Understanding the concept of trust within the context of celebrity endorsement and examining its effects on advertising credibility, brand credibility, corporate credibility, and corporate image: A study from the perspectives of consumers in United Kingdom

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DEDICATION

This doctoral research is dedicated to my lovely family and my wonderful teachers for all their love, support and guidance.

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'Now, this is not the end, it is not even the beginning of the end, but it is, perhaps, the end of the beginning' (Sir Winston Churchill, 1942)

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5. Submitted quantitative paper – journal is Journal of Business Research, paper: The reverse effects of brand credibility and corporate on celebrity credibility, both directly and through the mediating effect of advertising credibility (with T.C. MELEWAR, COSTAS PRIPORAS, AND PANTEA FOROUDI).

AUTHOR'S DECLARATION

I, Shahzeb Hussain, declare that the ideas, research work, analyses and conclusions reported in my PhD thesis "*Understanding the concept of trust within the context of celebrity endorsement and examining its effects on advertising credibility, brand credibility, corporate credibility, and corporate image: a study from the perspectives of consumers in United Kingdom*" is entirely my effort, except where otherwise acknowledged. Also, I certify that this thesis contains no material that has been submitted previously, in whole or in part, for the award of any other academic degree or diploma. Except, where otherwise indicated, this thesis is my own work.

ABSTRACT

This research extended the knowledge on trust within the context of celebrity endorsement by creating a valid and reliable celebrity trust scale. It also examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

Trust is defined as a confidence in the trusted party's integrity, competence, benevolence and reliability; it requires faith, mutual emotional investment and a willingness to rely on the trusted party (Morgan and Hunt, 1994; Mayer *et al.,* 1995). It plays a major role in generating relationships between consumers and brands. Because of trust, consumers believe that a specific brand has qualities that make it unique, competent, consistent and honest. In the past few decades, researchers have explored several aspects of trust within the context of brand management, but a thorough analysis of the literature reveals gaps that need to be explored further. One of these gaps was in the area of celebrity endorsement. A similar construct to trust, that of trustworthiness, had already been an area of interest within the context of celebrity endorsement, but the literature revealed that there are vital differences between the two (Cowles, 1997; Soh, 2009). These differences existed in their definitions, operational characteristics, dimensions and components, and clearly make trustworthiness insufficient to define trust in the celebrity endorsement context. Further, it was unclear what effects celebrity trust had on other credibility constructs, i.e. advertising credibility, brand credibility and corporate credibility, and corporate image. It was also unclear what effects celebrity trust had on other credibility constructs and corporate image based on consumer demographics, i.e. age, gender and ethnicity.

This research had been carried out to minimise these gaps by fully exploring celebrity trust. The study used a mixed-method research design, predominantly a quantitative approach, assisted by insights from an exploratory phase, which encompassed in-depth interviews and focus group discussions. The first stage of this research involved a thorough literature review, where multi-item measures from studies in social psychology and business studies were gathered. The second stage of the research involved interviews and focus groups with

customers and professionals to collect more items and to purify current items. The third and final stage involved quantitative survey to examine the validity and reliability of the multi-item measures obtained (regarding celebrity trust and other constructs) and to examine the relationships between the constructs. A sample of 625 respondents was used to perform multivariate analysis of the data, which included exploratory factor analysis, confirmatory factor analysis and structural equation modelling, to ensure that the scales developed were valid and reliable.

The findings from the qualitative study revealed that celebrity trust was based on cognitive and/or affective dimension(s). It was found that celebrity trust had positive effects on advertising credibility, brand credibility, corporate credibility, and corporate image, both directly, and through the effects of age and ethnicity. It was also found that advertising credibility had positive effects on brand credibility, corporate credibility, and corporate image; brand credibility had positive effects on corporate credibility and corporate image; and corporate credibility had positive effect on corporate image.

The findings from the quantitative study revealed that celebrity trust had positive effects on advertising credibility, brand credibility, and corporate image. The findings also showed that out of age, gender, and ethnicity, ethnicity was the only moderator, which confirmed the effects of celebrity trust on advertising credibility, brand credibility, and corporate image. Further, it was found that advertising credibility had positive effects on brand credibility, corporate credibility, and corporate image; brand credibility had positive effects on corporate credibility and corporate image; and corporate credibility had a positive effect on corporate image.

There was little evidence in the literature on the celebrity trust topic. This research had operationalised the concept of trust within the context of celebrity endorsement, and had examined the effects of celebrity trust on other credibility constructs and on corporate image. Further, this study had also examined the effects of celebrity trust on other credibility constructs and on corporate image based on consumer demographics. The results of this study would help advertisers and marketers to understand celebrity trust based on both the affective and cognitive dimensions; to understand the effects of celebrity trust on credibility and

corporate image; and to understand the effects of celebrity trust on other credibility constructs and corporate image based on consumer demographics

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CHAPTER I: INTRODUCTION

1.1.   Introduction

The introductory chapter of this study was divided into 11 sub-sections. Section 1.2 set out the research background. Section 1.3 described the practical importance of celebrity endorsers. Section 1.4 detailed the research gaps, followed by Sections 1.5 and 1.6 setting out the research questions and objectives respectively. Sections 1.7 to 1.10 explained the research design, the significance of the study, its ethical considerations, and the definitions of the overall constructs. Finally Section 1.11 illustrated the organisation of the rest of the thesis.

1.2.   Research background

Trust has been mentioned as an element of interest in human relations, communications and marketing transactions (Soh, 2009). It has been studied at multi-disciplinary level, with studies having been done within the contexts of psychology, sociology, social psychology (intimate and organisational relationships contexts) and business (both business-to-business and business-to-consumer contexts). Researchers (Winch and Joyce, 2006; Soh, 2009) in these contexts have examined both the conceptual and measurement dimensions of trust. They have defined trust differently depending on the context in which it is explored. In psychology, trust is commonly conceptualised as an individual's personal traits or propensity to trust (Rotter, 1967). In sociology, trust is conceptualised as a social good, which is necessary for all levels of relationships in society (Luhmann, 1979). In social psychology, trust is defined as a state of mind, which is closely related to situational factors of trust, including a trustee's personality and perceived credibility, or a trustor's confidence in the relationship (Johnson-George and Swap, 1982; Soh, 2009, p.15). Finally, in the context of business, the concept of trust has normally been taken from other contexts including psychology, sociology and social psychology etc. Overall, trust has been defined on the basis of terms like confidence, credibility, competence, benevolence, risk and willingness to rely on the partner (Swan *et al.,* 1988; Morgan *et al.,* 1994; Doney *et al.,* 1997).

In the business context, trust has been studied in the context of consumer relationships (Halliburton and Poenaru, 2010), buyer-seller relationships (Andersen and Kumar, 2003), distribution channels (Jennifer and Money, 2008), relationship marketing (Morgan and Hunt,

1994), the online environment (Chen and Barnes, 2007) and business-to-business social exchanges (Lambe *et al.,* 2001), etc. Despite all these studies, recent trends and studies (Putnam, 1995; Robinson and Jackson, 2001; Lantieri and Chiagouris, 2007; Edelman, 2015, 2017) suggest that the level of consumer trust within the context of business studies has declined. Research (Lantieri *et al.,* 2009; Roper Center, 2010) shows that the level of consumer trust in businesses has declined from over 21 per cent in 2000 to less than 13 per cent in recent years, while according to other researchers (Urban, 2004; Edelman, 2015, 2017), it has declined below the acceptance level of 50 per cent (Urban, 2004; Edelman, 2015, 2017). These studies suggest that a significant number of consumers have lost their trust in businesses (Golin, 2003; Edelman, 2015, 2017). These declines show the significance of exploring trust in more detail. One of the areas repeatedly suggested for further study by researchers in the business-to-consumer context is that of trust within the context of brand management (Delgado-Ballester *et al.,* 2003; Lantieri and Chiagouris, 2009).

Previous scholars (e.g. Chaudhuri and Holbrook, 2001; Fianto *et al.,* 2014; Pournaris and Lee, 2016; Wang and Lee, 2016) have studied trust within the context of brand management. Chaudhuri and Holbrook (2001) examined the effects of brand trust and found that it had a strong impact on brand loyalty. Delagdo and Munuera (2005) discovered a positive relationship between brand trust, brand loyalty and brand equity. Lantieri and Chiagouris (2007) examined influences of mistrust on brand. Their findings revealed eight themes of mistrust that created a climate of mistrust in a brand. Li and Miniard (2006) examined how to create a trustworthy image of a brand through advertising. Their research revealed that advertisements were perceived as more trustworthy when they were simple, straightforward and clear. Ercis *et al.* (2012) examined the effects of brand trust on affective commitment and continuance commitment and found significant effects of brand trust on both. Lin and Lee (2012) studied brand trust's effects on attitudinal loyalty and behavioural loyalty. They found positive effects of brand trust on both the constructs. These findings were further validated by Gecti and Zengin (2013), Hashemi *et al.* (2016) and Pongpaew and Tiangsoongnern (2016). Other researchers have found that brand trust has a positive effect on brand affect (Mishra *et al.,* 2016), brand attachment (Chinomona, 2013), brand commitment (Pournaris and Lee, 2016) and purchase behaviour (Fianto *et al.,* 2014; Wang and Lee, 2016).

In addition to these studies, a few researchers (Ohanian, 1990, 1991; Goldsmith *et al.,* 2000; Silvera *et al.,* 2004; Spry *et al.,* 2011; Dwivedi *et al.,* 2013, 2015) have moved forwards and have covered other aspects of brand management. One of the areas in which researchers have explored trust is that of celebrity endorsement. However, rather than using celebrity trust as a topic of interest, these researchers used a construct related to trust, called celebrity credibility. The literature indicates that research on celebrity credibility started as early as the 1950s, when Hovland *et al.* (1951, 1953) created a celebrity credibility model. Celebrity credibility refers to the extent to which the celebrity is perceived as possessing expertise relevant to the communication and can be trusted to give an objective opinion on the subject (Goldsmith *et al.,* 2000, p.43). Two dimensions of celebrity credibility have been given considerable attention in the literature. These are expertise and trustworthiness (Ohanian, 1990, 1991). Expertise is defined as the perceived knowledge that the celebrity possesses, while trustworthiness is the degree to which the celebrity is considered to be honest, trustworthy and dependable (Ohanian, 1990, 1991).

Researchers have shown that celebrity trustworthiness increases message effectiveness (Sternthal *et al.,* 1978), purchase intention (Kahle and Homer, 1985), brand awareness and recall rates (Kamins, 1990). In the past few decades, researchers have moved forward from basic to more complex topics, in order to study celebrity trustworthiness in detail. Yoon *et al.* (1998) studied the effect of source trustworthiness on the effectiveness of the communication. Findings revealed that when a communicator was perceived to be highly trustworthy, an opinionated message was more effective, and when the source was perceived to be low in trustworthiness, an opinionated message was less effective. Tripp *et al.* (1994) used the source trustworthiness model to investigate the impact of celebrities on multiple products endorsements. Their findings revealed that celebrities were seen as more trustworthy and expert when they endorsed one brand rather than multiple brands.

Other studies (Lafferty *et al.,* 1999; Goldsmith *et al.,* 2000; Silvera *et al.,* 2004) examined the effects of celebrity trustworthiness on brand, advertising and purchase. They found that the trustworthiness of an endorser could have a direct effect on attitude towards advertising, attitude towards the brand and purchase intention through association. Their findings were further validated by La Ferle (2005) and Sallam and Wahid (2012) in cross-cultural contexts. Spry *et al.* (2011) examined the effects of celebrity trustworthiness on brand equity. Their

results suggested that celebrity trustworthiness could have an indirect effect on brand equity when this relationship was mediated by brand credibility. These results were also generalised by Chung and Cho (2014, 2017).

Dwivedi and Johnson (2013) used a trust-commitment framework to find the effect of endorser trustworthiness on consumers' perceived brand equity and consumer expectations of relationship continuity. Results suggested there was a direct positive effect of endorser credibility on consumers' perceived brand equity and consumer expectations of relationship continuity. Kim *et al.* (2014) examined the effects of celebrity trustworthiness on corporate image, corporate credibility and corporate loyalty. They found that celebrity trustworthiness had a positive effect on each of the three constructs. In recent years, Dwivedi *et al.* (2015) found that celebrity trustworthiness had positive effects on self-brand connection, both directly and based on the moderated effects of endorser-brand congruence. Dwivedi and Johnson (2015) extended their previous work by examining the impact of endorser trustworthiness on two consumer-brand relationship-orientated outcomes: brand relationship quality and consumer self-brand connections (Dwivedi *et al.,* 2016, p.41). The results suggested that celebrity trustworthiness possessed the ability to provide meaningful self-definitional benefits to consumers as well as to cultivate enhanced relationship quality with the endorsed brands, thus contributing novel insights into celebrity endorsement dynamics (Dwivedi *et al.,* 2016, p.41).

Despite these studies on celebrity trustworthiness, trust remained a puzzling area within the context of celebrity endorsement. Although, as discussed previously, trustworthiness has been an area of interest for many researchers (within studies of celebrity endorsement), the literature suggests that trust and trustworthiness are distinct from each other (Cowles, 1997; Albrecht and Travaglione, 2003; Soh, 2009; Yu *et al.,* 2015), with different meanings, conceptual characteristics, dimensions and components (Amos *et al.,* 2008; Soh, 2009; Yu *et al.,* 2015).

Trust is defined as a "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the person (or trustor)" (Morgan and Hunt, 1994, p.23). Trustworthiness, meanwhile, refers to the dependability, honesty, and trustworthy of the source (Erdogan, 2010; Yu *et al.,* 2015).

Although this definition of trustworthiness has a few similarities to the definition of trust, the overall meanings, components and dimensions on which trustworthiness is based are completely different from those of trust (Hartmann *et al.,* 2015; Yu *et al.,* 2015).

The research shows that trust is a complete idea, which comprises trusting beliefs, trusting intentions and some kind of risk (Luhman, 1979; McAllister, 1995; Cowles, 1997; Delgado-Ballester *et al.,* 2003). Trusting beliefs consist of cognitive and affective dimensions (Lewis and Weigert, 1985; Johnson and Grayson, 2005; Soh, 2009; Dowell *et al.,* 2015). Trust is cognitive in the sense that we choose whom we trust, in which respect and under what circumstances, and we base the choice on what we take to be good reasons, constituting evidence of trustworthiness (McAllister, 1995, p.24). This kind of trust is performed based and evolves from a pattern of careful and rational thinking (Morrow *et al.,* 2004; Zur *et al.,* 2012; Srivastava *et al.,* 2015). Past literature (McAllister, 1995; Soh *et al.,* 2009; Zur *et al.,* 2012) shows that cognitive-based trust is based on a partner's competency, responsibility, reliability and dependability. Cognitive-based trust implies that one party in the relationship is familiar with the other to some extent and has therefore accumulated a certain level of knowledge, which warrants trusting that party (Zur *et al.,* 2012, p.73).

On the other hand, affective-based trust is completely distinct from, but complementary to, cognitive-based trust (Morrow *et al.,* 2004). One can say that the main difference between cognitive-based trust and affective-based trust lies in the argument that the former develops on the basis of good reasons, whereas the latter develops on the basis of feelings generated by the level of care and concern (emotional bonds between parties) that the partner demonstrates (Morrow *et al.,* 2004; Johnson and Grayson, 2005; Srivastava *et al.,* 2015). The past literature (McAllister, 1995; Johnson and Grayson, 2005; Srivastava *et al.,* 2015) illustrates that intrinsically motivated feelings, genuine care and concern, welfare and faith in a partner are some of the components used in the building of affective trust (McAllister, 1995). The behavioural dimension of trust, which is constituted by the actions that flow from both cognitive and affective trust, can be described as consequence of the two types of trust (Johnson and Grayson, 2005, p.501).

Trust in everyday life is motivated by both strong feelings and rational thinking (Morrow *et al.,* 2004). It consists of all the two components for its pure understanding, i.e. cognitive

dimension and affective dimension. Omitting either one of them could create problems and could conflate the real meaning of trust. An explanation of this can be found in the example given by Lewis and Weigert (1985), who noted that the cognitive and affective components of trust were essential and both had equal importance. They further wrote that if all the cognitive contents were removed from trust, the result would be blind faith or fixed hope, while if all the emotional contents were removed from trust, the result would be cold-blooded predictions or rationally calculated risk (Lewis and Weigert, 1985). This means that excluding either one of the two dimensions, i.e. feelings or rational thinking, from the explanation of trust, would leave us with misconceptions and misunderstandings (Parayitam and Dooley, 2009).

Although both dimensions have equal importance, but the significance of the affective dimension increases when it is studied in the business-to-consumer context. As there are fewer contractual safeguards in the business-to-consumer context, a leap of faith from the source or celebrity endorser becomes a "must" requirement. This leap of faith becomes essential when consumers have to make high-consequence decisions, which are characterised by high uncertainty of losses (Terres and Santos, 2013; Terres *et al.*, 2015). The importance of the affective dimension within the context of celebrity endorsement can also be observed from recent examples. In the last few years, a number of celebrities have been found to have been involved in various unethical activities, as set out in Table 1.1. Celebrities' volatile behaviour, private life issues or involvement in unethical activities can significantly reduce consumers' trust in them (Um, 2008). This lack of trust can also result in the decline of the effectiveness of the advertisement and brand (Till *et al.,* 1998; Um, 2008).

However, regardless of the alleged or actual involvement of endorsers in these unethical or controversial behaviours, firms frequently continue their relationships with the celebrities or offer them additional endorsement contracts. There could be many reasons for this, including the good "fit" between the endorser and the brand, the celebrity's popularity and above all the emotional feelings which celebrities generate towards the brand and the consumers (Carroll, 2009). Emotional feelings become important when people identify or find associations with the celebrities (Ahluwalia *et al.,* 2000; Chiou *et al.,* 2005). Positive emotional feelings

towards the celebrity can lead to motivated reasoning (e.g. making excuses for their behaviour) and can create defensive barriers against the negative information by processing it in a biased manner (Alhuwalia *et al.,* 2000; Badcock and Allen, 2003; Schmalz and Orth, 2012). Anecdotal evidence suggests that strong identification with a celebrity can insulate consumers from the detrimental effects of negative publicity, and can result in consumers' continuing to trust the celebrity by ignoring the negative information (Bhattacharya and Sen, 2003; Schmalz and Orth, 2012; Bhattacharjee *et al.,* 2013; Haberstroh *et al.,* 2017).

Table 1. 1. Celebrities' unethical activities

Celebrity	Allegations
Tiger Woods	Extra marital activities
Kobe Bryant and Mike Tyson	Sexual offence
Michael Jackson	Abusing a child
Michael Phelps and Britney Spears	Misuse of drugs
Barry Bonds and Marion Jones	Abuse of steroids
Madonna	Hatred against religion
Kim, Khloe and Kourtney Kardashian	False advertising in ineffective QuickTrim weight loss pills
Charlize Theron and Fern Britton	False advertising
Sharon Stone	Unethical statement
Kate Moss	Drug addiction
Michael Vick	Dog fight

Source: News reports (2017)

The gaps in the literature indicated the need to study celebrity trust based on both the affective and cognitive dimensions. In addition to the initial objective, the researcher in this study had also examined the effects of celebrity trust on other constructs. Previous studies had frequently examined the effects of a similar construct, i.e. celebrity trustworthiness (the construct used instead of trust) on attitudes toward advertisements, attitudes toward brands and purchase intention (Goldsmith *et al.,* 2000; Lafferty and Goldsmith, 2004; Vincent *et al.,* 2008; Sallam and Wahid, 2012). A few studies covered more complex topics in order to study celebrity trustworthiness in detail. These have examined areas including the impact of celebrity trustworthiness on advertising effects (Silvera *et al.,* 2004; Wang *et al.,* 2013), advertising image (Wang *et al.,* 2013), brand behaviour (Garretson and Niedrich, 2004; Alsmadi, 2006), brand attitude (Limbu *et al.,* 2012), brand image (Grace and Furuoka, 2007)

and brand loyalty (Nelson, 2010). In recent years, a few researchers have also explored the relationship of celebrity trustworthiness with similar constructs to this study. Spry *et al.* (2011) carried out research based on the effects of celebrity trustworthiness on brand credibility and consumer-based brand equity. Dwivedi *et al.* (2013) performed a similar study, but instead of using brand credibility, they used a trust-commitment framework and examined the impacts on brand equity. Kim *et al.* (2014) examined the relationship between celebrity trustworthiness and corporate image, corporate credibility and corporate loyalty. Dwivedi *et al.* (2015, p.449) examined the effect of celebrity trustworthiness on self-brand connection and brand equity, both directly and also based on the moderated effects of endorser-brand congruence. Similarly, Dwivedi *et al.* (2016, p.486) examined the impact of celebrity trustworthiness on brand relationship quality and consumer self-brand connection, while, Chung and Cho (2014, 2017) examined the effects of celebrity trustworthiness on brand credibility.

Despite these studies (Nelson, 2010; Limbu *et al.,* 2012; Wang *et al.,* 2013; Nisar *et al.,* 2016), there was a very little research found examining the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image based on signalling theory. According to signalling theory, credibility is moved from one source to another source and increases the credibility and effectiveness of other connected source (Erdem *et al.,* 1998; Baek and Kim 2011; Kia, 2016). This research, therefore, had used signalling theory to examine the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility, and corporate image, and tried to minimise the gap found in the literature.

This research also examined the role of consumer demographics on the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. In the past, researchers (Jones, 2010; Chan *et al.,* 2013; Bhutada and Rollins, 2015) examined the impacts of consumer demographics on the effectiveness of celebrity credibility, but there was very little evidence available overall. Previous research (Jones, 2010; Chan *et al.,* 2013; Bhutada and Rollins, 2015) suggests age, gender, and ethnicity has a moderating effect on the effects of celebrity trustworthiness (similar construct to trust) on constructs similar to advertising credibility, brand credibility, corporate credibility, and corporate image. However, there was a little evidence available on the effects of celebrity trust on advertising credibility,

brand credibility, corporate credibility, and corporate image. Noting this, this study examined various elements of consumer demographics and examined their moderating effects on the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image by using signalling theory.

Furthermore, this study also examined the effects of celebrity trust; the effects of advertising credibility on brand credibility, corporate credibility and corporate image; the effects of brand credibility on corporate credibility and corporate image; and the effects of corporate credibility on corporate image. Most previous researchers examined the effects of advertising credibility on similar constructs to brand credibility, corporate credibility and corporate image. Kim and Han (2014) examined the effects of advertising credibility on advertising value. Choi and Rifon (2002) investigated its impacts on attitude towards brand and purchase intention. Cotte *et al.* (2005) examined the relationship between advertising credibility and attitudes towards corporate. Yaakop *et al.* (2013) examined the effects of advertising credibility on attitudes towards a firm. Despite these studies, there was very little research examining the effects of advertising credibility on brand credibility, corporate credibility and corporate image. Previous research (Choi and Rifon, 2002; Cotte *et al.,*2005; Yaakop *et al.,* 2013) has suggested a positive effect of advertising credibility on constructs similar to brand credibility, corporate credibility, and corporate image, but there was a very little evidence of examining the effects of celebrity trust on other constructs. Noting this, this research, using signalling theory, examined the effects of advertising credibility on brand credibility, corporate credibility and corporate image.

As with advertising credibility, previous researchers (Alam *et al.,* 2012; Kia, 2016; Sheeraz *et al.,* 2016) also examined the effects of brand credibility on similar constructs related to corporate credibility and corporate image. Kia (2016) examined the effects of brand credibility on a firm's trust and commitment. Ghorban and Tahernejad (2012) studied brand credibility's relationship with customer satisfaction towards a firm. Anridho and Liao (2013) studied its effects on consumers' intentions towards a firm. Sheeraz *et al.* (2016) examined its effects on purchase intention. Alam *et al.* (2012) examined its effects on customers' loyalty to a firm. Despite the earlier studies (Alam *et al.,* 2012; Kia, 2016), there was very little evidence available examining brand credibility's effects on corporate credibility and corporate image. Previous research (Erdem *et al.,* 1998; Alam *et al.,* 2012; Kia, 2016)

suggests a positive effect of brand credibility on constructs similar to corporate credibility and corporate image. Noting this, this research, using signalling theory, examined the effects of brand credibility on corporate credibility and corporate image.

In addition to these effects of advertising credibility and brand credibility, previous researchers also examined the effects of corporate credibility on similar constructs to corporate image. Goldsmith *et al.* (2000) investigated the influence of corporate credibility on consumers' attitudes and purchase intentions. Belonax *et al.* (2007) examined whether buyers' perceptions of a corporation varied according to the perceived importance of the purchase decisions. Balboni (2008) investigated the influence of corporate credibility on perceived corporate reliance. Jahanzeb *et al.* (2013) examined the effects of corporate credibility on a firm's brand equity. Lu *et al.* (2016) studied its effects on the perceived value of the firm. In recent years, Kim *et al.* (2014), Foroudi *et al.* (2014), and Ghotbivayghan *et al.* (2015) examined the reverse effects of corporate image on similar constructs to corporate credibility. Despite these studies, there was a very little evidence available examining the effects of corporate credibility on corporate image. Previous researches suggested that corporate credibility can have a positive effect on corporate image (Lafferty and Goldsmith, 2004; Foroudi *et al.,* 2014; Nisar *et al.,* 2016). Noting this, this research, using signalling theory, has also examined the effects of corporate credibility on corporate image.

1.3. Practical importance of celebrity endorser

The history of celebrity endorsement goes back to the 1760s, when the founder of the English pottery company Wedgwood, Josiah Wedgwood, used royal endorsers to create an aura. Between 1875 and 1900, trade cards used pictures of popular celebrities in order to create brand awareness. In the same period, tobacco firms like Goodwin and Co. and Kodas Cigarettes signed various similar contracts with famous personalities and used them on their cigar packs. This legacy continued throughout the early 20th century, where various showbusiness personalities associated themselves with industries like tobacco, beauty, fashion, electronic equipment, and alcoholic and non-alcoholic beverages. A new level of sophistication emerged, whereby instead of just co-branding an existing product with a celebrity, companies started making new products for celebrities (Francis and Yazdanifard, 2013). Examples including Farrah Fawcett's hair care products, Madonna's make-up lines

and Michael Jordan's training shoes are all evidence of this practice. Some celebrities, such as Mary-Kate and Ashley Olsen, were also found creating their own empire of brands.

In recent decades, the use of celebrity endorsers has become standard practice. In the mid-1970s, celebrity endorsers in the UK and US were used in one in every six advertisements; the figure has since risen to 30 per cent; and in countries such as China, India and Japan, 60 to 70 per cent of advertisements use celebrities (Hsu and McDonald, 2002; Jain and Roy, 2016). Western celebrities are not only famous in their own regions, but are also seen as a symbol of power and status in other regions. They transcend political, cultural and geographical boundaries and pass on their images to consumers in eastern societies. Various countries, especially in the Middle East, despite their religious and cultural restrictions, are fascinated by Western celebrities and see them as role models (Frizell, 2011; Francis and Yazdanifard, 2013). Countries in the Far East, on the other hand, have hybridised their own celebrities with US celebrities, while in India, national celebrities are preferred and followed.

Marketers spend an enormous amount of money on celebrity endorsement contracts. Estimates suggest, as set out in Table 1.2, that as much as 10 per cent of a firm's annual budget is spent on celebrity endorsements (Ding *et al.,* 2011; Bergkvist and Zhou, 2016). Sports star Tiger Woods earned an estimated $60 million a year, David Beckham earned $75 million in 2014, Beyonce made $115 million from her various endorsements in 2014, Rihanna earned $220 million from her endorsements in 2016, Catherine Zeta-Jones earned $20 million for endorsing T-Mobile, Nike spent $110 million on advertisements with Michael Jordan, while American Express and CoverGirl spent $75 million on advertisements featuring Ellen DeGeneres. In return, these celebrities have a positive impact on firms' overall profits. John McEnroe's style of shoe brought an enormous increase in sales for Nike; Michael Jordan's endorsement resulted in a two per cent increase in market-adjusted values of Nike; LeBron James delivered a 0.75 per cent stock rise to Nike; the Spice Girls' endorsement created a two per cent global market share increase for Pepsi; while Nike's golf brands lost $10.2 million in revenue during Tiger Woods' absence (Agrawal and Kamajura, 1995; Stone *et al.,* 2003; Lear *et al.,* 2009; Fizel *et al.,* 2008; Ding *et al.,* 2011). On average, the impact of celebrity endorsers' announcements on stock returns is found to be marginally positive with a +0.44 per cent return just on the day of the announcement (Ding *et al.,* 2011).

In recent years, celebrity endorsers have also been introduced on social media websites including Facebook, Twitter and Snapchat. It is estimated that there are more than 2.34 billion social network users (Statista, 2017), including more than 1.87 billion on Facebook, 319 million on Twitter, 158 million on Snapchat and approximately 600 million on Instagram (Statista, 2017). Celebrities have varying numbers of followers on different social media networks. On Twitter, Katy Perry has more than 95 million followers, Justin Bieber has more than 92 million, and Taylor Swift has more than 84 million (Friendorfollow, 2017). On Facebook, Cristiano Ronaldo has more than 103 million followers, Shakira has more than 100 million, and Vin Diesel has had more than 93 million, while Eminem has been "liked" by more than 91 million people (CNBC, 2015).

Table 1. 2. Celebrity endorsers' earnings

Celebrity	Earnings	Endorsement
David Beckham	$160 million	Adidas
Usain Bolt	$8.6 million	Puma
Catherine Zeta-Jones	$20 million	T-Mobile
Jay-Z	$2 million	Microsoft
Brad Pitt	$6.7 million	Perfume Channel 5
Kim Kardashian	Undisclosed amount	Milkshakes store (Bombay and Kuwait)
Jessica Simpson	$3.8 million	Weight Watchers
50 Cent	$95.5 million	Vitamin Water and Glaceau
Justin Bieber	$12.5 million	Own-designed nail polishes
Eva Longoria	Undisclosed amount	Dine cat food
Kris Jenner	Undisclosed amount	Female "Viagra" product, Zestoretic
Kate Moss	Undisclosed amount	TopShop
Michael Jordan	$45 million	Various sports endorsements
Tiger Woods	$100 million (2008)	Several endorsements
Kobe Bryant	$28 million	Different endorsements

Source: Shimp (2000), Hsu *et al.* (2002), Dhotre and Bhola (2010), Jain *et al.* (2011), Bergkvist and Zhou (2016)

These celebrities charge different amounts of money for their endorsements depending on the number of their followers, as set out in Table 1.3. A celebrity endorser with between 50,000

and 500,000 followers on Twitter charges over $1,000 per tweet; a celebrity endorser on Instagram with between three and seven million followers makes as much as $75,000 per endorsement; while a celebrity with more than seven million followers on Snapchat makes over $150,000 (Makumbura, 2015; Economist, 2016). Many celebrities can therefore earn millions of dollars from their endorsements. Floyd Mayweather has made $300 million, Justin Bieber has earned less than $28 million, while Rihanna, Shakira and Selena Gomez have each made over $29 million in the last few years (Forbes, 2017).

Table 1. 3: Celebrity endorsers' followers and earnings

Followers	Youtube	Facebook	Instagram	Snap chat	Vine	Twitter
100k - 500k	$12,500	$6,250	$5,000	$5,000	$3,750	$2,000
500k - 1m	$25,000	$12,500	$10,000	$10,000	$7,500	$4,000
1m - 3m	$125,000	$62,500	$50,000	$50,000	$37,500	$20,000
3m - 7m	$187,500	$93,750	$75,000	$75,000	$56,250	$30,000
Over 7m	$300,000	$187,500	$150,000	$150,000	$112,500	$60,000

Source: Economist (2016)

1.4.   Research gaps

The research background suggested that there were various gaps in the literature as follows:

(i) Trust within the context of celebrity endorsement was studied only on the basis of the cognitive dimension, and the affective dimension was ignored (Delgado-Ballester *et al.,* 2003; Soh *et al.,* 2009; Terres *et al.,* 2015);

(ii) There was little evidence on the effect of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image (Spry *et al.,* 2011; Kim *et al.,* 2014; Dwivedi *et al.,* 2015);

(iii) The effect of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image were not been examined on the basis of consumer demographics like age, gender and ethnicity (Chan *et al.,* 2013; Bhutada and Rollins, 2015);

(iv) There was little evidence on the effect of advertising credibility on brand credibility, corporate credibility and corporate image (Cotte *et al.,* 2005; Yaakop *et al.,* 2013; Kim and Han, 2014);

(v) There was little evidence on the effect of brand credibility on corporate credibility and corporate image (Ghorban and Tahernejad, 2012; Sheeraz *et al.,* 2016); and

(vi) There was little evidence on the effect of corporate credibility on corporate image (Foroudi *et al.,* 2014; Kim *et al.,* 2014; Ghotbivayghan *et al.,* 2015).

1.5.   Research questions

Based on these gaps and their significance, this study addressed the following questions:

Research question 1: What is celebrity trust?
   (i) Is celebrity trust based on both the cognitive and affective dimensions?
   (ii) What items each of these dimensions have?

Research question 2: How does the celebrity trust dimensions and other constructs in this study affect each other?

(i) Does celebrity trust have a positive effect on advertising credibility, brand credibility, corporate credibility, and corporate image?

(ii) Does celebrity trust have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image, and is this moderated by consumers' age, gender and ethnicity?

(iii) Does advertising credibility have a positive effect on brand credibility, corporate credibility, and corporate image?

(iv) Does brand credibility have a positive effect on corporate credibility and corporate image?

(v) Does corporate credibility have a positive effect on corporate image?

1.6.   Objectives

This research had the following objectives:

(i) To explore the meaning of celebrity trust based on both the cognitive and affective dimensions, separately. To achieve this objective, a valid and reliable celebrity trust scale was created, after a thorough analysis of the literature and initial interviews and focus groups with consumers, experts and academics in the field of marketing and advertising. For this

purpose, the construct of "trust" was studied in depth within the context of sociology psychology and business. Pools of items on trust, cognitive trust and affective trust were gathered from the literature in the social psychology and business contexts. These items were then categorised between the celebrity trust cognitive dimension and the celebrity trust affective dimension. Later, items in each dimension were purified from the interviews and focus groups.

(ii) To examine the impact of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. In order to examine whether celebrity trust had any effect on any of the other constructs used in this study, the researcher had gone through the relevant literature. The researcher also carried out exploratory research to confirm if celebrity trust had any effect on advertising credibility, brand credibility, corporate credibility and corporate image. Further, a survey was conducted to examine the reliability and validity of the findings of the exploratory research and to examine the generalisability of the data.

(iii) To examine the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, based on consumer demographics like age, gender and ethnicity. To examine whether celebrity trust had any effect on any of the other constructs used in this study based on consumer demographics, the researcher had gone through the relevant literature. The researcher had also carried out exploratory research to confirm if celebrity trust had any effect on advertising credibility, brand credibility, corporate credibility and corporate image based on consumer demographics. Further, a survey was conducted to examine the reliability and validity of the findings of the exploratory research and also to examine the generalisability of the data.

(iv) To examine the effects of advertising credibility on brand credibility, corporate credibility and corporate image. As with celebrity trust, the researcher had gone through the relevant literature on advertising credibility and used it to examine the effects of advertising credibility on brand credibility, corporate credibility and corporate image. The researcher had also carried out an exploratory research to confirm if advertising credibility had any effect on brand credibility, corporate credibility and corporate image. Further, a survey was conducted to examine the reliability of the findings of the exploratory research and to examine the generalisability of the data.

(v) To examine the effects of brand credibility on corporate credibility and corporate image. As with the other constructs, the researcher had gone through the relevant literature and uses it to examine the effects of brand credibility on corporate credibility and corporate image. The researcher also had carried out an exploratory research to confirm if brand credibility had any effect on corporate credibility and corporate image. Further, a survey was conducted to examine the reliability of the findings of the exploratory research and also to examine the generalisability of the data.

(vii) To examine the effects of corporate credibility on corporate image. As with the other constructs, the researcher had gone through the literature on corporate credibility to examine the effects of corporate credibility on corporate image. The researcher had also carried out an exploratory research to confirm if corporate credibility had any effect on corporate image. Further, a survey is conducted to examine the reliability of the findings of exploratory research and to examine the generalisibility of the data.

1.7.   Research design

This research used two paradigm of positivism and critical realism, which have gained popularity in social sciences in recent decades. This study predominantly adopted a quantitative method, while during the initial phase it relied on a qualitative method (Churchill, 1979; Soh, 2009; Foroudi, 2012).

The qualitative method was used owing to the underdeveloped nature of the topic, to refine and revise the research hypotheses and the conceptual model, to purify measures for the constructs, and to understand the phenomena based on the participants' views (Choi and Rifon, 2007; Mukherjee, 2009; Chan *et al.,* 2013; Jain *et al.,* 2015). To collect qualitative data, in-depth interviews and focus groups with academics, advertisers, marketers and consumers were used. A semi-structured interview guide with the help of previous literature on the topic was created (Churchill, 1979). Each interview and focus group was recorded and further analysed using thematic analysis (Braun and Clarke, 2006). As the purpose of this research was also to purify the measures (Desphande, 1983), new items found from the

interviews and focus groups were added to the constructs which had been based on the literature.

In the second phase, the quantitative method was used to perform the scale validation and to test the proposed hypotheses. Eight academics were involved in order to confirm the content validity and face validity of the research (DeVellis, 2003). Later, a pilot study was conducted to refine the measurement instrument, and to clarify that the questionnaire used had no ambiguous items, that respondents were able to easily answer each of the question and that there were no issues in saving/recording the study data (Hair *et al.,* 2006). A self-administered questionnaire was distributed to a small proportion of the participants in order to confirm the reliability of the scale. Cronbach's analysis was used to confirm the reliability issue (Hair *et al.,* 2006; Malhotra, 2010).

Finally, survey were carried out. Questionnaires were distributed using convenience sampling and the snowball technique (Bryman and Bell, 2008). Data from the questionnaire was analysed in three ways: firstly using exploratory factor analysis to examine the factorial structure of scale and to reduce the numbers of observed variables to a smaller and more controllable set; secondly using confirmatory factor analysis to confirm if the number of factors and the loadings of observed variables on them confirmed what was expected on the basis of theory and empirical research (Malhotra, 2010); and finally by means of structural equation modelling (SEM) using AMOS. SEM was performed to test the causal relationship between the constructs. It was examined through goodness-of-fit indices and through estimating the paths between the constructs to measure the hypotheses.

1.8.   Statement of significance

This study made both theoretical and managerial contributions. Theoretically, it added another strand to the understanding of trust within the context of celebrity endorsement by examining it based on both the cognitive and affective dimensions (Ohanian, 1990; Spry *et al.,* 2011; Kim *et al.,* 2014; Dwivedi *et al.,* 2015). Trustworthiness, a similar construct to trust, had already been studied in the context of celebrity endorsement, but previous researchers noted that trust and trustworthiness were different constructs, suggesting a need to study trust based on its real meaning and conceptual characteristics within the context of celebrity

endorsement (Johnson and Grayson, 2005; Terres and Santos, 2013, 2015). This study contributed to the existing knowledge by developing a celebrity trust dimension scale (Morrow *et al.,* 2004; Johnson and Grayson, 2005; Kantsperger and Kunz, 2010; Terres and Santos, 2013; Terres *et al.,* 2015).

As far as the researcher is aware, this was the first empirical research to examine the effects of celebrity trust on other constructs. Previous researchers examined the effects of similar constructs on attitude towards advertising (Lafferty *et al.,* 2002), attitude towards brand (Goldsmith *et al.,* 2002), purchase intention (Sallam *et al.,* 2014), advertising appeal (Wang *et al.,* 2012), brand credibility (Spry *et al.,* 2011), brand equity (Dwivedi *et al.,* 2013), corporate credibility (Kim *et al.,* 2014), and corporate image (Nisar *et al.,* 2016), but there was very little research examining the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

Next, this study also examined the effect of celebrity trust on other constructs based on consumers' age, gender and ethnicity. It was evident that previous researchers had examined the effects of consumer demographics on celebrity trustworthiness (Appiah, 2001, 2007; Yurdakul-Sahin and Atik, 2013; Bhutada and Rollins, 2015), but there was little evidence available on the effects of celebrity cognitive trust and celebrity affective trust based on consumers' age, gender and ethnicity.

This study further contributed by examining the effects of advertising credibility on brand credibility, corporate credibility and corporate image. Although previous researchers examined the effects of similar constructs on attitudes and beliefs towards brand and corporate (MacKenzie and Lutz, 1989; Haghirian *et al.,* 2005, 2007; Delafrooz and Zanjankhah, 2015), there was very little evidence available on the effects of advertising credibility on the constructs used in this study.

Further, this study examined the effects of brand credibility on corporate credibility and corporate image. Although previous researchers had examined the effects of brand credibility on the reputation of a firm, there was little research examining the effects of brand credibility on the constructs used in this study (Baek and Kim 2011; Kia 2016). As well as exploring the effects of advertising credibility and brand credibility, this study also examined the effects of

corporate credibility on corporate image. The literature reveals that higher credibility for a firm has a positive effect on its overall perception and image (Li *et al.,* 2011; Jin and Yeo, 2011). However, there was very little evidence on this relationship.

In addition to understanding these effects, this study also contributed to the literature by studying the overall phenomena using a multi-disciplinary approach. Previous researchers mostly studied this topic using a quantitative research method (Dwivedi *et al.,* 2013, 2015; Kim *et al.,* 2014; Nisar *et al.,* 2016), while a few also studied it using a qualitative method (Yurdakul-Sahin and Atik, 2013; Jain and Roy, 2016), but there was little research studying it using mixed methods. By studying the phenomena of celebrity trust dimensions and their effects using both qualitative and quantitative methods, this study made a major contribution to providing a holistic perspective of the domain in the celebrity endorsement literature.

As well as academic contributions, this research also provided managerial contributions. Firstly and most importantly, this study would suggest to managers and practitioners that celebrity trust is a complex phenomenon, since it is equally based on the cognitive and affective dimensions. It would help managers and advertisers to understand celebrity trust in more detail. This research would help them to select celebrities on the basis of both cognitive and affective trust, so they can attract consumers based on both perspectives.

