

**A CONCEPTUAL MODEL OF THE INFLUENCE OF
BRAND TRUST ON THE RELATIONSHIP BETWEEN
CONSUMER & COMPANY IMAGE**

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ABSTRACT

The theoretical issue of image congruence is an area of the academic literature which has received great interest over the years. However, to date most of the research regarding image congruity is based on the assumption that the greater the image match between consumer and brand, the more favourable the relationship between the two (Malhotra, 1981; Aaker, 1997). Recently, there has been an extension to the concept of image congruence and its application to corporate image (Davies et al., 2004; Argenti and Druckenmiller, 2004). We propose that corporate image is every dimension of the brand which is externally perceived by the consumer. It is the aggregate of product brand image, corporate brand image, and CEO image. The management of this externally perceived image is clearly of considerable importance to the field of corporate reputation management.

Commentators to date have suggested that a strong brand image is comprised of predominantly positive personality traits. However, we argue that image is not about rating either positively (for example, highly agreeable) or negatively (for example, highly ruthless) on various dimensions of a brand personality scale, but is about having an image which is fitting and competitively suited to the business environment. We propose to use the metaphor of 'brand as person' to measure image and present a conceptual framework to illustrate the interrelationship between consumer, corporate brand image, product brand image and CEO image. The influence that brand trust has on this interrelationship is examined, and likewise the influence that brand trust has on outcomes of satisfaction, purchase intention and brand loyalty are also examined. Conclusions and implications for managerial practice are discussed.

INTRODUCTION

There is a widely held belief that in order to be successful in today's competitive markets that your company and / or brand must have a 'good' image. Brand image is the complete picture and association of a brand in the mind of the consumer (Berkman, Lindquist and Sirgy, 1997). Therefore, the external perception that a consumer has about your brand is really what constitutes image. The long-standing theoretical concept of congruence suggests that the more congruent a consumer's image is with a brand's image, the greater the satisfaction derived (Graeff, 1997; Schiffman & Kanuk 2000; Oliver, 1997). Nevertheless, the image that is perceived by the consumer is a complex set of stimuli, which are ever changing, and subject to associations and lifestyle changes.

Recent developments in measurement scales to investigate brands have provided a fruitful arena for researchers. The approach taken in this paper is that of brand personality as a metaphor for image i.e. assigning human like characteristics to a brand in order to conjure up an image for the brand. Aaker's (1997) Brand Personality Scale was validated for a variety of consumers and products, and was generally made up of positive dimensions (e.g. sincere, rugged, competent, sophisticated) in the belief that a good image was determined by those brands which rated well on these positive dimensions. Corporate brand image can similarly be rated using personality scales. The Corporate Character Scale (Davies et al., 2004) measures corporate brands across a number of personality dimensions in order to ascertain if a positive or negative image is present.

Thus, to date much attention has been paid to the development of reliable, generalisable and valid measurement scales for brands. These scales have devoted much attention to the positive dimensions of brand imagery and the assumption that a positive image will have positive effects on various consumer outcomes. There is however an apparent lack of studies which have focused on brands with negative images and yet clearly strong outcomes in terms of customer satisfaction and loyalty. In this regard, numerous questions remain unanswered. For example, is it paramount that a company or brand have a positive image in order to be successful? Should the existing measures of image be uni-dimensional? Can a negative image result in a positive outcome and is trust a moderator to this? Finally, does the CEO of the organisation impact the image perceived by the consumer?

We introduce a dimension of the Corporate Character Scale (Davies et al, 2004), ruthlessness, in a bid to show how consumers may perceive a ruthless image as a strong, positive image. The purpose of this paper is to investigate the interrelationship between the consumer, the corporate brand, the product brand and the CEO of the organisation. We aim to examine the effects on satisfaction, purchase intention and brand loyalty when there are incongruent images between the parties. It is also the aim of this paper to investigate the influence which consumers trust in either party has over satisfaction, purchase intention and brand loyalty especially when either party holds a ruthless, externally perceived image.

The remainder of this paper discusses the conceptual model and presents the influential literature underpinning this model with our hypotheses introduced throughout. Finally, the paper discusses some implications for managerial practice along with some concluding comments.

CONCEPTUAL MODEL

The purpose of the conceptual model presented is to change the current perception of image as being good or bad, and define image as being a competitive tool that is company specific, and is always good regardless of classification (Fournier, 1998). We define corporate image as the aggregate of corporate brand image, product brand image and CEO image.

