# Brand Credibility and Purchase Intention Among Users of Shopping and Convenience Goods: The Moderating Role of Brand Involvement

\* Joji Alex N.
\*\* Jithin Thomas

#### **Abstract**

In the present study, we explore the moderating role of brand involvement, which is a potential factor influencing the relation between brand credibility and brand purchase intention. The study is intended for two categories of products, that is, convenience products and shopping products. The product being shopping in nature, the brand credibility (BC) and purchase intention (PI) scores are relatively higher and significant for two categories (high and low) of brand involvement (BI), depicting the complexity and importance shown by consumers while shopping for high ticket shopping goods. The product being convenience in nature, the brand credibility and purchase intention scores are relatively low and insignificant for the category of low brand involvement (<2.79), depicting the even lesser importance shown by consumers for convenience goods with lesser price points. At the same time, the brand credibility and purchase intention scores are relatively high and significant for the category of soap users with high brand involvement (>=2.79), depicting the importance shown by consumers of high end soaps with higher price points, even though they are convenience goods. In future studies, more categories of products like specialty products (e.g. luxury cars, deluxe vacations) and unsought products (e.g. life insurance and retirement plans) can be included to draw a detailed comparison across the consumer product classification.

Keywords: brand credibility, brand involvement, shopping goods, convenience goods, purchase intention

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brand is a promise to deliver specific benefits associated with products or services to consumers. The promise fulfilled to consumers over and over again manifests as solidified brand image called reputation (Levens, 2011). Brand reputation gains importance in present times where the market is cluttered with competitive products, which are seeking for consumer attention so as to enable the consumer to choose decisively.

The source from where the consumer gets information regarding the brand image or its reputation is important and helps built brand credibility. Prior studies have suggested three components of credibility: Trustworthiness, expertise, and attractiveness/likeableness (Erdem & Swait, 2004; Keller, 2003). The past marketing activities of the firm are an important consideration when the consumer thinks about brand credibility (Erdem, Swait, & Louviere, 2002), and this influences the consumers' future choice as well. A study on brand credibility, which consisted of trustworthiness, expertise, and attractiveness on consumers' brand purchase intention in China's automobile industry revealed that brand credibility exerts a positive influence on consumers' brand purchase intention (Wang & Yang, 2010). Celebrity endorsements have been established as one of the popular tools of advertising and are perceived as a winning formula for product marketing and brand building. However, it has also been found that it is tough to establish a strong association between the product and the endorser (Mukherjee, 2012).

In the present study, we explore the moderating role of brand involvement, which is a potential factor influencing the relation between brand credibility and brand purchase intention. The study is intended for two categories of products, that is, convenience products and shopping products. The purchase frequency is less frequent for laptops (shopping product used in the study) as compared to the convenience product (soap). The amount of comparison and shopping effort is minimal for soaps and is moderate for laptops. The price points are

<sup>\*</sup>Associate Professor - Marketing, Rajagiri College of Social Sciences, Kakkanad, Kochi-682 039, Kerala. E-mail: Jojialexn@gmail.com

<sup>\*\*</sup>PGDM Student, Rajagiri Business School, Kakkanad, Kochi-682 039, Kerala. E-mail: jithinthomas 95@gmail.com

low for soaps and higher for laptops. These differences in marketing implication for the two categories of products, that is, soap and laptops creates two distinctive class of products in terms of their brand involvement that may affect brand purchase intention.

# **Objectives of the Study**

The study looks into two specific objectives. One, to study the influence of brand credibility on brand purchase intention among convenience goods and shopping goods. Two, to study the impact of brand involvement on the relationship between brand credibility and brand purchase intention among convenience goods and shopping goods. This study, which looks into the relationship of brand credibility with purchase intention, where the consumers are exposed to different types of buying scenarios (in a fast-growing economy), can complement the earlier study done in the Chinese automobile industry by Wang and Yang (2010), whose findings can be generalized in the Asian context.

