

Factors Affecting Brand Trust: An Exploratory Investigation Among Indian Retail Consumers

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Abstract

Retailers aim at building brands that can command loyalty and win the trust of consumers. The valuations of brands undertaken by Interbrand shows that brands like Coca-Cola, Microsoft, Wal-Mart, and so forth are valued at sums larger than their turnovers. However, all brands do not succeed in becoming highly valued brands. When it comes to succeeding with branding, one of the key aspects of branding has been winning the 'trust' of consumers. This paper sets out to focus on the various aspects that engender brand trust among consumers of organized retail stores in India through a survey of consumers and elucidates the factors retailers need to manage to enable brand trust. We collected data from 260 shoppers by using 16 variables. The collected data were subjected to exploratory factor analysis (EFA) with principal axis factoring. The findings indicate that the retail consumer brand trust in India is influenced by four factors - Customer Commitment, Reliability, Reputation, and Retail Environment. The managerial implications of the present study are that retailers need to adopt strategies that evince customer commitment and a very good shopping ambience if they wish to engender brand trust and create a large base of loyal customers.

Keywords: brand trust, retailers, customer commitment, retail environment, brand loyalty, valued brand, branding

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The essence of consumer branding is to enhance a firm's sustainable competitive advantage by establishing and developing an enduring relationship with its customers. Customer-firm relationships can be in different forms, including product-based, service-personnel-based, firm-based, and brand-based (Luk & Yip, 2008). A well-established brand is the most effective means for differentiation and cultivating a close brand-customer relationship leading to brand loyalty, which is crucial for the long-term success in an increasingly competitive market. Also, there is a paucity of research work to identify the factors that are crucial for maintaining customer-brand relationship in retail. Trust in a brand is an essential element of brand equity. Recently, a few studies have reported the significant role of trust in the retail context in company - customer relationships; however, whether trust also plays a vital role in brand - customer relationships, and in brand buying behaviours in retail settings, has received inadequate attention from marketing scholars.

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Trust is defined as a person's willingness to depend on another party's promise and be vulnerable to the actions (as promised) of this party, which shows appropriate integrity, benevolence, ability, and demonstrates that the outcome of such actions could be predictable (Gefen, Karahanna, & Straub, 2003). Following this line of thinking, brand trust can be defined as "the willingness of the average consumer to rely on the ability of the brand to perform its stated function" (Chaudhuri & Holbrook, 2001, p.81). Brand trust implies that the consumers have positive expectations from and trusting beliefs in the brand, on the basis of which she/he will decide whether or not to complete the transaction. This suggests that brand trust is embodied with trusting intentions and plays a facilitator role in the buying process. In this paper, we have applied the terminological understanding of Ailawadi and Keller (2004), and do not equate retail brands with private labels on store brands. Instead, the retailer itself is considered as the brand, for example, Tesco, IKEA.

Conceptual Background

➤ **Brand Trust :** Borrowing Bainbridge's (1997) words, a trustworthy brand places the consumer - rather than a particular service or product - at the center of its world and relies more on understanding real consumer needs and fulfilling them. Brand trust goes beyond consumer's satisfaction with the functional performance of the product and its attributes (Aaker, 1996). Brand trust has been defined as "a feeling of security held by the consumers in their interaction with the brand, such that it is based on the perceptions that the brand is reliable and responsible for the interests and welfare of the consumers" (Delgado-Ballester & Munuera-Alemán, 2001, p.35). In their study, the authors defined brand trust as the willingness of the average consumer to rely on the ability of the brand to perform its stated functions. According to Ha (2004), familiarity with a company or brand produces feelings of greater trust. Even in online retailing, Ha's (2004) study showed that a high level of brand commitment means that dot.com companies are maintaining long-term relationships with their customers for the purpose of achieving brand trust.