Secondly, this study would help managers and practitioners to understand the importance of the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. This would assist them in understanding the importance of both dimensions to each of the constructs. This would help them to hire celebrities who are able to bring effective and positive returns equally on advertising credibility, brand credibility and corporate image.

Thirdly, this study would help managers to understand the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, based on consumers' age, gender and ethnicity. This would help them analyse how consumers from different demographic groups react to the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. This would help managers hire celebrities who are suitable, and can enhance the credibility and image of their advertising,

brand and corporate image based on consumers' age, gender and ethnicity.

Finally, this study would help managers and practitioners to understand the effects of advertising credibility on brand credibility, corporate credibility and corporate image; brand credibility on corporate credibility and corporate image; and corporate credibility on corporate image. This would help managers to understand the importance that each construct could have on the other, making them better able to choose advertising, brand or corporate according to the importance of each relationship.

1.9. Ethical considerations

As this study explored consumers' perception of celebrities, and as the involved population was aged over 18 and not vulnerable, it was unlikely that any of the issues discussed in this study are of a sensitive nature. However, at each stage, i.e. during interviews, questionnaire use, etc., various ethical considerations such as informed consent, participants' privacy, anonymity and confidentiality of records and trustworthiness of the research were taken into account (Bryman and Bell, 2008). In order to advance this research, permission from Middlesex University's ethics office was sought at several stages, to ensure that the research was performed in the light of all important ethical constraints.

1.10. Definitions of constructs in this study

For the study, the research used the constructs as set out below. These definitions were formed on the basis of the thorough literature review and the findings of the qualitative and quantitative studies:

Celebrity trust – This is defined as consumers' willingness to be vulnerable to the actions of a celebrity based on the beliefs, confidence and expectation that the celebrity is reliable, honest, committed and competent, and that the celebrity will not only genuinely take customers' welfare into consideration, but also will also show care and concern towards them (Mishra, 1996; Pizzuti and Fernandes, 2010; Day *et al.,* 2013).

Cognitive trust - The celebrity cognitive dimension illustrates the confidence that consumers have in the characteristics of the celebrity endorser. It suggests how reliable, honest,

committed and competent the celebrity is (Doney *et al.,* 1997; Morrow *et al.,* 2004; Johnson and Grayson, 2005; Zur *et al.,* 2012; Kim *et al.,* 2014; Terres *et al.,* 2015).

Affective trust – This is based on the emotional feelings, admiration, appreciation, liking and acceptance that consumers have for the celebrity endorser (Johnson-George and Swap, 1982; Pizzuti and Fernandes, 2010; Leonidou *et al.,* 2013; Twing-Kwong *et al.,* 2013; Terre *et al.,* 2015). It also involves the care and concern of the celebrity endorser (Park *et al.,* 2014; Terres *et al.,* 2015).

Advertising credibility – This represents honest, reliable, complete and accurate information (MacKenzie, 1989; Haghirian and Madlberger, 2005; Haghirian *et al.,* 2005; Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Yaakop *et al.,* 2013). It delivers what it promises about the products/services.

Brand credibility - This study describes brand credibility as having a positive value, image, quality and reputation (Wang and Yang, 2010; Sheeraz *et al.,* 2012). Results suggested that brand credibility relates to being seen as a reliable and honest source with the ability to keep its promises (Hazaee *et al.,* 2012; Leischnig *et al.,* 2012).

Corporate credibility – This refers to the extent to which a corporation is defined as an ethical, truthful, reliable, honest and caring corporation (Newell and Goldsmith, 2001; Lafferty *et al.,* 2002; Lafferty and Goldsmith, 2004; Lafferty, 2007; Feathermen *et al.,* 2010; Jahanzeb *et al.,* 2013).

Corporate image – This is defined based on intangible elements, such as care and concern for customers, employees, stakeholders, etc. (Chang and Fong, 2010; Kim *et al.,* 2012; Kim *et al.,* 2014).

1.11. Organisation of thesis

This thesis is organised into seven chapters including the appendices and references. These seven chapters are:

Chapter I: Introduction - which discusses the research motivation, aims and objectives, research questions and research methods.

Chapter II: Literature review – which is based on the relevant literature on trust (from the psychology, sociology, social psychology, business and celebrity endorsement contexts). This chapter also discusses the definitions and literature on the other constructs used in the study.

Chapter III: Conceptual framework – which sets out the conceptual framework and discusses the impact of other factors on the conceptual model.

Chapter IV: Methodology and research design - which sets out the research methodology and data analysis techniques used for this study, discusses different paradigm and chooses the paradigm most useful for this study. The chapter also explains the relevancy of the different analysis methods used in this study.

Chapter V: Qualitative findings – which is based on the findings of the qualitative research, which were taken from the interviews and the focus groups.

Chapter VI: Data analysis – which explains the outcomes from the scale purification, and also the quantitative survey.

Chapter VII: Discussion – which discusses the findings of both the qualitative and quantitative studies.

Chapter VIII: Conclusions – which provides a summary of the results along with the findings, theoretical and managerial contributions, and suggestions for future research.

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CHAPTER II: LITERATURE REVIEW

2.1. Introduction

The second chapter examined the existing literature on trust, along with the definitions and explanations of the constructs used in this study. The chapter was divided into four sub-sections. Section 2.2 discussed the various paradigm used in this study. Section 2.3 explaind the constructs used, and Section 2.4 gave a brief summary of the chapter.

2.2. Paradigm for trust literature review

Trust has been investigated in a variety of different disciplines. Because of its diversity, scholars have attempted to categorise it in different ways. Hosmer (1995) synthesised and categorised trust based on: (i) individual expectations, (ii) interpersonal relationships, (iii) economic exchange, (iv) social structures, and (v) ethical principles. Lewicki and Bunker (1995), based on Worchel's (1979) work, divided trust into three groups: (i) trust as an individual difference, (ii) trust as an institutional phenomenon, and (iii) trust as an expectation of another party in a transaction (Soh, 2009, p.8). Gefen *et al.* (2003) studied trust as: (i) a set of beliefs in the trustee, (ii) a willingness to be vulnerable on the actions of another party, (iii) a feeling of confidence in another party's caring, and (iv) a mixture of all these concepts (Soh, 2009). Soh (2009) categorised trust in advertising as: (i) trust in psychology, (ii) trust in sociology, (iii) trust in social psychology, and (iv) trust in business transactions.

Like previous researchers (Worchel, 1979; Hosmer, 1995; Lewicki and Bunker, 1995; Gefen *et al.,* 2003; Soh, 2009), this study also categorises trust into four disciplines, but for the purpose of operationalisation, it included studies on trust from only the social psychology and business contexts. These two contexts were chosen because the concept of trust used in them is based on dyadic relationships, i.e. trust formed between two parties including organisations and/or individuals. The other two contexts, psychology and sociology, do not consider the concept of relationship between or among individuals, but rather define trust as a generalised concept. Researchers in the contexts of social psychology and business (i.e. researchers, who have studied trust through social psychology perspectives) suggest that trust is interpersonal in nature and can be generalised across the members of a group or society (Labarca, 2012). It

is not tied to the reputation of a particular individual (Winch and Joyce, 2006; Labarca, 2012), but rather it remains the same towards everyone in a group or society. Social psychologists and business researchers contradict the idea of generalised trust and suggest that trust towards each individual in a group or society is different based on the level of risk or uncertainty involved, and therefore trust cannot be generalised from one individual onto another (Winch and Joyce, 2006). Based on these arguments, this study has included trust studies from the psychology, sociology, social psychology and business contexts, but for the purpose of conceptualisation, includes studies only from the social psychology and business spheres.

2.2.1. Trust in the context of psychology

Psychologists refer to trust as a belief, expectancy or feeling that is deeply rooted in the personality (Cheung and Lee, 2006). They focus on the specific developmental factors that shape people's readiness to trust (Cheung and Lee, 2006). They investigate how people with different developmental experiences vary in their propensity to trust (Erikson, 1964; Couch and Jones, 1997; Cheung and Lee, 2006). They suggest that people start learning trust at an early age from their caregivers and surroundings (Erikson, 1964; Rotter, 1967, 1971; Couch and Jones, 1997). They further explain that trust is based on dispositional views towards others (Simpson, 2007). This perspective suggests that trust entails generalised beliefs and attitudes about the degree to which other similar people are likely to be considered as reliable, cooperative or helpful, independent of the specific context or situation in which an interaction with them might take place (Simpson, 2007).

Based on these explanations, a few researchers in psychology (Mellinger, 1956; Giffin, 1967; Forst *et al.,* 1978) have given their own definitions of trust. However, despite the limited number of these studies, they disagree on what trust is (Frost *et al.,* 1978). Mellinger (1956) and Giffin (1967) defined trust as a reliance upon the communication behaviour of another person in order to achieve a desired but uncertain objective in a risky situation. This definition of trust holds that trust is based on three mandatory conditions: firstly that trust is held only when there is a risky situation and outcomes are partially determined by the behaviour of another person or party; secondly that some cues must be present in the situation that provide the individual with information regarding the probabilities of the various uncertain environmental states; and finally that the individual demonstrates trust when he or

she complies with a promise from another person or party, expecting to receive the promised but uncertain reward associated with the communication (Schlenker *et al.,* 1973).

In contrast, the studies by Mellinger (1956), Giffin (1967) and Deutsch (1958) described trust on the basis of motivational components. Deutsch (1958) defined trust as the expectation of the occurrence of an event, where the expectation leads to the behaviour, which perceives to have greater negative motivational consequences, if the expectation is not confirmed than when the expectation is confirmed (Schlenker *et al.,* 1973). Deutsch (1958) further distinguished trust from some of the other related or similar constructs (i.e. perception, risk-taking and suspicion) by referring to trust as an expectation whose occurrence is unknown and is not detrimental to the individual. Deutsch (1960) investigated the effects of trust in a mixed-motive game in which the subjects knew nothing about each other and could not even communicate tacitly through successive playings of the game; because of the absence of clear information reception, this situation is difficult to interpret in terms of interpersonal trust (Schlenker *et al.,* 1973).

Rotter (1967, 1971), in contrast to the previously mentioned researchers (Mellinger, 1956; Deutsch, 1958; Giffin, 1967), brought learned expectancy into his work. Rotter's (1967) work on trust in psychology is also used by researchers in other fields like sociology, social psychology, business and economic studies. In the study, Rotter (1967, p.653) defined trust as the expectancy that the word, promise, verbal or written statement of another individual or group could be relied upon. Using social learning theory, the research concluded that the experiences of promised reinforcements occurring varied between individuals and that, consequently, people developed different expectancies that such reinforcements would occur when something was promised by other people (Rotter, 1967, p.653; Soh, 2009, p.10-11). The study further mentioned that, to some degree, these expectancies that the promise of other social agents would be kept, would be generalised from one social agent to another (Rotter, 1967; Soh, 2009, p.10-11). This meant that a person's trust in one individual remained similar to their trust in another individual in a similar situation. Based on this 1967 study, Rotter developed the Interpersonal Trust Scale (ITS). The ITS is based on 25 Likert format items and is used to measure an individual's trust in a range of objects. The items deal with the credibility of social agents (like parents, teachers, social figures, etc.), trust in others' reliability and concern about others.

Rotter's (1967) study and scale were opposed by different researchers, both in psychology and in other areas. Schlenker *et al.* (1973) suggested Rotter's definition was somewhat narrow, since it implied that the interpersonal communications had to be explicit; but found that nevertheless, the initial stages of the empirical investigation might be most fruitful if explicit verbal or written communications were employed. In these relatively unambiguous situations, the information would be easy for subjects to decode and variance between subjects would be reduced. Schlenker *et al.* (1973) further criticised Rotter's (1967; 1971) studies, saying that as the research adopted a general social learning theory, this meant that expectancies were developed from specific histories of individuals' interactions. In such situations, individuals from environments where everyone fulfilled their promises would have a high motivation to place their trust in the promises of strangers; while those who had often been misled would have high motivation to disbelieve the strangers. Schlenker *et al.* (1973) suggested that Rotter's scale had a major problem due to its concept of generalised expectancy.

Heretick (1981) also criticised Rotter's 1967 scale, based on another construct, called locus of control. Heretick (1981) noted that scores using the ITS (which is supposed to measure interpersonal trust) and the internal-external scale (which is supposed to measure locus of control) are found in the range of -.36 to -.513, which shows a high correlation and indicates that these two variables are not independent of each other. Because of the relationship between interpersonal trust and locus of control, it is hard to measure an individual's beliefs about suspicion. To reduce these issues, Heretick (1981) founded a six-item Trust-Suspiciousness Scale (T-SS), which included items reflecting individuals' expectations of other people's honesty and selfishness, and general caution of other people's trustworthiness (Soh, 2009). Heretick (1981) reported the T-SS to be reliable. The scale had a weak correlation with locus of control and there was no further evidence of its validity (Omodei and McLennan, 2000).

Omodei and McLennan (2000) developed a self-report measure of global interpersonal mistrust and trust. They noted four points: firstly that their scale was specifically defined in terms of mistrust of the motives of others in relation to oneself; secondly that it was conceptually independent of constructs such as optimism-pessimism, hostility, etc; thirdly that it was distinct from broad personality dispositions; and finally that it had known

dimensionality. Their 18-item uni-dimensional self-report inventory measured interpersonal mistrust as a negative cognitive orientation towards others.

Although all the scales discussed above treat trust as a uni-dimensional construct without underlying factors, the individual items seem to reflect several distinct elements of trust (Soh, 2009). For example, although Rotter (1967) does not argue for the multi-dimensionality of his ITS, the items in his scale apparently measure three different elements of trust: credibility of social institutions, belief in the sincerity of others, and caution (Soh, 2009, p.12).

2.2.2. Trust in the context of sociology

Unlike psychologists, sociologists conceptualise trust as a property of relationships between people or institutions (Granovetter, 1985; Zucker, 1986; Rousseau *et al.,* 1998). Sociologists suggest that trust exists in a social system in which the members of that system act according to it and are secure in their expected futures, constituted by the presence of each other (Lewis and Weigert, 1985). A number of researchers (Lewis and Weigert, 1985; Newton, 2001; Delhey and Newton, 2003; Welch *et al.,* 2005) define trust as an actor's belief that at worst others will not willingly do harm the partner(s) and that at best that they will act in his/her interests (Newton, 2001, p.203). Their (Lewis and Weigert, 1985; Newton, 2001; Delhey and Newton, 2003; Welch *et al.,* 2005) definition suggests that trust is based on the positive emotions that others, through their actions, will contribute to our well-being and refrain from inflicting damage upon us. This definition also indicates the presence of risk, vulnerability and untold information involved in trust and that without them, the situation will not be considered as one of trust (Yamagishi and Yamagishi, 1994; Seligman, 1998).

Trust is explained as one of the most important synthetic forces within society (Simmel, 1950). It provides the cohesiveness necessary for the development of meaningful social relationships, which has beneficial effects on individuals, communities, workplaces, institutions and nations (Hearn, 1997). It serves as a manifestation of social capital, which offers the basis for generalised reciprocity and cooperative behaviour (Brehm and Rahn, 1997; Mistzal, 2001; Robinson and Jackson, 2001; Hardin, 2002). It enables a healthier and stable economy (Fukuyama, 1995; Mistzal, 1996; Krishnan *et al.,* 2000). It reflects the functioning heart of a healthy democratic polity (Krishnan *et al.,* 2000). It includes the beliefs that all participants follow social rules (Soh, 2009), which reduces complexities in society and means

fewer monitoring systems, contractual safeguards and agreements (Lewis and Weigert, 1985, Offe, 1999).

The previous literature (Bok, 1978; Delhey and Newton, 2003; Welch *et al.,* 2005) on trust in sociology goes all the way back to the early 1960s, when social scientists started their early research on trust. They studied it in various institutional and societal domains, some of which are discussed here. The most general and wide-ranging account of trust within the context of sociology was made by Bok (1978), who studied trust and its opposite, distrust, in the domains of both public and private contexts. Bok (1978) asserted that a type of general trust was essential in all social relationships. She explained that trust worked as a foundation of relations among human beings, and that when the trust was destroyed, institutions collapsed. The common thread in her findings is that trust is indispensable in social relationships, and is applicable to the relationships between people rather than to their individual psychological states (Soh, 2009, p.13).

A second view on trust in society is offered by Lewis and Weigert (1985). They classified trust as based on risk and potential doubt. They noted that in order to trust the opposite party, one had to accept vulnerability. They defined trust based on its multi-faceted characteristics, i.e. the cognitive, emotional and behavioural dimensions, which all merge into a unitary social experience. The cognitive dimension is defined as based on the evidence of reputation and trustworthiness, or in other words, the informational base of trust. The emotional dimension, on the other hand, is defined as based on the emotional bond or positive effects among those who participate. The behavioural dimension is defined as an outcome of both the affective and cognitive dimensions. Lewis and Weigert (1985) argued that trust could not be defined without any of these three dimensions. It is a mix of feelings and rational thinking, and excluding one or the other from the analysis of trust leads only to the misconceptions that conflate trust with faith or predictions (Lewis and Weigert, 1985).

A third view of trust in the institutional domain is presented by Lieberman (1981) and Shapiro (1987). They defined trust based on fiduciary relationships, in which people are based on the actions of the others. Fiduciary relationships are legal or ethical relationships of trust between two or more parties, where one party acts as a fiduciary towards the other. The other party is in a position of vulnerability and shows confidence towards the fiduciary. The

fiduciary's role is to show competency and honesty (elements of trust) towards the party, who is in a vulnerable position. Fiduciary relationships include government-imposed safeguards which set performance standards between two parties, and trust is the essential assumption that makes it possible. If the dependent party faces failure or injustice, in the case of the failure of trust, then the offended party is entitled to receive clarifications and in certain cases have to redress in the courts.

Another institutionally focused analysis of trust is found in the economic domain. Fukuyama (1995) studied trust within the context of economics, asserting that the high level of trust inherent in national culture could impact economic development by lowering transaction costs, leading to a more prosperous economy by promoting market efficiency; while in contrast, lower levels of trust could higher transaction costs in a society and limit market activities and innovations (Quddusi *et al.,* 2000). Fukuyama (1995) also analysed the effects of economic trust in cross-cultural contexts and came to the conclusion that societies with higher levels of trust were economically and innovatively better established than those low in trust; and that these high-trust societies were significantly more involved in private and public communal work than low-trust societies, which were only interested in their own networks (Delhey and Newton, 2003). Furthermore, higher levels of trust within societies enable money to circulate reasonably, freely and naturally, and create a condition of civility, without any taint of deliberate manipulation for special interests (Frankel, 1977; Lewis and Weigert, 1985).

A further institutionally focused analysis of trust (which can also be said to be another kind of trust in the economic domain) is to be found in the social exchange domain. Trust and social exchange has been a topic of interest for a number of researchers (Blau, 1964; Coleman, 1990; Molm *et al.,* 2000). Social exchange refers to a reciprocal act of benefits, in which people provide help to one another without any knowledge on negotiation and without any knowledge on when, where and to what extent the other will reciprocate (Molm *et al.,* 2000). Social exchange has also been termed as encapsulation in the literature (Hardin, 2001). In encapsulation, both parties provide something, based on the fact that the benefits which flow from each others' contacts cannot be achieved by acting independently (Welch *et al.,* 2005). Risk and uncertainty are found to be the main components of these relationships, arising from

the vulnerability of the reciprocity among the relationships, and can only be decreased by trust.

Alongside economic exchanges and social exchanges, a similar institutional idea in which trust plays a major role is that of social capital. Social capital is described as the practice of cooperation that enables people to work together in pursuit of shared purposes (Hearn, 1997; Welch *et al.,* 2005). Trust gives rise to social capital and is the main element in its survival. Trust enables social networks of people to work freely using their collective resources and shared purposes, and gives them a feeling of confidence that people will manifest sensibly and, when needed, will cooperate and reciprocate in their interactions with each other (Delhey and Newton, 2003; Welch *et al.,* 2005).

All the above examples of trust, giving a macro perspective, provide a useful background for understanding how trust develops and functions in social relationships. However, attempts to investigate trust in social settings through empirical studies are rare, which makes it hard to establish how trust is operationalised and measured in the sociological approach (Molm *et al.,* 2000; Soh, 2009, p.15).

2.2.3. Trust in the context of social psychology

Another context in which trust has been studied is that of social psychology (Cheung and Lee, 2004). Specifically, social psychologists focus on the relationship between (or among) individuals. Trust within this context became a focus of increased interest after trust in the area of psychology received criticism from social psychologists. According to researchers in social psychology (Johnson-George and Swap, 1982; Rempel *et al.,* 1985; Yilmaz, 2008), interpersonal trust scales are unable to measure the general tendency of individuals to trust others. The capacity of these scales to predict trust in others is restricted to conditions of limited intimacy and they do not accurately determine an individual's trust under different circumstances (Johnson-George and Swap, 1982). Trust in others is a state of mind, related to trust factors like credibility, confidence and willingness, which cannot be studied through generalised trust. Trust shown in an individual to feed a cat may not be the same as trust shown in a similar individual to repair a car. Trusting an individual to repair a car in the absence of ability or credibility would be naive and potentially dangerous. Interpersonal trust scales (or generalised scales), thus, are insufficient and cannot be useful to study trust.

For these reasons, social psychologists have studied trust in other specific contexts and have categorised their studies into intimate personal relationships and business/working relationships. A thorough analysis of these two categories follows.

1. Trust in the context of intimate relationships

Trust is one of the desired virtues in intimate relationships, which is often mentioned in combination with love and commitment as a cornerstone of the ideal relationship (Rempel *et al.,* 1985, p.95). The literature reveals that a number of researchers have studied trust within the context of intimate relationships (Driscoll and Liptez, 1972; Miller and Rempel, 2004). These researchers have not only studied trust as a theoretical foundation, but have also developed their own self-report scales, some of which are discussed here.

The first of these self-report scales on trust in intimate relationship was developed by Driscoll and Lipetz (1972). They examined the link between love and trust. They hypothesised that romantic love progressed to a more mature form of conjugal love as trust developed, where trust evolved through successful interactions (Rempel *et al.,* 1985, p.96). They developed a five-item scale, consisting of items dealing with areas of trust, the ability to count on one's partner and the partner's consideration (Rempel *et al.,* 1985, p.96).

A similar self-report scale was developed by Larzelere and Huston (1980). Their emphasis was on dyadic trust between intimates. They defined dyadic trust as the extent to which a person believed a partner to be benevolent and honest. Benevolence is defined as the extent to which an individual believes that one partner is interested in the other partner's welfare and is motivated to seek maximum joint gain. On the other hand, honesty is defined as the extent to which an individual believes that one partner is interested in the other partner's future. Larzelere and Huston (1980) mentioned that both of these two attributes were important for assessing the future potential of a relationship. The two attributes are operationally inseparable and make both the perceiver and receiver feel comfortable in the relationship. With this notion, Larzelere and Huston (1980) developed the Dyadic Trust Scale. It had eight Likert format items measuring one partner's benevolence and honesty on the other (Soh, 2009, p.16).

Another scale was created by Johnson-George and Swap (1982), called intimate-interpersonal trust in a specific other. They developed a scale through the item generation process. They collected separate factors for both males (general trust, emotional trust and reliability) and females (emotional trust and reliability). The two similar factors, i.e. emotional trust and reliability, for both males and females were chosen for validity. Both these factors were validated in two separate experiments. The researchers found that reliability and emotional trust were two important categories of interpersonal trust. Reliability refers to the extent that one believes that a partner will maintain promises and commitments, while emotional trust is related to one's confidence in the partner (Soh, 2009, p.16). The researchers suggested that with high emotional trust and reliability, one would be confident that he or she would be free from criticism and embarrassment coming from the trustee (Soh, 2009, p.16).

Rempel *et al.* (1985) also created a trust scale based on intimate close relationships. After a thorough analysis of the literature on trust in intimate relationships, they defined trust between partners based on stages and experiences. According to their research, the interpretation of trust progressed based on the experiences and stages two partners pass thorough. The researchers used elements abstracted from the previous theoretical and operational definitions of trust in defining their own model. Based on these attributional abstractions, they used three components - predictability, dependability and faith - to create their model. These three components also defined the way trust moved from one stage to another in an intimate relationship. The researchers noted that the most specific and concrete stage, predictability, was formed on the basis of the partner's past and current experience, and the degree to which this experience suggested consistency, stability and control over the pattern of behaviour exhibited (Rempel *et al.,* 1985, p.96). As relationships progressed, they observed, there was an inevitable shift in focus away from assessments involving specific behaviours to an evaluation of the qualities and characteristics attributed to the partner. This meant that trust moved from the predictability stage to a more advanced stage, the called dependability stage. Dependability refers to dispositional attributions made to a partner that he/she is dependable and reliable (Soh, 2009, p.29).

The third stage in the development of the 1985 model developed by Rempel *et al.* is that of faith. Faith is a further step forward and is not firmly rooted in past experiences. It can be

described as the aspect of a belief that goes beyond any past evidence to accept a given supposition between partners as truth, the researchers said. Faith gives an emotional security in the relationship between intimate partners, giving them confidence to go further in the relationship with assurance. The researchers noted that the three components were connected to each other and were in hierarchical stages, i.e. one carried the other. They further suggested that each component came at a different stage of a relationship and reflected a different perspective from which judgements regarding partners' futures could be made. For example, they noted that when the relationship was at the faith stage, it could be predicted that the partners were fully in love and possessed a higher level of intrinsic motivation, whereas when the relationship was in the dependability and predictability stages, it could be predicted that there was a weak love between the partners.

These self-report scales and explanations mentioned are used by social psychologists in their experimental studies, as set out in Table 2.1. The studies have proved that trust increases security, reduces inhibitions and allows people to share feelings (Larzelere and Huston, 1987; Jones, 2004). It increases dependency, openness and communal orientation by reducing feelings of uncertainty that may arise with growing intimacy (Holmes and Rempel, 1989; Zak et al., 1998; Wieselquist et al., 1999; Jones, 2004).

Other researchers (Holmes and Rempel, 1989; Campbell et al., 2010) have further studied trust (in intimate relationships) to differentiate between individuals with higher or lower levels of trust, and those with trust in short-term relationships versus trust in long-term relationships (Willig, 1997). They found that individuals who were uncertain had lower levels of trust in a partner than those who had higher levels of trust (Campbell et al., 2010). Individuals with higher levels of trust hold positive attributions about their partner's behaviours. They voluntarily alter their partner's preferred course of action to enhance their partner's wellbeing (Miller and Rempel, 2004). These individuals disregard the negative behaviour of their partner and display positive affects, even in times of conflict (Holmes and Rempel, 1989; Sorrentino et al., 1995). Individuals with higher levels of trust show less variability (Campbell et al., 2010), more optimistic behaviour (Franklin et al., 1990) and less uncertainty (Sorrentino et al., 1995) towards their partners than those who have lower levels of trust (Campbell et al., 2010). These individuals are also highly committed in long-term relationships (Willig, 1997; Miller and Rempel, 2004). Highly trusting individuals also view

their partners more positively and ignore negative relationship experiences, whereas less trusting individuals closely monitor their relationships for evidence of their partner's care, concern and responsiveness; and even during positive relationship events they may tend to make cynical attributions regarding their partner's hidden motives (Holmes and Rempel, 1989; Campbell *et al.,* 2010).

Table 2. 1: Studies on trust in intimate relationships

Researchers	Purpose	Outcomes	Methodology
Larzelere *et al.* (1980)	The study described the development, validation and correlation of the Dyadic Trust Scale.	It was found that trust was uni-dimensional, reliable and relatively free from response biases. It proved to be associated with love and intimacy of self-disclosure. It varied by level of commitment.	Factor analysis
Johnson-George *et al.* (1982; p.1306)	This study examined the trusting relationships in a specific other (or specific type of relationship).	For male subjects, the scale included factors of reliableness, emotional trust and general trust. For females, similar but not identical factors of reliableness and emotional trust emerged. The scales demonstrated adequate reliability and were discriminable from the related constructs of liking and love. The scales were validated in two experiments.	Factor analysis
Rempel *et al.* (1985, p.95)	This study examined trusting relationships in close relationships.	Three dimensions of trust were identified based on the type of attribution drawn about a partner's motives. These dimensions were also characterised by a developmental progression in the relationship.	Co-relation and factor analyses
Franklin *et al.* (1990)	Two studies examined the long-term impact of parental divorce on beliefs about the self and others.	The results suggested that continuous conflict in family adversely affected all levels of trust.	Multiple-regression analyses
Sorrentino *et al.* (1995, p.314)	The research examined the influence of a general cognitive style variable on individuals' marital adjustment - their uncertainty orientation.	The results showed certainty-orientated persons' need for cognitive closure resulted in either high or low trust for their partners, whereas uncertainty-orientated persons typically attained only a moderate level of trust.	Regression analyses

Zak and Gold (1998)	The research examined how people react towards their intimate partners, based on their and partners' trust level.	The outcomes suggested that participants who acted in a trusting manner themselves showed more trust towards their partners.	ANOVA
Wieselquist *et al.* (1999; p.942)	The study examined an interdependence-based model of the associations between commitment, pro-relationship behaviour, and trust.	The results of mediation analyses were consistent with a model of mutual cyclical growth in which (i) dependence promoted strong commitment, (ii) commitment promoted pro-relationship acts, (iii) pro-relationship acts were perceived by the partner, (iv) the perception of pro-relationship acts enhanced the partner's trust, and (v) trust increased the partner's willingness to become dependent on the relationship.	Regression analyses
Rempel *et al.* (2001, p.57)	This study examined the idea that trust provided a guiding framework for making causal connections and acted as a "filter" through which events in a relationship were perceived and interpreted.	The results of regression and contingency analyses indicated that attributional statements expressed in high-trust relationships emphasised positive aspects of the relationship. Medium-trust couples actively engaged in issues but focused more on negative events and explanations. Low-trust couples expressed more specific, less affectively extreme attributional statements that minimised the potential for increased conflict.	Regression analyses
Jones (2004, p.60)	This study examined the relationship of sexual imposition, dyadic trust, and sensation seeking with HIV sexual risk behaviour.	The findings suggest the need for enhancing awareness of non-sexually imposing relationship alternatives and incorporating thrill and excitement in health promotion messages.	Multiple-regression analyses

Miller and Rempel (2004, p.1)	The study examined the idea that people's tendency to charitably evaluate the motives underlying a partner's behaviour, rather than the evaluation of the behaviour itself, was key to the development or decline of trust.	The results suggested a reciprocal causal pattern by which partner-enhancing attributions predicted changes in trust and trust predicted changes in partner-enhancing attributions.	Structure equation modelling
Campbell *et al.* (2010, p.14)	The study examined whether and how variability in relationships could be evaluated over time.	It was found that individuals who trusted their partners less reported greater variability in perceptions of relationship quality across the diary period. They also perceived daily relationship-based conflict as a relatively more negative experience, and greater variability in relationship perceptions predicted greater self-reported distress, more negative behaviour, and less positive behaviour during a post-diary conflict resolution task.	Regression analyses

Source: The researcher.

2. Trust in the context of professional relationships

Working together often involves interdependence and people must therefore depend on others to accomplish their personal and organisational goals (Mayer *et al.,* 1995, p.710). Trust, in these situations, plays a vital role in enhancing interdependence between staff members. It reduces complexities and uncertainties, while at the same time increasing mutual adjustments and confidence among employees.

Several researchers (Butler, 1991; McAllister, 1995; Ellis and Shockley-Zalabak, 2001; Albrecht *et al.,* 2010) have described the importance of trust in organisations. To explore trust in more detail, they have created their own trust scales, some of which are discussed here. Butler (1991) defined trust as a specific attitude that was different from general trust: it was described as a multi-dimensional construct consisting of availability, competence, consistency, fairness, integrity, loyalty, openness, overall trust, promise fulfilment and receptivity.

Mayer *et al.* (1995, p.712) defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other party would perform a particular action important to the trustor, irrespective of the trustor's ability to monitor or control that other party. This definition of trust is applicable to a relationship with another identifiable party who is perceived to act and react with violation toward the trustor (Mayer *et al.,* 1995, p.712). The term vulnerability used in this definition implies that there is something of importance that could be lost. Trust, in this sense, is a willingness to take a risk. The risk involved in trust differs depending on the situation and the particular factors of each case. It is based on the likelihood of outcomes. If the partners think that the perceived level of risk is lower, they will engage in a relationship; if they perceive that the level of risk is greater, they will not engage in a relationship. Mayer *et al.* (1995) posited that trust was comprised of three factors: ability, benevolence and integrity, where ability referred to the group of skills and competencies that allow a party to have influence, benevolence was the extent to which a trustee is believed to want to do good to the trustor, and integrity was defined as the trustor's perception that the trustee would follow a set of principles that the trustor found suitable.

Another study on organisational trust was carried out by Mishra (1996, p.71), who defined trust as one party's willingness to be vulnerable to another party based on the belief that the

latter party was competent, open, concerned and reliable. Mishra also described trust based on vulnerability, noting that without vulnerability, trust was unnecessary, because the outcomes were inconsequential for the trustor. The study was mostly based on trust in situations of organisational crisis, and found that crisis affected organisations in three key aspects: decision-making, communication and collaboration. Organisational crises decreased decentralised decision-making and distorted communication and cooperative behaviour, the study found. Mishra concluded that trust played a major role during a crisis, reducing the uncertainty caused by the crisis and helping to increase dependency, openness, co-operation and assertion, which enhanced organisational efficiency.

McAllister (1995) also studied trust from the perspective of two different forms of interpersonal trust: cognition-based trust and affective-based trust. The study defined trust as the extent to which a person was confident in, and willing to act on, the basis of knowledge (McAllister, 1995, p.25). According to this definition, trust is equally based on people's belief about others and on their willingness to use that knowledge as the basis for their action. Trust is a combined outcome of both cognition and emotions, according to McAllister: it is cognitive-based in that a person chooses whom he or she will trust and under what circumstances; and equally it is affective-based, in that a person chooses whether he or she trusts that the other party will show genuine care and concern. Based on these two dimensions, McAllister proposed a model based on past interactions, cultural and ethnic similarity, and institutional and professional credentials as antecedents of cognitive-based trust, and personally chosen behaviour such as organisational citizenship behaviour (such as helping others on a voluntary basis) as an antecedent of affective trust. McAllister's 1995 (p.30-31) study also proposed consequences of cognitive-based trust and affective-based trust in his model, noting that control-based monitoring and defensive behaviour (i.e. monitoring others in a relationship) were outcomes of cognitive-based trust; while needs-based monitoring and interpersonal citizenship behaviour (i.e. the communal nature of a relationship that does not require monitoring others) were outcomes of affective-based trust.

Another study on trust in an organisational context was carried out by Currall and Judge (1995, p.152), who defined trust as an individual's behavioural reliance on another person under a condition of risk. Like other researchers, they also defined trust as a risky business and suggested that the risk occurred only on the basis of the willingness of each person to

accept the risk. They developed a scale to measure boundary role persons' (BRP) trust. Boundary role persons perform important boundary functions with respect to communication and monitor the implementation of collaborative arrangements, Currall and Judge noted, and trust was an important asset between them. Trust facilitated communication and reduces the necessity for costly surveillance and control mechanisms, the researchers said. Based on the importance of this trust, Currall and Judge developed a BRP trust scale. They proposed four dimensions important to BRP trust: open and honest communication with the counterpart BRP; entering an informal agreement with the counterpart BRP; maintaining surveillance over the counterpart BRP; and task coordination with the counterpart BRP. Further, Currall and Judge tested hypotheses based on two conditions: (i) an individual's willingness to engage in BRP trust toward the counterpart, and (ii) dyadic-level BRP trust to engage in trusting behaviour toward each other. The results of the research showed support for all the hypotheses.

Another scale based on trust in the organisational context was developed by Nyhan and Marlowe (1997). They defined trust as the level of confidence that one individual had in another's competence and his/her willingness to act in a fair, ethical and predictable manner Nyhan and Marlowe (1997, p.614). They developed a scale based on the argument that all the previous models, created in similar or different contexts by researchers like Rotter (1967), Lewis and Weigert (1985) and Cummings and Bromiley (1996), had measures that were either anecdotal or were constructed using invalidated survey measures. They further mentioned that these instruments were inappropriate for evaluating organisational trust or had insufficient data to support their use. They created an Organisational Trust Scale (OTI), consisting of a 12-item scale to measure an individual's level of trust in his/her supervisor or organisation.

Based on the above definitions, operationalisations and conceptualisations, trust has been defined as a multi-dimensional construct (Soh, 2009). A few researchers (e.g. Mishra, 1996) contended that such multi-dimensional constructs assisted in discriminating trust from other related constructs, such as cooperation and familiarity. Mishra (1996) categorised trust on the basis of competence, openness, concern and reliability. Butler (1984) used five elements to define trust: integrity, competence, consistency, loyalty and openness). Mayer *et al.* (1995, 1999) defined it based on ability, benevolence and integrity. McAllister (1995) used

reliability, dependability, interpersonal care and concern. Ellis and Shockley-Zalabak (2001) used a five-item scale (competence, openness and honesty, concern, reliability, dependability and identification), while Nyhan and Marlowe (1997) used a 12-item scale.

Some researchers (e.g. Nyhan, 2000; Jospeh *et al.,* 2004) have used these scales and items in their studies, as set out in Table 2.2, by categorising the topic of social psychology trust into four main contexts: trust in an organisation, trust in supervisors, trust in top managers and trust in co-workers (Pillai *et al.,* 1999; Albrecht and Travaglione, 2003; Hua, 2003; Yilmaz, 2008; Ellis and Shockley-Zalabak, 2001; Albrecht *et al.,* 2010). The first context in which trust has been heavily explored is organisational. Trust in this context is defined as employees' belief that the organisation is trustworthy, open, concerned and reliable in the relation between the employee and the organisation (Yilmaz, 2008). It has been determined as an important factor in the success, stability and well-being of organisation and employees (Albrecht and Travaglione, 2003). Some studies (Van der Berg and Martins, 2013) suggest that organisational trust influences an organisation in three ways: firstly, by increasing the organisation's overall success; secondly by influencing group effectiveness; and thirdly by increasing one-on-one collaboration and individual credibility. Other studies suggest that trust helps in building an open and participating atmosphere, commitment, compromise culture, teamwork, high job satisfaction and participation in decisions; while the lack of trust increases defensive mechanisms, suspicious behaviour, disaffirmation of organisational goals, employee complaints, unhappy atmosphere, low organisational commitment and low employee morale (Gilbert and Tang, 1998; Yilmaz, 2008).

A huge stream of research on this topic is based on various organisational theories. Of all these theories, the most repeated is that of perceived organisational theory (POS). POS describes the quality of employee-organisation relationships as indexed by employees' perception of the extent to which their organisation cares about their well-being (Aryee *et al.,* 2002; Connell *et al.,* 2003). As well as the studies based on POS theory, a few researchers have also conducted studies based on the dimensions of organisational justice. The two dimensions used by various researchers in this context are distributive justice and organisational justice (Aryee *et al.,* 2002; Tan *et al.,* 2009). Distributive justice is described as the perceived fairness of the outcomes employees receive, while procedural justice refers to the perceived fairness of the means used to determine those outcomes (Cropanzano *et al.,*

1997; Aryee *et al.,* 2002). Using these theories and organisational procedure models, researchers have proved that trust results in increasing cooperation (Smith *et al.,* 1995), commitment (Yilmaz, 2008), engagement (Malinen *et al.,* 2013), low turnovers (Tan *et al.,* 2000), coordination (Li, 2005), performance and shared vision (Tan *et al.,* 2009), teamwork and professional satisfaction (Yilmak, 2008). These outcomes see a significant increase when members within the organisation identify with it (Ellis and Shockley-Zalabak, 2001).

The second area, where trust (in professional relationships) has been widely explored is that of trust between employees and management (i.e. managers, leaders and supervisors). This kind of trust is developed through the interactions which employees have with the management. Trust in this context has been described as the willingness of an employee to be vulnerable to actions, words and decisions of top management, based on the expectation that the management will perform an action important and beneficial to the employees (Davis *et al.,* 2000; Albrecht and Travaglione, 2003; Hua, 2003; Renzl, 2008). Previous researchers (Argyris, 1962; Kramer, 1996; Dirks, 2000; Hua, 2003; Jospeh *et al.,* 2004) have argued that employees' trust in management is the most important and critical organisational attribute. This is firstly due to the fact that relationships between employees and management are hierarchical (thus trust is the main factor to reduce vulnerability). Secondly, it is due to the resources (such as rewards, promotions, pay increases, support, positive reinforcement, empathy and other resources) that employees are likely to receive from their management. Thirdly, it is due to the management's power and authority (such as decisions about down-sizing and restructuring), and lastly it is due to the management's rules and policies, which to a certain extent mirror the rules and policies created by the organisation (Argyris, 1962; Kramer, 1996; Dirks, 2000; Hua, 2003; Jospeh *et al.,* 2004). From the previous studies, it has also been found that a high level of trust in management strengthens an organisation's ability to remain competitive in globalised and competitive markets; while on the other hand, low levels of trust increase employees' frustration, aggressive behaviour and work-related violations (Davis *et al.,* 2000; Dirks, 2000; Kiffin-Petersen and Cordey, 2003; Albrecht *et al.,* 2010).

Trust between employees and top management, like trust between employees and organisation and management, has also been studied based on a few theoretical perspectives. These theoretical perspectives are character-based trust and relationship-based trust.

Character-based trust occurs when employees believe that their top management has ability, benevolence and integrity (Poon, 2006). Theorists suggest that top management characteristics like management role-modelling characteristics, the manner in which they deal with incidents, and the criteria they use for promotion, selection, recruitment, and dismissal, can be used to create and predict organisational culture (Joseph *et al.,* 2004). The second theory, relationship-based theory, explains that when employees trust their top management, they reciprocate and oblige their management with behaviour that will help in achieving management's higher goals. Relationship-based theory has also been explained through leader member exchange (LMX) theory and equity theory in the literature. LMX is described as the quality of the relationship between a top manager and an employee (Aryee *et al.,* 2002). LMX theory, which is similar to and has its roots in social exchange theory, states that employees who are part of top management's "in-group", and have high trust towards the management, are perceived as being engaged in high-quality exchanges with the management and receive favourable rewards like performance appraisals, promotions, satisfying positions, other rewards and emotional comforts (Deluga, 1994; Gomez and Rosen, 2001; Bulatova, 2015).