Trust between consumer and the company is seen as a moderator of the outcomes. Consumer may have trust with either one or all constituents of the corporate image. The outcomes of this relationship are satisfaction with the brand, purchase intention towards the brand and overall loyalty with the brand.

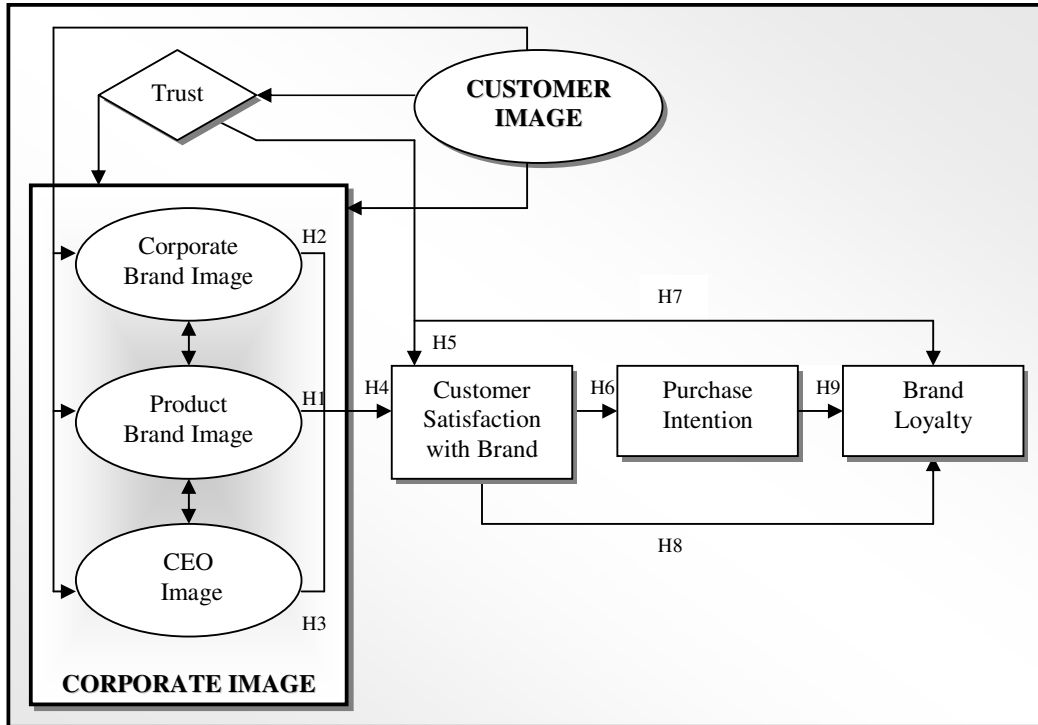


Figure 1: Conceptual Model

NOTE: Our aim is to re-evaluate the theoretical concept of image congruence. The organisation which we will rate, will have previously been rated as having a negative corporate image.

IMAGE CONGRUENCE & BRAND PERSONALITY

Image congruence is a well-documented area of the marketing literature which has received significant attention by academics over the decades. According to Graeff (1996) the Image Congruence Hypothesis assumes that consumers should have a favourable attitude and purchase intention towards brands that are perceived to be congruent or matching with their self-image, and a relatively less favourable attitude towards brands perceived to be incongruent with their self-image. By creating a brand personality, marketers (organisations) are seeking to strike a fit between the brand's image and their target consumers' image (Aaker and Biehl, 1993). Fournier (1998) suggests that in order to keep a relationship alive between consumers and brands there needs to be more than just the pull of positive congruent images and feelings. We therefore question the traditional assumption of image congruence on two grounds. Firstly, it does not address many successful brands with strong negative but yet powerful brand imagery, for example, Ryanair. Secondly, we question the assumption that consumers always buy brands that they view are similar to the image they have of themselves. Surely it would not intuitively be the case that all purchasers of Ryanair flights view themselves as being ruthless in the same way they view the brand, as per our initial qualitative work suggests.

Previous research into the area of self-image congruence supports the idea that image congruity does affect consumer outcomes such as purchase intention and product preference. Malhotra (1981) developed the most commonly used method of measuring and evaluating self-concept. Malhotra's theory measures; self-concept, person concepts and product concepts.