## **Conceptual Framework**

- **⊃ Brand Credibility:** Brand credibility is the believability of the product information embodied in a brand and has three elements to it, that is, trustworthiness, expertise, and attractiveness/likeableness (Hovland, Jains, & Kelley, 1953; Keller & Aaker, 1998; Sternthal & Craig, 1982). Trustworthiness refers to a receiver's trust in a sender. Expertise refers to a source's perceived skill. Attractiveness/likeableness is the source's image. Hence, brand credibility means that consumers perceive the brand as trustworthy, has the expertise, and is attractive to deliver what has been promised (Erdem & Swait, 2004). These three dimensions reflect the cumulative effects of past and current marketing investments (Herbig & Milewicz, 1995). Brand credibility can exert a positive influence on consumers' brand consideration and choice (Erdem & Swait, 2004). Brand credibility is about believability and reliability of products and services, and also the way companies deal with complaints (Sweeney & Swait 2008).
- **⊃ Brand Purchase Intention :** The scope of intention of purchasing depends on the actual purchasing of a brand and anticipating to purchase a brand which happens, having considered other brands as well in the choice set (Porter, 1974). When consumers' purchase decisions become insensitive to pricing, and they show loyalty by positive brand recommendation, then it becomes an extreme case of purchase intention (Schoenbachler, Gordon, & Aurand, 2004). Purchase intention includes four behaviours which are: Definite plan to buy the product, thinking clearly to purchase the product, contemplating to buy the product, and to buy the specific product (Jin & Kang, 2011). High purchase intentions promote purchase (Chen, Chen, & Huang, 2012) as the consumers' experiences give a collective feeling to repurchase the brand (Lin, Chen, & Hung, 2011).
- → H1: Brand credibility is likely to positively influence consumers' brand purchase intention.
- **⊃ Brand Involvement**: Personal relevance is the root of involvement (Greenwald & Leavitt, 1984; Krugman, 1966; Mitchell, 1979; Rothschild 1984). In the advertising domain, the receiver of the advertisement is personally affected, and hence motivated, to respond to the ad if involvement is modified in such a manner that the ad is relevant (Petty & Caciopo, 1979). In product class research, the relevance of the product to the needs and values of the consumer carries a predominant role. In purchase decision research, the consumer will be motivated to make a careful purchase decision if the decision is relevant (Clarke & Belk, 1979; Higie & Feick, 1989). The cognitive and behavioral responses like memory, attention, processing, search, brand commitment, satisfaction, early adoption, and opinion leadership are influenced by product involvement of the consumer (Laaksonen, 1994). The macro environmental factors also produce a consumption context contributing to product involvement (Celsi, Rose, &

Leigh, 1993). How the product relates to the consumer's life more generally is an important criteria when considering whether product involvement significantly influences consumers (Bloch & Richins, 1983). Consumer values, life goals, and life themes affect product involvement (Zaichkowsky, 1985). Self-relevance affects involvement with and processing of marketing communications (Greenwald & Leavitt, 1984; MacInnis & Jaworski, 1989). The brand name alone is important in low involvement products, while all the brand elements like name, logo, and other brand cues are important in high involvement products (Radder & Huang, 2008).

The scope of the present study is to find whether the differences in marketing implication measured as high and low brand involvement (BI) (like purchase frequency, amount of comparison, shopping effort, and price points) for the two categories of products, that is, soap and laptop affects the relationship between brand credibility and brand purchase intention.

→ H2 : Brand involvement moderates the relationship between brand credibility and consumers' brand purchase intention.