LMX theory further suggests that parties have a two-way contribution and there is no requirement of formal contracts in these relationships (Bulatova, 2015 Equity theory, on the other hand, is described as the ratio of benefits given and received between, both, employee and management must be equally similar (Deluga, 1994). (Deluga, 1994). Although LMX and equity theory explain equal or similar ratios of benefits, according to the literature there are times when employees or management perform beyond expectations by providing their counterparts with higher levels of benefits and needs, which could also highly benefit the climate of trust (Pillai *et al.,* 1999). This higher level of trust found by means of providing higher levels of benefits could also result in organisational citizenship behaviour (Pillai *et al.,* 1999).

Apart from these theoretical perspectives, researchers in this context have also examined the impacts on trust of the three most frequently used dimensions of organisational justice (Pillai *et al.,* 1999; Aryee *et al.,* 2002; Yang *et al.,* 2009). These three dimensions are distributive justice, procedural justice and interactional justice. Distributive justice is the typical metric for judging the fairness of transactional contracts and economic exchanges (Pillai *et al.,* 1999,

p.902). The most important norm of distributive justice is that the parties to an exchange reciprocate benefits with the expectation of receiving comparable benefits in the short run (Pillai *et al.,* 1999, p.902). This expectation of receiving comparable benefits becomes the reason employees trust in the top management. The second dimension used to examine trust between top management and employees, procedural justice, describes the fairness of the procedures used to determine outcomes (Pillai *et al.,* 1999). Procedural justice holds that fair treatment by top managers can be the first step that heightens employees' judgements of management's procedural justice and thereby reinforces employees' trust in management (Pillai, 1999; Connell *et al.,* 2003; Yang *et al.,* 2009). The last dimension, interactional justice, defines the excellence of interpersonal treatment formed at the hands of decision-makers (Aryee *et al.,* 2002). It can be defined as the degree to which the affected employees are treated with respect, politeness and dignity. Previous research shows that over time, this fair treatment from management produces trust (Aryee *et al.,* 2002). These organisational justice dimensions allow employees to be less tentative in accepting vulnerability from a person with greater power and authority, such as top management (Yang *et al.,* 2009).

Based on these theoretical perspectives and dimensions of organisational justice, studies have shown that trust in senior management increases employees' willingness to engage in areas such as coordinating and cooperating with their supervisors (Coleman, 1990; Hua, 2003), commitment (Albrecht and Travaglione, 2003; Sholihin and Pike, 2010; Albrecht *et al.,* 2014), appraisal system (Mayer *et al.,* 1999), reciprocal exchanges (Joseph *et al.,* 2004), empowerment and employee voice (Gomez and Rosen, 2001; Gao *et al.,* 2011), performance (Yang *et al.,* 2009), job satisfaction (Yang *et al.,* 2009), communication (Connell *et al.,* 2003), improving voluntary behaviour (Deluga, 1994), organisational citizenship behaviour (Dirks *et al.,* 2002), belief in information (Dirks *et al.,* 2002), net profits (Davis *et al.,* 2000), turnover and cynicism towards change (Albrecht *et al.,* 2014), and reciprocity (Renzl, 2008). At the same time it reduces psychological defensiveness (Wei and Lu, 2013), unproductive behaviour, negative reactions and uncertainty (Nikandrou *et al.,* 2000). Previous studies also show that trust in top management increases trust in the overall organisation and co-workers (Albrecht and Travaglione, 2003; Kiffin-Petersen and Cordey, 2003; Poon, 2006).

The last category of trust within the organisational context is that of trust between or among co-workers. Although the importance of co-worker trust has been acknowledged, only a few

studies have been carried out on this topic (Chattopadhyay and George, 2001; Tan *et al.,* 2009). Unlike the two previous categories of trust studies, this category is characterised by little or no power imbalance (Tan *et al.,* 2009). These relationships depict horizontal dynamics, which are absent in vertical relationships (Tan *et al.,* 2009). Co-worker trust in the literature is mostly defined as the willingness of an employee to be vulnerable to the actions of co-workers, whose behaviour and actions cannot be controlled (Tan *et al.,* 2009). Co-worker trust concerns confidence that one's colleagues are competent and will act in a fair, reliable and ethical manner (Ferres *et al.,* 2004). It leads employees to act on the basis that they have faith in the words and the actions of their peers (Ferres *et al.,* 2004, p.610). Some research (Nyhan, 2000; Kiffin-Peterson and Cordey, 2003; Ferres *et al.,* 2004; Tam *et al.,* 2009) has proved that co-worker trust is largely based on perceived organisational support, lower turnover intention, commitment, cooperation, productivity, social capital and preference for working in a same company and team. Other research shows that trust in co-workers leads to greater co-operation, satisfaction and performance, and becomes a likely reason to trust in the overall organisation (Poon, 2006; Costa, 2003; Tan *et al.,* 2009).

Overall, these definitions and studies of organisational trust suggest that trust is a complex and wide idea. As discussed above, trust has been studied in various organisational contexts with some differences, but the overall concept is the same. Most researchers have defined trust based on three elements (McAllister, 1992; Mishra, 1996; Bulatova, 2015). Firstly, they suggest that trust is based on beliefs like ability, benevolence, integrity, confidence, and expectations, which are based on both the cognitive and affective dimensions (McAllister, 1992; Mishra, 1996; Renzl, 2008; Yilmaz, 2008; Van der Berg and Martins, 2013; Bulatova, 2015). Secondly, it is seen as a psychological state represented by behavioural intentions to act on the basis of beliefs (Currall and Judge, 1995; Mishra, 1996; Albrecht, 2002). Finally, it involves risk, uncertainty and/or vulnerability, based on the likelihood of partner gains in unpredictable and uncertain relationships between consumers and a firm (Mayer *et al.,* 1995; Mishra, 1996; Albrecht, 2002; Costa, 2003; Tan *et al.,* 2009; Van der Berg and Martins, 2013). It is suggested that trusting belief is the major cause of willingness to rely on and take risks, and without any of these elements trust is incomplete.

Table 2. 2: Studies on trust in the context of professional relationships

Researchers	Purpose	Outcomes	Methodology
Deluga (1994, p.315)	The study employed social exchange and equity theory to investigate the connection between supervisor trust-building activity, leader member exchange quality (LMX), and subordinate organisational behaviours (OCB).	The results suggested that subordinate fairness perceptions were supervisors' trust-building behaviour partially associated with subordinate OCB; subordinate perceptions of supervisor fairness were partially associated with LMX quality; and subordinate-assessed LMX were partially associated with subordinate OCB.	MANOVA
Currall and Judge (1995)	The study examined attitude, perceived norms, past behaviour, individual characteristics, strength of relationship, lesser conflict management by one person of another, in two organisations.	The results suggested that past behaviour, an individual's characteristics, strength of relationship, and lesser conflict management by one person of the other person had a positive effect in both organisastions.	Structural equation modelling
Mayer *et al.* (1995)	The study proposed the effects of perceived trustworthiness and trustor's propensity to trust, which then examined the effects on risk-taking, and of risk-taking on outcomes.	Conceptual paper	Conceptual paper
Mishra (1996)	The paper examined the role of trust in organisational responses to crises. The paper examined various effects of organisational crises on decentralised decision-making, increased undistorted information, increased collaborative approach, within and outside the organisation.	Conceptual paper	Conceptual paper
Nyhan *et al.* (1997, p.614)	The article reported on the development of a 12-item scale to measure an individual's level of trust in his or her supervisor and in his or her work organisation as a whole.	The scale was tested in seven different organisations. Reliability, validity, and factor analytic data were presented to demonstrate that the instrument was	Structural equation modelling

		psychometrically adequate and stable.	
McKnight *et al.* (1998)	The study proposed the impact of disposition to trust (i.e. trusting stance and faith in humanity) and institutional-based trust (i.e. structural assurance belief and situational normality belief) on overall trust (i.e. trusting beliefs and trusting intentions), both directly and through the mediating effect of cognitive processes (i.e. categorisation processes and illusions of control process).	Conceptual paper	Conceptual paper
Whitener *et al.* (1998)	The study proposed examining the effects of organisational, relational and individual factors on managerial trustworthy behaviour, which was further proposed to be examined on employee perceptions of trust, both directly and through the mediating effect of boundary conditions.	Conceptual paper	Conceptual paper
Mayer *et al.* (1999)	The study examined the mediating effects of ability, benevolence and integrity on the relationship between accuracy, instrumentality and trust.	The results suggested that a more acceptable appraisal system would lead to a higher level of trust; however, a more acceptable appraisal system would not lead to ability, benevolence and integrity. The findings also suggested that the effect of the appraisal system's acceptability on trust for top management was mediated by the perceptions of top management's ability, benevolence and integrity.	Structural equation modelling
Davis *et al.* (2000, p.563)	The study examined the effects of general managers on employees' trust, turnover, net profits and employee turnover. It also examined the relationship between the	Trust was found to be significantly related to sales, profits and employee turnover in the restaurant industry. Managers who were either more or less trusted differed	Regression

	perception of general managers' ability, benevolence and integrity, and levels of trust in the managers.	significantly in perceptions of their ability, benevolence and integrity.	
Nyhan (2000)	The study examined trust's antecedents (participation, feedback and empowerment) and consequences (productivity and organisational commitment).	The study suggested that participation, feedback and empowerment had a positive effect on interpersonal trust, which resulted in productivity and organisational commitment.	Structural equation modelling
Dirks (2000, p.1004)	The study empirically examined the relationship between trust, leadership and team performance, firstly to empirically examine the assumption that a team's trust in its leader had a significant effect on team performance, and secondly to explore a more complex and dynamic relationship between trust and team performance, whereby trust in leadership mediated the relationship between past team performance and future team performance.	Survey data from a sample of men's college basketball teams provided support for both hypotheses, indicating that trust in leadership was both a product and a determinant of team performance.	Regression
Gomez et al. (2001)	The study examined three areas: whether managerial trust was positively related to employee perceptions of the quality of the leader-member exchange (LMX); whether LMX was positively related to employee empowerment; and whether LMX mediated the relationship between managerial trust and employee empowerment.	All three hypotheses were supported in the study.	Regression
Albrecht (2002, p.76)	Given the limited empirical evidence about the determinants of cynicism toward change, the study proposed a model which identified three key trust-related antecedents of cynicism toward change: perceptions of integrity, competence, and trust in senior management.	The results of confirmatory factor analysis and structural equation modelling suggested that perceptions of integrity and trust in senior management influenced cynicism toward change. Integrity, as an element of trustworthiness, was found to directly influence trust in senior management	Structural equation modelling

		as well as cynicism toward change. Contrary to expectations, employee perceptions of the competence of senior management did not appear to have a direct influence on trust nor on cynicism toward change.	
Aryee *et al.* (2002)	The study investigated organisational trust's antecedents (distributive justice, procedural justice and interactive justice) and consequences (job satisfaction, turnover intentions, organisational commitment and organisational-directed citizenship behaviour). It also examined the antecedents (interactional justice) and consequences (organisational-directed citizenship behaviour, individually-directed, and task performance) of trust in supervisors.	The results suggested that distributive justice, procedural justice and interactional justice had an impact on trust in an organisation, while interactional justice had an effect on trust in supervisors. While job satisfaction, turnover intentions, organisational commitment and organisational-directed citizenship behaviour were the consequences of trust in an organisation, organisational-directed citizenship behaviour, individually-directed, and task performance were the consequence of trust in supervisors.	Structural equation modelling
Albrecht and Travaglione (2003)	The study examined antecedents (procedural fairness, organisational support, security and communication) and consequences (affective commitment, continuance commitment, change cynicism and turnover intention) of trust in senior management.	Consistent with the proposed model, the correlations involving trust in senior management had relatively strong associations with each of the antecedents and consequence factors.	Regression
Connell *et al.* (2003, p.569)	The study examined the effects of perceived organisational support, procedural justice and transformational leadership in trust in managers. It also examined the effects on turnover intention, organisational commitment behaviour and commitment.	The results indicated that perceived organisational support, procedural justice and transformational leadership were significant predictors of trust in managers, and that turnover intention and commitment were significant outcomes.	Regression
Costa (2003, p.605)	The study examined whether trust was positively related to perceived task performance, satisfaction and attitudinal	The results suggested that trust between team members was positively associated with attitudinal commitment and	Structural equation modelling

	commitment, while also examining if it was negatively related to continuance commitment.	negatively with continuance commitment. Trust was also positively related to perceived task performance and with team satisfaction.	
Kiffin-Petersen *et al.* (2003)	The study examined the relationship between trust, individualism, job characteristics and team members' attitude towards teamwork. Firstly it examined the effects of institutional trust on trust in management and preference for teamwork; of the "trust in strangers" effect on trust in co-workers and preference for teamwork; and of individualism in trust in co-workers and preference for teamwork, timing and method control and skill utilisation in preference for teamwork. Finally, the study also examined the effect of trust in management on the "trust in co-workers'" effect in preference for teamwork.	The results suggested that apart from effect of institutional trust on trust in management and preference for teamwork, and timing and method control effect on preference for teamwork, all the other hypotheses were confirmed.	Regression
Ferres *et al.* (2004, p.608)	The study investigated the influence of co-worker trust on selected organisational perceptions and attitudes.	The results provided empirical support for the fundamental role of co-worker trust. It was found to be a significant predictor of perceived organisational support, lowered turnover intention, and greater affective commitment.	Regression
Hua (2003)	The study demonstrated how a subordinate's defensiveness predicted perception of managerial behaviours, which in turn led to trust in supervisors.	All the hypotheses were proved and it was shown that subordinates' defensive behaviours led to trust in supervisors.	Structural equation modelling
Joseph and Winston (2004, p.1)	The study explored the relationship between employee perceptions of servant leadership and leader trust, as well as organisation trust.	Perceptions of servant leadership correlated positively with both leader trust and organisational trust. The study also found that organisations perceived as servant-led exhibited higher levels of both leader trust and organisational trust	Regression

		than organisations perceived as non-servant led.	
Tzafrir *et al.* (2004)	The study examined the effects of higher levels of communication, procedural justice, empowerment, and employee development, on employees' trust in managers.	The results suggested that all the hypotheses were proved.	Regression
De Cremer and Van Knippenberg (2005, p.355)	The study examined the psychological processes underlying the effect of leaders' self-sacrifice on follower cooperation, that is, trust and collective identification.	The findings of the experimental study and cross-sectional survey showed that leader self-sacrifice had a positive effect on cooperation (measured by contributions in a public good dilemma and organisational citizenship behaviour in the survey). Moreover, perceptions of trust in the leader and feelings of collective identification mediated the effect of self-sacrifice.	ANOVA
Poon (2006)	The study examined whether trust in supervisors was positively related to their willingness to help co-workers. It study also explored whether perceptions of organisational politics would moderate the relationship between trust in supervisors and their willingness to help co-workers, such that the relationship would be stronger under conditions of low-perceived politics than under conditions of high-perceived politics.	Both hypotheses were supported.	Regression
Burker *et al.* (2007)	The study proposed trustee characteristics, trustee predisposition factors, organisational factors and team factors on trust in leadership. It further examined the behavioural and affective outcomes, and also checked the effects on performance quality, performance quantity, turnover, adaptation and trust.	Conceptual paper.	Conceptual paper

Pate *et al.* (2007, p.458)	The paper examined the important issue of trust in senior management in the public sector. More specifically, it explored to what extent there had been a downward spiral of trust in public sector senior management in the eyes of their employees in recent years, and whether this trend spanned the public sector as a whole.	The paper made two important findings. Firstly, longitudinal data indicated that relative distrust of senior management was enduring and could not be explained merely by a short-term breakdown of communication. The second conclusion was that although the two case study organisations had dramatically different structural characteristics, histories and workforce compositions, the degree of lack of trust in senior management was remarkably similar both in extent and in leading causes.	Case study and t-test
Ellonen *et al.* (2008)	The study examined whether lateral trust, vertical trust and institutional trust were positively related to organisational innovativeness.	The results suggested that apart from lateral trust, all the other types of trust were positively related to organisational innovativeness.	Regression
Renzl (2008, p.206)	The study examined the effect of trust in management on documentation, knowledge sharing within teams, knowledge sharing between teams and fear. It also examined the mediated effect of documentation and fear of knowledge-sharing within teams and knowledge-sharing between teams, respectively.	The results suggested that trust in management had a significant effect on documentation and fear and mediated effect on knowledge-sharing within teams, and knowledge-sharing between teams. However, trust in management did not have a direct effect on knowledge-sharing within teams and knowledge-sharing between teams.	Structural equation modelling
Yilmaz (2008)	The study examined the relationship between the level of schoolteachers' organisational trust, administrative trust, co-workers' trust, shareholders' trust and the perceptions of organisational commitment, affective commitment and continuance commitment.	All the relationships were confirmed and supported.	Regression
Tan *et al.* (2009)	The study examined the effects of trust in co-workers on	Researchers found a relation between the two main foci.	Structural equation

	trust in an organisation. It also examined the mediating effect of trust in an organisation on the relationship between trust in co-workers, organisational commitment and performance.	The authors also found that trust in organisations mediated the relation between trust in co-workers and organisational outcomes of affective commitment and performance.	modelling
Yang *et al.* (2009, p.15)	The study tested a model in which two bases of trust (cognitive and affective) mediated the effects of supervisory procedural justice on task performance, job satisfaction and helping behaviour.	Cognitive trust mediated the relations of supervisory procedural justice with performance and job satisfaction, whereas affective trust mediated relations between supervisory procedural justice and helping behaviour at work.	Structural equation modelling
Farndale *et al.* (2010, p.1)	The study examined the mediating effect of trust in senior management on the effect of high commitment performance management practices on distributive justice, procedural justice, interactional justice and employee commitment. It also examined the direct effect of HCPM on distributive justice, procedural justice, interactional justice and employee commitment, and the effect of distributive justice, procedural justice and interactional justice on employee commitment.	The findings showed that the link between employee experiences of high commitment performance management (HCPM) practices and their level of commitment was strongly mediated by related perceptions of organisational justice. In addition, the level of employee trust in the organisation was a significant moderator.	Structural equation modelling
Sholihin and Pike (2010)	The study examined the effect of procedural justice and performance measures on trust in supervisors, and further examined the effects on organisational commitment.	The study found positive effects of procedural justice and non-financial measures on trust in superiors, and further also found significant effects of trust on organisational commitment.	Structural equation modelling
Gao *et al.* (2011)	The study examined the relationship between employees' voice and trust in their leaders, both directly and through the moderating effect of participative decisions, informing	The study found a positive relationship between employees' voice and trust in leaders. It also confirmed the relationships based on the moderating effects of	Structural equation modelling

	and coaching (in each case the researchers examined the effect of high versus low).	participative decisions, informing and coaching, when each of them was higher rather than lower.	
Wong *et al.* (2012, p.1)	The study examined the relationships between organisational justice, perceived organisational support (POS), trust in organisation and organisational citizenship behaviour (OCB) by proposing and testing a model.	The results suggested that distributive justice was significantly related to perceived organisational support, procedural justice was significantly related to trust in an organisation, perceived organisational support was significantly related to organisational citizenship behaviour and trust in an organisation; but trust in organisational support could not be found to be significantly related to organisational behaviour and perceived organisational support.	Structural equation modelling
Malinen *et al.* (2013)	The study investigated the antecedents of trust and procedural and distributive justice in organisational engagement, and further examined the mediated effect on withdrawal attitudes.	The study showed that procedural justice and trust in senior management had an effect on organisational engagement. In addition, organisational engagement partially mediated the relationship between procedural justice perceptions, trust in senior management and withdrawal attitudes.	Regression
Van der Berg and Martin (2013)	The study examined the relationship between quality of work life and organisational trust.	Results confirmed a positive relationship between managerial practices with organisational trust and QWL, and a lower relationship between the personality dimensions, organisational trust and QWL.	Structural equation modelling
Bulatova (2015)	The study asked two questions: whether there was a link between the behaviour of a leader and organisational trust, and whether organisations differed in their levels of organisational trust.	The research demonstrated that a leader played a significant role in the formation of organisational trust, and there was a link between the leader and organisational trust. Also, organisations differed in their levels of trust	Descriptive statistics

		relationships statistically.	
Tekingunduz *et al.* (2015, p.522)	The study investigated the effect of the organisational trust dimensions, job satisfaction dimensions and several personal characteristics on organisational commitment.	The study revealed that cognitive trust, managers, communication, the structure of work, gender and the department worked in (laboratory or surgery room) were significant predictors of affective commitment. Income, cognitive trust, education status, emotional trust and the structure of work and additional opportunities had a meaningful effect on continuance commitment. Cognitive trust, promotion, managers, the structure of work, education status, emotional trust and the structure of work, gender and emotional trust had a meaningful effect on normative commitment.	Regression

Source: The researcher

2.2.4. Trust in the context of business

Trust in the business context has mainly been studied in the business-to-business and business-to-consumer contexts. Detailed explanations from both these contexts are given below.

1. Trust in the context of business to business

Trust in the business-to-business context has been found to be an area of interest, which is posited as an important aspect of successful business relationships. Trust is seen as a calculated risk assessment in business exchanges (Williamson, 1993). It is perceived as a cornerstone for developing and maintaining long-term relationships for the mutual purposes of business partners (Morgan and Hunt, 1994; Kantsperger and Kunz, 2010). It eliminates conflicts and unnecessary self-guarding mechanisms (Liu, 2012), and allows partners to rely on each other for commercial exchanges including sharing of resources, information, procurements, experiences and values (Liu *et al.,* 2011; Skandrani and Triki, 2011; Day *et al.,* 2013).

In the business-to-business context, researchers have mostly studied trust on the basis of the relationship paradigm that refers to all activities directed towards establishing, developing and maintaining successful relationships with the business partners (Morgan and Hunt, 1994; Selnes, 1996). Owing to increased competitiveness, many firms focus on their core businesses and outsource the sub-processes (Sahay, 2003). This leads them to establish and maintain long-term relationships with business partners. Various scholars have suggested that, in order to maintain long-term relationships, firms must use formal and informal safeguards, and one such beneficial and cost-free safeguard (i.e. informal safeguard) is trust (Morgan and Hunt, 1994; Stuart *et al.,* 2011).

In the past three decades, a considerable amount of research on trust, based on its multi-dimensionality and complexity, has been carried out. As early as the mid 1990s, the concept of trust began to challenge exploratory power within the business-to-business context. Since then, it has been studied based on personal attributes, partner firm variables, relationships' durations, risk-taking, sharing resources, social exchanges and controlling partners etc. (Morgan and Hunt, 1994; Skandrani and Triki, 2011). The many contexts in which it has

been studied include buyer-seller relationships (Ganesan, 1994; Doney *et al.,* 1997; Liu, 2011; Stuart *et al.,* 2011), strategic alliances (Bucklin *et al.,* 1993; Heffernan, 2004), supply chain partnerships (Morgan and Hunt, 1994; Wu *et al.,* 2010; Skandrani and Triki, 2011), working partnerships (Anderson and Narus, 1990), relationship learning (Liu, 2012), relational marketing (Dwyer *et al.,* 1987) and international relationships (Ahmed *et al.,* 2015) etc.

A number of models based on these contexts have also been developed. Several researchers have examined trust's relationship with other constructs. They have examined both the antecedents and consequences of trust, as set out in Table 2.3. Some earlier studies on trust examined it using more than 60 constructs (Geyskens *et al.,* 1998). Clearly, the overwhelming emphasis has been to develop and establish new theories (Geyskens *et al.,* 1998), which also has created a few disagreements regarding the role of trust as an antecedent or a consequence (Huang and Wilkinson, 2014).

Previous studies have found that adaptation, relationship bonds, investments, frequency of contact, shared and perceived values, open communication, satisfaction, cooperation, investment, cooperative behaviour, reputation and ethics are some of the antecedents which lead directly to trust (Anderson and Weitz, 1989; Anderson and Dedrick, 1990; Ganesan, 1994; Doney *et al.,* 1997; Selnes, 1998; Zineldin and Jonnson, 2000; Handfield *et al.,* 2002; Kwon and Suh, 2004; Doney *et al.,* 2007; Lilly *et al.,* 2016). On the other hand, trust has also been found to be a major determinant of commitment, cooperative problem-solving, integration, constructive dialogue, conflict resolution, higher involvement, relationship enhancement, alliance performance, resource-sharing, loyalty and long-term orientation (Schurr *et al.,* 1985; Moorman *et al.,* 1992; Ganesan, 1994; Morgan and Hunt, 1994; Selnes, 1998; Zineldin and Jonnson, 2000; Krishnan *et al.,* 2006; Wu *et al.,* 2012; Shi and Liao, 2015; Ashani *et al.,* 2016). Other studies have found that trust reduces perceived risk, uncertainty, complexity, cycle time, opportunistic behaviour and additional need for inventory investments (Morgan and Hunt, 1994; Anderson and Narus, 1990; Anderson and Dedrick, 1990; Wu *et al.,* 2012).

Trust within the business-to-business context has been defined in various ways. Researchers have normally taken their explanations from a variety of disciplines, including social psychology (e.g. Mayer *et al.,* 1995; Mishra, 1996), psychology (e.g. Rotter, 1969) and

sociology (e.g. Lewis and Weigert, 1985), depending on the sub-context in which it has been studied (Canning and Hanmer-Lloyd, 2007). Some of these definitions are given here. Anderson and Weitz (1989, p.312) defined trust as one party's belief that its needs will be fulfilled in the future by actions undertaken by the other party. Moorman *et al.* (1993, p.312) defined trust as a willingness to rely on an exchange partner in whom one has confidence. Anderson and Narus (1990, p.65) stated that trust was a firm's belief that another firm would perform actions that would result in positive outcomes for the firm, as well as not taking unexpected action that would result in negative outcomes. Morgan and Hunt (1994) conceptualised trust as confidence between parties that a partner was reliable and would act with a level of integrity. Doney and Cannon (1997) explained trust on the basis of benevolence and credibility. According to Dwyer *et al.* (1987, p.23) trust is one party's expectation that another party will fulfil obligations and will pull its weight in the relationship. Zineldin and Jonnson (2000) described trust as confidence in a collaborative exchange partner's reliability and integrity.

Lui *et al.* (2004) explained trust as the expectation of a partner fulfilling a collaborative role in a risky situation, and relying on partner's intention to perform. Ireland and Webb (2007) viewed it as one partner's willingness to accept vulnerability based upon positive expectations formed based on other partner's behaviour. Grayson *et al.* (2008) defined trust as a belief that a partner was benevolent and honest. Krishnan *et al.* (2006, p.895) explained it as an expectation held by one firm that another would not exploit its vulnerabilities when faced with the opportunity to do so. Zhao *et al.* (2007) expressed a similar idea, defining trust as a firm's belief that the other party would not only perform actions resulting in positive outcomes for the firm, but would also not take unexpected actions resulting in negative outcomes for the firm (Zhao *et al.,* 2007). Other definitions of trust have included a firm's reliance on other entities to voluntarily recognise and protect its rights and interests (Hill *et al.,* 2009); confidence that a partner will not act opportunistically to exploit a firm's vulnerabilities (Jones *et al.,* 2010), and confidence or belief that exchange partners have reliability and integrity (Liu, 2012).

Overall these definitions suggest that trust is a complex, situational and wide idea with agreements on key concepts (Skandrani and Triki, 2011). First, it is based on beliefs that the partner has expertise, benevolence, reliability, confidence and expectation (Abosag, 2013;

Ahmed *et al.,* 2015). Second, it is viewed as a psychological state that is represented by behaviour or intentions based on the beliefs (Zineldin and Jonnson, 2000). Final, it involves vulnerability, risk and uncertainty on the part of the trustor (Moorman *et al.,* 1992; Nicholson *et al.,* 2000; Doney *et al.,* 2007). Risk or vulnerability are intrinsic features of exchanges in business-to-business sectors, and without them, trust is unnecessary, because outcomes are uncertain and important to the trustor (Moorman *et al.,* 1992; Zineldin and Jonnson, 2000; Heffernan, 2004; Skandrani and Triki, 2011). Researchers argue that trusting beliefs form the last two elements and that without these attributes, trust is incomplete and limited (Moorman *et al.,* 1992; Zineldin and Jonnson, 2000; Morrow *et al.,* 2004; Canning and Hanmer-Lloyd, 2007). Furthermore, most of these definitions of trust confirm previous concepts given by researchers in the area of sociology (Lewis and Weigert, 1985) and social psychology (McAllister, 1995), and prove that trust consists of cognitive and affective beliefs.

Apart from defining trust in different ways, researchers (Ganesan *et al.,* 1997; Stuart *et al.,* 2011; Nelson *et al.,* 2016) have also pointed that trust occurs across different forms, levels, types and stages, and comprises different components depending on the context. Stuart *et al.* (2011) observed that trust could be weak (largely irrelevant, because there were no vulnerabilities), semi-strong (where violations were covered by legal penalty causes), or strong (parties were trustworthy because this was consistent with their operating mechanisms). Ganesan *et al.* (1997) found that trust in the business context existed at four distinct levels: firstly interpersonal level, where trust exists between a buyer and a sales representative; secondly at organisational level, where a buyer and a sales representative can have different levels of trust in the buying and selling organisations; thirdly, at intra-organisational level, where trust exists between a buyer and the buying organisation on the one hand, and a sales representative and the vendor organisation on the other; and finally at interorganisational level, where trust exists between two or more organisations. Although these trust levels are distinct, they have been found to be positively related and/or effective on other (Ganesan *et al.,* 1997; Zaheer et al, 1998; Jones *et al.,* 2010; Nelson *et al.,* 2016).

Crotts *et al.* (1999) identified five types of trust formation in business-to-business relationships: blind trust (where there is a lack of knowledge); calculative trust (based on the costs and benefits of staying in a relationship); verifiable trust (based on the ability of one firm to verify the actions of another); earned trust (based on experience); and reciprocal trust

(based on the mutual trust of partners). Doney and Cannon (1997) also set out five types of trust: calculative trust (when a firm calculates the costs and/or rewards of another party staying or cheating in the relationship); prediction trust (one party's ability to forecast another party's behaviour); capability trust (when a firm determines another party's ability to meet its obligations); intentionality trust (when a firm determines another party's words and behaviours); and finally, transference trust (when a firm determine another party's trustworthiness through a third party's trustworthiness). In contrast, Koehn (2003) identified four types of trust: goal-based trust (formed on the basis of common goals); calculative-based trust (formed on the basis of predictions); knowledge-based trust (formed on the basis of familiarity); respect-based trust (formed on personal friendship situations); and institution-based trust (formed on the basis of third-party institutional mechanisms and guarantees).

Skandrani and Triki (2011) also classified trust into four types: calculative-based trust (to have trust in a supplier means that the supplier must have a good financial capacity); predictive-based trust (to have trust in a supplier means that the trusting party only predicts the supplier will be on time); identification-based trust (to have trust in a supplier means that the trusting party develops feelings of interdependence or partnership); and finally intentionality-based trust (trust based purely on feelings regarding a partner's trustworthiness). Overall, these researchers have suggested that trust develops over time through social interactions (Weck and Ivanova, 2013). The greater the evidence of trustworthy behaviour, the more likely it is for trust to develop between or among the partners (Day *et al.,* 2013).

In addition to the types of trust outlined above, some researchers (Dwyer *et al.,* 1987; Ford *et al.,* 2003; Heffernan, 2004; Jones *et al.,* 2010) have also identified that business-to-business relationships progress through various sequential stages and are built on various signals (sent by the firms) to enhance trust. Heffernan (2004) identified five sequential stages in which trust is enhanced: the pre-relationship stage (activities which occur before a relationship is established); the early interaction stage (activities regarding negotiation and structure of the relationship); the relationship growth stage (higher level of interaction between parties, mutual learning and dealing with investments); the partnership stage (a mature relationship, where partners have developed a high level of experience in dealing with each other); and the relationship end stage (uncoupling because the purpose of the relationship no longer exists). Fawcett *et al.* (2004) and Jones *et al.* (2010) mentioned that firms' trust was enhanced on the

basis of the following signals: performance-to-promise signals (a firm demonstrates its trustworthiness when it meets its promises); professional-relationship signals (a firm demonstrates its trustworthiness when it performs consistently and credibly, and has positive interfaces with a partner); openness signals (a firm demonstrates its trustworthiness when it shares information regarding its operations and plans); benevolent-collaboration signals (a firm demonstrates its trustworthiness when it collaborates with partners by means of useful services or advice); and finally empathy signals (a firm demonstrates its trustworthiness when it shows it will not exploit partners' vulnerabilities).

Alongside these similar definitions, stages and levels of trust which researchers have identified, differences of opinion on the components and dimensions of trust have also been found. These include contradictions on its uni-dimensional and multi-dimensional constructs. Researchers have explained trust from both uni-dimensional and multi-dimensional positions. Doney and Cannon (1997) and Ganesan *et al.* (1997) used credibility and benevolence. Sako (1992) defined trust on the basis of contractual, competency and goodwill components. Zineldin and Jonnson (2000) used reliability and integrity. Dyer and Chu (2003) focused on reliability, fairness and non-exploitation, while Lui *et al.* (2004) used goodwill and competence. Heffernan (2004) suggested credibility, integrity and benevolence. Kwon *et al.* (2005) explored competence, honesty and benevolence. Krishnan *et al.* (2006) used reliability, fairness and goodwill. Credibility, benevolence and liking were employed by Canning and Hanmer-Lloyd (2007). Competence and goodwill were used by Ireland and Webb (2007) and Jones *et al.* (2010), while Hill *et al.* (2010) focused on dependability and benevolence.

Despite this considerable level of research on trust in the business-to-business context, researchers argue that it is still an unclear, under-researched and poorly understood area within this context (Skandrani and Triki, 2011; Stuart *et al.,* 2011).

Table 2. 3: Studies on trust in the business-to-business context

Researchers	Purpose	Outcomes	Methodology
Moorman *et al.* (1992, p.314)	The study examined the effects of user trust in the researcher on perceived quality interactions, researcher involvement in research activities, commitment to relationship, and utilisation of market research information. The effects were also examined based on the mediating effects of individual differences and organisational differences.	The results indicated that trust and perceived quality of interaction contributed most significantly to research utilisation, with trust having indirect effects on research utilisation. Deeper levels of exchange, including researcher involvement in the research process and user commitment to the research relationship, however, had little effect on research use. Finally, the relationships in the model showed few differences depending on whether the producer and user shared marketing or research orientations. Interorganisational dyads, however, generally exhibited stronger model relationships than intra-organisational dyads.	Regression
Ganesan (1994, p.1)	The study examined retailers' dependence and trust of vendor on retailer. Further, study also examined effects of environmental diversity, environment volatility, transaction-specific investment, perception of investment, reputation, experience and satisfaction on vendor's dependence and trust.	The results indicated that trust and dependence played a key role in determining the long-term orientation of both retail buyers and their vendors. The results also indicated that similarities and differences existed across retailers and vendors with respect to the effects of several variables on long-term orientation, dependence and trust.	Structural equation modelling
Morgan and Hunt (1994)	The study examined the antecedents (relationship termination costs, relationship benefits, shared values, and communication) and consequences (acquiescence, propensity to leave, co-operation, functional conflict, and	All 13 hypotheses were confirmed apart from the effect of relationship benefits on relationship commitment.	Structural equation modelling

	uncertainty) of trust and commitment, and examined the effect of trust on commitment.		
Andaleeb *et al.* (1996, p.77)	The paper examined the independent and interactive effects of trust and dependence on satisfaction and commitment in a contrived dyadic exchange relationship.	The findings indicated the main effects of trust and dependence on satisfaction. For commitment, an interactive effect was found.	Regression
Selnes (1996)	The study examined the effects of competence and communication on trust, and of communication, commitment and conflict-handling on satisfaction. It further examined the effects of satisfaction on trust, and the effects of trust and satisfaction on enhancement and continuity.	All the effects apart from those of competence on trust were confirmed.	Regression
Doney and Cannon (1997, p.35)	The researchers examined the impact of supplier firm and salesperson trust on a buying firm's current supplier and its salesperson, and examined the effects on purchase choice and future purchase intention.	The researchers found that several variables influenced the development of supplier firm and salesperson trust. Trust of the supplier firm and trust of the salesperson influenced a buyer's anticipated future interaction with the supplier. However, after controlling for previous experience and supplier performance, neither trust of the selling firm nor its salesperson influenced the current supplier selection decision.	Regression
Ganesan and Hess (1997)	The study distinguished between levels of trust (interpersonal or organisational) and dimensions of trust (credibility or benevolence).	The results indicated that trust in a salesperson (interpersonal credibility) was more strongly related to commitment than trust in an organisation (organisational credibility). In contrast, trust based on organisational benevolence was a stronger predictor of commitment than	Structural equation modelling

		interpersonal benevolence.	
Gefen (2000, , p.725)	The study examined the effects of familiarity and disposition to trust; and the effects of all constructs on inquiries and purchase.	The data showed that both familiarity with an internet vendor and its processes, and trust in the vendor, influenced the respondents' intentions to inquire about books, and their intentions to purchase them. The data also showed that while familiarity built trust, people's disposition to trust was the main factor.	Structural equation modelling
Zineldin and Jonsson (2000)	The study examined the relationship of adaptation, relationship bonds, relationship termination costs, shared values, communication, opportunistic behaviour, satisfaction and co-operation.	The results suggested that trust and commitment could only be achieved by increasing shared values, relationship bonds, communication, shared values, co-operation, satisfaction and adaptation, by reducing opportunistic behaviour and by introducing high termination costs.	Regression
De Ruyter *et al.* (2001, p.7)	The researchers developed a model in which aspects of the product, relationship management activities and market variables were discerned and taken into account simultaneously as antecedents of trust, commitment and intention to stay.	The results indicated that aspects of the product, relationship management and market variables all had a positive effect on trust and commitment. It was also found that commitment had a positive effect on trust, and that both trust and commitment were significantly connected to loyalty intention.	Structural equation modelling
Nicholson *et al.* (2001)	The study explored the role of liking in the development of a buyer's trust in a salesperson, arguing that its role was richer and qualitatively different from the more cognitive antecedents of trust, and positing that many cognitive antecedents of trust operated mainly through liking. They	The study found that in the early stages of a relationship between a buyer and a salesperson, liking partially mediated the effect of similarity of business values, fully mediated the effect of similarity of business values, and fully mediated the influence of frequency of personal	Structural equation modelling

	argued that as the buyer-salesperson relationship matured, liking played an even more important role in trust.	interaction on trust. As the buyer's relationship with the representative aged, liking took the foreground in trust development, while more cognitive antecedents receded.	
Handfield and Bechtel (2002, p.367)	The study presented a model suggesting that to build relationships based on trust, suppliers must invest in site-specific and human assets, and buyers must judiciously apply contracts to control for relative levels of dependence within the relationship. The model also suggested that buyer-dependence, supplier human asset investments, and trust were all positively associated with improved supply chain responsiveness.	The results suggested that even in cases when buyers did not have a great deal of contracts, site specific assets or human-specific assets, working to build trust within the relationship could improve supplier responsiveness.	Structural equation modelling
Heffernan (2004)	The paper examined the development of trust through the initial three stages of the relationship lifecycle.	The findings suggested that trust developed in markedly different forms dependent on the lifecycle stage of the relationship.	Qualitative analysis
Johnston et al. (2004, p.23)	This study tested a path analytic model of buyer-supplier relationships, linking the supplier's level of trust to three categories of inter-firm cooperative behaviours and these behaviours to the buyer's perception of the relationship's performance.	Higher levels of inter-organisational cooperative behaviours, such as shared planning and flexibility in coordinating activities, were found to be strongly linked to a supplier's trust in a firm. However, not all types of cooperative behaviours, particularly joint responsibility for problem-solving, had significant impacts on a buyer's perceptions of the relationship's performance.	Partial least squares regression

Kwon and Suh (2004, p.4)	The study examined the effects of specific asset investment, behavioural uncertainty, information sharing, satisfaction, reputation, and conflict on trust. It also examined the effects of trust on commitment.	The results indicated that a firm's trust in a supply chain partner was highly associated with both sides' specific asset investments and behavioural uncertainty. They also indicated that information-sharing reduced behavioural uncertainty, which in turn improved trust. A partner's reputation in the market had a strong positive impact on trust-building, while a partner's perceived conflict created a strong negative impact. Commitment level was strongly related to trust level.	Regression
Lui and Ngo (2004)	The study examined whether different types of trust, i.e. goodwill and competence, would reduce the positive effects of contractual safeguards on completion time and performance satisfaction.	The results suggested that both types of trust would reduce the positive effect of contractual safeguards on completion time and performance satisfaction.	Structural equation modelling
Zhao and Cavusgil (2004)	A model was developed to examine the impact of a supplier's market orientation on supplier trust directly and through the mediating effects of environmental conditions.	The results suggested that market orientation had a direct effect on a manufacturer's trust in a supplier. This effect was also noted through the mediating effect of environmental conditions.	Structural equation modelling