Chaudhuri and Holbrook (2001, p.82) defined brand trust as consumers' "willingness to rely on the ability of the brand to perform its stated functions". Based on such a conceptualization, they developed a uni-dimensional measurement scale. Delgado-Ballester, Munuera-Alemán, and Yagüe-Guillén (2003) proposed that a uni-dimensional conceptualization completely ignores the motivational aspects associated with the concept, which may limit the conceptual richness of the phenomenon. Thus, they defined brand trust as "the confident expectations of the brand's reliability and intentions in situations entailing risk to the consumer" (p.37). Since consumers believe that a brand's positive intentions towards their welfare and interests is essential for it to be perceived as trustworthy, this conceptualization represents an improvement over a single dimension conceptualization that suppresses the construct space and reduces its conceptual richness. In addition, a multidimensional conceptualization is consistent with research on trust in the psychology and marketing literatures. Taking an entirely different approach, Lau and Lee (1999) viewed brand trust as the 'willingness to rely on the brand,' and offered a measurement scale that focused on the brand itself rather than specific dimensions. Brand trust, in their view, is more or less a global measure of a consumer's overall feeling or dispositional tendency towards the brand.

➤ **Significance of Brand Trust in the Indian Organized Retail Sector :** PricewaterhouseCoopers (PwC) research indicated that India's retail sector is worth US\$ 350 billion and had a low organized retail penetration (ORP) of 5 to 8% in the year 2011 (Ramola & Bhasin, 2013). Modern trade emerged during the 1990s, primarily in the food and grocery sector, and is now growing at a CAGR of 15 to 20%. A large market potential for a range of categories is indicated by low ORP, increasing urbanization, growing incomes, increasing consumer confidence, and so forth. India's retail sector comprises of organized and unorganized participants. Given the size of the country's retail market, PwC research and other reports suggested that the 12 million mom-and-pop stores comprising of India's unorganized market can co-exist with modern trade players. Also, the BMI (Business Monitor International) India Retail Report for the third quarter of 2013 forecasted that Indian per capita consumer spending will increase to 59% by 2017, compared with a regional growth average of 46%. India came second (out of seven) in BMI's Asia

retail risk/reward ratings, although it underperformed for risk (BMI India Retail Report, Fast Market Research).

Among all retail categories, mass grocery retail (MGR) will be the outperformer till 2017 in growth terms, with sales being forecasted to increase by 84.6% between 2013 and 2017, from US\$ 33.14 bn to US\$ 61.19 bn, as India's emerging middle class continues to drive demand for new goods and services. Robust economic growth, population growth, the increasing wealth of individuals, and the speedy construction of organized retail infrastructure are key factors behind the forecasted growth. An expanding middle and upper class consumer base will also provide opportunities in India's Tier-2 and Tier-3 cities. The greater availability of personal credit and a growing vehicle population providing improved mobility will also contribute to the trend of 11.9% annual retail sales growth. The organized retail sector is witnessing hectic activity in terms of loyalty programmes as evinced by Vyas and Sinha (2008). However, recent times have seen a mushrooming of organized retailers, and ensuring the loyalty of customers is a challenge for them. Thus, there is an urgent need to know the relevancy and drivers of brand trust in the light of the growing organized retail sector in India.

Review of Literature

Branding can be especially important in retailing, given its highly competitive nature and its strong influence on patronage behaviour (Ailawadi & Keller, 2004; Hartman & Spiro, 2005). Thus, the increasingly widely used view of the retailer as a brand is one of the most important trends in retailing (Grewal, Levy, & Lehmann, 2004). At the same time, empirical studies regarding the retailer as a brand have only been pursued on relatively rare occasions so far (Davies, 1992; Kent, 2003); while substantially more research has been conducted on store image. Saurabh and Mahajan (2013) provided a framework to work upon the marketing aspect of miraculous claims made by brands that may be in congruence to the aesthetic appeal for brand managers and researchers. The study also showed that technical product specifications and evidence were most effective in enhancing consumers' beliefs, and this factor lead to a positive perception in the minds of the consumers about products with an aesthetic appeal.