The scale that Malhotra developed includes fifteen pairs of adjectives, used in conjunction with a semantic differential scale, that measures the adjectives across a seven-point scale. Congruence is assessed by measuring the gaps between the image of products and the image of the self.

Following on from Malhotra's earlier attempts Aaker (1997) developed a scale to measure brand image using personality as a metaphor for image. Aaker (1997) defined brand personality as "the set of human characteristics associated with a brand". Aaker's scale was made up of a number of traits. These traits came from a number of sources including; personality scales from psychology, personality scales used by marketers, and original qualitative research. The personality dimensions, which Aaker developed included sincerity, excitement, competence, sophistication and ruggedness which are better known as the 'Big Five'. Again congruence is assessed by rating the similarity of the image scoring of the product and of the self.

These landmark studies have one message in common, that brand image can be measured using personality traits as a metaphor, and that a good image is a result of scoring high on positive traits. However, do consumers hold favourable attitudes towards brands which are incongruent with their own image? And is image more than being good or bad (Aaker et al., 2004)?

Consumers will tend to rate their own personality in a favourable manner. Therefore it may be suggested that personality is not a reliable method of measuring image and that incongruities may always exist. Fournier (1998) further emphasises the theory of incongruence and suggests that consumer-brand relationships are a matter of perceived goal compatibility rather than congruence between discreet product attributes and personality trait images. Nevertheless, enhancement of one's self is important for one's social or ideal self (Malhotra, 1981). Does this mean that we are constantly in a state of incongruity? Hence, if incongruity is present when consumers purchase products does this lead to satisfaction for the consumer?

Based on the above discussion and arguments, we state the following hypothesis:

H1: The greater the image congruence between customer image and product brand image the greater the satisfaction with the brand.

REPUTATION MANAGEMENT

A brand's reputation refers to the belief of others that the brand is good and trustworthy. Brand reputation can be developed using traditional above the line methods and also through the use of public relations (Theng Lau and Han Lee, 1999). The reputation that a brand holds is key to its success regardless of quality or performance. Corporate reputation on the other hand, is defined as 'the overall estimation in which a company is held by its constituents' (Fombrun, 1996). According to Fombrun (1996), the development of a positive corporate reputation creates strategic advantage or reputational capital. In order to develop a positive corporate reputation a company must implement some form of a reputation management strategy.

Reputation management itself is a process whereby the direct and indirect experiences of each public are managed so as to promote a positive image (Fombrun and Shanley, 1990). Corporations nowadays are under greater scrutiny after the collapse recently of some great companies, who shocked the world with scandalous behaviour. A bad corporate reputation can harm employee and customer loyalty, threaten a company's financial well-being and even a company's viability (Argenti and Druckenmiller, 2004). Therefore, the reasoning behind the creation of a good corporate reputation is easily justified. However, the internal culture must also reflect what is portrayed externally.

Hatch and Schultz (2000) argue the importance that organisational culture plays in generating an image to outside stakeholders. They believe that corporate branding brings to marketing the ability to use the culture and vision internal to the company to create a unique selling proposition. Being able to manipulate your corporate reputation and consequently your image via publicising your internal culture allows companies to get closer to their customers in a time when customers want to know more than the brand. Barney (2002) agrees that organisational culture is an important dimension in the development of a competitive strategy today.

Fombrun (1996) suggests that organisational culture is a major part of the non-economical aspects of corporate reputation. He argues that values such as credibility, reliability, trustworthiness, and responsibility are central to the way in which a corporate reputation is perceived. One of the few empirical studies relating to the relationship between perceived culture and reputation was undertaken by Flatt and Kowalczyk (2000). Their study was based on the Organisational Culture Profile Instrument and Fortune's Most Admired Corporation Survey Instrument. Their results show a significant correspondence between organisational culture and corporate reputation as it is perceived.

Some confusion is present with regard to an accurate definition of what is reputation management and where corporate image interacts (Dowling, 1993). From a marketing perspective reputation is often referred to as brand image (Fombrun and Van Riel, 1997). Reputation management from our perspective is the management of the corporate image. The reason for this is reputation from a consumer perspective is associated or measured by rating the conjured up perceptions which form the images they hold. In other words, image can be described as the overall impression made in the minds of consumers (Dichter, 1985), and a corporate brand image is therefore a powerful means for a firm to express themselves in a way that is not tied into their specific products or services (Keller, 2000). Therefore, companies manage their reputations in order to harmonise their image.