Krishnan *et al.* (2006)	The study examined the effects of trust on performance in various alliance situations, e.g. when independence was high or low, when inter-partner competition was high or low, when market stability was high or low, and when market predictability was high or low.	The results confirmed all the hypotheses in the study.	Structural equation modelling
Canning and Hanmer-Lloyd (2007, p.1073)	The paper aimed to describe and develop the constructs of trust and adaptation in supplier-customer relationships when associated with environmental (green) issues.	The paper used an environmental context to show that, while having the potential to contribute to trust in dyadic relationships, adaptation could also undermine the existing trust between supplier and customer companies.	Case-study
Doney *et al.* (2007, p.1096)	The paper specified and tested factors in trusting relationships between buyers and suppliers in a global, business-to-business services context. Antecedents like social interaction, open communication, customer orientation, service quality, perceived value and buyer nationality were examined. Consequences like loyalty, commitment and share of purchases were also examined.	The paper confirmed the influence of trust-building behaviours (social interaction, open communications, customer orientation) and service outcomes (technical, functional and economic quality) on trust formation. Trust was shown to have a positive influence on key relational outcomes, loyalty commitment and share of purchases.	Structural equation modelling
Kingshott and Pecotich (2007, p.1053)	The study examined the effects of psychological contracts and violation of these contracts on trust and commitment, and also examined the effects of trust on commitment.	Psychological contracts were perceptual in nature and encompassed reciprocal obligations stemming from the relational marketing efforts between suppliers and distributors. This construct was shown to have a positive impact on trust and commitment within the relationship; but perceived violations of the contract were found to	Structural equation modelling

		reduce the distributor's level of trust and commitment. Trust's effects on commitment were also recognised.	
Hill *et al.* (2009, p.281)	The authors proposed and tested a model that evaluated psychological contract violations between a buyer and a supplier as a mediating variable of the effect of unethical activities on trust within a partnership.	The study confirmed the mediating effects of psychological contract violation on the effects of unethical behaviour on trust.	Structural equation modelling
Yen *et al.* (2010)	The study examined the effects of perceived willingness to customise and perceived effective communication on switching cost, both directly and through the mediating effect of trust.	The results suggested that trust contributed to switching costs. The perceived willingness of a supplier could indirectly impact on perceived switching costs by the mediating effects of trust. The results also suggested that effective communication had a direct and indirect effect through the mediating effect of trust on switching costs.	Structural equation modelling
Skandrani and Triki (2011, p.391)	The study aimed to understand trust's meanings, determinants and manifestations in supply chains (SCs) operating in an emerging market context. It also aimed to improve the knowledge about the role of trust and the mechanisms by which it operated in establishing and maintaining relationships between firms in supply chains.	The results showed that trust could evolve through calculative-based processs, predictive-based processes, intention-based processes and identification-based processes; and that trust's meanings and determinants varied with the trust form. The study also revealed that determinants related to the trustor influenced the trust form and its evolving process. On the other hand, it found that risk-taking, preference for the partner, fewer formalised controls, offers of assistance and psychological security were the main manifestations of trust.	Qualitative analysis

Stuart *et al.* (2011)	The study examined the antecedents (interpersonal communication, interactions and supplier-demonstrated competency) of trust.	The results suggested that inter-personal communications and supplier-demonstrated competency had a positive effect on trust, while interactions did not show any effect on trust.	Structural equation modelling
Liu (2012)	The paper investigated the factors influencing relationship learning in cross-border buyer–supplier relationships.	The results suggested that learning intent, absorptive capacity and cross-cultural difference had a positive effect. Trust had a mediated significant effect in learning intent and absorptive effects on relationship learning, while no mediating significant effect was found on technology uncertainty and cross-cultural difference on relationship learning. Relationship learning had a positive effect on capability enhancement and relationship performance.	Regression
Wu *et al.* (2012, p.1025)	The paper studied high-tech companies in Taiwan to verify the fit of the commitment-trust theory and explore the supply chain relationships between research variables.	The results showed that for two parties in an exchange relationship, higher levels of trust could lead to better co-operation and functional conflict and could reduce uncertainty, while higher levels of commitment could also help increase co-operation and acquiescence, and reduce a partner's propensity to leave. The results also suggested that trust was an outcome of shared valued and communication, while commitment was an outcome of relationship termination, relationship benefits and shared values.	Structural equation modelling

Abosag and Lee (2013)	This study explored business relationships in the specific cultural context of the Middle East, where studies on trust and commitment within relationship development were largely absent. It combined insights from relationship lifecycle, trust and commitment theories.	The study suggested that to create trust-commitment relationships in the Middle East, there were four important factors: (i) positive past interaction, (ii) trust and strong relationship commitment, (iii) strong personal friendship characterised by high levels of empathy, liking and reciprocity, and (iv) mutual acceptance of power-sharing and decision-making.	Qualitative analysis
McDowell *et al.* (2013)	The study examined the influence of communication and information quality on organisational trust in the small business supply chain.	The results supported the hypotheses, indicating that more communication between organisations and better-quality information resulted in higher levels of trust.	ANOVA
Pesamaa *et al.* (2013)	The study examined the effects of trust and reciprocity on interpersonal commitment future exchanges and interpersonal commitment similar values, and interorganisational shared resources and interorganisational equitable contributions.	The findings suggested that trust had a positive effect on interpersonal commitment future exchanges and interpersonal commitment similar values, while reciprocity did not. It was also found trust and reciprocity did not affect interpersonal commitment future exchanges, interpersonal similar values, interorganisational commitment to shared future resources and interorganisational equitable contribution.	Structural equation modelling
Shi and Liao (2015)	The study investigated the impact of inter-firm dependence and inter-firm trust on e-business integration and operational performance.	The results suggested that inter-firm trust had positive impact on both e-business integration and operational performance; however, inter-firm dependence only showed an impact on e-business integration.	Structural equation modelling

Ashani *et al.* (2016, p.1)	The study explored the role of trust in business-to-business relationships at two different levels of co-operation: interpersonal and interorganisational. A nomological model was built around a framework consisting of three groups of business relationship characteristics: attitudes, behaviours and outcomes.	The study confirmed the effects of interpersonal and interorganisational trust on commitment, relationship investments and information-sharing.	Structural equation modelling
Lilly *et al.* (2016)	The study examined the relationship between ethical climate and organisational trust, and tested whether increased business performance altered this relationship.	The results indicated a positive relationship between three ethical climate types and organisational trust.	Regression
Newell *et al.* (2016)	The study examined sales representative expertise and trust in building a firm's expertise, trust and loyalty.	The results suggested that trust and experience played key roles in developing long-term business-to-business associations and relationships.	Structural equation modelling
Payan *et al.* (2016, p.321)	The study examined the importance of selected antecedents (cooperation, coordination and relationship investments) in a commitment–trust vendor relationship model.	The findings showed the influence of these antecedents on trust and commitment, and ultimately on vendor relationship satisfaction. All three antecedents were positively related to trust and commitment; and commitment and trust were positively related to relationship satisfaction. The direct relationship from trust to satisfaction was the strongest, but there was evidence of partial mediation through the indirect relationship from trust to commitment and then to satisfaction.	Structural equation modelling
Cheng *et al.* (2017)	The paper presented a longitudinal study of trust in virtual collaboration in businesses in China.	The results suggested that individual trust improved over time and three main individual trust factors changed in different patterns. Conflict of options, interpersonal	Qualitative analysis

		communication, information-sharing and teamwork were found to be related to individual trust by the relationship with risk, benefit or interest.	
Jeong and Oh (2017)	The study examined the antecedents (communication on quality, opportunistic behaviour, social dependence and financial dependence) and the consequences (propensity to leave and relationship commitment) of trust and satisfaction.	Apart from the effect of trust on propensity to leave, all the other hypotheses were confirmed.	Qualitative analysis and partial least squares regression

Source: The researcher

2. Trust in the context of business to consumer

Since trust is crucial for social, organisational and business relationships, it has also been found to be a key ingredient in business-to-consumer settings (Rampl *et al.,* 2012; Toufaily *et al.,* 2013). It is identified as the single most powerful tool available for the development of strong and long-term relationships between consumers and firms (Santos and Fernandes, 2008; Bianchi and Andrews, 2012). It increases consumers' beliefs that the performance of a firm is consistent and competent, which in turn increases consumers' willingness to have future encounters with the company (Santos and Fernandes, 2012). Trust also helps in overcoming consumers' perceptions of risk and uncertainty, and makes them feel comfortable in sharing personal information, acting on a firm's advice, making purchases and repeating their behaviours (Zhu *et al.,* 2009; Hong and Cha, 2013; Gregori *et al.,* 2014).

Numerous studies (Choudhury *et al.,* 2008; Kim *et al.,* 2008; Kim, 2012; Toufaily *et al.,* 2013) throughout the literature, have examined trust in the business-to-consumer context, as set out in Table 2.4. It has been examined both conceptually (Tan *et al.,* 2004) and empirically (Jarvenpaa and Tractinsky, 1999; McCole *et al.,* 2010), within the context of retailing (Lymperopoulos et al , 2010), corporate social responsibility (Pivato *et al.,* 2008; Kang and Hustvedt, 2014), ethics (Leonidou *et al.,* 2013), the food industry (Bonne *et al.,* 2007; Rampl *et al.,* 2012; Drescher *et al.,* 2012), the financial industry (Aurier and N'Goala, 2010), the service industry (Johnson and Grayson, 2005; Kantsperger and Kunz, 2010; Santos and Fernandes, 2010), fast-moving consumer goods (Lymperopoulos *et al.,* 2010), brand management (Chaudhuri and Holbrook, 2001; Becerra and Korgaonkar, 2011), advertising (Li *et al.,* 2006), virtual communities (Ding *et al.,* 2013) and e-commerce etc. (McKnight *et al.,* 2002; Noteberg *et al.,* 2003; Petersons *et al.,* 2007; Toufaily *et al.,* 2013).

A variety of models from diverse disciplinary, cross-disciplinary and multi-disciplinary backgrounds has been used, with researchers putting emphasis on examining the relationship of trust with other constructs (Pivato *et al.,* 2008; Winch and Joyce, 2006). Various outcomes based on these relationships and models have emerged. The studies suggest that trust between consumers and businesses is formed on the basis of transparent actions (Kang and Hustvedt, 2014), ethical reputation (Leonidou *et al.,* 2013), satisfaction (Leet *et al.,* 2016); security (Flavian *et al.,* 2006), assurance (Xin, 2015), corporate social responsibility (Martinez *et al.,* 2013; Park *et al.,* 2014), system trust (Li *et al.,* 2010), privacy policy (Wu *et al.,* 2012), active

communication (Kim *et al.,* 2008), information quality (Kim and Park, 2013), similarity (Racherla *et al.,* 2012), familiarity (Gefen, 2002), and culture (Xin *et al.,* 2015). It has also been found that trust significantly influences positive behaviours for the company, such as satisfaction, value, reputation, connectedness, loyalty, customer retention, product choices, attitude, response, evaluation, purchase intention and overall market performance (Delgado-Ballester *et al.,* 2003; Pennington *et al.,* 2003; Matzler *et al.,* 2008; Power *et al.,* 2008; Park *et al.,* 2014; Dennis *et al.,* 2016; Hahn *et al.,* 2016; Mukherjee, 2016; Oliveira *et al.,* 2017). It is also evident that trust reduces consumers' negative feelings (Ding *et al.,* 2013), complexities (Rampl *et al.,* 2012), and risk and insecurity (McKnight *et al.,* 2002; Hsu *et al.,* 2014; Xiao *et al.,* 2014).

Evidence from the models and typologies suggests that consumers' trust varies differently based on the firm's different levels (Sirdeshmukh *et al.,* 2012). For example, consumers' trust in the service context is higher at the intermediary level than at the seller level (Hong, 2011). Similarly, consumers' trust at the salesperson level is higher than it is at management level (Kennedy *et al.,* 2001; Sirdeshmukh *et al.,* 2012). These differences may occur because the inferential basis of evaluation is different, i.e. trust in the salesperson is formed during the service encounter, while trust in the company is based on its policies and practices (Santos and Fernandes, 2008; Guenzi *et al.,* 2009; Sirdeshmukh *et al.,* 2012). It can be said that customers with strong interpersonal ties with a salesperson are more influenced by salesperson trust, while customers with strong interpersonal ties with a store are more influenced by store trust (Sirdeshmukh *et al.,* 2012). The literature further suggests that trust in each earlier intermediary, i.e. in a salesperson, has a significant effect on each later intermediary, i.e. in management or a firm (Mou and Cohen, 2014; Newell *et al.,* 2016). However, a similar study on intermediary levels showed that consumers suggested a similar level of trust in a website and later in the provider (Mou *et al.,* 2017). They also suggested that their early-stage trust in both intermediaries, i.e. the website and firm, would have a residual effect on their later-stage evaluations of the firm and its website (Mou *et al.,* 2017).

Models on trust have also recognised that consumers' individual differences can also play a vital role in trust formation (Petersons *et al.,* 2007). Elements like disposition to trust (Drescher *et al.,* 2012), gender (Kolsaker and Payne, 2002), cultural background (Leonidou *et al.,* 2013), amount of experience (Corbitt *et al.,* 2003), education and knowledge (Li *et al.,*

2014) and similarity (Racherla *et al.,* 2012), all play a vital role in the way consumers form trust in a firm.

Trust in the business-to-consumer context has been defined in various ways. Despite the seemingly simple nature of consumer trust, it has been found to be one of the most challenging and complex terms, whose meanings are not fully agreed upon by researchers (Hong, 2011). There are many concepts and definitions of trust, some of which are discussed here. Jarvenpaa and Tractinsky (1999) defined trust as a consumer's willingness to rely on a firm and take action in circumstances where such action made the consumer vulnerable to the firm. Chaudhuri and Holbrook (2001, p.81) described it as the willingness of an average consumer to rely on the ability of a firm to perform its stated function. Lee *et al.* (2001) defined trust as the willingness of consumers to rely on a partner for the delivery of certain desired benefits. Kennedy *et al.* (2001, p.75) said it was the reliance by one person, group or firm upon a voluntarily accepted duty on the part of another person, group or firm to recognise and protect the rights and interests of all others engaged in a joint endeavour or economic exchange.

Pennington *et al.* (2004, p.199) described trust based on system trust as a belief that the proper impersonal structures have been put into place enabling one party to anticipate successful transactions with another party. Walczuch and Lundgren (2004, p.160) defined trust as a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviours of another. The definition proposed by Austin *et al.* (2006) said trust was a voluntary act and state of being, involving at least two partners, which was enabled by the belief of the reliability of the partners in exhibiting the desired behaviour within the society. Bonne *et al.* (2008) defined it as the extent to which one believes that partner will not act to exploit one's vulnerability. Flavian *et al.* (2006) and Flavian and Guinaliu (2006) suggested trust was one party's belief that its needs would be fulfilled by the actions taken by another party. Cheung *et al.* (2006, p.480) defined it as the willingness of a consumer to be vulnerable to the actions of an internet merchant in a transaction, based on the expectation that the merchant would behave in certain agreeable ways, irrespective of the ability of the consumers to monitor or control that merchant. Pivato *et al.* (2008) said it was an expectation that the trustee was willing to keep promises to fulfil

obligations; while Santos and Fernandes (2008) called it an expectation held by consumers that a firm was dependable and could be relied on to fulfil its promises.

Pizzuti and Fernandes (2010, p.130) and Becerra and Korgaonkar (2011, p.938) defined trust as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other would perform a particular action important to the trustor, irrespective of the ability to monitor or control that another party. Kim (2012) defined it as a belief that a partner would fulfil its transactional obligations. It has also been defined as the willingness of a consumer to trust in the ability, generosity, integrity and predictableness of a firm, based on the belief that the firm would take certain action crucial for its customers regardless of their capability to monitor or control the firm (Kim and Park, 2013, p.320). Some researchers have described it as a consumer's belief that a firm will not behave in an opportunistic behaviour and is secure enough to provide risk-free transactions (Hong and Cha, 2013). Others have defined it as a willingness to rely on an exchange partner in whom once has confidence (Kantsperger and Kunz, 2010, p.6); as a belief that a corporation will perform in a manner consistent with expectations of expertise, integrity and goodwill (Park *et al.,* 2014, p.154); or as a belief that the partner's word or promise is reliable and that the partner will fulfil any obligations in an exchange process (Leonidou *et al.,* 2013, p.399).

Most of these explanations and definitions shared by previous researchers are broadly similar (Delgado-Ballester *et al.,* 2001; Soh, 2009). Firstly, the definitions suggest that trust is a set of beliefs held by consumers, formed on perceptions like competence, honesty, benevolence, confidence and expectation (Flavian *et al.,* 2006; Pivato *et al.,* 2008; Lymperopoulos *et al.,* 2010; Hahn *et al.,* 2016). Secondly, trust is suggested as a psychological state that is represented by consumers' willingness to behave or act on the basis of beliefs (Pennington *et al.,* 2003; Becerra and Korgaonkar, 2011; Park *et al.,* 2016). Lastly, these definitions suggest that trust involves risk, uncertainty and/or vulnerability, based upon the likelihood of gains involved in an unpredictable and uncertain relationship between consumers and a firm (Teo and Liu, 2007; Krom and Mol, 2010; Hong, 2015; Yang *et al.,* 2015). Trusting belief is a main cause of behavioural intentions and risk; without any of these elements, trust can be said to be incomplete and uncertain (McKnight *et al.,* 2002; Casalo *et al.,* 2007; Becerra and Korgaonkar, 2011). These explanations, once again, take trust all the way back to the studies in the contexts of sociology, social psychology and other business-related contexts (i.e.

business-to-business) and prove the argument that trust is a combination of beliefs, behavioural intentions and risks.

Trust throughout the business-to-consumer context is mostly explained on the basis of its two dimensions, i.e. cognitive and affective (Delgado-Ballester *et al.,* 2004; Pivato *et al.,* 2008; Kim and Park, 2013). The cognitive dimension is knowledge-driven and is based on the characteristics of the counterpart, its behaviours and above all, its competencies and abilities; while the affective dimension is based on emotional experiences and feelings developed in the more advanced stages of the relationship between consumers and a firm (Pivato *et al.,* 2008; Kantsperger and Kunz, 2010). Kantsperger and Kunz (2010) also noted that, although these two dimensions were different from each other, both were equally important, and if one of them was missing, it could jeopardise the relationship with the customer. Thus, if a firm was capable of delivering the best service but avoided doing so for selfish reasons, it would adversely affect the confidence of the customer; and if a firm was willing to fulfil a service but not capable of doing so, then the customer could not rely on that firm (Kantsperger and Kunz, 2010).

Although, both cognitive and affective dimensions have equal importance, but for some reasons affective dimension certainly becomes more important within this context (Soh, 2009). As there are fewer contractual safeguards in the business-to-consumer context, a leap of faith from the firms becomes a "must" requirement (Johnson and Grayson, 2005). This leap of faith gives consumers a feeling of care, which establishes a connection between them and the firm, and at the same time becomes a significant factor in building trust (Terres and Santos, 2013; Terres *et al.,* 2015). Some researchers (White, 2005; Terres and Santos, 2013; Terres *et al.,* 2015) suggest that as decisions become difficult (i.e. in high-consequence situations), consumers may not have the ability to fully evaluate the cognitive aspects, and start relying on the emotional side of firms, expecting the firms to make recommendations and decisions that are based on careful thinking. In these situations, consumers' reliance on predominantly benevolent firms may increase their emotional trust towards the firm and may result in behavioural intentions (White, 2005; Terres and Santos, 2013). The importance of both dimensions of trust has encouraged researchers to explore the cognitive and affective dimensions separately (Zur *et al.,* 2012; Terres and Santos, 2013; Terres *et al.,* 2015).

In addition to the other explanations, trust in this context is viewed as both a uni-dimensional and a multi-dimensional construct (Soh, 2009; Park *et al.,* 2013). Most researchers (Delgado-Ballester, 2004; Rampl *et al.,* 2012; Kim and Park, 2013) have used their own operational measurements, although the evidence suggests that these measurements have broadly similar meanings. Delgado-Ballester (2004) used reliability and intention in his study. Pivato *et al.* (2008) proposed calculative trust, cognitive-based trust and value-based trust, while Santos and Fernandes (2008) suggested competence, benevolence and problem-solving. Rampl *et al.* (2012) used ability, benevolence and integrity. Kantsperger and Kunz (2010) used credibility and benevolence. Honesty, benevolence and competence were used by Flavian *et al.* (2006), Flavian and Guinaliu (2006) and Casalo *et al.* (2007). Ability, integrity and benevolence were used by Hong (2011). Competence, dependability and likeability were factors used by Hawes *et al.* (1989). Competence, benevolence, integrity and predictability were used by Harris *et al.* (2010) and Becerra and Korgaonkar (2011); while others used ability, generosity, integrity, and predictableness (Kim and Park, 2013).

Table 2. 4: Studies on trust in the business-to-consumer context

Researchers	Purpose	Outcomes	Methodology
Jarvenpaa *et al.* (1999)	The model examined both antecedents and consequences of consumer trust in a web merchant. The antecedents were perceived size and reputation; direct consequences were attitude and risk; and indirect consequence was willingness to buy.	The results suggested that all the hypotheses were confirmed.	Structural equation modelling
Kennedy *et al.* (2001, p.73)	The study assessed the role of trust in business relationships, focusing on the characteristics of the salesperson, manufacturer and product ownership experience that contributed to this relationship.	The findings indicated that buyer-seller trust resulted from salesperson competence, low-pressure selling tactics, service quality, manufacturer's ethical concerns, and a general tendency to trust others. Product familiarity decreased overall trust in the salesperson. Manufacturer trust was fostered by satisfaction with the ownership experience, through the antecedents of satisfaction.	Structural equation modelling
Chaudhuri *et al.* (2002, p.81)	The researchers examined two aspects of brand loyalty (purchase loyalty and attitudinal loyalty) as linking variables in the chain of effects from brand trust and brand affect to brand performance.	The results indicated that when the product and brand level variables were controlled for, brand trust and brand affect combined to determine purchase loyalty and attitudinal loyalty. Purchase loyalty, in turn, led to greater market share and attitudinal loyalty led to a high relative price for the brand.	Structural equation modelling
McKnight *et al.* (2002)	The study developed and tested a model of consumer trust in an e-commerce vendor, examining the effects on trust of the vendor's reputation, size and quality, structural assurance of the website and perceived risk; and also	The study suggested that the vendor's reputation, size and quality, website structural assurance and perceived risk had a positive effect on trust. Trust also had a positive effect on behavioural intentions.	Structural equation modelling

	examined the effects on behavioural intentions.		
Sirdeshmukh *et al.* (2002)	The study examined the antecedents and consequences of trust in management policies and practices (MPP), and trust in frontline employees (FLE). It also examined the reciprocal relationship between the two kinds of trust.	The results suggested that value partially mediated the effect of FLE trust on loyalty judgments. However, FLE trust had a significant effect on value and on loyalty. Value appeared to partially mediate the influence of MPP trust on loyalty. However, MPP trust had a significant, direct effect on value and on loyalty. The reciprocal relationship between FLE and MPP was also strong. Competence, benevolence and problem-solving had a positive effect on FLE, while competence and problem-solving , but not benevolence – had a positive effect on MPP.	Regression
Delgado-Ballester *et al.* (2003)	The study drewn up a valid and reliable brand trust scale.	The scale suggested that brand trust was based on two dimensions, i.e. brand reliability and brand intentions.	Churchill (1979), Gerbing and Anderson (1988), and structural equation modelling
Gefen *et al.* (2003)	The study examined the effects of calculative-based trust, institutional-based structural trust, institutional-based situational trust and knowledge-based trust on overall trust.	The results suggested that apart from knowledge-based trust, all the other effects had positive results.	Structural equation modelling
Kang and Hustvedt (2003)	The study developed a model that depicted the relationships between transparency, social responsibility, trust, attitude, word of mouth (WOM) intention and purchase intention.	The results revealed that all the hypotheses had positive effects. Transparency had a positive effect on trust and general attitude; social responsibility had a positive effect on trust and general attitude; trust had a positive effect on WOM intention and purchase intention; and general attitude had a positive effect on WOM intention and	Structural equation modelling

		purchase intention.	
Pennington *et al.* (2003)	This study used an experimental survey to test a model that included a number of factors such as trust mechanisms, system trust and vendor reputation; and examined their effects on perceived trust in the vendor, attitude towards the vendor and purchase intention.	The results suggested that system trust and perceived vendor reputation had a positive effect on perceived trust in the vendor, which further had a positive effect on attitude toward the vendor and purchase intention.	Structural equation modelling
Walczuch *et al.* (2004)	The study illustrated the psychological antecedents of institutional-based consumer trust in e-retailing, i.e. perception-based factors, knowledge-based factors, personality-based factors, experience-based factors, and attitude.	Of the five psychological antecedents, the perception-based factor was the only determinant of consumer trust in e-retailing.	Regression
Hess and Story (2005, p.313)	The study proposed and examined a multi-dimensional model of relationship commitment defined by personal and functional connections which are, in turn, driven by trust and satisfaction.	Satisfaction was an antecedent to trust, but primarily contributed to functional connections. Personal connections, on the other hand, stemmed from trust. The relative strengths of personal and functional connections determined the nature and outcomes of relationship commitment. The trust-based model was statistically superior to previous models and explained customer-brand relationships much more extensively.	Structural equation modelling
Cheung and Lee (2006)	The paper adopted a multi-disciplinary approach. It developed an integrative model of consumer trust in internet shopping and created a model examining the impact of propensity to trust, perceived trustworthiness of a merchant, and external environment.	The outcomes suggested that perceived trustworthiness of internet merchants and external environment had a positive impact on consumer trust in internet shopping; however, propensity to trust did not show any positive effect.	Structural equation modelling
Flavian and Guinaliu	The paper analysed the effects of privacy and perceived	The outcomes suggested that consumers' perception of	Structural equation

(2006)	security on the level of trust shown by internet consumers. It also aimed to reveal and test the close relationship between trust in a website and the degree of loyalty to it.	security regarding their personal data increased trust in a website, which further increased loyalty.	modelling
Peterson *et al.* (2007, p.654)	The study aimed to compare the effectiveness of third-party seals with self-reported privacy policy statements with regard to the willingness of potential e-commerce customers to provide websites with various types of personal information.	The results indicated that third-party seals were not as effective as self-reported privacy statements with a strong guarantee of security.	ANOVA
Teo and Liu (2007, p.22)	The study examined the antecedents and consequences of consumer trust in the United States, Singapore and China.	The results showed that reputation and system assurance of an internet vendor and consumers' propensity to trust were positively related to consumer trust. Consumer trust had a positive relationship with attitude and a negative relationship with perceived risk.	Structural equation modelling
Bonne and Verbeke (2008)	The paper focused on public trust of Belgian Muslims in information sources of halal meat and their confidence in key actors and institutions for monitoring and controlling the halal meat chain.	Concerned Muslim consumers displayed higher confidence in Belgian than in Islamic institutions, which they associated with perceptions of a lack of information, poor hygiene and safety concerns. Confident consumers displayed a clear preference for Islamic institutions to monitor and communicate about halal.	Structural equation modelling
Pivato *et al.* (2008)	The study examined the effect of corporate social performance on consumer trust in organic products and brand loyalty to a private-label product.	The results suggested that all the effects were significantly positive.	Structural equation modelling
Santos and Fernandes (2008, p.225)	The purpose of the paper was to investigate the antecedents and consequences of consumer trust after complaint-handling episodes about services.	Results revealed that the perception of interactional fairness strongly impacted consumer trust in employees which, in turn, had a high impact on trust in the company.	Structural equation modelling

		Satisfaction with complaint-handling did not mediate the relationship between the dimensions of fairness and trust, but following a conflict it loses part of its importance. Finally, both repurchase intention and word-of-mouth communication were influenced by trust in the company, satisfaction with complaint-handling and perceived value.	
Yang *et al.* (2009, p.15)	The study aimed to investigate the effect of shopping websites' perceived ethical performance on consumer trust.	The results showed that consumers would trust a website if they felt it kept a good EC ethical performance such as practising privacy policies and stating it explicitly, and describing products or services in an appropriate way.	Structural equation modelling
Kantsperger and Kunz (2010, p.4)	The purpose of the paper was to develop a conceptual model of consumer trust in a service company, which distinguished two fundamental dimensions. Using these dimensions, it was possible to detect different mediating effects of trust in the customer relationship to the service company.	The empirical data supported the two-dimensional model of trust. The two dimensions were also found to mediate the effect of customer satisfaction (CS) differently: benevolence had a significantly greater influence on customer loyalty than credibility. The customer's propensity to trust also influenced trust.	Structural equation modelling
Lymperopoulos *et al.* (2010, p.719)	The aim of the paper was to analyse the role of trust and confidence/pessimism in influencing consumer attitudes and buying intentions with respect to retail brands and products.	The results showed that consumers' degree of confidence/pessimism regarding their general economic situation and their trust in retail brands directly influenced perceived benefits and indirectly their attitudes; the latter had a direct impact on purchase intention.	Structural equation modelling
Becerra and Korgaonkar (2011, p.936)	The purpose of the study was to examine the simultaneous effects of the product, brand, and vendor trust beliefs on consumers' online intentions, i.e. the intention to purchase and the intention to provide personal information online.	The results suggested that brand trust beliefs affected online intentions, and may be needed to increase online sales. The influence of vendor trust beliefs on online intentions varied with brand trust, beliefs for products and	Regression

		for services was augmented by brand trust beliefs	
Bianchi *et al.* (2011, p.258)	The study examined the effects of perceived online risk, trust in online vendors, trust in third party assurances, consumers' propensity to trust and cultural environment of trust, on consumer attitude to online purchasing and consumer intention to purchase online.	The study confirmed only the effects of perceived online risk on consumer attitude towards online purchasing, and cultural environment of trust on consumer intention to purchase online.	Structural equation modelling
Rampl *et al.* (2011, p.254)	The aim of the paper was to identify variables related to consumer trust in food retailers.	The results supported the hypothesised model, showing that specific trust in a food retailer strongly predicted risk-taking and, in turn, loyalty. The retailer's ability and integrity were identified as relevant to specific trust, while the customer's propensity to trust was shown to moderate the relationship between benevolence and specific trust. The results also indicated that the perceived risk affected the relationship between specific trust and risk-taking.	Regression
Bianchi and Andrews (2012, p.253)	The purpose of the study was to investigate Chilean consumers' online purchase behaviour with a specific focus on the influence of perceived risk and trust.	The analysis showed that perceived risk online had an inverse relationship with consumer attitude, and that attitude had a positive influence on intentions to continue purchasing. Of the trust factors examined, trust in third party assurances and a cultural environment of trust had the strongest positive influence on intentions to continue purchasing online, whereas trust in online vendors and a propensity to trust were both insignificant.	Structural equation modelling
Drescher *et al.* (2012)	The paper studied the relationship between perceived trust and day-to-day purchase behaviour for meat, giving special attention to the degree of meat processing.	Trust showed no effect on fresh or processed meat purchases with or without demographic and socioeconomic control variables, suggesting that the	Mixed modelling approach

		impact of trust on meat purchases was only small.	
Ercis *et al.* (2012)	The study examined the effects of brand value, brand equity, brand quality, brand satisfaction, brand trust and brand commitment, on brand loyalty and repurchase intention.	It was determined that brand equity, value and quality had no effect on brand satisfaction, but affected trust. Brand satisfaction had an effect only on affective commitment, and trust had an effect on both affective commitment and continuance commitment. The effect of affective commitment on repurchase intention and loyalty was also seen, but an effect of continuance commitment on repurchase intention and loyalty was not observed.	Multiple regression
Kim (2012, p.219)	The study proposed a framework regarding the relationship between consumer trust, satisfaction, expectation, and post-expectation in the context of electronic commerce.	The study suggested that trust propensity and expectation had a positive effect on trust and confirmation; trust had a positive effect on satisfaction; perceived performance had a positive effect on confirmation; satisfaction had a positive effect on perceived usefulness and repurchase intention; and perceived usefulness had a positive effect on repurchase intention.	Structural equation modelling
Lin and Lee (2012, p.308)	The study analysed website environmental design and website interactivity as independent variables, brand trust and affect as mediators, and brand loyalty as a dependent variable to construct a conceptual model.	The results showed that website environment design and interactivity generated higher brand loyalty through an increase in brand affect and brand trust.	Structural equation modelling
Racherla *et al.* (2012)	The study examined the effect of information content and social components on consumers' trust in reviews both directly and through the moderating effect of product involvement.	The results showed that both argument quality and perceived similarity contributed to increased trust, but in varying degrees. The results gave mixed support to the moderating role of involvement. While argument quality played an important role in the high-involvement mode,	Regression

		perceived similarity explained more variance in the low-involvement mode.	
Wu *et al.* (2012, p.889)	The study investigated trust and privacy concerns related to willingness to provide personal information online under the influence of cross-cultural effects. The study investigated the relationships between the content of online privacy statements, consumer trust and privacy concerns, and the moderating effect of different cultural backgrounds.	The findings indicated a significant relationship between the content of privacy policies and privacy concern/trust; willingness to provide personal information and privacy concern/trust; privacy concern and trust. The cross-cultural effect on the relationships between the content of privacy policies and privacy concern/trust was also found to be significant.	Structural equation modelling
Gecti and Zengin (2013, p.111)	The main purpose of the study was to examine the relations between brand trust, brand affect, attitudinal loyalty and behavioural loyalty.	The results indicated that there was a positive relation between brand trust and brand affect. Brand trust was also positively related to both attitudinal loyalty and behavioural loyalty. Contrary to expectations, brand affect exerted no significant impact on behavioural loyalty.	Structural equation modelling
Hong and Cha (2013, p.469)	The study investigated the mediating role of consumer trust in an online merchant in the relationships between components of perceived risk (performance risk, psychological risk, social risk, financial risk, online payment risk and delivery risk) and purchase intention, examining the total effect without mediation, and examining the mediation effect.	The results suggested that performance risk, psychological risk, financial risk, and online payment risk had a positive effect on purchase intention, while performance risk and psychological risk had a positive effect on purchase intention through the mediating effect of consumer trust.	Structural equation modelling
Kim and Park (2013)	The study examined the effect of social commerce characteristics (reputation, size, information quality, transaction safety, communication, economic feasibility and word-of-mouth referrals) on trust, and the effect of	The results suggested that social commerce (apart from economic feasibility) had a positive effect on trust, which had a positive effect on purchase intention and word of mouth.	Structural equation modelling

	trust on purchase intention and word of mouth.		
Leonidou *et al.* (2013, p.397)	The article reported the findings of a study conducted among 387 consumers regarding their perceptions of the unethicality of business practices of firms and how these affected their response behaviour, in terms of trust, satisfaction and loyalty.	The study confirmed that high levels of perceived corporate unethicality decreased consumer trust. This in turn reduced consumer satisfaction, which ultimately had negative effect on customer loyalty. Although consumer gender and urbanity had a moderating effect on the link between perceived unethicality and trust, the age group and level of education of the consumer did not exhibit such an effect. With regard to consumer cultural characteristics, both high uncertainty avoidance and low individualism were found to increase the negative impact of business unethicality on trust, as opposed to power distance and masculinity, which did not have any moderating effect.	Structural equation modelling
Martinez *et al.* (2013, p.89)	The paper presented a model of influence of corporate social responsibility on hotel customer loyalty by simultaneously including trust, customer identification with the company and satisfaction as mediators by showing the direct and indirect effects among these constructs.	In the proposed model, loyalty was indirectly affected by perceived CSR, via the mediation of trust, identification and satisfaction. Empirical testing using a survey of Spanish hotel customers confirmed most of the hypothesised effects except the effect of customer trust on customer identification with the company.	Structural equation modelling
Sahin *et al.* (2013)	This study explored the role of switching costs in the relationship between satisfaction, trust and commitment to a brand.	Switching costs positively affected the relationships between satisfaction, trust and commitment to a brand.	Structural equation modelling
Toufaily *et al.* (2013, p.538)	The paper examined the effect of security/privacy and social presence of retailers on consumers' e-trust in two different contexts: pure click and click-and-brick retailers.	The results suggested that perceived website social presence and perceived security/privacy had a strong and positive impact on website credibility and benevolence,	Structural equation modelling

	It explored how e-trust affected consumer attitudes towards websites and WOM.	which in turn directly influenced website attitudes and indirectly influenced word of mouth.	
Fianto *et al.* (2014)	The study analysed the influence of brand image on purchase behaviour as well as the mediating role of brand trust in the relationship between brand image and purchase behaviour.	The study revealed that brand image had a significant role in influencing purchasing behaviour. and brand trust also turned out to have a mediating role.	Generalised structured component analysis
Hsu *et al.* (2014)	The purpose of the paper was to provide a better picture of factors influencing behavioural decisions in online shopping by identifying different targets of trust and discussing their antecedents and outcomes.	The findings showed that the four types of trust identified in the study were critical determinants of perceived risk and attitude. The majority of the antecedents were found to be associated with their respective types of trust.	Structural equation modelling
Li *et al.* (2014)	The research examined the effects of the type and displaying phase of trust assurances on consumers' initial trust in an online retailer.	The results demonstrated that displaying trust assurances had a positive effect on initial trust. General trust assurances performed better when displayed in the information-searching stage, while specific trust assurances led to higher initial trust when displayed in the choice stage. Consumers' knowledge of trust assurances exerted a direct and positive effect on initial trust.	ANCOVA
Park *et al.* (2014)	The study proposed and tested a model of corporate social responsibility (CSR) that specified relationships between (i) four categories of CSR initiatives (economic, legal, ethical and philanthropic) as independent variables; (ii) three types of consumer trust (expertise, integrity, and benevolence) as mediating variables; and (iii) corporate reputation as the dependent variable.	The study confirmed that the four categories of CSR had a positive effect on three types of celebrity trust, while all three types of celebrity were found to have a positive mediating effect on corporate reputation.	Structural equation modelling
Hong (2015)	The study investigated the effects of situational	The results suggested that situational involvement had a	Structural equation

	involvement on trust expectation both directly and through the mediating effect of risk (financial risk, performance risk, delivery risk, psychological risk and social risk) and examined the effects of trust expectation on intention to buy.	direct positive effect on trust expectation. It had a positive effect through the mediating effect of performance risk on trust expectation. The results also demonstrated the impact of trust expectation on intention to buy.	modelling
Idrees *et al.* (2015)	The research examined the hypotheses concerning the relationships between trust in a brand and brand loyalty. Factors discussed that led to brand trust included brand characteristics, company characteristics and consumer-brand characteristics.	The findings showed that all three factors were important in creating trust in a brand. The results also showed that a consumer's trust in a brand led to brand loyalty.	Regression
Srivastava *et al.* (2015)	The purpose of the paper was to empirically examine the distinct antecedents of cognitive and affective brand trust in the context of the high inherent risk product of baby-care toiletries. In addition, the moderating role of working status and education was investigated for the relationship between brand trust and its antecedents.	The study found that brand credibility, brand innovativeness and family influence were antecedents of cognitive brand trust, whereas brand intimacy and family influence were drivers of affective brand trust. Working status was found to moderate the relationship between brand intimacy to affective brand trust and family influence to both cognitive and affective brand trust. The result did not support the moderating effect of education on the relationship of cognitive brand trust with brand credibility and brand innovativeness.	Structural equation modelling
Xin (2015)	The study empirically examined the role of consumer trust and its antecedents, i.e. perceived reputation of service provider, perceived opportunism of service provider, perceived reputation of vendor, perceived opportunism of vendor, perceived structural assurance, perceived	The results suggested that apart from perceived opportunism or service provider and vendor, all the other hypotheses were proved.	Structural equation modelling

	environmental risk, uncertainty avoidance and disposition to trust, in determining consumers' intention to adopt mobile payment.		
Yu *et al.* (2015, p.235)	The paper empirically examined the role of trustworthiness and trust in users' intentions to continue using internet banking. Further, the authors positioned the trust beliefs of competence, benevolence, integrity and shared values as key antecedents of trustworthiness and trust.	Empirical findings showed that trusting beliefs of consistency, integrity and shared values determined the trustworthiness and trust in internet banking. Trust was found to mediate the relationship between trustworthiness and internet banking.	Structural equation modelling
Mou and Cohen (2016)	The study examined consumers' early-stage trust beliefs for their effects on perceptions of information and system quality, later-stage trust, satisfaction and usage intentions in the context of online health services.	The results showed that trust in the website influenced trust in the e-service provider at both early and later stages. Perceptions of system and information quality depended on trust, while trust and satisfaction were important to continued usage intentions.	Structural equation modelling
Hahn *et al.* (2016)	The study examined the effects of consumer trust in advertisements on brand evaluation in an online social media context.	This study proposed the effects of consumer trust in advertisements on brand evaluation in an online social media context.	Structural equation modelling
Moriuchi and Takahashi (2016)	The study examined the traditional four Ps, as well as consumers' shopping experiences (the extended 4Ps model), to determine the antecedents of online satisfaction (e-satisfaction), online trust (e-trust) and loyalty.	It was found that all the effects were positive, apart from product and place effects on e-satisfaction.	Structural equation modelling
Pournaris and Lee (2016)	Drawing from the trust-commitment theory and its central concepts of brand trust, brand commitment and brand loyalty, the study discussed the applicability of trust-commitment theory in a brand community and in an online context. It also introduced the concept of online brand	The study confirmed the effect of brand trust on brand commitment and brand loyalty, brand commitment on brand loyalty, and online brand community on online brand commitment, brand trust and brand commitment.	Structural equation modelling

	community commitment as a very important outcome of participation in an OBC.	
Wang and Lee (2016)	The study examined the relationships between brand awareness, brand image, brand trust, perceived quality and purchase intention.	The findings showed that brand awareness had significant direct and indirect effects on brand trust, with the indirect effects mainly via brand image and perceived quality. However, brand image, perceived quality and brand trust also had a significant direct effect on purchase intention, and both brand image and perceived quality had an indirect effect on purchase intention via brand trust.	Structural equation modelling

Source: The researcher

2.3. Definitions and explanations on others constructs used in this study

This section defines and gives a brief description of each construct (apart from celebrity trust) used in this research.

2.3.1. Celebrity credibility model

Researchers have developed a number of models, like meaning transfer model, match-up model etc., to analyse the importance of the celebrity endorsement topic (McCracken, 1989; Ohanian, 1990; Erdogan, 2001). Of all these models, the celebrity credibility model has been the most important, owing to its effectiveness and appropriateness in selecting a credible celebrity who is expert, attractive and trustworthy, and who can have a major influence on consumers' beliefs, opinions, attitudes and/or behaviours (Ohanian, 1990; Spry *et al.,* 2011; Kim *et al.,* 2014). Research on this topic is derived from a landmark study on source credibility carried out by Hovland and his associates in 1953. Their study fundamentally rests on two general models: the source attractiveness model and the source credibility model. The source credibility model encompassed the expertness and trustworthiness of the source, while the source attractiveness model encompassed the attractiveness of the source. Source expertness is defined as the extent to which the source is perceived to be a source of valid assertions; source attractiveness is defined as the degree to which the source is considered to be familiar, likeable, similar and attractive; and source trustworthiness is defined as the degree of confidence in the communicator's intent to communicate the assertions he/she considers most valid (Ohanian, 1990; Erdogan, 2001; Dwivedi and Johnson, 2016).