Chattopadhyay (2013) concluded that for food and grocery purchase, location (nearness to home) was the prime consideration for the respondents of Kolkata and Bhubaneswar, while it was range for both - respondents from Patna and Ranchi. Ambience was the least important parameter for the respondent populations from the four state capitals (Kolkata, Bhubaneswar, Patna, and Ranchi). For apparel purchase, range or assortment was the most important parameter for the respondent populations from the four state capitals. The behavioural pattern of the respondents with respect to frequency of visit, preferred group size during shopping, and decision maker in choosing a shopping destination revealed a fairly uniform pattern across the state capital locations.

Albert and Merunka (2013) proposed and tested a model of brand love that included both its antecedents and consequences. The model was rooted in a causal approach and featured established consumer-brand relationship constructs (brand identification, brand trust, and brand commitment). The results demonstrated strong relationships between the two antecedents (trust and identification) and brand love. Malik (2012) found that though there are multitudinous opportunities that have not been tapped by the retailers, they can be successful by paying more attention towards the customers' needs and desires. Today's customers are not just influenced by price and quality. There are many other factors that pull them towards a store. The retailers have to focus on these factors, that is, formulating the right marketing strategies in order to tap an increased customer base and become successful in this competitive environment.

Malik (2011) indicated that variety in products, branded products, availability of necessary goods under the same roof, reasonable and fixed prices, and location of organized retail outlets close to residence or work place played a significant role in motivating the customers to visit the organized retail outlets. They authors also observed a significant relationship between customer satisfaction and the dimensions of service quality of organized retail outlets, that is, Product Characteristics, Price Factor, Physical Aspects, Promotional Schemes, and Personnel Interaction. Kumar and Gogoi (2011) examined the consumers' buying behavior and brand loyalty with regards to processed liquid packed milk in Guwahati. They found that consumer buying behavior is a very complex process, as it involves not only the economic factors, but also the emotional factors. However, marketers need to

study consumer behaviour, as it helps them to position their products better and develop effective marketing strategies. Consumer buying behaviour is also influenced by culture and subculture. Habits, likes, and dislikes of people belonging to a particular culture or subculture can affect the marketing efforts of a firm to a great extent. The social class to which the individual belongs tells about the type of products the individual prefers. Other factors that influence the buying behavior are social factors like reference group and family, personal factors like age, lifecycle, and occupation, and psychological factors like motivation, perception, and attitude of the customers.

Kaushal and Medhavi (2011) focused on identifying the prominent factors affecting shopping mall buying behavior. A sample of 157 respondents was chosen on the basis of convenience sampling, and customer intercept survey was conducted in prominent shopping malls. Twenty four factors affecting shopping mall consumer behaviour were identified. The three most prominent factors that were identified were Quality, Time Saving, and Price.

Sung, Kim, and Jung (2010) conceptualized and investigated the impact of brand personality on brand trust, brand affect, and brand loyalty. The overall findings indicated that different brand-personality dimensions influence brand trust and brand effect in different ways, which in turn increase the level of brand loyalty. Sung and Kim (2010) proposed that some brand personality dimensions relate more to brand trust, whereas other dimensions relate more to brand affect. The results suggested that sincerity and ruggedness brand personality dimensions are more likely to influence the level of brand trust than brand affect, whereas the excitement and sophistication dimensions relate more to brand affect than to brand trust. Guenzi, Johnson, and Castaldo (2009) found that trust in the salesperson and trust in store branded products have positive effects on overall store trust. Store trust, in turn, increases perceived value and loyalty intentions. Looking at the drivers of the three levels of customer trust, salesperson trustworthiness positively affects only trust in the salesperson. Store environment has a positive impact only on overall trust in the store. Store communication fosters all three levels of customer trust, while store assortment increases both overall trust and trust in store branded products.

Swoboda, Haelsig, Schramm-Klein, and Morschett (2009) found that in retailing, consumer involvement had a moderating effect on the influence of retailer attributes on retail brand equity. The direction of this influence differed, however, from one perceived retailer attribute to the next. Whereas, the influence of price, communication, and store design is greater on highly involved consumers than on those with low involvement, the influence of service and assortment is greater in consumers with low involvement. Since consumers with a different level of involvement have a different perception of retailer attributes, this factor is relevant to retail branding.