A corporate image therefore refers to a holistic and vivid impression held by a particular group (consumers) towards a corporation, partly as a result of information processing carried out by the group's members (consumers), and partly by the aggregated communication of the corporation in question (Alvesson, 1990). On the other hand, reputation is a concept that is similar but distinct from image. Image tends to be shifting and transient whereas reputation is relatively stable and consists of many images (Corley and Cochran, 2001).

For the purpose of this paper and our conceptual model we propose that the aggregate of organisation image, product image and CEO image is corporate image. Thus, the corporate image of a company, which is externally perceived by customers, is the image that should be managed in order to hold a competitive corporate reputation.

According to Argenti and Druckenmiller (2004) there are a number of factors behind the trend towards viewing corporations more like brands. Changing dynamics of product marketing, broadening sales channels, diversified communication channels, mergers and other structural changes along with increased global activism are to blame. Because of this change in importance regarding corporate branding, it is essential that corporate brands be managed in tandem with product branding.

Brand identity (names, logos, symbols etc.) is often the tangible aspect of the corporate image but other elements make up the overall image. Brand associations, corporate brands and product brands, to name but a few are some of the other considerations which impact the overall corporate image. Consumers do not just perceive the image of the brand they purchase but all the associations surrounding the corporation, the reputation that the corporation holds and the corporate brand itself. The complex interaction of all these elements on overall image makes the specific reasoning behind brand loyalty, satisfaction and purchase intention even harder to determine. However, it is important to keep in mind that when the corporate and brand promises are kept, this in turn will strengthen the overall corporate reputation.

Based on the above discussion and arguments, we state the following hypothesis:

H2: The greater the image congruence between customer image and corporate brand image the greater the satisfaction with the brand.

CEO IMAGE

The issue of corporate image and corporate branding becomes even more complex when an individual (CEO, company figurehead, or leader) is closely associated with the corporate brand. How strong an influence a CEO has on the organisational brand and corporate reputation will possibly depend on the level of public awareness of the CEO. Lazarus (2003) argues that today's brands (corporate and product) are inextricably linked to the CEO's image and behaviour. In essence, the CEO is often an ambassador or endorser of the corporate brand and the product brand, therefore, brand management of the CEO is now an important task. Bruijns (2003) argues that a correlation does in fact exist between CEO image, corporate reputation and corporate performance and that intangible assets (i.e. image, symbolic leadership) are significantly responsible in gaining competitive advantage in today's competitive markets. A Burson – Marsteller study provides research to show that the role of the CEO in overall corporate reputation has increased from 40% in 1997 to 48% in 2002 (Gaines-Ross and Cakim, 2002). The study concluded stating that the CEO of a corporation directly influences a range of stakeholders including shareholders, potential shareholder, financial and industry analysts, potential employees, customers and naturally bottom line performance.

One would argue that, in order for the CEO to enhance the image of the corporate or product brand, his or her own externally perceived image by consumers must be congruent with the image of the corporate and / or product brand. This idea would be in line with the current theoretical concept of congruence.

However, what is the outcome when the CEO's image is incongruent with the organisational or product brand image. Likewise, what is the outcome when the customer's perception of the CEO is incongruent with his or her own image?

Based on the above discussion and arguments, we state the following hypothesis:

H3: The greater the image congruence between customer image and the CEO image the greater the satisfaction with the brand.

In addition, as we propose that corporate image is the aggregate of corporate brand image, product brand image and CEO image, we sum up H1, H2 and H3 by stating the following hypothesis:

H4: The greater the image congruence between customer image and corporate image the greater the satisfaction with the brand.

BRAND TRUST

So far we have offered conceptual insights on how individual consumer image is formed, how organisational image and reputation is managed and how influential the organisational CEO is over the interrelationship between consumer, organisation and product. However, what generally holds relationships together regardless of image and reputation is brand trust (Morgan and Hunt, 1994). Stewart (2002) argues that reputation and trust are interrelated entities. Therefore consumer buy-in does not occur unless they trust the organisation, the product or the CEO. Trust may be defined as the belief of the parties (consumer, organisation, product, CEO) in a transaction and the risks associated with assuming and acting on such beliefs (Theng Lau and Han Lee, 1999; Deutsch, 1958). In other words, trust is the confidence that a consumer will find in a brand over the fears or risks associated with the brand.