## **Research Design**

- Sample: Respondents (279 students) using laptop brands like Sony/HP/Acer/Samsung/Toshiba for at least a year were chosen based on quota sampling. Student respondents (170 respondents) who were users of soap brands like Pears, Dove, Fiama Di Wills, Camay, Imperial Leather, Lux, Rexona, Godrej No.1, Lifebuoy, Palmolive, Cinthol, Dettol, Hamam, Chandrika, and Santhoor were selected based on quota sampling. In both the samples, the criteria for quota was that the respondents belonged to different B-schools in and around Kochi, Kerala. The respondents were completely different for both category of products, that is, laptops and soaps. The questionnaire was executed in English. The study was conducted during November December 2012.
- **Questionnaire and Measures:** Purchase intention (PI) was measured using the questionnaire of Grewal, Monroe, and Krishnan (1998) (modified by Jalilvand, Samiei, & Mahdavinia, 2011). The questions were as follows.
- (1) "I would probably buy X laptop (or soap) rather than buying any other available laptop (or soap)."
- (2) "I am willing to recommend this company's laptops (or soaps) to others."
- (3) "I am willing to purchase this company's laptops (or soaps) in the future."

A 5-point Likert scale was used with the score of 1 for *strongly disagree* and 5 for *strongly agree*. Brand involvement (BI) was measured using a bi-polar scale developed by Zaichkowsky (1985) (Modified by Pedersen, Nysveen, & Thorbjørnsen, 2002), with 1 as the *minimum value* and 5 as the *maximum value*). The questions were as follows:

- (1) *Not very entertaining* (1)..... *Entertaining* (5),
- (2) *Not very interesting* (1).... *Interesting* (5),
- (3) I am not very concerned with it (1)... I am very concerned with it (5),
- (4) Not very exciting (1)..... Exciting (5),
- **(5)** Means a little to me(1).... Means a lot to me(5).

Brand credibility (BC) was measured using a bi-polar scale developed by Ohanian (1990), which measures three dimensions - attractiveness, trustworthiness, and expertise, with each dimension having five statements each. The scale has a *minimum* value of 1 and a *maximum* value of 5. The questions that were asked are as follows: Attractiveness:

**(1)** *Unattractive* (1)..... *Attractive* (5),

**Table 1. Descriptive Statistics and Correlation for Variables** 

Product Type	Laptop		Soap	
	Mean	SD	Mean	SD
Sample N	279		170	
Purchase Intention (PI)	3.56	0.881	2.83	1.32
Brand Involvement (BI)	3.78	0.722	2.79	1.27
Brand Credibility (BC)	3.73	0.69	2.69	1.19
Bivariate correlation	0.446		0.939	
p value	0.000	0.000		
Partial Correlation (control BI)	0.178 0.53			
p value	0.000		0.000	

- **(2)** *Not classy* (1).... *Classy* (5),
- **(3)** Ugly(1)....Beautiful(5),
- **(4)** *Plain* (1)..... *Elegant* (5),
- **(5)** Not sexy (1)....Sexy (5).

The questions that were asked for Trustworthiness are as follows:

- **(6)** *Undependable* (1)..... *Dependable* (5),
- (7) Dishonest (1)..... Honest (5),
- **(8)** *Unreliable* (1)..... *Reliable* (5)
- **(9)** *Insincere* (1).... *Sincere* (5)
- **(10)** Untrustworthy (1)...Trustworthy (5).

The questions that were asked for Expertise are as follows:

- **(11)** *Not an expert* (1) .... *Expert* (5),
- (12) Inexperienced(1).... Experienced(5),
- **(13)** *Unknowledgeable* (1)..... *Knowledgeable* (5),
- (14) Unqualified(1)....Qualified(5),
- **(15)** *Unskilled* (1).... *Skilled* (5).

Table 2. Descriptive Statistics Using the Moderator Variable (Product-Laptop)

Product Type	Laptop			
Moderator- Brand involvement (BI)	High	>=3.78	Low	< 3.78
	Mean	SD	Mean	SD
Sample N	155		124	
Purchase Intention (PI)	3.88	0.799	3.19	0.827
Brand Credibility ( BC)	4.14	0.486	3.24	0.587
Bivariate correlation	0.326		0.23	
p value	0.000		0.000	

Table 3. Descriptive Statistics Using the Moderator Variable (Product - Soap)

Product Type	Soap			
Moderator- Brand involvement (BI)	High	>=2.79	Low	< 2.79
	Mean	SD	Mean	SD
Sample N	85		85	
Purchase Intention (PI)	4.09	0.486	1.58	0.31
Brand Credibility ( BC)	3.87	0.32	1.53	0.152
Bivariate correlation	0.217		-0.16	
<i>p</i> value	0.046		0.143	

**⇒ Reliability and Validity:** The value of Cronbach's alpha for the purchase intention (PI) questionnaire was .890; for brand credibility (BC), the value was 0.958; and for brand involvement (BI), the value was 0.919, all values are much larger than the standard 0.7 (Nunnally,1978). Since all measures were based upon previous literature, the content validity was provided.