Binninger (2008) found that an increase in retail brand satisfaction and loyalty influences store loyalty, and that attitude towards retail brand products has a moderating effect on the relationship between retail brand satisfaction and loyalty. They also showed that this moderating influence is greater for an identifiable retail brand than for an unidentifiable retail brand. Luk and Leslie (2008) empirically tested the effect of two brand trust dimensions, brand reliability and brand intentions, on consumers' spending on individual brands. The findings revealed that much of the effects were from brand intention, and confirmed that customer satisfaction was an antecedent to brand trust. In addition, the findings showed that brand trust effect could be significantly moderated by monetary sales promotions in a way that brand reliability would play no role if the consumers' buying behavior was strongly affected by monetary sales promotions.

Zboja and Voorhees (2006) provided a preliminary examination of the relationship between brands, retailers, and consumers. The results suggested that the halo effect exists between customers' perceptions of brands and retailers. The findings demonstrated that customers' trust in, and satisfaction with a retailer, mediates the effects of brand trust and satisfaction on customer repurchase intentions.

Research Gap

Brand trust has drawn increasing attention from both practitioners and researchers in recent years due to its critical role in enhancing customer relationships (Selnes, 1998), building customer loyalty (Ball, Coelho, & Machás, 2004; Singh & Sirdeshmukh, 2000;), commitment (Morgan & Hunt, 1994) and brand equity (Chaudhuri & Holbrook,

2001). However, research on the constructs of brand trust is limited. There is no consensus regarding the domain of the construct. Furthermore, researchers have not agreed upon the dimensionality or approaches to measuring the important constructs.

The literature review brings out the various aspects concerned with trust and more specifically, brand trust. While it is quite evident that brand trust is quite important in today's highly competitive environment, there does not seem to be any well-accepted model focusing on brand trust for the high-growth oriented retail sector. Many practicing marketing managers since long have struggled with this question : "Should we invest in building brand trust?" for they always want to know whether the firm should allocate more resources in brand building and development of brand trust, whose impact could be profound but not immediate, or, alternatively, should we focus on other sales techniques like sales promotions, which have an immediate impact on sales turnover. To bridge this gap, we conducted an empirical research study to objectively define and measure the different constructs leading to retail brand trust.

Research Objectives

With the aforesaid questions in mind, we undertook the present study to achieve the following objectives :

- To identify the various factors influencing retail consumer brand trust in the organized retail sector and also to validate the scale developed for brand trust in the Indian organized retail sector.

Research Methodology

The literature review gave deeper insights into the attributes affecting brand trust and scales used by different researchers who have contributed to the body of knowledge. This helped us to develop critical insights into different constructs used for determining brand trust. The study was conducted with 280 shoppers acting as respondents in Pune city by using 16 variables, with the respondents' responses being rated on a 5- point importance scale (ranging from 1: *Not at all important* to 5: *Extremely important*) in terms of importance of the attributes in organized retailing. In addition to the above, the questionnaire contained information regarding the demographics (age, income) and behaviour (frequency of purchase, monthly usage) of the shoppers. Out of these 16 variables, 12 were identified from the existing literature.

A pilot study was conducted with a small sample size of 30 respondents to clarify the overall structure of the questionnaire. Four more variables were added after a pilot survey and their reliability was also tested in this study. Out of the 280 questionnaires that were received, 20 were discarded for inconsistency of information, and the responses obtained from 260 respondents were considered for final analysis. A structured questionnaire was used to capture the consumers' responses in order to understand the underlying constructs determining retail brand trust. Simple random sampling method was used to collect the data from the customers. The study was conducted from January - July 2013. The data received from the respondents on 16 measured variables were subjected to exploratory factor analysis (EFA) with principal axis factoring and varimax rotation, and Eigen values were used to determine the number of factors (Hair, Anderson, Tatham, & Black, 1998). The respondents provided comments on clarity of some items and confirmed face validity of items in the questionnaire. The scale was developed with four additional variables as suggested by the respondents of the study. The modified scales were tested and validated in the present context of the study for retail sectors in India.