To date research measures suggests that trust is associated with positive image and promises being kept. Aaker (1997) measures trust under the dimension of sincerity, which is one of the five brand personality dimensions. This dimension is made up of traits such as down-to-earth, honest, wholesome and cheerful. Likewise, Davies et al. (2004) measures trust under the dimension of agreeableness with their measure for corporate image or character. Traits such as warmth, empathy and integrity are used to represent trust. These studies support the idea that a strong link is evident between a good reputation (image) and consumer's trust in a brand.

In order for a level of trust or trustworthiness to be evident there must be a good understanding of the predictability and motives of the other party (Erdem and Swait, 2004). When a company acts in a way that builds consumer trust, the perceived risk with the brand is likely to reduce, enabling the consumer to make confident predictions about the brand's future behaviour (Mayer, Davies, and Schoorman, 1995). It is well documented that a brand is a name, term, sign, symbol (or combination of) intended to identify and differentiate one product from another (Kotler et al, 2001). In relation to trust of a brand, an element of credibility must exist (Newell and Goldsmith, 1997). In order to trust the organisational brand or corporate brand you must trust the image of the brand. Therefore, can one assume that the corporate brand, product brand and CEO image are each factors in increasing the trust of a brand?

Theng Lau and Han Lee (1999) developed a model of brand trust whereby trust in a brand, is a culmination of brand characteristics (brand reputation, brand predictability, brand competence), company characteristics (trust in company, company reputation, company perceived motives, company integrity), and consumer-brand characteristics (similarity between consumer self-concept and brand personality, brand liking, brand experience, brand satisfaction and peer support). Results from this study showed that if these elements were in place, then there was significant correlation with trust in the brand, which in turn increased brand loyalty.

It would be assumed that the more congruent the image of the consumer and the brand (organisational, product or CEO) that the greater the level of trust. However, does the consumer have to hold an element of trust with all parties of the corporate image? Is it possible that trust with one party is enough to suffice a favourable perception of the overall corporate reputation? And what is the result when the consumer views one or all members of the corporate image as ruthless? Can trust be evident when a negative incongruent brand image is present? It is our aim to investigate whether trust can exist when a consumer's perception of a brand is negative or incongruent with his or her own image, hypothesising that trust is the mediating factor for customer satisfaction.

However, in order for brand trust to be evident a consumer must hold a somewhat favourable impression about some contributor of the corporate image (corporate brand, product brand or CEO image). The more a brand is trusted then the promise the brand makes to the customer must be fulfilled, hence the customer is satisfied.

Based on the above discussion and arguments, we state the following hypothesis:

H5: The greater the brand trust the greater the satisfaction with the brand.

CUSTOMER SATISFACTION & PURCHASE INTENTION

Satisfaction is made up of a number of dimensions. Satisfaction with a brand (product, corporate or individual) may be defined as the subjective evaluation of a chosen alternative brand, that meets or exceeds expectations (Bloemer and Kasper, 1995). Oliver (1997) also defines satisfaction as the difference between what we anticipate and what we accept. However, before a consumer can derive some form of satisfaction from a brand they must trust the reputation of the brand (Garbarino and Johnson, 1999). Anderson and Lindestad (1993) argue that reputation and customer satisfaction have been seen as interrelated. According to Davies et al (2003), if we expect an organisation to behave negatively but they treat us well we are likely to be satisfied. Does this mean that if we trust a brand which we perceive to be bad and they treat us good that we will be satisfied with that brand, even though the image of the brand is incongruent with that of our own? Can incongruency drive customer satisfaction?

Davies (2003) found that a strong positive co-relation exists between customer satisfaction and brand loyalty. He argues that loyalty is conceived of as the tendency to stand by one brand more than others and hence, it is clear therefore that satisfaction is linked to loyalty. Hallowell (1996), goes even further to state that there is a relationship between customer satisfaction, customer loyalty and profitability.

When a brand promise is made and expectations are fulfilled then a customer is satisfied. We believe that the more satisfied a customer is then the more likely they will purchase your brand. This is in line with Yi's (1990) theory of satisfaction and purchase intention. Therefore, based on the above discussion and arguments, we state the following hypothesis:

H6: The greater the satisfaction the greater the purchase intention.

CUSTOMER BRAND LOYALTY

Yi (1990) states that many studies have found that customer satisfaction influences purchase intentions as well as post-purchase attitudes. Having satisfied customers is not enough for today's competitive markets though. A company wants to have a committed customer base that is trusting of their image, brand and reputation.