The source credibility model has been adopted by researchers in the context of celebrity endorsement and is termed as a celebrity credibility model (Ohanian, 1990; Erdogan, 1999; Erdogan, 2001). A number of empirical investigations have been carried out into the effectiveness of celebrity credibility (Ohanian, 1990; Lafferty *et al.,* 2002; Lafferty, 2007; Bhatt *et al.,* 2013; Dwivedi *et al.,* 2015; Dwivedi and Johnson, 2016; Mansour and Diab, 2016). Most researchers have supported the generalisation that celebrity credibility influences beliefs, opinions, attitudes, behaviours and other credibility constructs (Lafferty and Goldsmith, 1999; Goldsmith *et al.,* 2000; La Ferle and Choi, 2005; Dwivedi and Johnson, 2016; Rifon *et al.,* 2016). Miller and Basehart (1969) and McGinnies and Ward (1980) investigated the impact of celebrity credibility on the persuasibility of the communication.

Their results showed that when the celebrity endorser was highly credible, there was a positive impact on message persuasiveness and attitude change, while a celebrity endorser with low credibility was considered to be a questionable message source (Yoon *et al.,* 1998; Stone, 2003; Bhatt *et al.,* 2013).

Further, it has been observed that a credible celebrity can also help in inducing the desired behaviour with regards to the advertisement, brand and purchase intention (Goldsmith, 2000; Sallam *et al.* 2012). Lafferty and Goldsmith (1999), Goldsmith *et al.* (2000) and Lafferty *et al.* (2002) demonstrated the significant effects of celebrity credibility on attitude towards advertisement, attitude towards brand and purchase intention. La Ferle and Choi (2005) examined a similar model in the South Korean context and proved that the celebrity credibility model had a positive effect. Sallam and Wahid (2012) conducted a similar study within the context of Yemen and found a higher impact of celebrity credibility on all three attitudinal and behavioural constructs. A similar study in recent years has also examined the mediating role of religiosity on consumers' attitudes towards celebrity-endorsed television advertising and buying behaviour (Mansour and Diab, 2016). Results suggest that religiosity partially mediates the relationship between celebrities' credibility and both attitude towards the advertisement and purchase behaviour (Mansour and Diab, 2016).

In recent years, researchers have also examined the effects on the other constructs, as set out in Table 2.5. Chan *et al.* (2013) examined the effects of celebrity credibility on brand image among Chinese adolescents and found that using a credible celebrity could increase brand awareness, attract the celebrity's fans and encourage brand trial. Spry *et al.* (2011) examined its impact on brand credibility and brand equity. They found a direct impact on positive brand credibility and an indirect impact on brand equity, mediated by brand credibility. Kim *et al.* (2014) examined the effects of celebrity credibility on corporate credibility, corporate image and corporate loyalty. Their results showed high to moderate effects. These findings were also confirmed by Ghotbivayghan and Damavand (2015), who also found effects of celebrity credibility on corporate credibility, corporate image and corporate loyalty, but could not find any effects of celebrity credibility on corporate credibility or corporate loyalty. Dwivedi *et al.* (2015) examined its effects on brand equity and self-brand connection, both directly and through celebrity-brand congruence mediation. They found a positive effect in both situations. Dwivedi *et al.* (2016, p.486) extended their previous work by examining the impact of

endorser credibility on two consumer-brand relationship-orientated outcomes, i.e. brand relationship quality and consumer self-brand connections. The results suggested that celebrity endorsers possessed the ability to provide meaningful self-definitional benefits to consumers as well as to cultivate enhanced relationship quality with the endorsed brands, thus contributing novel insights to celebrity endorsement dynamics (Dwivedi *et al.,* 2016, p.486). Thomas and Johnson (2016) performed a study on celebrity credibility's effects on attitude towards campaign, message comprehension and creating an intention to change behaviour. The study found that a credible celebrity had a positive effect on each of the studied constructs.

Table 2. 5: Studies on trustworthiness in the celebrity credibility context

Researchers	Purpose	Outcomes	Methodology
Ohanian (1991)	The purpose of the paper was to develop a scale for measuring celebrity credibility, i.e. expertise, trustworthiness and attractiveness.	The scale found 15 items, five each for expertise, trustworthiness and attractiveness.	Structural equation modelling
O'Mahony and Meenaghan (1998)	The study examined four main areas: (i) consumers' attitudes towards celebrity endorsements as an advertising technique; (ii) celebrities' attributes as perceived by the respondents; (iii) the effect of celebrity endorsers' perceived images (e.g. credibility, attractiveness and likeability) on product purchase intention; and (iv) analysis of celebrity product appropriateness/inappropriateness.	The results revealed that consumers had favourable attitude towards celebrity endorsements. Trustworthiness, likeability, attractiveness and personality did not have an overall significant impact on intention to purchase, but played an important role in attracting attention to both the endorsement and the brand. Consumers expected congruity between the celebrity endorsers' perceived images and the types of products they endorsed.	Regression
Lafferty and Goldsmith (1999)	The experimental study examined corporate credibility and endorser credibility to assess the impact on attitude towards the advertisement, attitude towards the brand, and purchase intention. A 2*2 (high versus low corporate credibility and high versus low endorser credibility) between subjects' factorial design was used.	The results indicated that both credibility types influenced attitude towards the advertisement and brand, but corporate credibility alone appeared to have a significant influence on purchase intention. While endorser credibility seemed to have a greater influence on attitude towards the advertisement, corporate credibility seemed to have a greater influence on attitude towards the brand and on purchase intention.	ANOVA
Goldsmith *et al.* (2000, p.43)	The study examined the effect of endorser credibility on attitude towards the advertisement, and of corporate credibility on attitude towards the advertisement, brand	The path analyses confirmed that endorser credibility had its strongest impact on Aad, while corporate credibility had its strongest on Ab. The findings suggested that	ANOVA

	and purchase intention. Other effects explored included those of attitude towards advertisement effect on attitude towards brand and purchase intention; and those of attitude towards the brand on purchase intention.	corporate credibility plays an important role in consumers' reaction to advertisements and brands, independent of the equally important role of endorser credibility.	
Lafferty *et al.* (2002, p.447)	The study proposed a theory of the combined influence of corporate and endorser credibility. The effect of endorser credibility was examined on attitude towards the advertisement (Aad). The effect of corporate credibility was examined on Aad, attitude towards the brand (AB) and purchase intention (PI). The study also examined the effect of Aad on AB, and AB on PI.	The results suggested that all the relationships were significant.	Structural equation modelling
Goldsmith and Newell (2002)	The study examined the dual credibility model, and examined the effect of celebrity credibility towards attitude towards advertisement (Aad), corporate credibility effect on Aad and attitude towards the brand (Ab), and purchase intention (PI). The study also examined the effect Aad on Ab, and Ab on PI.	The study concluded that all the hypotheses were confirmed.	Structural equation modelling
La Ferle and Choi (2005, p.147)	The study examined the difference between celebrity and non-celebrity endorsement, and examined the impact of celebrity credibility on attitude towards the advertisement (Aad), attitude towards the brand (AB), and purchase intention (PI). It also examined the effect of Aab on AB, and AB on PI.	Celebrities were found to be highly effective in creating more favourable responses on the dependent measures. A path analysis of the relationship between relevant variables in the study showed support for the predicted model.	Structural equation modelling
Doss (2007, p.1)	The paper examined the attitude of a brand and its transference on celebrity credibility and each of its	The study found that a celebrity's overall credibility and expertise were influenced by the perceived attitude toward	ANOVA

	dimensions.	a branded product. A positively perceived brand did not influence a celebrity's attractiveness and trustworthiness negatively.	
Grace *et al.* (2007)	The study examined the relationship between celebrity credibility, celebrity attractiveness, celebrity likeability and celebrity meaningfulness, and brand image.	The results suggested that all the relationships were significant.	Regression
Vincent	The study examined the effectiveness of a celebrity endorser's trustworthiness, expertise, image, genuine support, strength as a reference group and exclusivity of the celebrity endorser's advertisement.	The results confirmed all six effects.	Regression
Van der Waldt *et al.* (2009)	The study examined whether celebrities were seen as more trustworthy, expert and attractive than non-celebrity spokepeople.	The results suggested that celebrities were considered more trustworthy and attractive than spokespeople, while spokespeople were considered more expert.	ANOVA
Muda *et al.* (2011)	The study examined the effect of celebrity credibility dimensions (celebrity trustworthiness, expertise and attractiveness) on attitude towards the advertisement, which was further examined based on attitude towards the brand, and attitude towards the brand on purchase intention.	All the hypotheses were supported.	Regression
Spry *et al.* (2011, p.882),	The study examined the effect of celebrity credibility on brand credibility and consumer-based brand equity, both directly and through the mediating effect of brand credibility and type of product.	The study proposed that endorser credibility had a positive effect on brand credibility and on consumer-based brand equity through the brand credibility. However, there was no direct effect of endorser credibility on consumer-based brand equity, or effect of type of branding on brand credibility and consumer-based brand equity.	Structural equation modelling

Chung *et al.* (2012)	The study examined the effect of celebrity credibility on consumers' attitudes towards advertising, along with other effect.	The results proposed that celebrity credibility had a positive effect on consumers' attitudes towards advertising.	Regression
Fink *et al.* (2012)	The study examined the effect on female athletes of credibility and product fit, and measured whether which would create higher ratings.	The results suggested that female athletes would receive higher ratings based on their credibility rather than on product fit.	ANCOVA
Koo *et al.* (2012)	The study examined: (i) the influence athletic performance had on the elements of source credibility, and (ii) its impact on the causal relationships between consumers' brand attitude, attitude toward the advertisement, and purchase intention.	The study proved all the hypotheses.	Structural equation modelling
Sallam and Wahid (2012, p.55)	The study examined the effects of the dimensions of celebrity credibility on attitude towards advertisement, attitude towards brand and purchase intention.	The results suggested that attractiveness, trustworthiness and expertise had a positive and direct relationship with attitude towards advertisement, which had a significant and positive relationship with attitude towards brand and purchase intention.	Regression
Bhatt *et al.* (2013)	The study examined whether celebrity credibility and its dimensions had a positive impact on brand attitude and attitude towards advertising.	The results confirmed that trustworthiness and expertise had an impact on brand attitude, while attractiveness had an impact on attitude towards advertising. The other hypotheses were not confirmed.	Regression
Dwivedi *et al.* (2013)	The study explored endorsement literature in the trust-commitment framework, examing the effect of celebrity credibility on brand trust, and the effect of brand trust on relationship commitment using relationship continuity and brand equity. It also examined the mediating effect of the	The model fitted the data adequately, and the analysis supported a fully mediated role of the trust-commitment framework in explaining the hypothesised outcomes. The study complemented the theoretical perspectives on endorser effect, and suggested a relationship-facilitating	Structural equation modelling

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	trust-commitment framework on the effect of endorser credibility on relationship continuity and brand equity.	role of celebrity endorsements.	
Ibok (2013)	The study examined the effects of celebrity attractiveness, expertise trustworthiness and overall credibility on product advertisements.	The results suggested that attractiveness, expertise, trustworthiness and overall credibility all had a positive effect in product advertisement.	Regression
Rai and Sharma (2013)	The study examined the effects of celebrity attractiveness, credibility, controversy, gender, performance, popularity, profession and territory.	The results suggested that celebrity attractiveness, credibility, performance, popularity and territory had an effect, while profession, controversy and gender had no effect.	Regression
Wei and Lu (2013, p.193)	The goal of the study was to compare the influence of celebrity endorsements to online customer reviews on female shopping behaviour.	The results revealed that search good (shoes) endorsed by a celebrity in an advertisement evoked significantly more attention, desire and action from the consumer than an online customer review did. Online customer reviews emerged higher than celebrity endorsement on the scale of participants' memory, search and share attitudes toward the experience good (toner).	ANOVA
Kim *et al.* (2014, p.131)	The study examined the effects of celebrity credibility on corporate image, corporate credibility and corporate loyalty.	This study found that celebrity endorsement trustworthiness was positively related to perceptions of image of a hotel, its credibility, and loyalty to it; while the other celebrity credibility dimensions did not completely find a positive effect on corporate image, corporate credibility and corporate image.	Structural equation modelling
Suki (2014, p.227)	The study aimed to distinguish between Muslim and non-Muslim consumers regarding celebrity influence on brands and purchase intention, and assessed the relative	Empirical results of the multiple discriminant analysis indicated that celebrity expertise and attitudes towards brand strongly predict allocation to Muslim consumers	Discriminant analysis

	importance of celebrity credibility in terms of physical attractiveness, trustworthiness, expertise and product-brand congruency. The study also researched attitudes towards brands and purchase intention, and their ability to predict consumers' religion.	rather than non-Muslim consumers. The relative importance of the celebrity credibility aspects from Muslim consumers' perspectives were: celebrity expertise, celebrity attitudes towards brands, purchase intention, product-brand congruency and physical attractiveness. Muslim consumers were found to choose expertise but not trustworthiness.	
Susanto and Setiowati (2014, p.221)	The study analysed the significant difference between endorser credibility (high vs. low endorser credibility) and brand credibility (high vs. low brand credibility) towards consumer-based brand equity of parent and sub-brands.	For parent brands, celebrity endorser credibility did not increase brand awareness or brand association, but it increased perceived quality of brand with high credibility. Celebrity endorser credibility increased awareness, but it did not increase brand association or perceived quality of brand with low credibility. For sub-brands, celebrity endorser credibility of sub-brands of highly credible brands increased brand awareness of the sub-brand but not brand awareness, brand association or perceived quality of sub-brands with high and low credibility.	ANOVA
Dwivedi *et al.* (2015)	The study examined the effects of celebrity credibility on self-brand connection and brand equity. The effect on brand equity was also examined based on the mediating effect of self-brand connection. The study also examined the mediating effect of endorser-brand congruence on the effect of endorser credibility on brand equity and self-brand connection.	The study proved all the direct and mediating effects.	Structural equation modelling
Ghotbivayghan and	The study used a conceptual model based on the effect of	The results showed that CEC had a positive effect on CI,	Regression

Damavand (2015)	celebrity credibility (CEC) and its dimensions on corporate image (CI) and its dimensions, while the effect of corporate credibility (CC) on corporate loyalty (CL) was also explored.	CC, and CL. CI had a positive effect on CC, which had a positive effect on CL. The CEC dimension of trustworthiness had a positive effect on the CI dimension of marketing ability; expertise had a positive effect on marketing ability and CC; and attractiveness had a positive effect on corporate loyalty. Only the CI dimension of marketing ability had a positive effect on CC.	
Dom *et al.* (2016)	The study examined the relationship between celebrity credibility, celebrity endorsers' nationality and celebrity endorser/product fit with celebrity endorsement advertising effectiveness.	The study that all three constructs (celebrity credibility, celebrity endorsers' nationality and celebrity endorser/product fit) had a significant relationship with celebrity endorsement advertising effectiveness.	Regression
Ha and Lam (2017)	The study examined celebrity trustworthiness, attractiveness, similarity, liking, familiarity and match-up congruence with the brand/product effect on consumers' attitudes towards the brand and on purchase intention.	The results suggested that consumers' attitudes towards the brand was positively affected by celebrity match-up congruence, celebrity trustworthiness and celebrity expertise. Purchase intention was strongly and positively impacted by consumers' attitudes towards the brand.	Regression
Wang *et al.* (2017)	The study examined the effects of the dimensions of celebrity credibility (attractiveness, trustworthiness and expertise) on consumers' attitudes to endorser credibility, on brand attitude, and brand credibility. The effects of brand attitude and brand credibility on purchase intention were also examined.	The results suggested that attractiveness, trustworthiness and expertise had a positive significant effect on consumers' attitudes to the celebrity endorser, which had a positive impact on brand attitude and brand credibility. Brand attitude and brand credibility were also found having a significant and positive effect on purchase intention.	Structural equation modelling

Source: The researcher

2.3.2. Trustworthiness in the context of celebrity endorsement

Of the three dimensions of celebrity credibility, trustworthiness has been given major importance owing to the importance or trust it delivers to brands and for consumers, and because of the apt explanation it provides for celebrity credibility (Erdogan, 2001; Bergkvist and Zhou, 2016; Wang *et al.,* 2017)**.** This importance has resulted in the development of various scales, each of which with a dissimilar set of dimensions for the measurement of celebrity trust (Ohanian, 1990). Scales drawn up by Bowers and Philips (1967), Applbaum and Anatol (1972), DeSarbo and Harshman (1985) and Ohanian (1990) are just some of the scales used in the past to measure celebrity trustworthiness. Although all these scales were designed to measure the same construct, there is no consistency among the researchers as to the number and types of dimensions that source trust comprises (Ohanian, 1990). Further, with the exception of Ohanian (1990), none of these researchers assessed the reliability and validity of their scales. Even the scale built by Ohanian (1990) failed to measure celebrity trust, firstly because celebrity trust had previously been researched as celebrity trustworthiness (the two are different, as discussed in the introduction), and secondly because celebrity trustworthiness had been studied in conjunction with other celebrity credibility constructs, i.e. expertise and attractiveness. This all means that the negative influence of celebrity expertise and/or celebrity attractiveness can offset the effects of celebrity trustworthiness (Toncar *et al.,* 2007).

In the literature, celebrity trustworthiness has been defined in a number of ways. Hovland and Weiss (1951) were the first to define celebrity trustworthiness (using the term source trustworthiness), suggesting it was the receiver's belief that the celebrity (or source) was willing to make valid assertions. The second definition comes from Ohanian (1990), who defined celebrity trustworthiness as the listener's degree of confidence in, and level of acceptance of, the speaker and the message. Gotlieb and Dan (1991) explained it as the receiver's belief that the source opinions were unbiased. Erdogan (2001) stated it as the honesty, integrity and believability of an endorser as perceived by the target audience. Boyd and Shank (2004) defined celebrity trustworthiness as consumers' confidence in a celebrity endorser to provide information in an objective and honest manner. La Ferle and Choi (2004) described it as an audience's belief in the endorser's ability to provide accurate information in a non-biased and sincere manner. Garretson and Niedrich (2004) explained celebrity

trustworthiness as an expectation from consumers that the endorser represented integrity, sincerity and honesty. Toncar *et al.* (2007) defined it as the degree to which the celebrity was considered to be honest, ethical and believable. Another definition calls it the degree of confidence consumers place in a communicator's intent to convey the assertions s/he considers most valid (Amos *et al.,* 2008). It is also defined as the degree to which the audience perceives that the celebrity is able to convey a sense of integrity, honesty and believability through the medium of advertising (Kim *et al.,* 2014, p.132). These definitions have been inherited by other researchers (Erdogan, 2010; Pikas *et al.,* 2012; Wei and Lu, 2013).

Using these definitions, celebrity trustworthiness has been measured by various researchers using different components (Ohanian, 1991; La Ferle and Choi, 2004; Pikas *et al.,* 2012; Wei and Lu, 2013). Ohanian (1991) developed his model based on components like dependability, honesty, reliability, sincerity and trustworthubess. Gotlieb and Dan (1991) used trustworthiness and openness. Components like sincerity and trustworthiness were used by Lafferty *et al.* (2002). Sincerity, reliability and trustworthiness were used by La Ferle and Choi (2004). Honesty, believability and dependability were used by Erdogan (2010). Koo *et al.* (2012) used trustworthiness, while honesty, reliability, sincerity and trustworthiness were used by Limbu *et al.* (2012).

2.3.3. Celebrity trust

Although researchers have studied the topic of celebrity endorsement from the perspective of trustworthiness, the literature reveals that trust and trustworthiness are different constructs (Ling *et al.,* 2015). Trust in everyday life is defined as the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the person (Mayer *et al.,* 1995; Morgan and Hunt, 1995). This definition of trust suggests that people not only believe in the source, but also show confidence and willingness to use that knowledge as the basis of their actions, based on some kind of risk (Morgan and Hunt, 1994; Mishra, 1996; Chaudhuri and Holbrook, 2001). This definition also suggests that trust is based on three main elements: beliefs, behavioural intentions, and risk or vulnerability.

The first element, that of belief, consists of two dimensions: the cognitive dimension and the affective dimension (Lewis and Weigert, 1985; McAllister, 1995; Johnson and Grayson, 2005). The cognitive dimension is defined as consumers' confidence or willingness to rely on a partner's competence and reliability (Johnson and Grayson, 2005, p.501). It arises from accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations (Johnson and Grayson, 2005, p.501). This kind of trust is based on beliefs like competence, responsibility and dependability that provide reliability cues (Terres and Santos, 2013). It is based on a rational process, which determines whether the other party in a relationship can be trusted (Zur *et al.,* 2012).

The affective dimension is the confidence one places in a partner on the basis of feelings generated by the level of care and concern the partner demonstrates (Johnson and Grayson, 2005). It consists of faith, as a sense of emotional security, which enables the individual to go beyond physical evidence and believe that the partner will show care in relation to the other person (Terres and Santos, 2013). While the cognitive dimension refers to how one develops good reasons for others to be trusted, the affective dimension states the emotional bonds between occur parties (Morrow *et al.,* 2004). Researchers have noted that, although these two dimensions have distinct definitions and characteristics, both are essential for the formation of trust (Johnson and George, 2005; Kantsperger and Kunz, 2010).

Trust is an equal outcome of both feelings and rational thinking, and excluding one or the other from the concept will only lead to misconceptions about its meaning (Lewis and Weigert, 1985). Thus, if a partner is capable of doing their best, but avoids doing so for selfish reasons, this will adversely affect the confidence of the individual in that partner; similarly if a partner is willing to fulfil the best, but does not have the capability to do it, then the person cannot rely on that partner (Kantsperger and Kunz, 2010). Although trust is an outcome of both the cognitive and affective dimensions, the importance of the affective dimension increases significantly when trust is studied in the business-to-consumer context. As the business to consumer context involves fewer contractual safeguards, a leap of faith to create emotional trust becomes a "must" requirement (Johnson and Grayson, 2005). This importance of the emotional or affective dimension is also evident from the study by Terres and Santos (2013), who illustrated that the importance of the affective dimension was

deliberately increased when an individual faced a serious emotional problem and the only way to reduce that problem was by means of partners' empathy, concern and other emotional feelings.

Trusting beliefs give rise to the second element of trust, namely trusting intention or behavioural trust. According to researchers (Lewis and Weigert, 1985; Terres and Santos, 2013) trusting intention is constituted when actions flow equally from a state of both the cognitive and affective dimensions (Johnson and Grayson, 2005). Trusting intention is motivated by means of positive affects and good rational reasons, and helps form a positive willingness towards the partner (Lewis and Weigert, 1985; Terres and Santos, 2013). Previous researchers (e.g. McKnight *et al.,* 2000; Garretson and Niedrich, 2002; Pavlou *et al.,* 2004; Kantsperger and Kunz, 2010; Lymperopoulos *et al.,* 2010), throughout their studies, have proved that trusting beliefs become the basis of trusting intention or willingness to trust the partner. If the trusting beliefs towards the partner are weak, it can be assumed that trusting intention will either be low or will not exist, whereas when the trusting beliefs regarding a partner are strong, it can be assumed that trusting intentions or willingness to believe in the partner will occur strongly (Kim and Park, 2013).

The third element of trust is risk or vulnerability. The literature shows that trust beliefs strongly influences risk (Mishra, 1996; Yang *et al.,* 2009; Jones and Martens, 2009; Racherla *et al.,* 2012; Liu *et al.,* 2014). Trust emerges from a risky situation and can be seen as having no relevance in contexts where parties do not run a personal risk (Skandrani and Triki, 2011). When one person has complete information, and can control his or her partner's actions, there is no reason to trust (Soh, 2009, p.26). Trust is only implied when an unpleasant consequence of risk is present (Soh, 2009). Risk is an inherent feature of exchange, where partners have to deal with possible negative consequences and have to accept this by showing their willingness towards each other in order to gain a positive expectation (Canning and Hanmer-Lloyd, 2007).

Trustworthiness, as already set out, has been defined as the believability, honesty, and integrity of the source as perceived by the consumers (Erdogan, 1999). This definition of trustworthiness, unlike the definition of trust, does not contain the affective dimension, trusting behaviour and risk, and therefore fails to encompass the overall meaning of trust

(Delgado, 2002; Soh, 2009; Ling *et al.,* 2015). The literature reveals that, as trustworthiness is an area of interest for many researchers in the context of celebrity endorsement (Ohanian, 1991; Erdogan, 2010), there is a need for further studies to explore trust within this context. To cover this gap, a multi-part research question regarding celebrity trust, its dimensions, its underlying components and its relationship with other constructs has been explored in this study.

2.3.4. Defining the cognitive dimension of trust

The literature reveals that the cognitive dimension of trust arises from the accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations (Johnson and Grayson, 2005, p.501). Knowledge regarding a partner's behaviour within the relationship is normally arrived at from observations within the focal relationship and from the partner's reported reputation in other relationships (Johnson and Grayson, 2005, p.501). This process is not instantaneous, but rather it develops after an individual is able to cognitively process and assess the available evidence regarding a partner (Morrow *et al.,* 2004, p.53). A few researchers (Morrow *et al.,* 2004; Zur *et al.,* 2012) have explained this characteristic of cognitive trust as unconditional trust. Unconditional trust is reached after an individual is able to develop confidence in others that is backed up by empirical evidence (Morrow *et al.,* 2004, p.53). Thus, it can be said that the cognitive dimension of trust is the result of a rational choice made on the basis of a partner's reliability, dependability and competence (McAllister, 1995; Erdem and Ozen, 2003; Zur *et al.,* 2012).

Previous researchers in the context of social psychology and business have demonstrated that the cognitive dimension of trust is positively affected by a partner's cultural distance, expertise, performance, reputation, satisfaction, shared goals and similarity; and that it increases general trust, sales effectiveness, organisational learning, performance, anticipation of future interactions and the affective dimension, as set out in Table 2.6 (Erdem and Ozen, 2003; Jones *et al.,* 2005; Zur *et al.,* 2012; Swift and Hwang, 2013; Terres *et al.,* 2015).

Various definitions of the cognitive dimension of trust are found in the literature. Most of the explanations and definitions given by the researchers have similar meanings. Lewis and Weigert (1985) defined cognitive trust as trusting others on the basis of good reasons.

McAllister (1995) defined it as a state in which an individual chose whom he/she would trust, in which respects to trust them, and under what circumstances, and that this choice was based on what he/she took to be good reasons that constituted evidence of trustworthiness. Johnson and Grayson (2005) defined it as consumers' confidence or willingness to rely on a source's reliability and competence. Zur *et al.* (2012, p.74) defined it as the degree of confidence or willingness that existed to depend on the other party's reliability and competence. Terres *et al.* (2015) defined it as the consumer's belief that a service provider was dependable, competent and responsible, and could be relied on to keep its promises based on the technical ability demonstrated by the source. Ha *et al.* (2016) explained it as a person's use of evidence and analysis to form attributes of the trust components that represented the rational part of human judgement.

Based on the previous definitions and the findings of qualitative and quantitative studies, this research defines the cognitive dimension of celebrity trust as the confidence consumers have in the characteristics of the celebrity endorser. It suggests that how reliable, honest, committed and competent the celebrity is (Doney *et al.,* 1997; Morrow *et al.,* 2004; Johnson and Grayson, 2005; Zur *et al.,* 2012; Kim *et al.,* 2014; Terres *et al.,* 2015).

2.3.5. Defining the affective dimension of trust

Unlike the cognitive dimension, which refers to trust from the head and is based on the characteristics of a partner, the affective dimension of trust refers to trust from the heart and is related to the emotions (Lewis and Weigert, 1985; Chua *et al.,* 2008). It is characterised by the perceived strength of the relationship and the sense of security and care that one partner shows toward the other (Zur *et al.,* 2012, p.74). These emotional feelings or sense of care bolster perceptions that a partner possesses the type of character that has evolved from the initial business relationship, and has concern for the other party rather than exhibiting self-interest or opportunistic behaviour (Morrow *et al.,* 2004, p.53; Zur *et al.,* 2012, p.74). Although these feelings of care or benevolence elicit an emotional bond, which are required for all types of trust, they become more intense, especially within the business-to-consumer context, which involves fewer contractual safeguards than the business-to-business context and requires a leap of faith or care from the partner (Lewis and Weigert, 1985; Johnson and Grayson, 2005).

Previous researchers (McAllister, 1995; Morrow *et al.,* 2004; Johnson and Grayson, 2005; Zur *et al.,* 2012; Swift and Hwang, 2013), based on their vast studies in the context of social psychology and business, have proved that the affective dimension is positively affected by a partner's citizenship behaviour, interaction frequency, reputation, similarity, shared goals and total interdependence; while on the other hand, it has a positive effect on general trust, needs-based monitoring, citizenship behaviour, social network and anticipation of future interaction, as set out in Table 2.6.

Lewis and Weigert (1985) explained affective trust based on an emotional bond among all those who are involved in the relationship. Erdem and Ozen (2003) said that if interaction between two parties was intensive, the relationship of trust deepened and those involved made mutual, emotional investments in their relationship. Morrow *et al.* (2004, p.53) explained that the affective dimension of trust referred to one's instincts, intuition or feelings concerning whether an individual, group or organisation was trustworthy. Johnson and Grayson (2005, p.501) defined it as the confidence one placed in a partner on the basis of feelings generated by the level of care and concern the other partner demonstrated. Parayitam and Dooley (2009) explained it on the basis of emotional bonds and caring about others' needs. Zur *et al.* (2012, p.74) defined it as confidence that an individual placed in a partner on the basis of feelings formed based on the level of care that the partner demonstrated. Terres and Santos (2013) saw it as expectations held by the consumer that the service provider was reliable and could be relied on to deliver promises based on the care, attention and concern demonstrated by the service provider. Akrout *et al.* (2016) explained it as a psychological state that referred to a sentiment of security and a durable affective attachment comprising the acceptance of vulnerability based on expectations in terms of socio-emotional benefits.

Based on the the previous definitions and the findings of the qualitative and quantitative studies, the researcher in this study has defined the affective dimension of celebrity trust as trust based on the emotional feelings, admiration, appreciation, liking and acceptance that consumers have for a celebrity endorser (Johnson-George and Swap, 1982; Pizzuti and Fernandes, 2010; Leonidou *et al.,* 2013; Twing-Kwong *et al.,* 2013; Terre *et al.,* 2015). It also involves the care and concern of the celebrity endorser (Park *et al.,* 2014; Terres *et al.,* 2015).

Table 2. 6: Studies on cognitive and affective trust

Researchers	Purpose	Outcomes	Methodology
McAllister (1995, p.24)	The study addressed the nature and functioning of relationships of interpersonal trust among managers and professionals in organisations; the factors influencing trust's development; and the implications of trust for behaviour and performance. The effects of citizenship behaviour and interaction frequency on affective trust was examined, along with the effects of role performance, cultural-ethnic similarity and professional credentials on cognitive trust. The effects of affective trust on need-based monitoring and citizenship behaviour, and of cognitive trust on control-based monitoring and defensive behaviour were examined. The researchers also examined the effects of need-based monitoring and citizenship behaviour on peer performance, and need-based monitoring, citizenship behaviour, control-based monitoring, and defensive behaviour on manager performance.	The study showed no effects of peer role performance, cultural-ethnic similarity or professional credentials on cognitive trust, while citizenship behaviour and interaction frequency were found to have a positive effect on affective trust. Affective trust had an effect on need-based monitoring and citizenship behaviour, while cognitive trust's effects on control-based monitoring and defensive behaviour were not examined. Lastly, need-based monitoring's effects on peer performance and manager performance were partially and fully confirmed respectively; citizenship behaviour's effects on peer performance and manager performance were again partially and fully confirmed respectively; and control-based monitoring and defensive behaviour's effects were examined on manager performance, which were not examined in the study.	Regression
Erdem and Ozen (2003)	The study examined whether there was a positive relation between team performance and the cognitive and affective dimensions of trust among team members, and whether there was a negative relationship with mistakes relating to quality.	According to the findings, teams which showed high levels of trust performed better and there was a negative relationsip with mistakes relating to the quality	Coefficient correlation
Morrow *et al.* (2004)	The study examined whether the cognitive and affective processes increased the general trust of members of a	The results showed that all the structural path coefficients were significant and positive, providing support for each	Structural equation modelling

	cooperative in its managers. It also examined whether general trust in the cooperative managers increased the members' perceptions of performance.	of the hypotheses.	
Johnson and Grayson (2005, p.500)	The study examined the effects of cognitive trust and affective trust on service providers. The effects of service provider expertise, product performance, firm reputation, and satisfaction with previous interactions were examined on cognitive trust; while firm reputation, satisfaction with previous interactions and similarity were examined on affected trust. The effects of cognitive trust on affective trust; cognitive trust on sales effectiveness and anticipation of future interactions; and affective trust on anticipation of future interactions were also examined.	The study found that all the hypotheses were correct; however, no relationship was found between satisfaction with previous interactions and affective trust.	Structural equation modelling
Webber (2008, p.746)	The research examined the development of cognitive and affective trust in student project teams over the course of a semester. The study examined whether trust was two-dimensional and whether the cognitive and affective dimensions were distinct components.	The results showed that trust emerged as a one-dimensional factor early in the life-span of a team; cognitive and affective trust emerged as separate components over time; unique and distinct predictors positively and negatively affected early trust, cognitive trust and affective trust; and affective trust had a stronger positive relationship than cognitive trust with team performance.	Structural equation modelling
Parayitam and Dooley (2009, p.789)	The study examined the effects of cognitive conflict and affective conflict on decision quality and decision commitment, both directly and through the moderating effect of cognition-based trust and affective-based trust.	The study confirmed that cognitive conflict produced higher-quality decisions and commitment, while affective conflict failed to produce higher-quality decisions. The study also revealed that cognition-based trust was a	Structural equation modelling

		moderator in the relationship between conflict and outcomes, whereas affective-based trust did not moderate the relationship.	
Schaubroeck *et al.* (2011)	The study examined cognition-based trust and affective-based trust as mediators of leader behaviour on team performance. A conceptual model was drawn, where the mediating effects of transformational leadership and servant leadership were examined on cognition-based trust in a leader and affective-based trust in aleader, which were further examined on team potency and team psychological safety, and finally on team performance.	The study found transformational leadership and servant leadership had an effect on team performance through the mediating effect of cognitive-based trust in a leader and affective-based trust in a leader, respectively. Servant and transformational leadership were both found to be positively and independently related to team performance. Finally, the study suggested that cognitive-based trust in a leader and affective-based trust in a leader had a positive, significant effect on team performance through the mediating effect of team potency and team psychological safety respectively.	Structural equation modelling
Zur *et al.* (2012, p.73)	The study examined the impact of trust on relational exchanges between buyers and sellers in an international context. The antecedents and consequences of cognitive and affective trust were examined. Cultural distance, buyer reputation, total interdependence and shared goals were the antecedents, while exporter flexibility and exporter performance were the consequences.	The results suggested that perceived culture and reputation were related to cognitive trust; while total interdependence was related to affective trust; and shared goals were related to both cognitive and affective trust. The results also suggested that exporter flexibility was influenced by affective trust and expert performance was influenced by cognitive trust.	Structural equation modelling
Newman *et al.* (2014, p.113)	The study investigated the trust-based mechanisms underlying the relationship between ethical leadership and followers' organisational citizenship behaviours (OCBs). The researchers examined whether ethical leadership was	The results showed that all the structural path coefficients were significant and positive, providing support for each of the relationships.	Structural equation modelling

	positively related to cognitive and affective trust; whether affective trust was positively related to follower OCBs; and whether cognitive trust mediated the relationship between ethical leadership and affective trust, which in turn, mediated the relationship between cognitive trust and follower OCBs.	
Terres *et al.* (2013)	The paper addressed the impact of affective trust as opposed to cognitive trust on patient trust in high-consequence exchanges. The authors also investigated the mediating role of trust in the relationship between affective and cognition, and behavioural intentions.	The results suggested that in high-consequence decisions, affective trust played an important role. However, both cognitive and affective trust were found to be important influencers of consumers' intentions to continue the treatment.	ANOVA
Lu (2014, p.379)	The study examined whether trust types mediated the relationship between ethical leadership and organisational citizenship behaviour, which was classified into two types: organisationally directed (OCBO) and individually directed (OCBI).	The results suggested that cognitive trust had no significant mediating effects on the relationships between ethical leadership and OCBO and ethical leadership and OCBI; but affective trust fully mediated these relationships.	Structural equation modelling
Andre (2015)	The study examined the effects of cognitive and affective trust on follower effectiveness and examined the moderating effects of the relationship between task-orientated follower behaviour, relation-orientated follower behaviour and follower effectiveness.	The results suggested that cognitive and affective trust had a positive effect on follower effectiveness and brought a moderating effect between the task-orientated follower behaviour and follower effectiveness. However, no effects were found between relation-orientated follower behaviour and follower effectiveness.	Regression
Dowell *et al.* (2015)	The paper examined affective and cognitive trust and their effects on business relationship outcomes. The effects of cognitive trust on commitment and performance were	The results suggested that cognitive trust had a significant effect on commitment, while affective trust had a major effect on liking.	Structural equation modelling

	examined, along with the effects of affective trust on liking and performance.		
Terres *et al.* (2015, p.26)	The study addressed the role of high- and low-consequence exchanges in the relationship between trust and its antecedents (affective and cognitive elements) and consequences (positive WOM and search for second opinion intentions) in the context of the provision of medical services.	The findings showed that during service encounters, the affective aspects had greater impact on consumer trust in situations of high-consequence than in low-consequence exchanges; while the cognitive aspects had greater impact when consequences were low than when they were high. The authors also found that the more severe the consequences, the greater the impact of trust on positive WOM and search for second opinion intentions.	Structural equation modelling

Source: The researcher

2.3.6. Defining the advertising credibility construct

Advertising credibility is an important construct used in this research. The literature reveals that little research has been done on this topic, as shown in Table 2.7. Most of the literature on this topic is divided into four sub-parts: the impact of advertising credibility on consumers' attitudes; the impact of advertising credibility on different products and services; the impact of advertising credibility on different media; and the impact of advertising credibility on different demographics. Previous research shows that advertising credibility has a positive influence on attitude towards the advertisement, attitude towards the brand, attitude toward the firm, purchase intention and advertising value (MacKenzie *et al.,* 1986; Goldberg and Hartwick, 1990; Cotte *et al.,* 2005; Al Khasawneh and Shuhaiber, 2013; Van-Tien *et al.,* 2014; Kim and Han, 2014). A highly credible advertisement positively increases consumers' perception and willingness towards the value of the advertising (Orakzai, 2004; Haghirian and Inoue, 2007), and decreases consumers' perceptions of manipulative intention towards the advertising (Cotte *et al.,* 2005; Dahlen and Nordfalt, 2004; Drossos *et al.,* 2015). Further research on the topic has also proved that the credibility of an advertisement is influenced by different factors, mainly by the firm's credibility, the bearer of the message, the advertisement medium (OberMiller and Rempel, 1998; Choi and Rifon, 2002; Prendergast and Wong, 2009; Prendergast *et al.,* 2009) and consumer demographics (Shavitt *et al.,* 1998; Bucy, 2003; Greer, 2003).

Various definitions and explanations of advertising credibility are found in the literature, most of them with similar meanings. Lutz (1985) described it in terms of claims made about products or services being truthful. MacKenzie and Lutz (1989), Haghirian and Madlberger (2005), Haghirian *et al.* (2005), Chowdury *et al.* (2006) and Kim and Han (2014) defined it as consumers' perception of the believability and truthfulness of advertising. Pavlou and Stewart (2000) referred to it as the predictability and fulfilment of implicit and explicit requirements of an agreement. Daugherty *et al.* (2007) viewed advertising credibility as an expression of consumers' expectations regarding the fairness and factualness of advertising. Prendergast and Wong (2009) and Prendergast *et al.* (2009) defined it as consumers' feelings and beliefs on the believability of a channel's advertising content. Liu *et al.* (2011) defined it as the extent to which consumers perceived a company to be a credible source of information, which in turn assured them of the company's reputation, integrity and good will. Yaakop *et al.*

(2013) defined advertising credibility as the extent to which a consumer believed or trusted in the media or advertising claims.

Apart from these definitions, researchers have used several scales to measure advertising credibility. These scales include those created by Beltramini (1988) on advertising believability, by MacKenzie and Lutz (1989) on advertising credibility, by Lafferty *et al.* (1999) on corporate credibility, and by Choi and Rifon (2002) on website credibility. These scales have been used by other researchers with little or no modification (Cotte *et al.,* 2005; Haghirian and Inoue, 2007; Greer, 2009).

Based on the previous definitions, advertising credibility in this study is defined as an honest, reliable, complete and accurate source (MacKenzie, 1989; Haghirian and Madlberger, 2005; Haghirian *et al.,* 2005; Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Yaakop *et al.,* 2013; Kim and Han, 2014). It delivers what it promises about the products/services.