## **Analysis and Results**

In case of a shopping product like laptop, which requires a moderate shopping effort, has less frequent purchases, and higher price points, the brand involvement was high (Mean: 3.78). The product brands under consideration were Sony/HP/Acer/Samsung/Toshiba, which are generally viewed with high brand credibility. The respondents were the actual brand users (B-school students) who had already decided on their brand purchase after considerable comparison of the available brands in common sales fairs. The comparison is in congruence to the fact that the user's intention to purchase (PI) was also high (Mean: 3.56). As stated above, the respondents who chose a brand of laptop were the actual users of the brand. Hence, it is seen that not only the brand involvement (BI) level was very high, but also, the respondents purchased a brand with high brand credibility (BC, Mean: 3.73). In short, high brand credibility (BC) leads to high purchase intention (PI) for shopping products, and the level of brand involvement (BI) was also high. The bi-variate correlation between brand credibility and purchase intention controlling for brand involvement is 0.178 (p = .000). This fall indicates that brand involvement had an influence on the relation between brand credibility and purchase intention, thereby leading to the acceptance of hypothesis H2 (Table 1).

On probing deeply into the relationship between brand credibility and brand purchase intention among laptop users, it was found that brand credibility (Mean : 4.14) and purchase intention (Mean : 3.88) were higher among high brand involvement (Mean > = 3.78) users (Bi-variate correlation 0.326, p < .05). This difference is significantly large when compared to a group of laptop users with brand involvement less than 3.78 (brand credibility mean : 3.24 and purchase intention mean : 3.19, Bi-variate correlation 0.23, p < .05). The product being shopping in nature, the brand credibility and purchase intention score are relatively higher for two categories (high and low) of brand involvement, depicting the complexity and importance shown by consumers while shopping for high ticket shopping goods (Tables 1 and 2), leading to the acceptance of both hypotheses H1 and H2.

For a convenience product like soap, which requires a low shopping effort, is frequently purchased, and has low price points, the brand involvement (BI) is low (Mean : 2.79). The product brands under consideration - Dove/Fiama Di Wills/Pears - were generally viewed with high brand credibility (BC) in terms of their price points and there were also brands which were more casual and with lesser price points like Lifebuoy/Lux/Rexona/Godrej No.1/ Hamam/Chandrika/Santhoor/Cinthol. Among the actual brand users of soap brands (B-school students) who had decided on their brand with convenience, the users' intention to purchase (PI) was also moderate (Mean : 2.83), as the frequency of purchase was high. The overall brand credibility (BC) among soap users was also low at 2.69 (Table 1). Hence, it is seen that the overall brand involvement (BI) level of soap users of both low and high

price point soaps was moderate (Table 1). The bi-variate correlation between brand credibility and purchase intention is as high as 0.939 (p = .000), therefore, leading to the acceptance of hypothesis H1. The partial correlation controlling for brand involvement is 0.53 (p = .000). This fall indicates that brand involvement has an influence on the relation between brand credibility and purchase intention even among convenience goods, leading to the acceptance of hypothesis H2.