Exploratory Investigations

An exploratory qualitative study was undertaken to better understand the key influencers of brand trust that are important to Indian retail consumers. For this, personal in-depth interviews, comprising of open-ended questions with the customers, were conducted. In all, 20 customers visiting/shopping in the retail outlets of various retailers

Table 1. Demographic Profile of the Respondents

Sl.No	Descriptions		No. of Respondents	%
1.	Gender	Male	165	63
		Female	95	37
2.	Age (in years)	16-25	52	20
		26-35	104	40
		36-45	65	25
		More than 45	39	15
		More than 45	39	15
3.	Income (per month) (in ₹)	Less than 10,000	24	9
		10,001-20,000	35	14
		20,001-30,000	80	31
		30,001-40,000	71	27
		More than 40,000	50	19
4.	Occupation	Student	27	10
		Business	70	27
		Professional	85	33
		Educator	30	12
		Home maker	48	18
5.	Frequency of Purchase	More than once a week	35	13
		Once a week	88	34
		Once a fortnight	57	22
		Once a month	80	31
6.	Bill size (Per month) (in ₹)	Less than 1,000	25	10
		1,001-2,000	65	25
		2,001-3,000	37	14
		3,001-4,000	58	22
		4,001-5,000	43	17
		More than 5,000	32	12

were randomly selected for the interviews. Each interview lasted for 10 to 15 minutes. The semi-structured in-depth interviews focused on the following issues:

- How do the shoppers see brand trust in case of a retailer?
- What are the key factors influencing the Indian retail customers' brand trust?

The exploratory investigations helped us to identify and add a few more variables to the questionnaire. The questionnaire contained a total of 16 variables for the collection of data and for further analysis.

Results and Discussion

➤ **Demographic Profile of the Respondents :** Shoppers' demographic characteristics play an important role in the retailers' marketing strategies. The demographic characteristics of the shoppers in Pune city are exhibited in the Table 1.

The sample profile results in Table 1 show that male respondents (63%) represented a larger percentage of the sample respondents than the female respondents (37%). The majority of the respondents consisted of those aged

Table 2. KMO and Bartlett's Test Results

Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.786
Bartlett's Test of Sphericity	Approx. Chi-Square	4.013E3
	Df	120
	Sig.	.000

Table 3. Factor Extraction Results of Indian Retail Consumers' Brand Trust^a

Sl.No	Name of the Variables	Factor Loadings	Share of explained total variance (%)	Eigen values
Factor 1: Customer Commitment			33.126	5.30
3	Concern for consumers	.936		
6	Relationship	.915		
7	Confidence	.882		
11	Service recovery	.944		
13	Loyalty programmes	.920		
14	Expectation fulfillment	.946		
Factor 2: Reliability			19.999	3.20
1	Truthfulness	.959		
5	Purchase Duration	.959		
12	Fair Mindedness	.669		
16	Value	.904		
Factor 3: Reputation			15.874	2.54
2	Sincerity	.762		
4	Similar values	.821		
10	Reputation	.868		
15	Quality consistency	.707		
Factor 4: Retail Environment			7.131	1.14
8	Personal experience	.727		
9	Shopping environment	.710		

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalization.

a. Rotation converged in 4 iterations.

between 26-35 years (40%), who were professionals (33%), with monthly incomes ranging from ₹ 20,001- ₹ 30,000 (31%), shopping/making purchases once a week (34%), with bill size ranging from ₹1,001- ₹ 2,000 (25%) per month. All the sample respondents were actual buyers who visited modern formats of retail outlets.

