
Word – of – mouth	Correlation coefficient	0.548
	Sample size	430
	Significance level	0.000

As shown in Table 8, P-value was computed by which sig = 0.000. Since sig<0.01, the null hypothesis is rejected and it shows that there is a significant relationship between Good online experience and online brand trust.

Table 8: Results from Pearson's correlation test on the hypothesis 5

Factor	Statistical Indicators	
Good online experience	Correlation coefficient	0.469
	Sample size	424
	Significance level	0.000

According to the table 9 and since sig. is less than 0.01, the null hypothesis is rejected and there is a significant relationship between Quality of information and online brand trust.

Table 9: Results from Pearson's correlation test on the hypothesis 6

Factor	Statistical Indicators	
Quality of information	Correlation coefficient	0.483
	Sample size	412
	Significance level	0.000

Conclusion and Suggestions

The results indicate that security was found positively significant at 1%. The study hypothesized positive relationship between security and online brand trust and the result found support the study hypothesis. The positive relationship between security and brand trust was also found by Sultan et al. (2002), Ha (2004), Srinivasan (2004) and Alam & Yasin (2010). Another factor is privacy which was found with expected positive sign and statistically is significant at 1% level of significance. The positive impact of privacy on online brand has been also found by Hoffman et al. (1999), Sultan et al. (2002), and Ha (2004). As expected, brand name was found very significant with positive sign and statistically is significant al 1% level of significance. This finding also supports the previous studies such as Sultan et al. (2002) and Ha (2004). Word of mouth was found with expected positive sign and statistically significant at 1% level of significance. The result in our study is consistent with the findings of other studies by Ha (2004), and Alam & Yasin (2010). The result showed that Impact of good online experience on online brand trust has been found significant and with expected positive sign. This result was also supported in earlier studies carried out by Srinivasan (2004), Ha (2004) and Salo & Karjaluoto (2007). Finally, quality of information was found positively significant at 1%. The positive significant relationship between information quality and brand trust has also been found by Ha (2004) and Alam & Yasin (2010).

Regarding the answers to hypotheses and data analysis, following administrative solutions are suggested:

1. Considering the important role of maintaining personal information and security in building trust, the companies with online services must pay special attention to the aforementioned factors, because these factors have the most effect on customers' trust. Since there is a potential for abusing consumers' information to a great extent, for increasing the trust to brand name, first of all companies must guarantee the security of website and the privacy of every audience in the time of purchase. Among the most significant acts that online companies can do is using high security marks (TTPS) and (SSL) which increase the trust to a brand in online transactions.

2- Regarding the special role of mouth-to-mouth advertisement, it is suggested that companies design a forum for costumers and users in the website so they can exchange ideas and share experiences.

3- Online service companies can advertise the phenomenon of high-speed internet on TV commercials and remind customers the necessity of this style of shopping and stimulate the tendency in them.

4- In order to create good feeling and useful experience in the customers, the companies must select the content of their

website very carefully and updates the website regularly. They should provide the information related to their products with all needed details in the website.

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