On probing deeply into the relationship between brand credibility (BC) and brand purchase intention (PI) among soap users, it was found that brand credibility (Mean: 3.87) and purchase intention (Mean: 4.09) were higher among high brand involvement (Mean >= 2.79) soap users which had higher price points (Bi-variate correlation 0.217, p < .05; accepting H1). This difference is significantly large when compared to a group of soap users with brand involvement less than 2.79 (low), particularly for brands with lower price points (brand credibility mean : 1.53 and purchase intention mean : 1.58, Bi-variate correlation -0.16, p > .05; Rejecting H1). The product being convenience in nature, the brand credibility and purchase intention score are relatively low for the category of low brand involvement (< 2.79), depicting the even lesser importance shown by consumers for convenience goods with lesser price points, thereby rejecting H1 (Tables 1 and 3). At the same time, the brand credibility and purchase intention scores are relatively high for the category of soap users with high brand involvement (>=2.79), depicting the importance shown by consumers of high end soaps with higher price points, even though they are convenience goods. This clearly is an indication to accept H2 that brand involvement moderates the relationship between brand credibility and consumers' brand purchase decision among higher price point convenience goods (Tables 1 and 3).

## Discussion and Managerial Implications

The factors that cause brand involvement are identified as person factors, stimulus, or object factors and situation factors (Zaichkowsky, 1985). A person's experiences and value system determine his/her involvement with a particular object. The object of communication plays an important role in brand involvement, for example, whether the message is from a print ad or a TV commercial. Situation factors like one's intention to actually buy a product or not actually buy a product has significant impact on involvement (Zaichkowsky, 1985). However, in the context of the present study, the respondents for both soap and laptop brands were actual users of the brands, hence, it is assumed that the factor 'intention to buy a product' existed among the respondents and it is assumed that the object of communication was indifferent, as the respondents were at the point of actual purchase of the product, or they had actually purchased the product. More than the antecedents of involvement, what is important are factors that form the actual process of involvement like nature of the products, their brand credibility, price points, the consumers' need for the products, and the products' influence on the consumers' purchase intentions.

The factors that affect involvement are product factors (nature of the product) and purchase decision factors like price, choice among alternatives, and so forth. The nature of the product under consideration and the consumers' need for the product has a definite influence on the brand involvement and the corresponding purchase intention (Tables 1, 2, and 3). In well known brands of shopping products (e.g. laptops), when brand involvement is high, brand credibility and purchase intention are relatively higher than when brand involvement is lower (within laptops), indicating the moderating role of brand involvement, therefore, accepting hypotheses H1 and H2. When the brand involvement is relatively lower, still the consumers are conscious about the brand credibility and their purchase intention due to lesser frequency of purchase and higher price points.

Similarly, in convenience products (e.g. soaps), when the brand involvement is high, brand credibility and purchase intention are relatively higher (accepting hypotheses H1 and H2), but as the brand involvement is low, consumers really do not bother about the brand credibility or purchase intention as they are indifferent towards them due to the high-frequency purchases and lower price points (Rejecting hypothesis H1). The study indicates that brand credibility and purchase intention are related and moderated by brand involvement. The major marketing stimuli that affect the moderating relationship (brand involvement) are price points and replenishment or repurchasing possibility of the product under consideration. Lesser the chance of replacement or higher the cost of replacement, the more careful the consumers are with regards to factors like brand credibility and their purchase intention and they seem to be more brand involved with the product. The impact of brand credibility on brand purchase intention is positive as seen in the studies of Wang and Yang (2010). However, instead of studying the role of brand image and brand awareness used as moderators in their study, this study has used brand involvement as a moderator. In all the three cases, the moderator effect was significant.

# **Limitations of the Study and Scope for Future Research**

One of the major limitations of the present paper is that the study has used only a single product each for shopping and convenience goods. The other being the use of single category respondents who were B-school students.

In future studies, more categories of products like specialty products (e.g. luxury cars, deluxe vacations) and unsought products (e.g. life insurance and retirement plans) can be included to draw a detailed comparison across the consumer product classification. The respondents were only B-school students. More categories of consumers belonging to different age groups and family life cycle stages need to be included. The celebrity credibility and its impact on brand involvement and purchase intention is not appropriately discussed due to lack of sampling support and tracking (Mukherjee, 2012), which can be also included in future studies.

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