➔ **Exploratory Factor Analysis :** For analyzing the data, 16 variables were subjected to factor analysis using PCA (principal component analysis). The KMO was measured at .786 (Table 2). Using the criteria of an Eigen value greater than 1, four factors emerged, accounting for 76.13% of the total variance (Table 3). As is common practice, a varimax rotation with kaiser normalization was performed to achieve a simpler and theoretically more meaningful factor solution. It is clear from the factor loadings (as shown in Table 3) that four factors emerged. These four factors represent the variables that affect brand trust.

As depicted in the Table 3, Factor 1 is named as Customer Commitment, which comprises of six variables and explained 33.126% of the variance with Eigen value 5.30. The included variables are (a) concern for consumers, (b) confidence, (c) relationship, (d) service recovery, (e) loyalty programmes, and (f) expectation fulfillment. Factor 2 is named Reliability, which comprises of four variables and explained 19.999% of the variance, with

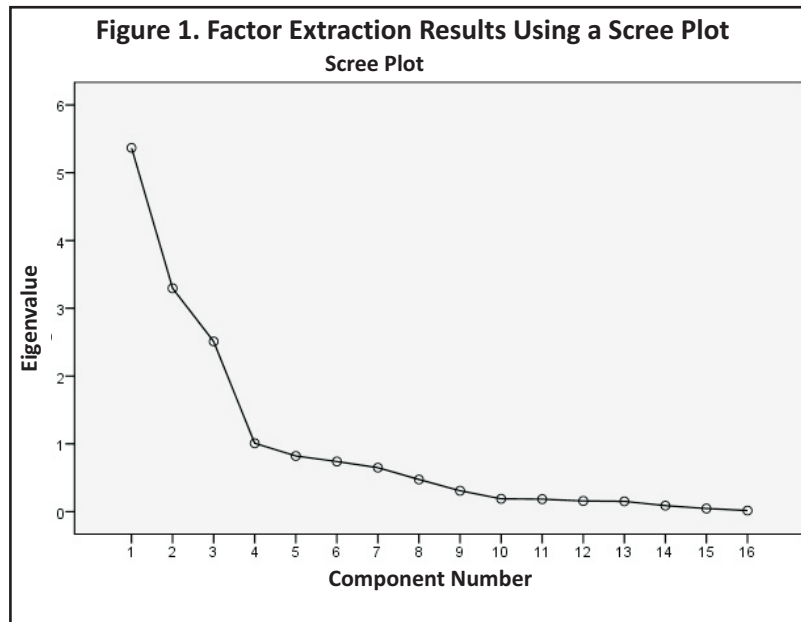


Table 4. Reliability Test

Sl.No	Factors	Cronbach's alpha value
1.	Customer Commitment	0.82
2.	Reliability	0.79
3.	Reputation	0.73
4.	Retail Environment	0.85

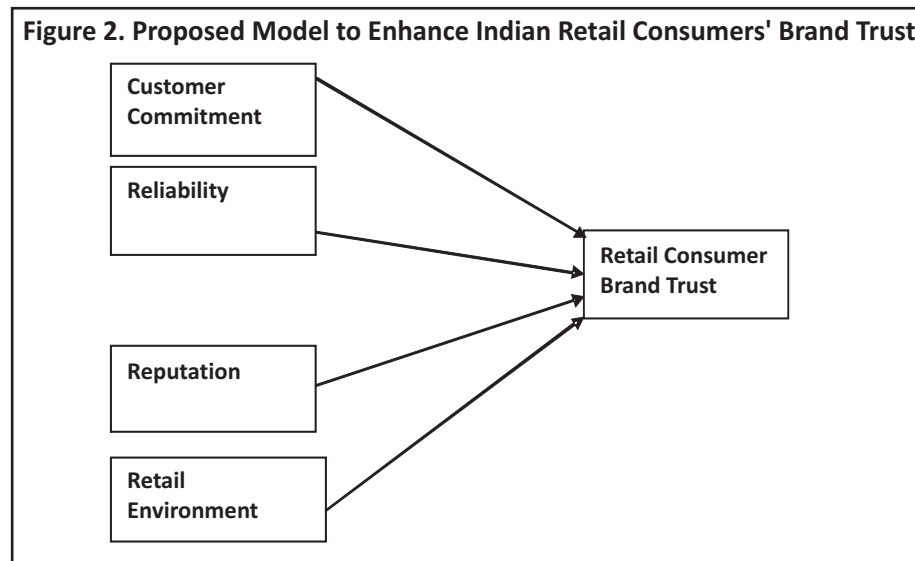
Eigen value 3.20. The included four variables are (a) truthfulness, (b) purchase duration (number of years a consumer has been shopping in an outlet), (c) fair mindedness, (d) value. The third important factor (Factor 3) is Reputation, which comprises of four variables and explained 15.874% of the variance, with Eigen value 2.54. It also includes four variables like (a) sincerity, (b) similar values (consumers relating their values with those of the retailers), (c) reputation, (d) quality consistency. The fourth important factor (Factor 4) is Retail Environment, which consists of two variables and explained 7.131% of the variance, with Eigen value 1.14. It includes two variables that are (a) personal experience, and (b) shopping environment. The extracted four factors are also shown in the scree plot (see Figure 1).