Table 2. 7: Studies on advertising credibility

Researchers	Purpose	Findings	Methodology
MacKenzie *et al.* (1989, p.48)	The study examined the effects on advertisement attitude of advertising credibility, advertising perceptions, attitude towards advertiser, attitude towards advertising,	The study found that advertising credibility, advertising perceptions and attitude towards advertising had an effect on advertisement attitude. However, attitude towards advertiser did not have any effect on advertisement attitude.	Structural equation modelling
Flanagin and Metzger (2000, p.515)	The study investigated people's perceptions of the credibility of various categories of internet information compared to similar information provided by other media.	Overall, the respondents reported that they considered internet information to be as credible as that obtained from television, radio, and magazines, but not as credible as newspaper information.	ANOVA
Choi and Rifon (2002, p.12)	The study explored the antecedents and consequences of online advertising credibility and examined the effects of (i) website credibility, (ii) ad relevance, and (iii) advertiser credibility on advertising credibility, advertising attitude, brand attitude and product purchase intention.	The results suggested that source credibility was vital to understand web advertising effectiveness.	Structural equation modelling
Greer (2003)	The study investigated participants' views on advertising when the news and story were surrounded by high credibility sources compared to low credibility sources.	Participants did not show different responses to advertising whether the news and story were surrounded by high or low credibility sources.	ANOVA
Cotte *et al.* (2005)	The study examined whether consumers' evaluations of advertising credibility could enhance, or perceptions of manipulative intent disrupt, the emotional response intended by the advertiser. The study also investigated the effects of these two variables on attitude towards the	The results suggested that credible "guilt" advertisements that were not overtly manipulative induced guilt feelings and positive attitudes. However, when consumers inferred manipulative intent by the marketer, consumers did not feel guilty, but did have negative attitudes toward the	EDF

	advertising and corporate attributions, including attitude towards the sponsor of the advertising. It examined the "guilt" appeal and reported the results of an experimental study.	sponsor of the advertisement and the advertisement.	
Haghirian *et al.* (2005)	The study examined the effects of message content (i.e. entertainment, informativeness, irritation and credibility), message exposure, attitude towards privacy, and age of consumers on advertising value of mobile marketing.	The results indicated that the message content, message exposure, attitude towards privacy and age of consumers had greatest relevance for perceived advertising value.	Regression analyses
Chowdhury *et al.* (2006, p.9)	Based on the existing literature about attitudes toward advertising and consumer behaviour models, a research framework was constructed to illustrate the factors (entertainment, informativeness, irritation and advertising credibility) affecting consumer attitudes toward SMS-based advertisements in Bangladesh.	The findings showed that if mobile advertisers could present mobile ads pleasingly, with appropriate information, consumers would not be annoyed and there was a fair possibility that they would gradually like the advertisements. Advertising credibility, a construct of this study, was found to be the most significant factor affecting respondents' attitude toward mobile ads.	Structural equation modelling
Celebi (2007, p.161)	The study examined the credibility of advertising vs. publicity; the credibility of advertising including a promotional endorser (APE) and publicity including a promotional endorser (PPE); the credibility of advertising across different demographic segments; and the important factors affecting consumers' shopping considerations of new fast-moving consumer goods (FMCGs) in Turkey.	Advertising was found to be more credible by participants with higher incomes. Respondents' shopping decisions regarding new FMCGs were affected by price and quality more than the other factors. Consumers tended to rely on publicity more than advertising; more than APE; and more than PPE. They also tended to regard PPE as more credible than APE.	T-test and Pearson chi-square
Drossos *et al.* (2007, p.16)	The research investigated the significance of a number of factors (location, interactivity, incentive, advertising credibility, appeal, product involvement, attitude towards	The findings indicated that incentive, interactivity, appeal, product involvement and attitude toward SMS advertising in general directly influenced attitude toward the	ANOVA

	mobile advertising) on attitude towards advertising, attitude towards brand and purchase intention.	advertisement, attitude toward the brand and purchase intention.	
Haghirian and Inoue (2007)	The paper discussed the relevance of advertising on the mobile internet as a marketing tool and investigated the antecedents of Japanese consumers' attitudes towards the new advertising channel. The elements of consumer attitude included in this study were entertainment, informativeness, irritation and credibility.	The outcomes suggested that all the elements of consumer attitude had a positive effect on consumers' attitudes towards the advertising.	Structural equation modelling
Moore and Rodgers (2007, p.10)	The study examined differences in consumers' perceptions of advertising credibility for five media (newspapers, television, radio, magazines and the internet), and the moderating role of persuasion knowledge in those perceptions.	The results indicated that advertising credibility was highest for traditional media and lowest for the internet. Advertising scepticism was highest for new media and lowest for print media. Moreover, knowledge about advertising influenced scepticism towards advertising in radio and newspaper, while suspicion of advertising affected credibility of advertising in each media. The findings were congruent with the persuasion knowledge model of information processing and supported the position that individuals used their persuasion knowledge when making judgments about advertisements.	Regression Analyses
Xu (2007)	The study investigated the factors (entertainment, informativeness, irritation, credibility and personalisation) affecting consumers' attitudes towards mobile advertising in China.	The outcomes suggested that all the factors in the study affected attitude and intention towards mobile advertising.	Structural equation modelling
Prendergast *et al.* (2009, p.157)	The research aimed to identify for which types of products and services consumers found that advertising lacked	The results showed that ads for weight-loss products were considered the least credible. The broadcast media (radio,	Multiple regression

	credibility, and in which media this effect was most serious. The association between self-esteem and scepticism towards advertising was also explored.	broadcast television and cable television) were considered the most credible advertising media, while direct mail and the internet were considered the least credible. Self-esteem was found to be positively related with scepticism towards advertising.	
Ling *et al.* (2011, p.114)	The paper investigated factors (infotainment, irritation, advertising credibility and advertising value) influencing the perception of mobile advertising in different cultures.	The results suggested that infotainment and advertising credibility were key factors predicting advertising value among Austrians and the Japanese. However, the findings showed that Japanese customers were more irritated by mobile advertising than were Austrian respondents.	Structural equation modelling
Yaakop *et al.* (2013, p.154)	The paper examined online factors (such as perceived interactivity, advertising avoidance, privacy and advertising credibility) that influenced consumers' perceptions and attitudes towards advertising on Facebook.	The results suggested that three online factors significantly influenced consumers' attitudes towards advertising on Facebook: perceived interactivity, advertising avoidance and privacy. However, advertising credibility was not proved to be a significant factor in predicting consumers' attitudes towards advertising on Facebook.	Multivariate analysis
Kim and Han (2014, p.256)	The study suggested a comprehensive advertising model that combined a web advertising model, personalisation and flow theory in understanding the antecedents of purchase intention and influence processes in the context of smartphone advertisements.	The results showed that personalisation had a positive association with informativeness, advertising credibility and entertainment of the advertising message, while having a negative association with irritation. Purchase intention was increased by advertising value and flow experience. Advertising value had a positive relationship with advertising credibility, entertainment and incentives. Flow experience was positively associated with advertising credibility, entertainment and incentives. Irritation	Structural equation modelling

		negatively affected flow experience but advertising value.	
Delafrooz and Zanjankhah (2015)	The study examined factors (entertainment, informativeness, advertising credibility, personalisation, irritation, permission and risk acceptance) affecting consumers' attitudes towards mobile advertising. It also examined the effect of factors (attitude towards mobile advertising, perceived behaviour control and subjective norms) on the intention of accepting mobile advertising.	The results of data collected by structural equation modelling (path analysis) indicated that consumers had a positive attitude toward mobile advertising; moreover, subjective norms and perceived behaviour control were found to be other factors affecting the intention of using mobile advertising.	Structural equation modelling
Aydin (2016)	The study examined factors (perceived informativeness, perceived entertainment, advertising credibility and irritation) that have a positive effect on attitude towards advertisements on digital channels.	The results based on regression analysis suggested that all the relationships were significant except irritation effect on attitude towards advertising in digital channels.	Regression Analyses

Source: The researcher

2.3.7. Defining the brand credibility construct

Another important construct used in this study is that of brand credibility. It is considered as one of the most important factors impacting the brand's consumer base and its market share (Alam *et al.,* 2012). Among all the credibility constructs, brand credibility is given highest importance. According to Erdem *et al.* (2002), although firms use a variety of marketing mix elements to signal product quality, such as charging premium prices, distributing through sophisticated end channels or offering comprehensive warranties, these marketing mix actions may or may not be credible, based on market conditions including competitive and consumer behaviour; but the signals sent through a credible brand differs from other mix elements, because a brand represents a firm's past and present marketing mix strategy, activities and brand investments. Firms use brand credibility as a signal to reduce consumers' uncertainty, risk, information costs and price sensitivity, while on the other hand it increases consumers' perceptions of quality, trust, consideration, choice, emotions, motivation, evaluation and decision-making, and as a result increases brand claims and purchase intention (Erdem *et al.,* 2002, 2003; Baek, 2007; Baek and Kim, 2011; Kemp and Bui, 2011; Kia, 2016). Research has also proved that credibility of a brand increases acceptance of message, sales, brand equity, brand prestige, consumers' satisfaction and consumers' loyalty (Sweeney and Swait, 2008; Spry *et al.,* 2011), as set out in Table 2.8.

The concept of brand credibility originated in the early research by Hovland *et al.* (1953) on the credibility of the communicator (Sweeney and Swait, 2008). Later, it was adapted by Erdem and Swait (1998, 2004) within the context of brand management. Based on the early explanation of brand credibility derived from source credibility, researchers have defined the concept in various ways. Erdem *et al.* (2002, p.2) and Jeng (2016, p.1) defined it as a signal of the believability of the product position information contained in a brand, which depends on a brand's willingness and ability to offer what it promises to consumers. Erdem *et al.* (2006, p.34) defined it as the believability of an entity's intentions at a particular time. Sweeney and Swait (2008) said brands were credible signals which motivated firms to be truthful about their products/services and to deliver on claims made about them. Wang and Yang (2010, p.179) defined brand credibility as the believability of the product information embodied in a brand and suggested it contained three elements: trustworthiness, expertise and attractiveness/likeability. Baek and Kim (2011) explained it as the believability of the product position information embedded in a brand depending on consumers' perceptions of whether

the brand had the ability and willingness to continuously deliver what had been promised. Kemp and Bui (2011, p.430) defined it as the utility and willingness to continuously deliver what had been promised. Ok *et al.* (2011, p.2) defined it as the believability of the product information contained in a product. Alam *et al.* (2012, p.585) defined it as the reliability of the brand in terms of claim justification, truthfulness and trust spreading, and delivering what was advertised by the manufacturer. Hanzaee and Taghipourian (2012) referred to it as the believability of the product information contained in a brand, which entailed consistently delivering what was promised. Sheeraz *et al.* (2012) explained it as the believability of the characteristics of brand or product information. Ahmad and Malik (2014) said brand credibility involved the extent to which a consumer perceived a brand to be a reliable source of information (i.e. trustworthiness) and skills (i.e. expertise), and matched it with personality characteristics (i.e. attractiveness); while Sallam (2015, p.113) said brand credibility required consumers to perceive that the brand was willing (i.e. trustworthiness), had the ability (i.e. expertise), and was dedicated (i.e. attractiveness/ likeability) to consistently deliver what had been promised.

Apart from these definitions, researchers (Ohanian, 1990; Erdem *et al.,* 2002, 2003) within this context have also used several scales to measure brand credibility. These include those developed by Ohanian (1990), to measure source or endorser credibility, by Newell and Goldsmith (2001) to measure corporate credibility, and by Erdem *et al.* (2002, 2003) to measure brand credibility. These scales were used by other researchers in their studies with little or no modification (Erdem and Swait, 2004; Sweeney and Swait, 2008; Baek and Kim, 2011; Alcaniz *et al.,* 2010; Ok *et al.,* 2011; Spry *et al.,* 2011; Alam *et al.,* 2012; Ghorban, 2012; Sheeraz *et al.,* 2012; Jeng, 2016)

Based on the previous studies and outcomes from the qualitative and quantitative studies, the researcher in this study describes brand credibility as having a positive value, image, quality and reputation (Wang and Yang, 2010; Sheeraz *et al.,* 2012). The results suggest that brand credibility is a reliable and honest source with an ability to keep its promises (Hazaee *et al.,* 2012; Leischnig *et al.,* 2012).

Table 2. 8: Studies on brand credibility

Researchers	Purpose	Outcomes	Methodology
Erdem *et al.* (2002, p.1)	The paper focused on the effects of brands on consumer perceptions of tangible and intangible product attributes.	The results indicated that brand credibility decreased price sensitivity. They also indicated that, although the direction of the impact was the same, the magnitude of brand credibility's impact on consumer choices and price sensitivity varied across product categories, as a function of product category characteristics that affected potential consumer uncertainty and consumer sensitivity to such uncertainty.	Multinomial logit models
Erdem *et al.* (2004, p.86)	The study examined the role of brand credibility (trustworthiness and expertise) on brand choice and consideration across multiple product categories that varied in regard to potential uncertainty about attributes and associated information acquisition costs, and perceived risks of consumption.	The study found that brand credibility increased the probability of inclusion of a brand in the consideration set, and brand choice was conditional on consideration. The study also found that, although credibility impacted brand choice and consideration set formation more and through more constructs in contexts with high uncertainty and sensitivity to such uncertainty, credibility effects were present in all categories. Finally, the results indicated that trustworthiness, rather than expertise, affected consumer choices and brand consideration.	Multinomial logit models
Erdem *et al.* (2006, p.34)	The paper examined how well the information-economics view of brand equity explained consumer brand choice in countries representing different cultural dimensions.	The results obtained provided strong empirical evidence across countries for the role of brands as signals of product positions. Additionally, the positive effect of brand credibility on choice is larger in the case of consumers who rate high for either uncertainty avoidance or	Structural equation modelling

		collectivism.	
Sweeney *et al.* (2008)	The study examined the effect of brand credibility on satisfaction and commitment. It also examined the effects of satisfaction and commitment on WOM and switching propensity.	The study found positive effects of all the constructs, with the exception of brand credibility on loyalty commitment.	Structural equation modelling
Bigne-Alcaniz *et al.* (2009, p.437)	The paper analysed the moderating effect of consumer altruistic values on two drivers of brand credibility in cause-related marketing (CrM): cause-brand fit and consumer attribution of altruistic brand motivations.	The findings showed that altruistic consumers used mainly altruistic attribution to form their judgement on brand credibility in CrM messages, whereas non-altruistic consumers based their assessment on cause-brand fit.	Structural equation modelling
Baek *et al.* (2010, p.662)	The study investigated whether the framework of brand credibility effects was applicable to service categories and examined whether brand credibility's impact differed according to service type and involvement level.	The results indicated that brand credibility exerted a strong effect on purchase intention by increasing perceived quality, perceived value for money and information costs saved; and by decreasing perceived risk across multiple service categories. The results also indicated that the magnitude of brand credibility's impact on purchase intention varied under different conditions with regard to utilitarian and hedonic services.	Structural equation modelling
Wang and Yang (2010, p.177)	The study investigated the impact of brand credibility, composed of trustworthiness, expertise and attractiveness, on consumers' brand purchase intention in emerging economies, focusing specifically on China's automobile industry. It proposed that brand awareness and brand image played a moderating role in this relationship.	The results revealed that brand credibility exerted a positive influence on consumers' brand purchase intentions. Brand image and brand awareness were found to positively moderate the relationship between brand credibility and consumers' brand purchase intentions.	Structural equation modelling
Kemp and Bui (2011)	The research examined variables crucial in the brand-building process for brands perceived as "healthy".	The results indicated that brand credibility, commitment and connection were essential in developing branding	Multiple regression

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		strategies for "healthy brands". A credible brand minimised risk and increased consumer confidence. When consumers believed a brand was credible and repeatedly purchased it, a commitment to the brand could develop.	
Ok *et al.* (2011, p.1)	This study explored the functional roles of consumers' perceived brand value on brand credibility and brand prestige, and consequent positive effects on key brand relationship outcomes.	The results suggested that perceived utilitarian value shaped brand credibility, and perceived hedonic and social value enhanced brand prestige. In turn, brand credibility and brand prestige had positive effects on brand trust. The effects of perceived social value on social image congruence and well-being were also confirmed.	Structural equation modelling
Spry *et al.* (2011, p.882)	The research examined the impact of celebrity credibility on consumer-based equity of the endorsed brand. The mediating role of brand credibility and the moderating role of the type of branding (parent versus sub-brand) employed by the endorsed brand on the endorser credibility-brand equity relationship were also examined.	The results suggested that endorser credibility had an indirect impact on brand equity when this relationship was mediated by brand credibility. This mediating relationship was moderated by type of branding. However, the "endorser credibility-brand credibility" and "endorser credibility-brand equity" relationships did not vary according to the type of branding employed.	ANOVA
Aghdaie *et al.* (2012, p.93)	The study analysed the effects of brand credibility and perceived quality on consumers' evaluation of brand alliance. It examined the impact of constituent brands' credibility on co-brand overall credibility; the effect of the perceived quality of the constituent brands on co-branded product perceived quality; and the effect of constituent brands' credibility and perceived quality on perceived price and purchase intention of cobranded product.	The study identified that the credibility of constituent brands (brand A and brand B, the allied brands) positively affected co-brand credibility, cobranded product perceived price and purchase intention.	Mean and standard deviation

Alam *et al.* (2012, p.583)	The paper studied brand credibility, customer loyalty and the impact of religious orientation in the Pakistani setting.	Significant and positive relationships were found between trustworthiness and brand credibility, perceived quality and brand credibility, brand credibility and customer loyalty, and religious orientation and customer loyalty. Brand credibility was also found to mediate the relationship between trustworthiness, perceived quality and customer loyalty. Religious orientation was observed to moderate the relationship between trustworthiness and brand credibility.	Structural equation modelling
Ghorban (2012, p.31)	The study examined if brand credibility was positively related to satisfaction, loyalty commitment, and continuance commitment. It also examined the effects of later constructs on switching propensity.	The study found that brand credibility was positively related to satisfaction, loyalty commitment and continuance commitment; and that higher satisfaction and commitment would lead to lower switching propensity among customers.	Structural equation modelling
Ghorban and Tahernejad (2012, p.26)	The study examined the effects of brand credibility on customers' satisfaction and loyalty, and further examined the effects through satisfaction and loyalty on word of mouth.	The study found that brand credibility had a positive impact on satisfaction, loyalty and word of mouth through customer satisfaction and loyalty.	Simple linear regression
Hanzaee *et al.* (2012)	The study examined the direct effect of brand credibility and prestige on consumers' perceived value for money, perceived quality, perceived risk and information costs; and the indirect effects of brand credibility on purchase intention under different levels of product involvement.	The study proved that brand credibility and prestige had both direct and indirect effects on each of the constructs at both levels of product involvement.	Structural equation modelling
Leischnig *et al.* (2012, p.44)	The study investigated the influence of brand credibility on customers' repurchase intentions in services.	The results provided strong empirical evidence for the role of brand credibility in services. They showed significant	Structural equation modelling

		support for the effects of brand credibility on brand functions (information efficiency and risk reduction) and in turn on customers' repurchase intentions.	
Sheeraz *et al.* (2012, p.1)	The research examined the association between brand credibility and consumer values with the purchase intentions of consumers in Pakistan.	The results of statistical analysis revealed that brand credibility and consumer values were significantly and positively associated with consumers' purchase intentions. The study implied that brand credibility and consumer values both had positive associations with consumers' purchase intentions, indicating a need for marketers to focus on brand credibility as well as consumer values, and to establish long-term credibility.	ANOVA
Anridho and Liao (2013)	The objectives of this study were firstly to investigate the effects of cause-brand fit and credibility, brand attitude, and participation intentions, and secondly to identify the location on the inter-relationships among brand credibility, brand attitude, and participation intentions in cause-related marketing.	The results indicated that credibility and attitude toward the brand tended to be more positive when the fitness between cause and brand were high and when the implementation of a cause-related marketing campaign was in the home country rather than abroad. Consumers' attitudes towards the brand and intentions to participate in a cause-related marketing campaign tended to become more positive when the brand was highly credible and the consumers' attitudes toward the brand were positive.	ANOVA
Susanto and Setiowati (2015, p.221)	The study analysed the significant difference between endorser credibility (high vs. low endorser credibility) and brand credibility (high vs. low brand credibility) towards consumer-based brand equity of parent and sub-brands.	For parent brands, celebrity endorser credibility did not increase brand awareness or brand association, but it increased the perceived quality of brands with high credibility. Celebrity endorser credibility increased awareness but not brand association or perceived quality of	ANOVA

		brands with low credibility. Celebrity endorser credibility increased brand awareness of sub-brands of highly credible brands; but did not increase brand awareness, brand association and perceived quality of sub-brands with high and low credibility.	
Jeng (2016, p.1)	This study investigated how brand credibility affects consumer purchase intention in the airline sector.	The results indicated that airline brand credibility increased consumer purchase intention by increasing consumers' decision convenience and enhancing affective commitment.	Structural equation modelling
Kia (2016)	The study explored the impact of brand credibility on trust, commitment, perceived quality, perception of risk and information leading to cost-saving; and the effect of brand prestige on perceived quality, perception of risk and information leading to cost-saving. It also examined the effects of trust, commitment, perceived quality, information leading and perception of risk on repurchase intention.	The study found that most of the hypotheses were accepted except brand credibility's effect on perceived quality and perception of risk. The effects of trust and perception of risk on repurchase intention were also rejected.	Regression
Sheeraz *et al.* (2016, p.149)	The study examined the inter-relationship between service brand credibility, attitude toward the brand and purchase intention. It also investigated the mediating role of attitude towards brand in understanding the relationship between brand credibility and purchase intention in the service sector of Pakistan.	The results revealed that both brand credibility and attitude towards the brand positively impacted purchase intention. The attitude towards brand partially mediated the relationship between brand credibility and purchase intention.	Regression and Sobel test

Source: The researcher

2.3.8. Defining the corporate credibility construct

Corporate credibility is also used as a construct in this research. The literature reveals that corporate credibility has previously been studied as advertiser credibility (Lutz *et al.,* 1983; Lutz, 1985; MacKenzie and Lutz, 1989; Orakzai, 2004), merchant credibility (Lichtenstein and Bearden, 1989), company credibility (LaBarbera, 1982), advertiser reputation (Goldberg and Hartwick, 1990), attitude toward the advertiser (Lutz, 1985), a determinant of corporate reputation (Fombrun, 1996), confidence in the advertiser (Settle *et al.,* 1974) or as a manufacturer's reputation (Newell and Goldsmith, 2001; Lafferty *et al.,* 2002;Trimble and Rifon, 2006; Kim *et al.,* 2012). It has been acknowledged as an important dimension or aspect of corporate image and reputation (Fombrun, 1996; Lafferty *et al.,* 2002; Lafferty, 2007; Terek *et al.,* 2016). Recent literature (Lafferty *et al.,* 2002; Idris and Hati, 2016) indicates that consumers who perceive a firm as credible are more likely to trust it, have fewer concerns regarding it and its vulnerability, evaluate its advertisements and products favourably, and are more easily persuaded to buy its products. It has been suggested that corporate credibility contributes to building reputation and loyalty towards the brand and firm (Featherman *et al.,* 2010; Kim *et al.,* 2014; Jamal and Barak, 2017), helps to differentiate famous brands from their lesser known counterparts (Aaker and Joachimsthaler, 2000), becomes a reason of brand equity (Jahanzeb *et al.,* 2013), and improves financial performance (Terek *et al.,* 2016). In contrast, a lack of corporate credibility can lead consumers to question the validity and credibility of claims made by a firm, creates trouble in stimulating demand, decreases brand preferences and makes consumers less likely to buy a firm's products (Goldsmith *et al.,* 2000; Newell and Goldsmith, 2001), as set out in Table 2.9.

Although there are various definitions of corporate credibility, most researchers have linked it to the previous explanation of source credibility given by Hovland *et al.* (1953) (Goldsmith *et al.,* 2000; Lafferty *et al.,* 2002). Nonetheless, corporate credibility is not very similar to the traditional and most heavily investigated concept of source credibility, where rather than a celebrity, it is the corporation whose credibility is measured from a consumer perspective (Newell, 2001; Jahanzeb *et al.,* 2013, p.139). With this in mind, researchers within this topic have come up with explanations and definitions which are based on credibility of a corporation. Fombrun (1996) defined corporate credibility as the degree to which the stakeholders believe in the corporate's expertise and trustworthiness. Goldsmith *et al.* (2000) defined corporate credibility as consumers' perception as to whether a firm could be relied on

what it said. Keller (1998) defined it as the extent to which consumers believed that a corporate could design/deliver products/services that satisfied customers' needs/wants.

Newell and Goldsmith (2001) explained it as the extent to which consumers felt that a firm had the ability to fulfil its claims and it could be trusted. Lafferty *et al.* (2002) and Lafferty (2007) defined it as the beliefs of consumers and other stakeholders that the firm had trustworthiness and expertise. Featherman *et al.* (2010) mentioned it as the degree to which consumers believed that a firm could deliver the products and services the customers desired. Kim *et al.* (2012) defined it as the extent to which stakeholders believed in a company's trustworthiness and expertise. Jahanzeb *et al.* (2013, p.131) explained it as consumers' trust in a firm's abilities and expertise to deliver products and services that could satisfy their demands. Kim *et al.* (2014, p.132-133) defined it as the extent to which consumers believed that a firm had the ability and competence to implement management activities on its expertise, knowledge, and trustworthiness, Terek *et al.* (2016) said it was the degree to which stakeholders believed in the firm's trustworthiness and expertise, while Jamal and Bakar (2017) explained it in terms of whether the organisation or corporation offering a product or service was seen as a credible source of communication.

Not only have researchers used several definitions to describe corporate credibility, but there have also been contradictions in the scales they have used to measure it. Lichtenstein et al (1989) created a five-item scale to capture merchant credibility, Goldberg and Hartwick (1990) created a scale to measure company reputation, and LaBarbera (1982) focused on the issues of expertise and reliability in a 10-item scale to represent company credibility. Newell (1993) created an eight-item scale to measure corporate credibility. Newell later, along with his colleague Goldsmith, developed the first validated scale, which consisted of two dimensions, trust and expertise (Newell and Goldsmith, 2001). The scale created by Newell and Goldsmith (2001) was successfully adopted by later researchers on this topic (like Lafferty *et al.,* 2002, 2004; Lafferty, 2007).

Inspired by these definitions and findings of the qualitative and quantitative studies, the researcher in this study has defined corporate credibility as the extent to which a corporation is defined as an ethical, truthful, reliable, honest and caring corporation (Newell and

Goldsmith, 2001; Lafferty *et al.,* 2002; Lafferty and Goldsmith, 2004; Lafferty, 2007; Featherman *et al.,* 2010; Jahanzeb *et al.,* 2013).

Table 2. 9: Studies on corporate credibility

Researchers	Purpose	Outcomes	Methodology
Lafferty *et al.* (1998)	The study examined two sources of credibility, i.e. celebrity credibility and corporate credibility, to assess their impact on attitude to the ad, attitude to the brand and purchase intention. A 2 3 2 (high versus low corporate credibility and high versus low endorser credibility), between-subjects factorial design was used.	The results indicated that both credibility types influenced attitudes to the advertisement and brand, but corporate credibility alone appeared to have a significant influence on purchase intention. Whereas endorser credibility seemed to have a greater influence on attitude to the advertisement, corporate credibility seemed to have a greater influence on attitude to the brand and on purchase intention.	ANOVA
Goldsmith *et al.* (2000, p.43)	The study assessed the impact of endorser and corporate credibility on attitude towards the advertisement, attitude towards the brand and purchase intention.	Path analysis confirmed that endorser credibility had its strongest impact on Aad while corporate credibility had its strongest impact on AB. The findings suggested that corporate credibility played an important role in consumers' reactions to advertisements and brands, independent of the equally important role of endorser credibility.	Structural equation modelling
Goldsmith *et al.* (2000)	The researchers examined the effects of two sources of credibility (celebrity credibility and corporate credibility), and assessed their impact on three sets of consumers' perceptions (attitude towards the advertisement, attitude towards the brand, and purchase intention).	The results of two experimental studies indicated that corporate and endorser credibility both had significant impacts on the three constructs. However, corporate credibility had a greater effect on attitude to the brand, while celebrity credibility seemed to have a stronger influence on attitude to the advertisement.	ANOVA
Newell and	The paper described the development and validation of a	The results suggested that the proposed two-dimensional	Churchill's (1979) scale

Goldsmith (2001, p.235)	short, reliable and valid self-report scale designed to measure corporate credibility or the amount of expertise and trustworthiness that consumers perceived in a corporation.	scale was factorially stable.	was used
Lafferty *et al.* (2002, p.1)	The study assessed the credibility of companies and spokespersons as well as consumer attitudes towards ads and brands, and their intention to purchase the advertised product.	The model fitted the data and the findings corroborated prior research indicating that both types of source credibility had an impact on attitudes and purchase, albeit a differential one.	Structural equation modelling
Lafferty and Goldsmith (2004, p.24)	In this study, corporate credibility and endorser attractiveness were manipulated to determine their relative influence on innovators' attitudes toward the brand and their purchase intention. The degree of consumers' innovativeness for cell phones as well as their perceptions of the newness of the advertised product were measured independent variables.	The results showed that consumer innovativeness and perceived product newness were independent constructs that had independent effects on attitude toward the brand and purchase intent for the new product. The results also suggested that corporate credibility was equally important to innovators and non-innovators, and endorser attractiveness was relatively unimportant to both in assessing a new high-technology product.	ANOVA
Lafferty (2007)	The study examined the relationship between corporate credibility and attitude toward the brand, and purchase intention. It also examined whether a better-fitting cause had a more positive effect on attitude towards the corporation, brand and purchase intention than a poorer-fitting cause.	The findings suggested that corporate credibility had a positive effect on attitude towards the brand and purchase intention. However, perceptions of corporate credibility may be too complex for one variable such as the fit of a cause-brand alliance to have a strong effect.	ANOVA
Featherman *et al.* (2010, p.219)	The paper examined ways to reduce the privacy risk and its effect so that the adoption of e-services could be enhanced.	The study found that consumer beliefs that an e-service would be easy to use and that an e-service provider was credible and capable reduced privacy risk and its effects,	Structural equation modelling

		thus enhancing adoption likelihood.	
Jin and Yeo (2011, p.127)	The study examined the effect of negative and positive news stories about corporate activities on customer relationships with those companies. To test the proposed hypotheses, a 2 by 2 (positive versus negative news story; high versus low customer satisfaction) factorial design was implemented. The dependent variables were corporate credibility, CEO reputation for leadership and customer perceptions of the quality of customer-company relationships.	The study confirmed the impact of negative news stories on relationship-building. The experiment provided a better understanding of how differently slanted news stories, when combined with customer satisfaction levels, affected customer-corporate relationships. The study also provided information about the role of intangible assets in relationship-building. The findings indicated that negative media coverage of corporations had the potential to damage the image of a corporation and its CEO.	MANOVA
Kim and Choi (2012)	This study examined the effects of corporate credibility and website reputation on consumer response to banner advertisements. It also investigated how congruence between the advertised product and website content moderated the effects of the two forms of source credibility.	The results showed that, while corporate credibility had significant impacts on consumer responses (perceived credibility of the advertisement, attitude toward the advertisement, attitude toward the brand, and purchase intention), website reputation had no significant influences. More interestingly, the findings suggested a significant moderating role of product-website congruency in determining the effects of corporate credibility on banner advertisement effectiveness.	ANOVA
Kim and Choi (2012, p.217)	The study investigated the effects of credibility cues on consumer behaviour online. Specifically it examined, in an online shopping context, the impact of signalling cues of corporate credibility, online retailer reputation and online consumer product review credibility.	The results of this experimental study suggested that the effects of three types of credibility cues varied across three types of consumer responses (perception of product quality, perception of risk, and purchase intention). In particular, an online retailer's reputation appeared to be the most significant cue in the online shopping context,	ANCOVA

		affecting all three consumer responses. The findings also revealed that a consumer's perception of corporate credibility was an important cue in determining purchase intention and perception of product quality.	
Jahanzeb *et al.* (2013, p.126)	The study tested a holistic model to investigate the direct influence of service quality on building consumer-based brand equity, along with the mediating role of corporate credibility and perceived value.	The results suggested that perceived value and corporate credibility fully mediated the relationship between perceived service quality and consumer-based brand equity.	Structural equation modelling
Terek *et al.* (2017, p.338)	The paper presented the results of research into the impact of corporate credibility (CC) on organisational commitment (OCM) of employees and financial performance (FP) of companies.	The correlations between corporate credibility (CC), organisational commitment (OCM) of employees and financial performance (FP) of companies were statistically significant, strong and positive.	Correlation

Source: The researcher

2.3.9. Defining the corporate image construct

The final construct used in this study is corporate image, which works as a major promotional tool and helps in building good relationships with audiences by obtaining favourable publicity and handling unfavourable rumours, stories and events (Adeniji *et al.,* 2015; Esmaeilpour and Barjoei, 2016). It is defined as audiences' mental picture regarding an organisation (Tran *et al.,* 2015; Taskiran and Gocke, 2017). The concept of corporate image started to be explored in the early 1950s, since when it has been further investigated by various scholars and practitioners (Bick *et al.,* 2003; Karaosmanoglu and Bas, 2010; Foroudi *et al.,* 2014). The explanations of corporate image are very confusing, with the result that many researchers have confused it with similar concepts like corporate identity, organisational identity, organisational image, institutional image, corporate reputation and corporate branding (Balmer and Soenen, 1999; Bick *et al.,* 2003; Lemmink *et al.,* 2003; Karaosmanoglu and Bas, 2010; Yadav *et al.,* 2016). This ambiguity about the concept of corporate image in relation to other concepts has been persistent, but in recent years researchers in marketing have argued that it differs from most of the other concepts (Brown and Dacin, 1997; Fombrun, 1996; Karaosmanoglu and Bas, 2010).

Most researchers (Dowling, 1986; Hatch and Schultz, 1997; Foroudi *et al.,* 2014) within the context of marketing have defined corporate image on the basis of two perspectives: firstly the image of a corporation held by several segments of the public, and secondly its image as intentionally constructed by insiders for the consumption of outsiders. Based on these two concepts, corporate image is described as a subjective knowledge, an attitude, and a mixture of product characteristics that are dissimilar from real physical products, but are nevertheless identified with those products (Nguyen and LeBlanc, 1998; Hu *et al.,* 2009, p.116). Examples include a firm's name, architecture, ideology, policies, atmosphere, performance, innovativeness, management, finance, credibility, capability, tradition, technology, customer care, social responsibility, visual identity, corporate citizenship, ethical behaviour, delivery systems, quality and marketing mix (Nguyen and LeBlanc, 1998, 2001; Russell and Nsenki, 2001; Lemmink *et al.,* 2003; Chattananon *et al.,* 2007; Karaosmanoglu and Bas, 2010; Kim *et al.,* 2010).

Kennedy (1977) divided these attributes of corporate image into two components: functional and emotional (Taskiran and Goke, 2017); while Gronroos (1984) divided them into technical

and functional components. Dowling (1986), Kennedy (1977) and Nguyen and LeBlanc (2001) also identified various images which a corporation could possess. These images could differ according to a specific geographical marketplace and a specific group, such as clients, employees and shareholders, each of which had distinct types of experiences and contacts with the firm (Nguyen and LeBlanc, 1998, 2001; Flavian and Guinaliu, 2005). A firm could create and/or modify its images for several sub-groups by understanding their needs and expectations, by manipulating the object determined aspects of its products and services, by attempting to control the types of information disseminated about the company, and by improving technological breakthroughs (Dowling, 1986; Nguyen and LeBlanc, 2001).

Previous research (Fombrun *et al.,* 1990; Lemmink *et al.,* 2003) reveals the advantages a positive corporate image can generate for an organisation. For example, on the basis of a positive corporate image, firms may be able to charge higher prices, attract investors, obtain access to capital markets and attract better qualified employees. A positive corporate image also creates a halo effect on consumers' judgement regarding the expectation and quality of a firm's products/services and can increase competitive advantage, purchase intention, satisfaction, loyalty, trust, brand equity and positive word of mouth (De Ruyter *et al.,* 2000; Flavian and Guinaliu, 2005; Minkiewicz *et al.,* 2011; Karaosmanoglu and Bas, 2010; Giovanis *et al.,* 2014; Esmaeilpour and Barjoei, 2016; Yadav *et al.,* 2016), as set out in Table 2.10.

Although various definitions are given by the researchers, there is no generally accepted definition of corporate image found in the academic literature (Lemmink *et al.,* 2003). The definitions that have been given vary from holistic, general impressions to very detailed evaluations of products, brands, stores or organisations, and put emphasis on different aspects of the corporation (Lemmink *et al.,* 2003). Zimmer and Golden (1988) defined corporate image as the overall impression left on the minds of consumers as a gestalt and as an idiosyncratic cognitive configuration. Aaker (1996) defined corporate image as the net result of all the experiences, impressions, beliefs, feelings and knowledge that people had about an organisation. Van Rekom (1997) and Worcester (1997) viewed it as the net result of the interaction of a person's belief, ideas, feelings and impressions about a firm. Stuart (1998) mentioned corporate image as the collection of perceptions by which a company was known. Balmer (1998) defined it as associations and meanings connected with an organisation.

Cornelissen (2000, p.120) explained it as a network of meanings stored in the memory that range from holistic general impressions to very elaborate evaluations of objects related to the firm. Corporate image is defined as the result of an aggregate process by which the public compares and contrasts the various attributes of firms (Nguyen and LeBlanc, 2001). It is defined as the image of the organisation as it is experienced by various groups (Lemmink *et al.,* 2003). It is also explained as the picture of an organisation as perceived by target groups (Flavian *et al.,* 2004).

A few researchers (Chattananon *et al.,* 2007, p.350) also view it as the totality of a stakeholder's perceptions of the way an organisation presents itself through a corporate identity mix, either deliberately by controllable sources or accidentally by uncontrollable sources; while the rest describe it as stakeholders' beliefs and perceptions towards an organisation (Minkiewicz *et al.,* 2011; Bathmanathan and Hironaka, 2016). It is also defined as an immediate picture of a company that is based on the aggregated multiple images that are held by its stakeholders over the years (Karaosmanoglu and Bas, 2010, p.1421) and the perception of an organisation that consumers hold in their memories (Kim *et al.,* 2010). It is also defined as the tangible and intangible associations interlinked with the notion of reputation, and the sum of feelings, ideas, beliefs, knowledge, impressions and values towards a corporation (Tran *et al.,* 2015). It is also referred as positive or negative evaluations related to the institution, based on the perceptions, observations, attitudes, knowledge, experiences and beliefs of the shareholders (Taskiran and Gokce, 2017).

Researchers have also used several scales to study corporate image. Some of the most-used scales were introduced by Peabody (1988), Shee and Abratt (1989), LeBlanc and Nguyen (1996), Williams and Moffit (1997), Nguyen and LeBlanc (2001), Abratt and Mofokeng (2001), Bhattacharya and Sen (2003), Davies *et al.* (2004), Karaosmanoglu (2007), Penz and Stottinger (2008), Arendt and Brettel (2010) and Karaosmanoglu and Bas (2010).

Drawing on the definitions given by previous researchers (Chang and Fong, 2010; Kim *et al.,* 2012; Kim *et al.,* 2014; Tran *et al.,* 2015), corporate image in this study is defined as being based on the intangible elements of care and concern for customers, employees and stakeholders,etc.