Therefore, it is true to say, customer brand loyalty is often the result of trust (Theng Lau and Han Lee, 1999) and consumer satisfaction. Customers who are loyal tend to have faith in the overall company image (corporate, product and CEO image). Where brand loyalty occurs there will be a positive relationship between the parties. That said, customer loyalty or brand loyalty is an expression of intended behaviour related to a particular brand (Andreassen and Lindestad, 1997). Consumers may be loyal because of a high level of trust, satisfaction and image congruence, but also because of high switching costs and lack of real alternatives. It must be noted that numerous studies and authors have found a correlation between customer satisfaction and brand loyalty (Bolton and Drew, 1991; Fornell, 1992, Anderson and Sullivan, 1993).

The measurement of customer brand loyalty can be done one of two ways (Hallowell, 1996). Retention and cross sell can be measured. Measuring retention is simply whereby the customer is asked how long they are a customer with a particular brand whereas, cross sell is whereby you probe customers to identify if they have multiples of brand or extensions of a brand (Hallowell, 1996). The result of a consumer who is brand loyal may be a continuation to purchase a particular brand, an increase in the scale of the purchase, a recommendation to others or an intention to purchase again. Another approach to the measurement of brand loyalty is the downstream and upstream approach proposed by Amine (1998). The downstream approach is based on observing consistent purchases of a brand over a specific period of time, whereas, the upstream approach focuses more so on the motives behind repeat purchasing of a brand. Amine (1998) also argues that commitment is a central factor to better understanding brand loyalty.

No definitive method of brand loyalty measurement exists. However, regardless of the method used a central common theme to brand loyalty is commitment, which is a trait that is somewhat co-related to the competence dimensions of both Aaker's (1997) Brand Dimensions and Davies' et al. (2004) Corporate Character Scale.

Hallowell (1996) and Davies (2003) agree that if a consumer trusts a brand, that there will be a stronger commitment to the brand. That said, we propose the following hypothesis:

H7: The greater the brand trust the greater the brand loyalty.

Numerous studies have shown that there exists a relationship between satisfaction and brand loyalty (Bolton and Drew, 1991; Fornell, 1992, Anderson and Sullivan, 1993). We propose to test this concept under our own study and therefore we propose the following hypothesis:

H8: The greater the satisfaction the greater the brand loyalty.

Finally, from our discussion above it would be assumed that customers who have a greater purchase intention towards a brand should have a greater brand loyalty. Therefore, we propose the following hypothesis:

H9: The greater the purchase intention the greater the brand loyalty.

CONCLUDING COMMENTS

Brand management as a holistic approach to managing all external images of the organisation (corporate, product & CEO) is of significant interest to both practitioners and academics alike. The outcomes of understanding how an organisation's image is perceived can aid the development of a successful strategy.

This paper has introduced a conceptual model to attempt to explain the interrelationships between the various facets of the brand and outcomes such as satisfaction, purchase intention and brand loyalty. It questions the long-standing theoretical assumption of congruence between consumers and the brands which they purchase. It also seeks to investigate ruthless brands, specifically in light of the nature of the study. Trust is a construct of clear importance in practice and research and thus, has been incorporated into the model as a moderator construct.

From a managerial point of view, it is paramount to have a competitive strategy and likewise a competitive image in order to remain successful and to get closer to your customers. Having a thorough knowledge of your brand's personality allows you that access and gives you the chance to build a relationship and trust between customer and company. Nevertheless, managers today must realise that, while customers may purchase your brand, they are in fact purchasing the image of the entire company. Therefore, it is essential to manage all externally perceived images of your company so as to have a harmonised and consistent message.

Research to date would suggest to managers that successful companies hold traditional positive images. However, our model proposes to shift the current thinking and illustrate to managers that what is important is to have a competitive image that is fitting and in line with your target market's needs and wants. However, behind every successful brand there generally lies a quality product or service. Management need to ensure that the brand purchased by the consumer is what is expected in order for the image to be believable and for brand trust to be established. Our model would propose to managers that if brand trust is evident there are advantages to a loyal customer base and increased satisfaction and purchase intent. Managers who can build a customer's brand trust through the complex interrelationship of the corporate brand image, the product brand image and the CEO image will stand a greater chance of success in today's competitive markets.

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