➤ **Scale Development and its Reliability Analysis :** Reliability analysis was employed to assess the internal consistency of each factor. The Table 4 exhibits the Cronbach's alpha for four factors which ranged from 0.73 to 0.85.

Managerial Implications

The implications of this research are manifold. Retailers who wish to ensure greater brand trust need to focus on Customer Commitment - the strategies of the retailers need to be tailored to enhance customer commitment. It is expected that with better customer commitment, brand trust will improve, leading to greater sales, and enhanced customer loyalty. The retailers' ability to manage their reputation, whereby customers feel that the retailers are reliable is important for enabling brand trust. Furthermore, the retail environment must be liked by the customers. Retailers will need to adopt strategies that show customer commitment if they wish to engender brand trust and

create a large base of loyal customers. The paper suggests that retail brand trust in the Indian context is influenced by four factors namely Customer Commitment, Reliability, Reputation, and Retail Environment. Customer Commitment comes out as the most critical factor as it explained 33% of the variance. This indicates that retailers should give greater importance to this factor and should make efforts to address the concerns of the consumers effectively, try to build a good relationship with the customers, build loyalty programmes, and ensure proper service recovery. This paper has proposed a model (as shown in the Figure 2) for the retailers to ensure that brand trust is developed among the customers.



Theoretical Implications

The findings of the study indicate that the retail consumer brand trust is influenced by four factors - Customer Commitment, Reliability, Reputation, and Retail Environment. The same study can be extrapolated to understand the mediator or moderator variables, if any, affecting retail brand trust. The same factors may be used to create a theoretical framework using structural equation modelling (SEM) to justify the strategy.

Conclusion

Retailers must be aware that consumers' evaluation of the brands they stock can influence customers' perception of their stores. This suggests that retailers may simply be able to increase customers' perception of the store by stocking/selling strong brands. Retail managers must not only be aware of which brands they stock/sell, but also of customers' opinions of the retailers as brands and the factors influencing the retail brand trust. Retailers, to promote higher brand trust, must work towards customer commitment. Customer commitment can be achieved by showing concern for consumers, with prompt service recovery, loyalty programmes, and by trying to meet customers' expectations. The reliability and reputation of the store also has a significant influence on retail brand trust. In addition to customer commitment, reliability, and reputation, retailers must also provide a proper retail environment where customers' have a pleasant shopping experience.

Limitations of the Study and Scope for Further Research

The scope of the study is limited to the respondents of Pune city only. As the research was restricted to Pune city of Maharashtra, similar research studies can be carried out in other states or cities of India to understand the factors

affecting brand trust. Studies can also focus on specific product categories such as apparels, cosmetics, and gadgets. This paper deals with retail brand trust for retail outlets in general; however, the same study can be extended to particular retail formats like supermarkets, superstores, or departmental stores to understand the factors determining brand trust.

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