Table 2. 10: Studies on corporate image

Researchers	Purpose	Outcomes	Methodology
Rajshekhar *et al.* (1994)	The exploratory study examined the relationship between sponsorship and corporate image.	The results suggested that corporate sponsorship could improve corporate image, but its effects differed among companies.	MANOVA
Andreassen *et al.* (1998)	The study explored the impact of corporate image in the formation of customer loyalty.	The findings indicated that corporate image had a significant but indirect impact on customer loyalty.	Structural equation modelling
Nguyen and LeBlanc (1998, p.52)	A conceptual framework was proposed that investigated the effects of customer satisfaction, service quality, and value on perceptions of corporate image and customer loyalty towards the service firm.	The findings suggested that service quality and perceived value of service had a positive effect on corporate image, while satisfaction did not show any positive effect. They also suggested corporate image affected customer loyalty.	Structural equation modelling
De Ruyter and Wetzels (2000, p.7)	The study examined consumers' evaluation based on innovative late movers compared to innovative pioneer movers in service brands, to new and traditional markets in the telecommunications sector.	The results showed that consumers evaluated service extensions by providers with an innovative late mover image more favourably than those by companies with a pioneer image in terms of perceived corporate credibility and expected service quality. Consumers preferred service brand extensions to related rather than unrelated markets. The relative distance between service providers with an innovative late mover image and pioneers was larger in related markets.	ANOVA
Nguyen and LeBlanc (2001, p.52)	The study investigated, within the services industry, the relationship between corporate image and corporate reputation in the customer's retention decisions.	The results revealed that the degree of customer loyalty tended to be higher when perceptions of both corporate reputation and corporate image were strongly favourable. The addition of the interaction between the constructs helped better explain customer loyalty.	Chi-square test

Nguyen and LeBlanc (2002, p.227)	The study evaluated empirically the impact of contact personnel and physical environment on the perception of corporate image.	The results revealed the significant effect of both contact personnel and physical environment, as well as their interactive effects on corporate image.	Multiple regression
Flavian et al. (2004)	In the absence of a scale to measure the image of a bank, the paper developed and proposed a reliable and valid scale enabling measurement of the corporate image of a bank in the context of the internet.	The results obtained showed that an internet bank's image was a multi-dimensional construct composed of its reputation and security as perceived by the consumer.	Churchill's (1979) scale, LeBlanc and Nguyen's (1996) scale, Structural equation modelling
Flavian and Guinaliu (2005, p.447)	The study analysed the relationship between corporate image and consumer trust in the context of financial services distribution, i.e. traditional distribution channels versus online media.	The results showed that, in distribution through traditional channels, no significant differences existed in the intensity of the effect of the image on trust in terms of the relationship duration. However, significant differences were observed in distribution over the internet.	Structural equation modelling
Hart and Rosenberger (2004, p.88)	The study examined the effects of corporate image on core service, disconfirmation, satisfaction and loyalty.	The results suggested that corporate image had a significant impact on core service and customer satisfaction perceptions. However, corporate image was found to have only a marginally significant direct influence on customer loyalty.	Structural equation modelling
Pina et al. (2006, p.174)	The main objective of the study was to analyse the influence that service brand extensions had on corporate image.	It was found that the extent of perceived fit between corporate brand and service extension influenced the perceived quality of the extension, which in turn affected corporate image, especially for corporate brands that originally had highly rated images.	Structural equation modelling
Chattananon et al. (2008, p.348)	The study developed and tested a Thai model for societal marketing's programme identity, corporate communication and consumer demographics characteristics' impact on	The outcomes suggested that societal marketing program, corporate marketing communication, and consumers' education levels and marital status had a positive effect on	Structural equation modelling

	consumer attitudes toward corporate image.	consumers' attitudes towards corporate image.	
Chattananon *et al.* (2007, p.230)	The study developed and tested a Thai model for societal marketing's impact on consumer attitudes towards a corporate image.	The findings indicated that a societal marketing programme and corporate communications could create positive consumer attitudes toward corporate image.	Structural equation modelling
Weiwei (2007, p.57)	The study aimed to describe the relationship between corporate image and corporate reputation, and their impact on customer loyalty.	All the hypotheses were proved.	Multiple regression
Arendt *et al.* (2010, p.1469)	The paper examined the effects of corporate social responsibility (CSR) on corporate identity, image and firm performance in a multi-industry setting, to support evidence that the effects of CSR differed in different industry settings.	Contingency models showed that CSR triggered the corporate-image-building process and that its relationship to company success varied significantly based on company size, industry and marketing budget.	Structural equation modelling
Chang *et al.* (2010)	The study examined the effects of green product quality and green corporate image on green customer satisfaction and green customer loyalty.	The study confirmed that green product quality and green corporate image had a positive effect on green customer satisfaction and green customer loyalty.	Structural equation modelling
Karaosmanoglu and Bas (2010, p.1416)	The research examined how consumers' perceptions of other customers (the "other customer" effect) influenced corporate image and consumer-company identification. It tested a model integrating these constructs in two contexts, products and services. It also investigated the attitudinal and behavioural consequences of a favourable corporate image.	The results indicated that perceptions about other customers influenced customers' affective and behavioural reactions towards a company for both products and services. The finding suggested that corporate-level marketing activities aiming to increase interaction among consumers led to favourable corporate image and higher consumer-company identification and hence desirable marketing outcomes. The "other customer" effect was more prominent for services than for products.	Structural equation modelling
Kim *et al.* (2011, p.1)	A model was developed to examine the relationships	The results showed that all the marketing-mix efforts	Structural equation

	between marketing-mix efforts (channel performance, value-orientated price, promotion, and after-sales service), corporate image, and three dimensions of brand equity (brand awareness with associations, perceived quality and brand loyalty).	positively affected the overall value of brand equity, which was a proxy of market performance, via the three dimensions of brand equity. Corporate image mediated the effect of the marketing-mix efforts on the three dimensions of brand equity.	modelling
Minkiewicz *et al.* (2011, p.190)	The paper empirically examined the relationship between corporate image and customer satisfaction in the leisure services sector. It also examined the mediating impact of employees and "servicescape" on this relationship.	The findings revealed that corporate image had a significant positive relationship with customer satisfaction. The results also indicated that the relationship between corporate image and customer satisfaction was not mediated by either "servicescape" or employees.	T-test
Abd-El-Salam *et al.* (2013, p.177)	The study explored the relationship between corporate image and reputation, service quality, customer satisfaction, and customer loyalty through a case analysis of one of the biggest Egyptian companies.	The findings of the study showed significant relationships between the variables under investigation.	Multiple regression
Ariffin *et al.* (2013)	The study provided empirical evidence of the influence of an airline's corporate image on passengers' expectations of airline hospitality.	The findings suggested that of the two dimensions of corporate image (financial and managerial), only managerial image was positively related to passengers' expectations of the airline industry.	Multiple regression
Ebeid (2014)	The study investigated the relationship between selected marketing mix-variables (price, advertising spend, monetary promotion and distribution intensity) and corporate image.	The outcome suggested that all four marketing mix variables had a positive relationship with corporate image.	Structural equation modelling
Meechoobot and Rittipant (2015)	The study investigated how consumers' personalities and CSR activities influenced perception, perceived motive, corporate image and purchase intention.	The results suggested that positive perceptions toward CSR activities affected company motives as perceived by consumers, corporate image and purchase intention.	Structural equation modelling

Sallam (2015)	The study explored the impact of corporate image and brand image on customer WOM, when customer loyalty was a mediator.	The results suggested that brand image had a more positive impact than corporate image on customer loyalty. The study also illustrated that customer loyalty had a positive impact on customer word of mouth.	Regression analyses
Tran *et al.* (2015)	The study explored the concept of corporate image to offer a holistic definition, to understand the relationships between corporate image, corporate reputation, corporate communication and corporate personality; and to identify dimensions and highlight important elements from stakeholders' perspectives.	The study confirmed that terms used to define corporate image were consistent with the literature (experience, perception, consistency in communication, personality, impression, association, reputation and knowledge). Secondly, it found that corporate image, corporate reputation, corporate communication and corporate personality were interlinked. Thirdly, it found that slogans, positive feelings, online appearance, staff appearance, attitude, behaviour and external communications were the dimensions of corporate image.	Qualitative study
Esmaeilpour and Barjoei (2016)	The study evaluated the impact of corporate image on customer satisfaction with respect to the mediator role of the brand equity.	The results showed that corporate image had a positive and meaningful impact on brand equity and customer satisfaction, and brand equity had a significant positive impact on customer satisfaction.	Structural equation modelling
Yadav *et al.* (2016)	The study explored the influence of green marketing functions (green activities, corporate communication of green activities and green image) on corporate image in the hospitality sector. It also explored consumers' intention to visit hotels practising green marketing.	The findings showed that green activities and green image significantly influenced the corporate image of hotels, which resulted in significant positive impact on consumers' intention to visit. No significant influence of corporate communication of green activities on corporate image of the hotels was found.	Structural equation modelling

Source: The researcher

2.4. Summary

Using various contexts, theoretical definitions and explanations, several elements based on trust have emerged. Overall, these definitions and explanations suggest that, although trust has been studied in various contexts (psychology, sociology, social psychology and business contexts) with a few differences, the overall concept behind trust remains the same.

The literature identifies three main elements on which trust is based: beliefs, behavioural intentions, and risk or vulnerability. Trust is an outcome of all these elements, and each elements has a specific role in the formation of trust; without any of these elements, trust would be considered incomplete.

The first element, belief, consists of two dimensions: cognitive and affective (Lewis and Weigert, 1985; McAllister, 1995; Johnson and Grayson, 2005; Terres *et al.,* 2015). The cognitive dimension is defined as consumers' confidence or willingness to rely on a partner's competence and reliability, and arises from accumulated knowledge that allows one to make predictions (Johnson and Grayson, 2005, p.501). This kind of trust is based on beliefs like competence, responsibility and dependability that provide reliability cues (Terres and Santos, 2013). On the other hand, the affective dimension is desecribed as the confidence one partner places in another partner on the basis of feelings generated by the level of care and concern the partner demonstrates (Johnson and Grayson, 2005, p.501). Trust is an equal outcome of both feelings and rational thinking, and excluding one or the other from the concept of trust will only lead to misconceptions in its meanings (Lewis and Weigert, 1985; Ha *et al.,* 2016). Thus, if a partner is capable of doing his or her best, but avoids doing so for selfish reasons, this will adversely affect the confidence of an individual in that partner. Similarly, if a partner is willing to do his or her best, but does not have the capability to do so, then the person will not be able to rely on that partner (Kantsperger and Kunz, 2010).

The first element, that of trusting beliefs, gives rise to the second element of trust, trusting intention or willingness to act. According to the researchers, trusting intention is constituted when actions flow from both the cognitive and affective dimensions (Johnson and Grayson, 2005). Trusting intention is motivated by means of positive affects and good rational reasons and helps in forming a positive intention towards the partner (Lewis and Weigert, 1985; Terres and Santos, 2013). Previous researchers (e.g. McKnight and Chervany, 2000;

Garretson and Niedrich, 2002; Pavlou and Gefen, 2004; Kantsperger and Kunz, 2010; Lymperopoulos *et al.,* 2010) have demonstrated that trusting beliefs lead on to trusting intention or willingness to act towards the partner. If the trusting beliefs towards the partner are weak, then it can be assumed that trusting intention will either be low or non-existent, whereas when the trusting beliefs are strong, it can be assumed that trusting intention or willingness to act towards the partner will be strong (Kim and Park, 2013).

The last element of trust is risk or vulnerability. The literature indicates that trust strongly constitutes and influences risk (Mishra, 1996; Yang *et al.,* 2009; Jones and Martens, 2009; Racherla *et al.,* 2012; Liu *et al.,* 2014). Trust emerges from a risky situation and may be of no relevance in contexts where the parties do not run a personal risk (Skandrani and Triki, 2011). When an individual has complete information, and can control his or her partner's actions, there is no reason to trust (Soh, 2009, p.39). Trust is implied only when there is a risk of an unpleasant consequence present (Soh, 2009). Risk is an inherent feature of exchange, where partners have to deal with possible negative consequences and have to accept it by showing their willingness towards each other, in order to gain a positive expectation (Canning and Hanmer-Lloyds., 2007).

Several researchers (McKnight *et al.,* 2002; Morrow *et al.,* 2004; Canning and Hanmer-Lloyd, 2007; Casalo *et al.,* 2007; Becerra and Korgaonkar, 2011) argue that without any of these three components, beliefs (cognitive and affective trust), behavioural intentions and risk, trust is incomplete and uncertain. The current construct in the literature, i.e. celebrity trustworthiness, which is defined as the believability, honesty, and integrity of a source (Erdogan 2001), is only based on the cognitive dimension. The cognitive dimension explains the characteristics or reputation of the trustee, and does not involve the emotional aspects of trust (Sekhon *et al.* 2014; Yu *et al.* 2015), and thus fails to cover the meanings of celebrity trust (Ohanian, 1990, 1991; Erdogan, 2001; Terres *et al.,* 2015).

To minimise these gaps, this research explored celebrity trust based on its both cognitive and affective dimensions. It further examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

The next chapter explores the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

CHAPTER III: RESEARCH FRAMEWORK AND HYPOTHESES

3.1. Introduction

This chapter explaind the conceptual model and hypotheses. Section 3.2 set out the theory used to explain the relationships between the constructs. Section 3.3. gave details of the conceptual model. Section 3.4. set out the hypotheses, while Section 3.5 provides a summary of the chapter.

3.2. Signalling theory

The theory used for the conceptual model in this research was signalling theory. Signalling theory was first proposed by Spence (1973), who used the theory to examine the behaviour of signalling between job seekers and employers. The theory was centred on the fact that employers did not have accurate information on the ability of job seekers, creating an information gap between the two parties and generating information asymmetry. To reduce this information asymmetry, job seekers used their education level as a signal to reduce the level of uncertainty regarding their abilities and increase their chances of selection.

The work of Spence (1973) was taken further by other researchers to help explain the influence of information asymmetry in a wide array of other contexts, including management (Zhang and Wiersema, 2009), entrepreneurship (Certo, 2003), human resource management (Suazo *et al.,* 2009), economics (Stiglitz, 2000) and outsourcing (Premuroso, 2008), etc. The essence of signalling theory in all these studies is that signals relating to an organisation are sent from insiders to outsiders to convey positive organisational attributes (Connelly *et al.,* 2011). For the signalling to take place and be beneficial, the outsiders should gain from the information sent and the insiders should get positive outcomes as a result (Connelly *et al.,* 2011).

In recent years, signalling theory has also been studied in marketing communications. The literature on marketing communications suggests that signalling theory provides theoretical insight into the understanding of the imperfect and asymmetrical information structure of the market (Baek and Kim, 2011; Sharma, 2014). From a marketing perspective, signalling theory is based on the assumption that the different levels of information which flow between

consumers and firms (regarding the firms, products, corporate culture, etc.) cause a problem of information asymmetry (Baek and Kim, 2011). This problem of information asymmetry implies consumer uncertainty about the quality of the product or services provided by firms (Sharma, 2014). Given that firms know more about the quality of their own products or services than consumers do, the problems caused by information asymmetry make consumers unable to differentiate high-quality products from low-quality products prior to purchase (Sharma, 2014). One possible way to reduce this problem is to send signals between the firms and the consumers. A signal is defined as a piece of information which is conveyed to consumers regarding an unobservable quality of a firm or any of its attributes. It can be used to evaluate an unobservable quality, when consumers have uncertainties regarding the product or service and require additional information. Although firms use various marketing mix elements to signal the quality of their product and/or services, but the signals conveyed through a credible source contribute to a firm's higher reputation, bring consistency and clarity regarding a firm's marketing strategies, echo a firm's symbolic meanings, increase consumers' perceptions and persuasion, and overcome the asymmetric nature of the information that flows between consumers and the firm (Erdem *et al.,* 2002, 2006; Spry *et al.,* 2011; Ghorban, 2012; Leischnig *et al.,* 2012).

In last few years, several researchers (Erdem and Swait, 1998, 2004; Erdem *et al.,* 2002, 2003, 2006; Baek and Kim, 2011) have studied various kinds of credible sources to explore signalling theory. Examples of celebrity credibility, advertising credibility, brand credibility and corporate credibility, etc. are all evident in the literature. Several researchers (Erdem and Swait, 1998, 2004; Maathuis *et al.,* 2004; Swait *et al.,* 2007; Baek *et al.,* 2010; Sweeney and Swait, 2010; Kim *et al.,* 2014) have proved the effects of credible sources on consumers' attitudes, emotions, decision-making, choice, purchase intention, product utility, product equity, perceived quality, perceived risk, satisfaction and customer loyalty. Although signalling theory has been used to examine the credibility impacts of various sources on different constructs, there was very little research examining the impact of celebrity trust on the main credibility constructs, including little evidence of the impact of the three main credibility sources on each other. To minimise these gaps, this research examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image; advertising credibility's effects on brand credibility, corporate credibility

and corporate image; brand credibility's effects on corporate credibility and corporate image; and corporate credibility's effects on corporate image.

3.3. Research framework and hypotheses development

This section sets out all 22 hypotheses, as shown in Figure 3.1, which were examined by the researcher for this study. The first few hypotheses examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. The next hypotheses examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, based on the moderating effects of consumers' age, gender and ethnicity. The next hypotheses focused on the effect of advertising credibility on brand credibility, corporate credibility and corporate image. The following hypotheses examined the effect of brand credibility on corporate credibility and corporate image. The final hypothesis examined the effect of corporate credibility on corporate image. For each relationship, signalling theory was used to establish if each of the constructs had a positive effect on each of the others.

Figure 3. 1: Conceptual model
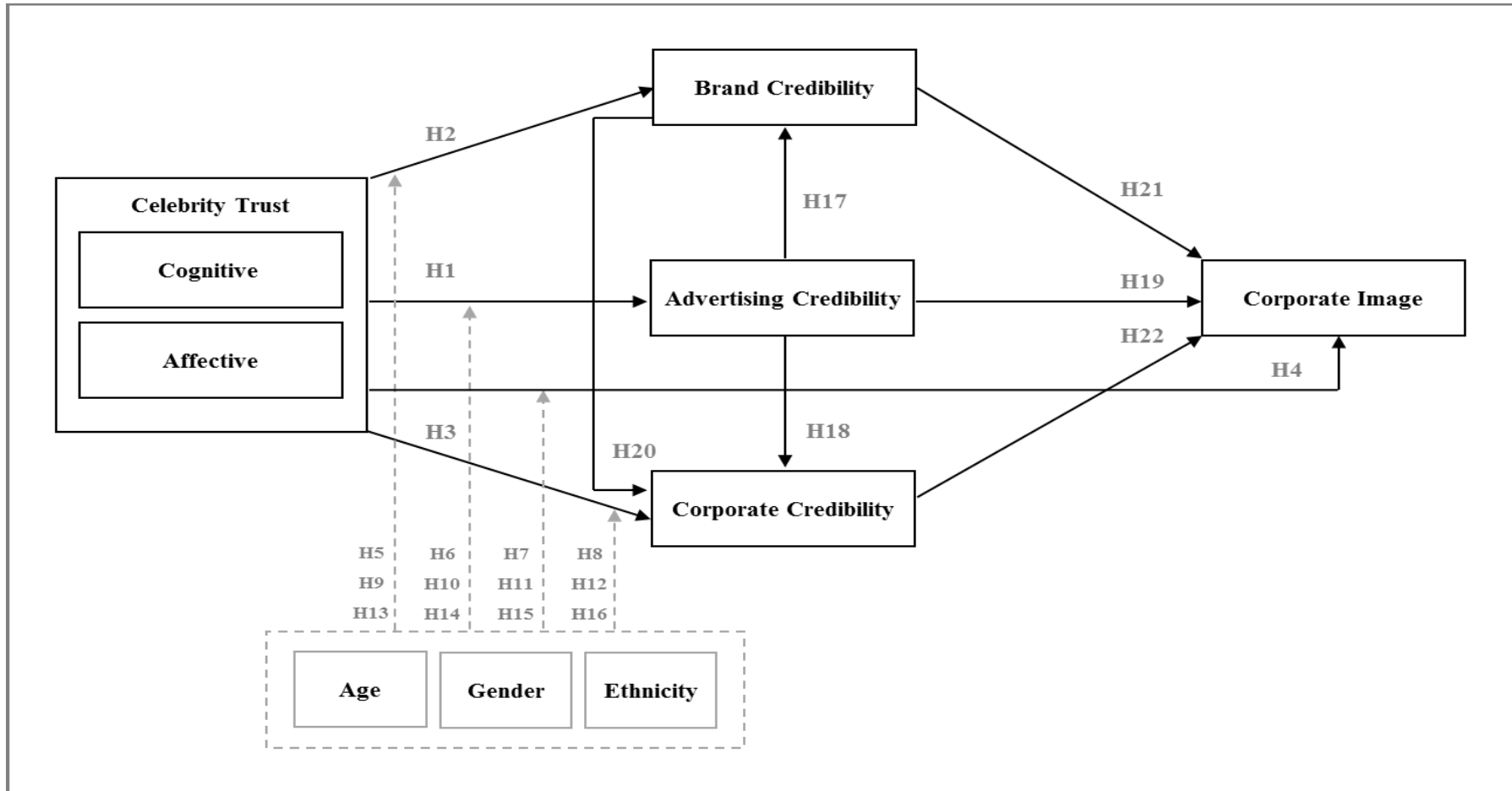
Source: The researcher

Celebrity trust, advertising credibility, brand credibility, corporate credibility and corporate image

McCracken (1989, p.310) defined a celebrity endorser as any individual who enjoys public recognition and uses this recognition on behalf of a consumer good by appearing with it in an advertisement. Previous studies reveal that celebrity endorsement is an effective strategy to gain consumers' attention (Atkin and Block, 1983), make advertisements believable (Kamins *et al.,* 1989), enhance message recall (Friedman and Friedman, 1979), attract brand quickly (Cronley *et al.,* 1998; Stafford *et al.,* 2002), increase market share (Agrawal and Kamakura, 1995), and foster positive word of mouth (Bush *et al.,* 2004). These outcomes encourage firms to extend the use of celebrity endorsers in marketing-related activities, in the hope that the positive feelings of fans towards the celebrities will transfer to the endorsed brand.

However, celebrities do not always come without risks. Several researchers (Ohanian, 1990, 1991; Erdogan, 2001) have used different strategies to overcome these risks, including a celebrity credibility model. Celebrity credibility refers to the extent to which a source is perceived as possessing expertise and can be trusted to provide an objective judgment on the subject (Goldsmith *et al.,* 2000). The celebrity credibility model consists of expertise and trustworthiness as its main components (Hovland *et al.,* 1953; Ohanian, 1990). Expertise is defined as the extent to which a celebrity is suggested to possess knowledge, skills or experience and is considered to give correct information, while trustworthiness is defined as believability, integrity, and honesty of an endorser as perceived by the consumers (La Ferle and Choi, 2005; Maginini *et al.,* 2008). Information from both dimensions is influential in shaping consumers' attitudes and beliefs.

Although previous studies have agreed that both determinants of the celebrity credibility model are important, most researchers have found celebrity trustworthiness to be of greater significance (Friedman and Friedman, 1978; Chao *et al.,* 2005; Kim *et al.,* 2014). Celebrity trustworthiness has been a major area of interest for several researchers owing to the fact that transactions are frequently made once consumers establish trust in the celebrity (Schiffman and Kanuk, 2004; Vincent *et al.,* 2008). The importance of celebrity trustworthiness can also be observed in the literature, which reveals its positive impact on consumer attitude towards the advertisement, attitude towards the brand, attitude towards the firm and purchase intention (Strenthal *et al.,* 1978; Lafferty *et al.,* 2002; Goldsmith *et al.,* 2000; Chao *et al.,*

2005; Li, 2011). Later studies indicate its positive effects on advertising effectiveness, brand image, brand loyalty, corporate image and corporate loyalty (Dwivedi and Johnson, 2013; Kim *et al.,* 2014). Empirical evidence also reveals that signals transferred from trusted celebrities confer credibility on other related constructs, including advertising credibility, brand credibility and corporate credibility (Spry *et al.,* 2011; Limbu *et al.,* 2012; Kim *et al.,* 2014; Nizar *et al.,* 2016). As celebrities appear to gain influence in society, investments and communications made through highly trusted celebrity endorsers can be used as a powerful mechanism to create a positive impact in consumers' minds and leave a positive evaluation regarding the credibility and image of the advertising, brand and firm (Lafferty *et al.,* 2000; Rashid *et al.,* 2002; Lear *et al.,* 2009; Nelson, 2010; Kim *et al.,* 2014; Susanto and Setiowati, 2015). This means that when consumers think of the trusted celebrity, they think of these elements, and, as a result, also view them as credible (Vincent *et al.,* 2008; Dwivedi and Johnson, 2013).

Although a huge amount of literature is available on the impact of celebrity trustworthiness on attitudes towards advertisements, brands and firms, but there is very little evidence available concerning the relationships between celebrity trust and advertising credibility, brand credibility, corporate credibility and corporate image (Spry *et al.,* 2011; Dwivedi and Johnson, 2013; Lis *et al.,* 2013; Kim *et al.,* 2014; Susanto and Setiowati, 2015). As a result of these gaps, the following hypotheses examined the impact of celebrity on each of the four constructs.

Hypothesis 1: Celebrity trust has a positive effect on advertising credibility

Hypothesis 2: Celebrity trust has a positive effect on brand credibility

Hypothesis 3: Celebrity trust has a positive effect on corporate credibility

Hypothesis 4: Celebrity trust has a positive effect on corporate image

Celebrity trust, advertising credibility, brand credibility, corporate credibility and corporate image – based on consumers' age

Studies (La Ferle and Morimoto, 2009) in marketing show that, as people age and move through different life stages, their decision-making styles change. These changes have an impact on the preferences of their self-concepts and alter the way they identify with other social groups including celebrity endorsers (Ebaugh, 1988; Hormuth, 1990; La Ferle and Morimoto, 2009).

The recent literature has included studies that show how consumers in different age groups react to celebrities differently (Biswas *et al.,* 2009; Jain and Roy, 2011). Atkin and Block (1983) revealed a higher susceptibility to celebrity endorsements among younger participants than among older participants. Biswas *et al.* (2009), and McCartney and Pinto (2014) found that celebrity endorsers had a higher impact on the purchase intentions of younger consumers than on those of older consumers. Chan *et al.* (2013) noted that, compared to older consumers, adolescents had a higher persuasive intention towards celebrity endorsers and held sceptical attitudes towards them. Isaksen and Roper (2008) found that low-income teenagers were more attracted than other sub-groups to celebrity endorsers.

Kumar (2010) observed that 91.7 per cent of consumers under the age of 18 found celebrity endorsers attractive and influential, a higher rate than that found among the over 20s and other age groups. Most outcomes suggest that consumers of a younger age are highly influenced by celebrity endorsers and use them as a key reference to enhance their image (McCracken, 1991; James, 2010; Yurdakul-Sahin and Atik, 2013; McCartney and Pinto, 2014). Young consumers view celebrities as credible role models and admire them (Martin and Bush, 2000; Jain *et al.,* 2011). They adopt their attitudes, incorporate their opinions and buy the brands that are endorsed by their favourite celebrities (Martin and Bush, 2000; Chan and Prendergast, 2008; Jain *et al.,* 2011).

Greene and Adams-Price (1990) stated that in the transition from childhood to adulthood, young people tried to disengage from parental authority in order to construct and define their identities and lifestyles that were accepted by society (Yurdakul-Sahin and Atik, 2013). This complex process directs young adolescents to search for references within their social environment (Yurdakul-Sahin and Atik, 2013). In order to be socially acceptable and likeable, they try to adopt the general norms of society. As celebrities are highly influential and communicate traits which are important to change and build societal norms, young

adolescents follow celebrities as role models in order to gain an idealised image within society. However, over time, as these adolescents grow and become mature, their self-identity with celebrities changes, and rather than liking or trusting these celebrities, they create a space between their self-identity and celebrities (Hormuth, 1990; Kroger *et al.,* 2010). Evidence from studies on neuro-imaging also indicates that younger adults, compared to their older counterparts, use different areas of the brain to assess celebrities, but as they grow and become mature, their thinking abilities (or beliefs) change, which also alters their interests towards celebrities (Keel and Nataraajan, 2012).

Despite the importance placed by several researchers (La Ferle and Morimoto, 2005; Kenneth *et al.,* 2006; Doss, 2007; Updhyay and Singh, 2010) on the relationship between consumers' age and the influence of celebrity endorsers, only a minority of researchers examined these relationships. There had also been little focus on the impact of consumers' age on the relationship between celebrity trust and its effects on advertising credibility, brand credibility, corporate credibility and corporate image. To minimise these gaps, this research took a step forward by examining the following hypotheses:

> *Hypothesis 5: The effect of celebrity trust on advertising credibility will be stronger among younger consumers than among older consumers*

> *Hypothesis 6: The effect of celebrity trust on brand credibility will be stronger among younger consumers than among older consumers*

> *Hypothesis 7: The effect of celebrity trust on corporate credibility will be stronger among younger consumers than among older consumers*

> *Hypothesis 8: The effect of celebrity trust on corporate image will be stronger among younger consumers than among older consumers*

Celebrity trust, advertising credibility, brand credibility, corporate credibility and corporate image – based on consumers' gender

As well as exploring the impact of consumers' age, this research also examined the impact of consumers' gender on the influence of celebrity endorsements. The work on this topic is mostly based on previous research on selective hypothesis theory and social learning theory. Both of these theories suggest that men and women process promotional information differently (Bhutada and Rollins, 2015). Men are more likely to be driven by overall message themes and women are more likely to engage in detailed elaboration of the message (Edwards and La Ferle, 2009, p.26). Men use salient cues to process the information and are therefore termed as selective processors, while women use all available detailed information and are termed as comprehensive processors (Bhutada and Rollins, 2015). Previous research (Edwards and La Ferle, 2009; Berney-Riddish and Areni, 2005; Bhutada and Rollins, 2015) suggests that women employ a more imagery-laced and creative interpretation of informational cues, which means that they produce highly associative links of knowledge about the celebrity when evaluating the advertisement, brand and firm, and are more likely than men to accept valuable communication from social agents.

The importance of gender within the topic of celebrity endorsement has also been observed in the current literature. Although the literature in this field is not extensive, but few researchers (Bush *et al.,* 2004; Klaus and Bailey, 2008; Jain *et al.,* 2009; Bhutada and Rollins, 2015) have covered the main topics. The findings of these studies promote two opposing ideas. Most of the earlier studies suggest that the gender of celebrity endorsers does not result in any major influence on the attitudes of consumers towards products, whereas most of the later research suggests that the gender of celebrity endorsers has a significant influence on consumers' attitudes towards the products (Ohanian, 1991; Bush *et al.,* 2004; Klaus and Bailey, 2008).

Frieden (1984) examined the influence of endorsers' gender on the attitudes of consumers towards different advertisements. This study did not find any significant differences in the level of influence on consumers of different genders. Ohanian (1991) examined the effect of consumers' gender on their purchase intentions, but did not find any significant gender-based effect on their likelihood to purchase the celebrity-endorsed product based on the three credibility dimensions. In contrast, Boyd and Shank (2004) investigated the effect of gender matching between the celebrity endorsers and consumers in order to examine whether this would have any effect on consumers' perceptions of the credibility of the endorsers (Klaus and Bailey, 2008). They found that women rated female endorsers more favourably than male

endorsers did, and male consumers rated male endorsers more favourably than female endorsers did (Boyd and Shank, 2004). Peetz *et al.* (2004) conducted a related study and asked consumers to identify the celebrities. They found that male participants were four times more likely to identify all endorsers correctly. They also found that male endorsers were more influential than their female counterparts. Like other researchers, Bush *et al.* (2004) investigated the impact of consumers' gender on their receptiveness to celebrity endorsers. They found that female consumers exhibited more favourable word-of-mouth behaviour and brand loyalty than their male counterparts.

Premeaux (2009) analysed middle- and upper-class male and female consumers' perceptions regarding the effectiveness of celebrity endorsers in relation to the AIDA (Attention, Interest, Desire and Action) framework. The findings indicated that celebrity endorsers influenced both male and female consumers, but males were influenced to a greater degree than middle-class females, while upper-class females were the most influenced by the AIDA (Premeaux, 2009). Rai and Sharma (2013) examined the effect of celebrity gender on connection consumer behaviour, but failed to find any effect. Similar studies have also investigated the interplay between the gender of consumers and the gender of celebrity endorsers (Klaus and Bailey, 2008; Jain *et al.,* 2009; Bhutada and Rollins, 2015). The results suggested that female celebrity endorsers were evaluated more favourably than male celebrity endorsers, and female participants had a more positive attitude towards female celebrity endorsers; however, male participants did not show a favourable response towards male celebrity endorsers (Mishra *et al.,* 2001; Klaus and Bailey, 2008; Bhutada and Rollins, 2015).

These findings suggest that the effect of celebrity trust based on consumers' gender was not very clear in the literature. However, based on the earlier findings using selective theory and social learning theory, this research suggested that celebrity trust's effects on the other constructs would be stronger among female consumers than among male consumers. The next hypotheses were therefore:

Hypothesis 9: The effect of celebrity trust on advertising credibility will be stronger among female consumers than among male consumers

Hypothesis 10: The effect of celebrity trust on brand credibility will be stronger among female consumers than among male consumers

Hypothesis 11: The effect of celebrity trust on corporate credibility will be stronger among female consumers than among male consumers

Hypothesis 12: The effect of celebrity trust on corporate image will be stronger among female consumers than among male consumers

Celebrity trust, advertising credibility, brand credibility, corporate credibility and corporate image – based on consumers' ethnicity

Alongside gender and age, this research also examines the impact of consumers' ethnicity on the influence of celebrity endorsements. The major purchasing power of ethnic minority consumers leads marketers to give particular attention to targeting them as a separate segment (Lee and Brown, 1995; Bush *et al.,* 2007). As ethnic minority consumers grow up in a particular subculture and become accustomed to that subculture's values and beliefs, their perceptions become different (Paek, 2005). In these situations, marketers use various approaches to create core meanings for these consumers in order to relate their businesses to the consumers' values. One of the many approaches that have been found to be useful is to employ ethnic minority celebrity endorsers who fit well with the target audience (Mowen and Brown, 1981; Kim and Cheong, 2012).

The significance of ethnic minority celebrities leads marketers to recruit them for advertisements targeted at ethnic minority groups. Firms including Coca-Cola, DaimlerChrysler, Nike and L'Oreal have doubled their investments in ethnic minority celebrity endorsers to target ethnic minority groups. In the United States, the number of ethnic minority celebrity endorsers used in advertisements is almost proportionate to the overall population of ethnic minorities. It is estimated that in 2004 marketers spent $1.8 billion on ethnic celebrity endorsers to communicate specifically with African American consumers (Torres and Luna-Nevarez, 2012). In recent years, this figure has risen to over $2 trillion (Bush *et al.,* 2007).

The importance of this targeted marketing has led to a few researchers studying the topic in more detail. Studies on this topic can be mostly summarised into three eras. In most of the

early studies, the researchers used content analysis to study the use of ethnic minority celebrities in television and the print medium (Shuey *et al.,* 1953; Colfax *et al.,* 1973). Later studies measured their representation in television advertisements (Bush *et al.,* 1980; Zinkhan *et al.,* 1990), while in the most recent literature, several researchers have tried to analyse the importance of celebrity endorsers' ethnicity to ethnic minority consumers (Zinkhan *et al.,* 1990; Lee and Brown, 1995; Cui, 2001; Victoria *et al.,* 2007; Kim and Cheong, 2012). By using social identity theory, researchers have proved that targeting ethnic minority groups using ethnic minority celebrities brings about a positive attitude towards the advertisements, which later becomes a reason for a positive attitude towards the products and brands (Green, 1999; Victoria *et al.,* 2007; Sierra *et al.,* 2009; Kim and Cheong, 2011).

While consumers' preferences for celebrity endorsers from their own ethnic backgrounds has been proved, there is also some evidence suggesting that crossover celebrities, that is those from dissimilar ethnic backgrounds, are acceptable by various ethnic groups (Jones, 2010). The results suggest that in respect of some consumers, identification may not occur based on ethnicity, rather it could occur based on similar self-concepts, preferences, and tastes, etc. (Degler, 1971; Jones, 2010). There could be many reasons for these factors including celebrity endorser's success rate, his/her popularity, his/her achievements, his/her goals or his/her skin colour (Jones, 2010). These factors highly contribute towards consumers self-image and make them use celebrities as their self-reference (Appiah, 2001; Sierra *et al.,* 2009). Further, the literature also reveals that these attributes are more highly evident in White, Hispanic and Asian consumers compared to consumers of Black ethnicity (Appiah, 2001; Lee *et al.,* 2002). Consumers from White, Hispanic and Asian groups do not generally think of themselves as a distinct part of a particular ethnic group, and are less concerned and less conscious of the celebrity endorser's race (Appiah, 2001). They equally like endorsements from celebrities of different ethnic backgrounds. These consumers infer that although they are racially dissimilar to celebrities from other ethnic backgrounds, they have social and occupational characteristics in common with them, which inspire them in their daily decision-making routines (Siegel and Siegel, 1957; Stern, 1999; Appiah, 2001). Compared to other ethnic groups, the Black ethnicity group has a stronger racial identity, which increases their preference for celebrity endorsers of a similar ethnic background and their liking for advertisements, brands and firms that are endorsed by Black celebrity endorsers (Appiah, 2001).

These differences between the majority ethnic consumers and minority ethnic consumers suggested the need to investigate the differences in the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. In addition, the preference of ethnic minority consumers for ethnic minority celebrity endorsers suggested the need to examine the impact of consumers' ethnicity on the effect of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

Hypothesis 13: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on advertising credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 14: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on brand credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 15: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 16: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate image, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Advertising credibility, brand credibility, corporate credibility and corporate image
Advertising credibility is defined as consumers' perception of the truthfulness or believability of an advertisement (MacKenzie and Lutz, 1989; Haghirian and Madlberger, 2005; Haghirian *et al.,* 2005). It refers to the extent to which consumers perceive that the message or claims made about a brand in an advertisement are believable, and is largely based on the trust

consumers' place in the advertisement (Choi and Rifon, 2002; Orakzai, 2005). Like celebrity credibility (and other credibility constructs), advertising credibility also consists of two main components, trustworthiness and expertise, both of which are taken from the study by Hovland *et al.* (1953) on source credibility. Trustworthiness implies that an advertiser (or source) is happy to deliver what is promised, while expertise suggests that the advertiser (or source) is capable of delivering what is promised.

Despite the importance of advertising credibility, only a few studies have explored it. Most of the literature on advertising credibility is divided into four main areas: its impact on consumers' attitudes; its impact on different products and services; its impact on different media; and its impact on different demographic groups. The researchers who examined the first area, the impact on consumers' attitudes, have found that advertising credibility has a positive impact on attitudes and values (Choi and Rifon, 2002, Cotte *et al.,* 2005; Haghirian and Madlberger, 2005; Haghirian *et al.,* 2005, 2007; Chowdhury *et al.,* 2006; Delafrooz and Zanjankhah, 2015). They found that higher levels of advertising credibility produced higher levels of impact or persuasion on attitudes, while lower levels of advertising credibility produced lower levels of impact or persuasion (Cameron, 1994; Cotte *et al.,* 2005; Aydin, 2016). The higher level of advertising credibility increased the positive impact on attitudes towards message acceptance, brand acceptance, corporation acceptance, purchase intention and consumers' willingness to accept credible information (MacKenzie and Lutz, 1986; Cotte *et al.,* 2005; Orakzai, 2005; Xu, 2007; Soh, 2009; Liu *et al.,* 2011; Yaakop *et al.,* 2013).

In the second area, the impact of advertising credibility on different products and services, researchers (Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Soh, 2009) have found that different kinds of products and services differ in their level of advertising credibility. For example, advertisements for weight-loss products or services have a lower level of credibility and a higher level of criticism because of the issue of false claims (Cleland *et al.,* 2002; Prendergast and Wong, 2009).

Similar to the previous two areas, much attention has also been paid to the impact of advertising credibility on different media. Research shows that consumers view some communication media and methods as more credible than others (Hovland and Weiss, 1951; Logan *et al.,* 2012). Sutherland (1982) investigated the effects of humour on the perceived

credibility of advertisements, and found that serious messages were likely to be judged to be more credible and authentic than those using humour. Celebi (2007) examined the impact of credibility on both advertising and publicity, and concluded that consumers found publicity more credible than advertising. Moore and Rodgers (2005), Marshall and Yang (2007), and Prendergast and Wong (2009) investigated the impact of advertising credibility on different media. Their results indicated that advertising credibility had different effects on different media, with traditional media such as television, radio and print, having higher credibility than modern media including the internet. These results were further validated by Yaakop *et al.* (2013), who also found a relationship between advertising credibility and attitudes towards advertising in modern media. However, these findings were not validated by Orakzai (2004), and Haghirian and Madlberger (2005).

A few researchers (Shavitt *et al.,* 1998; Liu, 2002; Moore and Rodgers, 2005) have explored the impact of advertising credibility on different demographic groups. Their results reveal mixed results. Ibelema and Powell (2001) found that men with higher social economic status believe advertising in newspaper as credible, while, women with low social economic status find advertising in television as more credible (Greer, 2009). Shavitt *et al.,* (1998), and Moore and Rodgers (2005) found that consumers who were young, from ethnic minority backgrounds, less educated or on lower incomes, found advertising more credible than those in other groups. Liu (2002), in his study based on the impact of consumer demographics on advertising credibility, found that educated consumers found advertising more credible than less educated consumers did. In contrast, Greer (2003) and Celebi (2007) did not find any impact on advertising credibility of gender, age, income or education.

Although some studies (MacKenzie and Lutz, 1989; Choi and Rifon, 2002; Xu, 2007; Greer, 2009; Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Soh, 2009) gave enormous evidence regarding advertising credibility's impact on constructs like attitude towards advertising, brand and firm, purchase intention, but there was a very little evidence available regarding its impact on other credibility constructs and a firm's overall image. It was debatable from the literature whether advertising credibility was influenced by a firm's credibility or image (Choi and Rifon, 2002; Kim *et al.,* 2014). The literature provided evidence that credible advertising might serve as a signal of a firm's commitment to form consumers' attitudes of the brand and firm, and as a marketing mix tool to enhance the image

and credibility of the advertised brand and firm (Lafferty *et al.,* 1999; Cotte *et al.,* 2005; Baek *et al.,* 2010; Nelson, 2010). However, there was very little evidence available concerning these relationships in the literature (Drososs *et al.,* 2013; Van-Tien *et al.,* 2014; Kim and Han, 2014). To minimise these gaps, the next hypotheses were:

Hypothesis 17: Advertising credibility has a positive effect on brand credibility

Hypothesis 18: Advertising credibility has a positive effect on corporate credibility

Hypothesis 19: Advertising credibility has a positive effect on corporate image

Brand credibility, corporate credibility and corporate image

Brand credibility is considered to be one of the most important characteristics of the brand (Ok *et al.,* 2011). It is defined as the believability that the brand has the ability, is dedicated to, and has the willingness to deliver the promises (Erdem and Swait, 1998, 2004; Wang and Yang, 2010; Baek and Kim, 2011). Brand credibility originated from the research by Hovland *et al.* (1953) on source credibility, and was defined within the context of brand management by Erdem and Swait (1998). It represents the cumulative effect of a firm's past marketing activities to attract more consumers and keep them for longer (Ghorban and Tahernejad, 2012). It is a latent multi-dimensional construct, which consists of three dimensions: trustworthiness, expertise and attractiveness (Jeng, 2016). Trustworthiness suggests that a brand is willing to deliver what is promised, expertise suggests that a brand has a capability to deliver what is promised, and attractiveness implies that a brand has a positive image (Hanzaee and Taghipourian, 2012; Wang and Yang, 2012; Sallam, 2014; Jeng, 2016).

Although the number of studies on this topic is not great (Baek *et al.,* 2010), researchers have managed to analyse this construct with respect to other important constructs. It has been found that brand credibility minimises risk and creates confidence and trust with customers (Ghorban and Tahernejad, 2011; Kemp and Bui, 2012; Kia, 2016). It has a positive influence on consumers' future brand consideration and choice perceptions (Erdem and Swait, 1998; Erdem *et al.,* 2003; Erdem and Swait, 2004). It enhances consumers' perceptions of the quality of the brand (Alam *et al.,* 2012). It significantly relates to attitudes, emotions and

reasons in consumers' decision-making (Maathuis *et al.,* 2004; Sheeraz *et al.,* 2016). It decreases price sensitivity and increases consumers' willingness to make a purchase (Erdem *et al.,* 2002, 2003; Wang and Yang, 2010; Sheeraz *et al.,* 2016). It exerts a positive influence on consumers' brand purchase, both directly, and through brand awareness and brand image (Wang and Yang, 2010). It guarantees a long-term plan to offer products and services to consumers (Ghorban and Tahernejad, 2012). It develops satisfaction, loyalty commitment and continuance commitment (Ghorban and Tahernejad, 2012), which further results in positive word of mouth (Leischnig *et al.,* 2012; Ghorban and Tahernejad, 2012; Sallam, 2015). The previous literature has proved that brand credibility positively affects (or increases) other expected benefits like perceived value for money, positive image, information costs saved, self-brand connection, brand alliances, brand equity and consumer expected utility, while decreasing perceived risk, expected costs and switching behaviour (Yu, 2010; Baek and Kim, 2011; Spry *et al.,* 2011; Hanzaee and Taghipourian, 2012; Kemp and Bui, 2012; Leischnig *et al.,* 2012; Sallam, 2014).

In all the previous studies, researchers (Erdem and Swait, 2004; Kemp and Bui, 2012; Leischnig *et al.,* 2012; Sallam, 2014) have used signalling theory to discuss the importance of brand credibility to products, services and the firms. Erdem and Swait (2004) mentioned that when asymmetric information was available on the market, consumers became reluctant to use the firm (Jeng, 2016). To solve this problem, firms use various individual marketing mix elements to communicate and reduce information asymmetry; however, the signals conveyed through a credible brand differ from marketing mix elements. The reasons for this could be that a credible brand embodies and represents a firm's past marketing mix strategies, activities, and, most importantly, its reputation and overall image (Kia, 2016). A firm's credibility and image would be higher for those firms that have higher brand credibility and higher levels of investment in their marketing mix (Erdem and Swait, 2004; Al-Kasasbeh and Salleh, 2016). Higher brand credibility would have a positive effect on the firm as a whole; whereas higher investments through all practices and aspects of marketing communications, such as using celebrity endorsers, would help in spreading positive information (related to brand credibility) to consumers and would increase consumers' evaluation that the firm has a higher level of credibility and image (Erdem *et al.,* 2002, 2003, 2004; Baek and Kim, 2011; Kia, 2016).

Despite these previous studies, there was little evidence concerning the effect of brand credibility on a firm's credibility and image. Therefore, the following hypotheses were based on the need to examine the relationship of brand credibility with corporate credibility and overall corporate image:

Hypothesis 20: Brand credibility has a positive influence on corporate credibility

Hypothesis 21: Brand credibility has a positive influence on corporate image

Corporate credibility and corporate image

Corporate credibility is also considered to be an important and central construct to the success of marketing and branding strategies (Hati and Idris, 2014). It is a valuable asset that provides firms with a sustainable competitive advantage and enables their consumers to assess relevant corporate attributes (Brown and Dacin, 1997; Balboni, 2008). Like other credibility constructs used in this study, it has also evolved from research in the area of source credibility (Inoue and Kent, 2012). It is described as the extent to which the consumers believe that a firm can deliver products/services that satisfy their needs/wants (Goldsmith *et al.,* 2000). It incorporates two dimensions: perceived corporate expertise and perceived corporate trustworthiness. Corporate expertise refers to a firm's knowledge of the subject, while corporate trustworthiness refers to the believability and credibility of the firm (Lafferty *et al.,* 2002).

The literature shows that although corporate credibility is an important construct, it has received little attention (Lafferty *et al.,* 1998; Goldsmith *et al.,* 2000; Hati and Idris, 2014). Most of the early researchers (Newell 1993; Andreassen and Lindestad, 1998; Lafferty *et al.,* 1999) focused on the relationship between corporate credibility and the constructs dealing with consumers' attitudes and behaviours. Their studies (Newell 1993; Andreassen and Lindestad, 1998; Lafferty *et al.,* 1999) proved that a positive corporate credibility significantly increased consumers' positive attitudes towards the advertisement, brand and purchase intention, and became the source of positive word of mouth. In recent years, a few researchers have also covered other aspects related to corporate credibility. Goldsmith *et al.* (2000) found that consumers had a higher positive attitude towards the brand than towards

the advertisement when corporate credibility was higher.

Lafferty *et al.* (2004) proved that corporate credibility enhanced the relationship between consumers' innovativeness and their attitude towards the brand and purchase intention. Belonax *et al.* (2007) demonstrated that consumers' perceptions of corporate credibility were higher for minimally important purchases than for extremely important purchases. Balboni (2008) found that corporate credibility had a positive influence on consumers' reliance on the firm. Featherman *et al.* (2010) demonstrated that corporate credibility reduced consumers' concerns regarding security and privacy risks, while increasing the perceived usefulness of, and their intentions towards, the firm. Jahanzeb *et al.* (2013) noted a positive relationship between corporate credibility and brand equity. Similarly, Terek *et al.* (2016) found a significant correlation between corporate credibility, financial performance and organisational commitment. A few researchers have also proved that higher levels of corporate credibility lead to improve product quality perceptions (Kim and Cheong, 2012), environmental credibility (Inoue and Kent 2012), consumers' support intention (Hati and Idris, 2014) and corporate loyalty (Kim *et al.,* 2014). On the other hand, lack of corporate credibility leads consumers to question the credibility of assertions made by a firm (Goldsmith *et al.,* 2000).

In addition to these studies, a few researchers (Lafferty and Goldsmith, 2004; Foroudi *et al.,* 2014; Nisar *et al.,* 2016) have also highlighted the composite importance of corporate credibility to the overall image of a firm. It is suggested that a positive reputation may help a firm in developing strong perceptions towards its overall image, whereas a firm with inferior credibility could badly damage its overall perceptions and image (Goldsmith *et al.,* 2000; Nguyen and LeBlanc, 2001; Lafferty *et al.,* 2002). Although previous researchers mentioned that corporate credibility had a positive impact on corporate image, there was very little empirical evidence available concerning this relationship (Keller, 1998, 2000; Goldsmith *et al.,* 2000; Chun, 2005; Li *et al.,* 2011; Jin and Yeo, 2011). Based on this gap, the final hypothesis was:

Hypothesis 22: Corporate credibility has a positive effect on corporate image

All the hypotheses explored in this study were listed in Table 3.1.

Table 3. 1: The overall research hypotheses

Hypothesis 1: Celebrity trust has a positive effect on advertising credibility

Hypothesis 2: Celebrity trust has a positive effect on brand credibility

Hypothesis 3: Celebrity trust has a positive effect on corporate credibility

Hypothesis 4: Celebrity trust has a positive effect on corporate image

Hypothesis 5: The effect of celebrity trust on advertising credibility will be stronger among younger consumers than among older consumers

Hypothesis 6: The effect of celebrity trust on brand credibility will be stronger among younger consumers than among older consumers

Hypothesis 7: The effect of celebrity trust on corporate credibility will be stronger among younger consumers than among older consumers

Hypothesis 8: The effect of celebrity trust on corporate image will be stronger among younger consumers than among older consumers

Hypothesis 9: The effect of celebrity trust on advertising credibility will be stronger among female consumers than among male consumers

Hypothesis 10: The effect of celebrity trust on brand credibility will be stronger among female consumers than among male consumers

Hypothesis 11: The effect of celebrity trust on corporate credibility will be stronger among female consumers than among male consumers

Hypothesis 12: The effect of celebrity trust on corporate image will be stronger among female consumers than among male consumers

Hypothesis 13: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on advertising credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 14: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on brand credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 15: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 16: There will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate image, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference

Hypothesis 17: Advertising credibility has a positive effect on brand credibility

Hypothesis 18: Advertising credibility has a positive effect on corporate credibility

Hypothesis 19: Advertising credibility has a positive effect on corporate image

Hypothesis 20: Brand credibility has a positive influence on corporate credibility

Hypothesis 21: Brand credibility has a positive influence on corporate image

Hypothesis 22: Corporate credibility has a positive effect on corporate image

Source: The researcher

3.4. Summary

This chapter discussed the importance of consumers' attitudes towards celebrity trust and their effect on advertising credibility, brand credibility, corporate credibility and corporate image. A thorough analysis of the literature and theories on celebrity trust and its relationship with other constructs had been carried out. On the basis of literature, it had discussed that if celebrity trust had any effect on other constructs. Secondly, it had discussed whether consumers' different demographic groups (age, gender and ethnic background) had any impact on celebrity trust's effect on the other constructs. Finally, it discussed the effects of advertising credibility on brand credibility, corporate credibility and corporate image; brand credibility's effects on corporate credibility and corporate image; and corporate credibility's effects on corporate image.

Due to the distinct nature of this study, the researcher had made an intensive effort in investigating and reviewing the literature on this topic, which had provided researcher with a great deal of clarity and had resulted in the generation of 22 hypotheses on the topic.

CHAPTER IV: METHODOLOGY AND RESEARCH DESIGN

4.1. Introduction

This chapter explained and justified the methodological paradigm, research design and analysis method used to create a celebrity trust scale and to examined its relationships with other constructs. To enable this, the chapter had been divided into a number of sections. Section 4.2 set out the overall research design and analytical methods which a researcher could use for his/her research. Section 4.3 explained the particular research methods and analysis methods used for this research. Section 4.4 elaborated Churchill's (1979) paradigm used for this research. Section 4.5 set out ethical considerations, and finally Section 4.6 summarised the chapter.

4.2. Research design and analytical methods

The choice of methodology for this research was based on the aims and objectives of the study. To fulfil these aims and objectives, a paradigm was chosen which would provide guidelines to understand the subject as well as generating valid and reliable results.

A paradigm can be defined in different ways. Some researchers (Bryman, 2007; Bryman and Bell, 2007) have defined it as a cluster of beliefs or guidelines which dictate what should be studied, how the research must be conducted and how the outcomes must be interpreted. Other studies (Tashakkori and Teddlie, 1998) have defined it as worldviews or a belief system that guide the decisions that researchers make; while another definition (Guba and Lincoln, 1998) explains it as a system of interrelated ontological, epistemological and methodological assumptions.

Ontology is defined as how researchers explain the nature and form of social reality (Guba and Lincoln, 1998). The central question is whether social entities should consider objective entities that have a reality external to social actors, or whether they should consider social constructionist entities that are built from the perceptions and actions of social actors (Bryman and Bell, 2007, p.32). These positions are frequently referred as objectivism and constructionism respectively (Bryman and Bell, 2007, p.32). Epistemology, on the other hand, refers to what is regarded as acceptable knowledge in a discipline. A central question in this

context is whether or not the social world can and should be studied according to the same principles, procedures and ethos as the natural sciences, or whether it should be the position that social scientists are required to grasp the subjective meaning of social action (Bryman and Bell, 2007, p.26-28). Epistemology encompasses positivism and interpretivism, as set out in Table 4.1, Table 4.2, and Table 4.3, which are the two most-used terms in the marketing and social research context. The final assumption of the paradigm is methodology. The methodology is the technique used by researchers to discover reality, and relates to the questions and techniques used in a study to collect and validate empirical evidence (Guba and Lincoln, 1998; Gupta *et al.,* 2011; Foroudi, 2012, p.107).

Table 4. 1. Positivist and phenomenological paradigm differences

	Positivist paradigm	Phenomenological paradigm
Basic beliefs	The world is external and objective	The world is socially constructed and subjective
	Observer is independent	Observer is part of what is observed
	Science is value-free	Science is driven by human interests
Preferred methods include	Focus on facts	Focus on meanings
	Look for causality and fundamental laws	Try to understand what is happening
	Reduce phenomenon to simplest elements	Look at the totality of each situation
	Formulate hypotheses and then test them	Develop ideas through induction from data
	Taking large samples	Small samples investigated in depth or over time

Source: Easterby-Smith *et al.* (2002), and Foroudi (2012, p.108)

Table 4. 2. Alternative names for two paradigm

Positivist	Interpretive
Quantitative	Qualitative
Objectivist	Subjectivist
Scientific	Humanistic
Experimentalist	Phenomenological
Traditionalist	Revolutionist

Source: Malhotra *et al.* (2010, p.138)

Table 4. 3. Qualitative and quantitative methods' comparison

	Quantitative Research	Qualitative Research
Purpose	Deductive: verification and outcome oriented Precise measurement and comparison of variables Establishing relationships between variables Interface from sample to population	Inductive: discovery and process oriented Meaning Context Process Discovering unanticipated events, influences and conditions Inductive development of theory
Research questions	Variance questions Truth of proposition Presence or absence Degree or amount Correlation Hypothesis testing Causality (factual)	Process questions How and Why Meaning Context (holistic) Hypotheses as part of conceptual framework Causality (physical)
RESEARCH METHODS		
Relationship	Objectivity/ reduction of influence (research as an extraneous variable)	Use of influence as a tool for understanding (research as part of process)
Sampling	Probability sampling Establishing valid comparisons	Purposeful sampling
Data collection	Measures tend to be objective Prior development of instruments Standardisation Measurement/testing-quantitative/categorical	Measures tend to be subjective Inductive development of strategies Adapting to particular situation Collection of textual or visual material

Data analysis	Numerical descriptive analysis (statistics, correlation) Estimation of population variables Statistical hypothesis testing Conversion of textual data into numbers or categories	Textual analysis (memos, coding, connecting) Grounded theory Narrative approaches Thematic analysis
Reliability/Validity	Reliable Technology as instrument (the evaluator is removed from the data)	Valid Self as instrument (the evaluator is close to the data)
Gerneralisability	Generalisable The outsider's perspective Population oriented	Ungeneralisable The insider's perspective Case oriented

Source: Steckler *et al.* (1992) and Maxwell and Loomis (2003, p.190)

Most philosophers recommend that researchers should use a mixed methodology paradigm, in other words a paradigm based on both epistemological positions, positivism and idealism (Desphande, 1983). A mixed methodology paradigm is, generally speaking, an approach to knowledge (theory and practice) that attempts to consider multiple viewpoints and positions (Johnson *et al.,* 2007, p.113). The mixed method in social or human sciences was started by the researchers and methodologists who believed that both qualitative and quantitative viewpoints and methods were useful as they addressed their research questions (Johnson *et al.,* 2007, p.113). Early researchers (Gans, 1963; Jahoda, Lazarsfeld and Zeisel, 1931; 2003) used this method in cultural anthropology studies, and it was later adopted by current researchers in the field of business studies.

It has been suggested by researchers (Bryman and Bell, 2007; Johnson *et al.,* 2007) that a mixed-method paradigm reduces or cancels the bias or uncertainty which appear if only one paradigm is employed. Mixed-method paradigm, thus, not only give researchers creative ways to collect data, but also give them confidence that their results are not biased and are rich in observations obtained from the two different paradigm.

Denzin (1978) outlined how to use various mixed-method paradigm. He said that in mixed-method paradigm, researchers could use multiple quantitative and/or multiple qualitative

approaches (Johnson *et al.,* 2007). Morse (1991) outlined two types of methodological paradigm, simultaneous or sequential: the former using both quantitative and qualitative methods simultaneously and providing limited interaction between the two sources of data; and the latter using a sequential method, when the results of one approach are necessary for planning the next method (Johnson *et al.,* 2007, p.115). Jick (1979), Rossman and Wilson (1985) and Greene *et al.* (1989) identified several reasons for using quantitative and qualitative research methods together. These include: triangulation (to confirm results found from each method), complementarity (to combine two methods to find richer data), development (to use results from one method to provide help to the other method), initiation (to combine methods to reframe research questions), expansion (to combine methods to expand the enquiry) and uncovering contradictions (to combine methods to remove or reduce inconsistency). Sieber (1973) suggested how qualitative and quantitative researches could value each other and described that these methods valued each other at different levels. For example: (i) at the research design stage, quantitative data can assist the qualitative component by identifying representative sample members, as well as outlying (i.e. deviant) cases, but conversely, at this stage, qualitative data can assist the quantitative component of a study by helping with conceptual and instrument development; (ii) at the data collection stage, quantitative data can play a role in providing baseline information and can help to avoid "elite bias" (talking only to high-status individuals), while on the other hand, at this stage, qualitative data can help in facilitating the data collection process; and (iii) during the data analysis stage, quantitative data can facilitate assessment of the generalisability of the qualitative data and shed new light on qualitative findings, while during this stage, qualitative data can play an important role by interpreting, clarifying, describing, and validating quantitative results, as well as through grounding and modifying (Johnson *et al.,* 2007, p.115).

Johnson *et al.* (2007) differentiated between three types of mixed methods on which mixed-method paradigm are based: the pure mixed method, the quantitative-dominant mixed method, and the qualitative-dominant mixed method. Johnson *et al.* (2007) said the equal status method was the home for researchers who self-identified as mixed-method researchers, where both approaches had equal importance. Next, they defined the quantitative-dominant mixed method as the type of mixed method in which researchers relied on a quantitative, positivist view of the research process, while adding qualitative data and approaches to benefit research studies. Lastly, they defined the qualitative-dominant mixed method as the type of mixed

method in which researchers relied on a qualitative, constructivist-poststructuralist-critical view of the research process, while adding quantitative data and approaches to benefit research studies.

4.3. Justifications of the paradigm in this research

The current research used two different paradigm: positivism and some features of critical realism. The study took a predominantly quantitative approach, but also uses a qualitative approach. The research had used this mixed-method paradigm because it decreased the method bias and strengthens the overall research (Teddlie and Tashakkori, 2006; Kaewsurin *et al.,* 2012; Bourlakis *et al.,* 2014). The mixed-method approach used in this study, as illustrated in Figure 4.1, provided a number of strengths. Firstly, it provided new insights, improved understanding of the overall phenomena related to the research topic, and helped in understanding fundamental explanations of social phenomena and human behaviour, which helped the researcher in developing the themes from the respondents' point of view (Creswell, 2003; Gupta *et al.,* 2008; Foroudi, 2012). Secondly, the mixed method helped in identifying new measures (Desphande, 1983), and finally, it increased the reliability, validity and generalisability of the study (Churchill, 1979).

This study started with a critical realism paradigm, which focused on the qualitative method (or inductive approach), which was appropriate because there was a lack of understanding of celebrity trust, there was no existing celebrity trust scale, celebrity trust's effects on credibility constructs and corporate image had received preliminary insight in the past, and it was also used to generate/purify additional measures for the questionnaire (Desphande, 1983). The qualitative research method provided insights into and understanding of the problems (Malhotra, 2007; Priporas *et al.,* 2012). The research adopted Churchill's (1979) model and followed the steps it set out. In the first phase, the researcher went through the literature. The literature on social psychology and business contexts was reviewed and items based on trust were collected (Soh, 2009). Then, semi-structured qualitative interviews and focus groups were conducted with consumers, researchers/academics, marketers and advertisers. After interviews and focus groups, content and face validity were carried out. A number of academics were involved to assess the items generated from the literature review, interviews and focus groups. To analyse the qualitative data, thematic analysis was used to extract concepts from the detailed interviews and focus groups.

The second phase of the study used a positivist paradigm based on a quantitative method. The quantitative method was used to examine the relationships between different constructs and to improve the validity, reliability and generalisability of the research. A self-administered questionnaire (or survey) was developed and distributed to more than 625 UK consumers, in order to examine celebrity trust and its impact on credibility constructs and on corporate image. These self-administered questionnaires were based on a seven-point Likert scale ranging from "strongly disagree" to "strongly agree".

Figure 4. 1: Mixed-method procedure used in this study
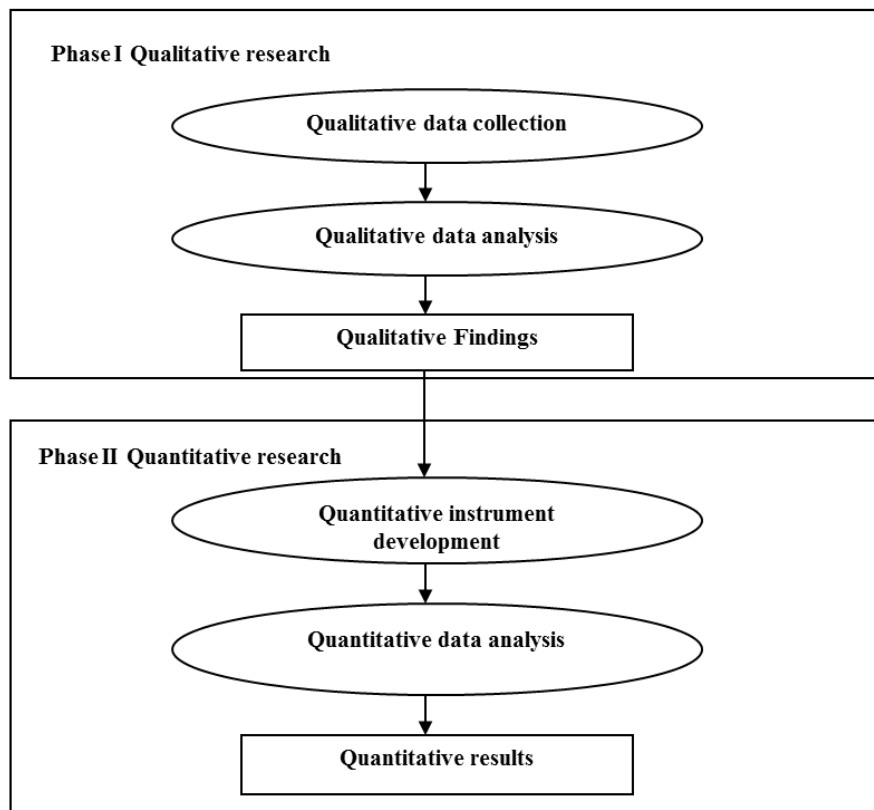
Source: Creswell *et al.* (2003, p.235)

In summary, this research used an exploratory sequential design, with the quantitative method as the dominant approach and the qualitative method as the subordinate approach (Kaewsurin *et al.,* 2012). In order to conduct the study, the researcher started with the qualitative method, followed by the quantitative method. This research was based mainly on a positivist

perspective; however, as mentioned earlier, it also included some features of critical realism, such as the existence of social facts (Bryman, 2007, p.28). It included the qualitative method, because celebrity trust and its relationship with other credibility constructs and corporate image showed little evidence of exploration in previous studies. In order to gain a deeper understanding of the topic and also to develop research instruments such as scale questions, the study also included the qualitative method. The quantitative method was also used to increase the reliability, validity and generalisability of the research. The combination of both methods, i.e. qualitative and quantitative methods, allowed for the building of more applicable survey instruments, as well as a better, wider understanding of the phenomenon (Creswell *et al.,* 2003; Kaewsurin *et al.,* 2012).

4.4. Development of a valid scale

To develop a valid and reliable celebrity trust scale, the study followed Churchill's (1979) approach, which integrated a qualitative paradigm with a predominantly quantitative paradigm in order to create a valid and reliable celebrity trust scale. For this study, Churchill's (1979) model was divided into three phases: (i) exploratory fieldwork, (ii) questionnaire development, and (iii) the main survey, as shown in Figure 4.2.

Figure 4. 2: Steps in measurement scale development
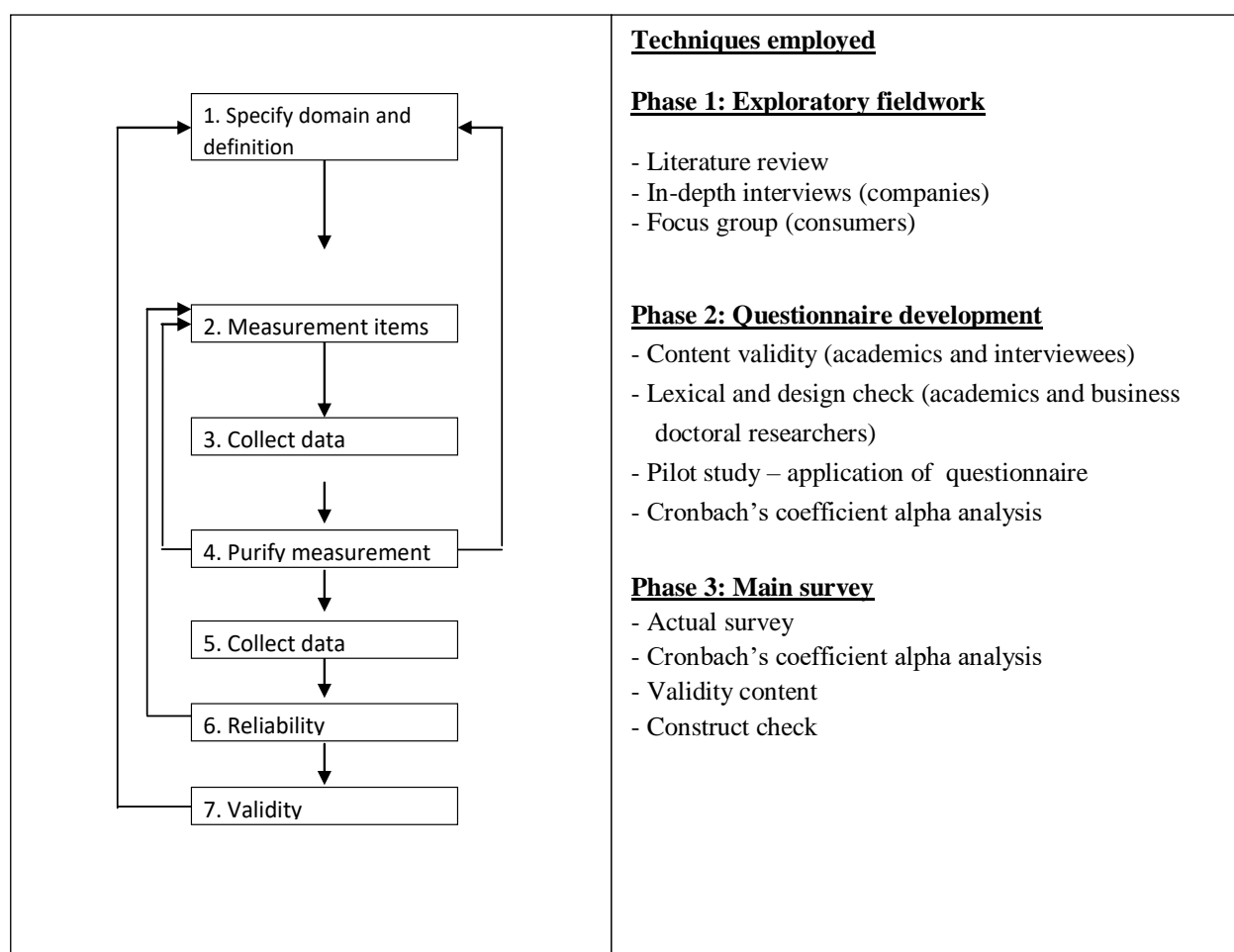
Source: Churchill (1979, p.66)

In the first phase, i.e. the exploratory phase, the domain of the construct was specified. It was also stipulated that what type of celebrities would be used and whom they would represent. Hollywood celebrities were chosen, based on the gender, age and race neutrality of consumers in England. To ensure that the celebrities were relevant to the consumers, the researcher used online marketing databases, (Successstory.com), top 100 famous people (Biographyonline, 2015), top American celebrities (Biographyonline, 2015), top famous women (Biographyonline, 2015; FHM, 2015; Successstory, 2015), top richest celebrities (Successstory, 2015; TheRichest, 2015), top earning celebrities (Rollingout, 2015), movie stars, TV stars, singers and athletes (CelebrityEndosementAds, 2015), successful celebrities (Ranker, 2015), highly paid celebrities (Alux, 2015; Forbes, 2015), wealthiest celebrities

(Rantfinance, 2015), expensive celebrities (Luxpresso, 2015), and richest celebrities (TheRichest, 2015). Participants during interviews and focus groups were also asked questions regarding their interest in celebrities. Based on these explorations, five celebrities were chosen: Angelina Jolie, Beyonce, Brad Pitt, David Beckham and Michael Jordan. All were famous in the United Kingdom and were easily recognised by UK consumers.

Next, an initial pool of items was generated with the help of a thorough analysis of the literature (based on trust studies in the contexts of social psychology and business), and exploratory in-depth interviews and focus groups with consumers, academics and marketers. The participants were asked their opinions of trust in a celebrity endorsement context; their definitions of cognitive and affective trust; their definitions of advertising credibility, brand credibility, corporate credibility and corporate image; and their views on the effects of celebrity cognitive trust and celebrity affective trust on each other and on the other constructs used in this study (based on the conceptual model). These in-depth interviews and focus groups were very useful as they provided perspectives which had not previously been identified in the literature.

In the second phase of the research, questionnaire development, content validity and face validity took place. To carry out the content validity, five academics from the field of marketing were involved. Academics have often taken as judges of a scale's domain in prior research (Zaichowsky, 1985; Arnold and Reynolds, 2003). The academics were provided with the conceptual definition of each construct. They were asked to weigh them based on each item's representation of the construct domain. They were asked to comment on the appropriateness of the items, to check whether the items measured all the facets of the constructs, and to check the clarity of the items' wording. Their feedback was used to edit (i.e. either add or delete) items from the questionnaire. At this stage, items for each construct were either deleted or reworded based on the academics' responses. In conjunction with this stage, face validity also took place. In order to establish face validity, the researcher asked for the feedback from the three additional different academics. Each academic was asked to fill the questionnaire and made a comment on the wording, clarity, outline, ease of completing, overall time spend on completing, and, most importantly, whether the questions or items could measure the constructs.

After the exploratory research (including content validity and face validity), a pilot study was conducted to understand whether the constructs were valid and the measurement scales were able to evaluate reliability. The pilot study refined the measurement instrument, and clarified that the questionnaire had no ambiguous items, that respondents were able to easily answer the questions, and that there were no problems in recording the data (Saunders *et al.,* 2007). For this purpose, a questionnaire was developed with the help of experts. These questionnaires (nearly 70 in total) were distributed to lecturers and to doctoral researchers at the Middlesex University, London campus, Business School, to confirm the reliability of the research.

The third and final phase of the research involved the main survey. For this phase, a non-probability sample, i.e. convenience sample, in addition to snowball sampling, was chosen. The population for this study was consumers living in London, England, which was chosen as it is the second-largest global financial centre (CityLab, 2015), the second global city (CityLab, 2015), the second most multicultural city (TheCultureTrip, 2016), and the third largest fashion city (Fashion-Schools, 2016). Hard or soft copies of the questionnaires were sent to the participants. An online questionnaire using Google Forum was designed and the link sent to the participants either by social media or private email. Questionnaires were also distributed at different locations (for example on the university campus, at shopping centres, etc.). Care was taken to ensure participants were from different backgrounds and segments of society, so that a mixed sample from different sections of the population was involved. Each question in the scale (apart from consumers' demographic questions) was based on a seven-point Likert scale (from 0, "strongly disagree", to 7, "strongly agree") designed by Churchill and Peter (1984).

A number of analysis tests were used on the data obtained from the survey. The data was first examined using exploratory factor analysis (EFA), to explore the structures of the constructs and to find items. It is a statistical procedure use to analyse interrelationships among large number of variables and to explain these variables in terms of their common underlying factors (Hair *et al.,* 2006; Foroudi, 2012). Next, the data was analysed using confirmatory factor analysis (CFA) in order to evaluate the reliability and validity of the model. CFA was used in the measurement model. Reliability was examined by meant of internal consistency reliability and composite reliability, while validity was confirmed by means of convergent,

discriminant, and nomological validity. Finally, structural model was used to examine the hypotheses and relationships given in the conceptual model.

4.4.1. Exploratory field work

This section was based on three parts. The first part was on literature review, which was followed by the qualitative field work, and finally measurement items.

4.4.1.1. Literature review

The first stage of this phase was to define the domain of the constructs to develop a questionnaire. The domain of the construct was defined by means of previous relevant literature and qualitative data on celebrity trust. As no study, according to the researcher's knowledge and after a thorough literature review, was found on the celebrity trust context, the main objective of this research was therefore to minimise this gap and to develop a valid and reliable celebrity trust scale.

To do this, literature on trust in different contexts was studied. It was revealed that trust was based on both trusting beliefs and trusting intentions (Lewis and Weigert, 1985; McAllister, 1995; Johnson and Grayson, 2005) and was an equal outcome of both the cognitive and affective dimensions. Trust in the literature was defined as consumers' willingness to be vulnerable to the actions of a celebrity based on the positive belief, confidence and expectation that the celebrity was competent, reliable, concerned, open and credible, and that the celebrity would not only genuinely take customers' welfare into consideration, but also would not take unexpected actions resulting in negative outcomes for the consumers, irrespective of the ability to monitor that celebrity (Mishra, 1996; Pizzuti and Fernandes, 2010; Day *et al.,* 2013). This concept of trust was taken from the relevant literature in the contexts of psychology (Rotter, 1967), sociology (Lewis and Weigert, 1985), social psychology (Johnson-George and Swap, 1982; Rempel *et al.,* 1985; Mayer *et al.,* 1996), and business (Johnson and Grayson, 2005; Skandrani and Triki, 2011; Stuart *et al.,* 2011; Huang and Wilkinson, 2014; Park *et al.,* 2014; Xin *et al.,* 2015). However, for the purposes of this study, the domain of trust, as defined earlier, was based only on studies from the social psychology and business contexts. These two contexts were chosen because social psychologists and researchers in the field of business (i.e. Johnson-George and Swap, 1982;

Doney *et al.,* 1987; McAllister, 1995; Morgan and Hunt, 1994; Soh, 2009; Ling *et al.,* 2015; Terres *et al.,* 2015) have argued that interpersonal trust, as defined by psychologists, is unable to measure the general tendency of an individual to trust others. Trust is a state of mind that is different for each individual. It means that a person's trust towards one individual would not be similar to their trust towards another individual. Based on these facts, the researcher went through the literature on trust in social psychology (both intimate and organisational relationships) and trust in business (both business-to-business and business-to-consumer) contexts. These contexts were also used to collect the items for trust. The researcher also conducted a qualitative study and tried to construct the domain of celebrity trust based on the qualitative data which had been gathered.

This research had also focused on examining the relationship of celebrity trust with other constructs like advertising credibility, brand credibility, corporate credibility and corporate image; so the literature on other constructs was therefore also reviewed. The existing definitions, scales and items were extracted from previous studies on each of these constructs. These items were further purified with the help of the exploratory study.

Further, the researcher also explained the types of celebrity endorsers, which were used in this study. There were five celebrity endorsers chosen for this study. Their names were gathered from various databases, interviews, and focus groups.

4.4.1.2. Qualitative fieldwork

The second stage of this phase was based on the qualitative fieldwork. An exploratory study using interviews and focus groups was carried out in this study. One of the reasons for doing so was to measure the newly developed construct of celebrity trust, which had not been explored before. The exploratory study was also used to examine different constructs and their relationships with each other.

Churchill (1979) suggested that the exploratory study should consist of a judgement sample of people who could offer ideas and insights into the phenomenon, including some which had not been given before. He suggested that in-depth interviews and focus groups were normally used to reflect on a construct and generate items. Both in-depth interviews and focus groups

are useful and provide a valued resource that can take a new perspective to existing data (Ritchie *et al.,* 2003).

This study conducted four mini focus groups (Priporas and Kamenidou, 2014) and 10 in-depth interviews with academic/marketers and consumers respectively. These numbers were considered sufficient for data collection, since the previous literature (De Ruyter and Scholl, 1998; Christy and Wood, 1999; Priporas *et al.,* 2012) indicated the use of small samples. According to Walsh (2003) and Hellstrom (2008), there are no rules for sample size, but samples should instead be based on the ability of the representatives (or interviewees) to provide important and insightful information indicative of the perspectives of a larger group (Priporas *et al.,* 2012, 2017). The selection of academics, advertisers, consumers and marketers is important as they represent the expertise and knowledge of policymakers and of the people who watch celebrity endorsers and are influenced by the endorsed advertisements, brands and corporations. All these selections used a non-probability sampling method, specifically convenience sampling (Pantano and Priporas, 2016).

To conduct the interviews and focus groups, a protocol was designed based on the previous literature and with help from senior researchers. Based on the protocol, each respondent was asked various questions. First, they were asked to use their perspectives/judgements to define celebrity trust, the cognitive dimension, the affective dimension, advertising credibility, brand credibility, corporate credibility and corporate image. They were also asked to define celebrity trust's effects on advertising credibility, brand credibility, corporate credibility and corporate image; advertising credibility's effects on brand credibility, corporate credibility and corporate image; brand credibility's effects on corporate credibility and corporate image; and corporate credibility's effects on corporate image.

A qualitative analysis method, thematic analysis, was used to analyse the data. Thematic analysis is a method for searching, recognising, analysing and reporting themes. It is usually seen as a poorly demarcated and rarely acknowledged method. It is noted as the first qualitative method of analysis that researchers learn as it provides core and flexible skills that can be useful for conducting many forms of qualitative analysis (Braun and Clarke, 2006, p.4). It can be compatible with two camps, i.e. essetialist/theoretical and realist/experimental methods, and can be used with any of them. It differs from other analytic methods that seek

to define themes across qualitative data, such as thematic discourse analysis, thematic decomposition analysis, interpretative phenomenological analysis (IPA) and grounded theory (Braun and Clarke, p.8).

Thematic discourse analysis is defined as a wide range of pattern-type analysis of data, ranging from thematic analysis within a social constructionist epistemology (i.e. where patterns are identified as socially produced, but no discursive analysis is conducted), to forms of analysis akin to the interpretative repertoire form of discursive analysis (Braun and Clarke, 2006, p.8). Thematic decomposition analysis is a specifically named form of "thematic" discursive analysis, which identifies patterns (themes, stories) within data, and theorises language as constitutive of meaning and meaning as social (Braun and Clarke, 2006, p.8). IPA, on the other hand, is attached to a phenomenological epistemology, which gives experience primacy importance and is related to the understanding of individual's everyday experience of reality (in detail), in order to understand the phenomenon in question (Braun and Clarke, 2006). Lastly, grounded theory analysis is used to generate a plausible and useful theory of the phenomena that is grounded in the data (Braun and Clarke, 2001, p.8). Braun and Clarke (2006, p.8) also mentioned that grounded theory seemed increasingly to be being used in a way that was essentially grounded theory "lite", as a set of procedures for coding data very much akin to thematic analysis.

Compared to these methods, thematic analysis does not appear to require the theoretical commitments of "full-fat" theories (Braun and Clarke, 2006, p.8). It does not subscribe to the implicit commitment of developing a novel theory, especially if the researcher does not wish to produce a fully worked-up analysis (Ryan and Bernard, 2000; Braun and Clarke, 2006, p.8). The named and claimed thematic analysis means researchers can apply a range of theoretical and epistemological approaches. It can be framed as a realist/essentialist, where researcher can report experiences and the reality of participants. It can be framed as constructionist, where researcher can report the ways in which, events, realities, meanings, experiences and so on are the effects of a range of discourses operating within the society (Braun and Clarke, 2006). It can be also be framed as contextualist, where research can stand between the two poles of essentialist and constructionist. Contextualist has also been characterised as critical realism, which acknowledge the ways individuals make meanings of their experiences and, in turn, the ways the broader social context impinges on those

meanings, while retaining focus on the material and other limits of reality (Braun and Clarke, 2006, p.9). Critical realism presupposes an objective reality, which exists independently of our thoughts and whose discovery is one purpose of knowledge acquisition (Oliver, 2011, p.374). It also holds that all descriptions of reality are mediated through the filters of language, meaning-making and social context (Oliver, 2011, p.374). In other words, critical reality acknowledges that reality is indeed constructed and negotiated, i.e. that all explanations are not equally viable. For example, we say we can be wrong, but if we can be wrong, there must be a reality out there that exists independently of our opinions of it.

In order to perform thematic analysis, the researcher used all the required six steps as set out in the following paragraphs:

(i) Becoming familiar with the data **-** As the qualitative data was gathered and transcribed by the researcher himself, the researcher gained a sufficient prior knowledge of some of the analytic interests in the data. The researcher repeatedly read the data and took notes, to help with the formal coding process.

(ii) Generating initial codes **-** Initial codes were produced from the data, each one identifying a particular feature of the data that appeared interesting based on the researcher's interest in the topic (Braun and Clarke, 2006).

(iii)Searching for themes – The researcher sorted all the relevant codes into potential themes. To identify these potential themes, the researcher coloured each of them differently (including codes).

(iv)Reviewing the themes – The researcher either discarded the themes, combined them or sub-divided them, until they were all relevant to the research questions, research objectives and research hypotheses (as set out in previous chapters).

(v) Defining and naming the themes **-** The researcher defined and refined the themes, by going back to the collated data extracts for each theme, and then organising them into a coherent and internally consistent account (Braun and Clarke, 2006, p.92-

93). It was identified at this stage that each theme should tell something interesting about it and should not overlap with other themes, so each theme had its own individual characteristics. Based on these individual characteristics, the researcher gave the themes specified names (chosen on the basis of their individual characteristics and to communicate to readers what they stood for).

(vi) Producing the report **-** The final stage was to present on the fully worked-out themes. At this stage, the researcher wrote the final report to share the overall story of his findings. At this stage, the researcher made arguments in relation to the research questions and supported these arguments with the help of previous literature.

The codes and themes obtained were then verified to make sure that they were reliable. To do this, researcher used an additional researcher to gain his agreement on the identification of the codes (Weber, 1985). It was verified that the other coder had considerable qualitative research experience and was unfamiliar with the research topic. This procedure is termed as content analysis within the field of qualitative research. Content analysis is a technique for making replicable and valid inferences from data about its context (Foroudi, 2012). Content analysis therefore increased the reliability of the qualitative data obtained in this research. Further, to confirm the validity of this study, the researcher used the triangulation method to remove bias and increased the study's accuracy. Triangulation increased the validity and reliability of the study and the evaluation of its findings.

In order to transcribe the data, researcher performed each step manually with help from other professionals within the research centre.

4.4.1.2.1. Details of qualitative semi-structured interviews

Previous researchers (Churchill, 1979; Balmer, 2001; Foroudi, 2012) suggested that marketing scholars should place more emphasis on exploratory research, and should initially conduct interviews with managers and academics to gain a deeper understanding of the topic. For this reason, interviews with marketing academics, lecturers and other marketing professionals were conducted to gain a deeper advance understanding of the subject and to collect behavioural and attitudinal data on the topic (Palmer and Gallagher, 2007; Foroudi,

2012). This approach helped the researcher to gain insights into the relationship of celebrity cognitive trust and celebrity affective trust with advertising credibility, brand credibility, corporate credibility and corporate image (Dacin and Brown, 2002; Foroudi *et al.,* 2014).

A semi-structured interview guide was created with the help of the previous literature, to outline what questions would be asked. The interview guide included questions on celebrity trust as the topic of interest and examined its definitions, dimensions, components and relationships with the other related constructs (advertising credibility, brand credibility, corporate credibility and corporate image). Participants were also asked to define the other constructs, their dimensions and their relationships with other constructs. These questions were double-checked by other researchers in the same field (Andriopoulos and Lewis, 2009).

To identify appropriate participants for the interviews, the researcher involved only people who worked and had expertise within the marketing and advertising area. Ten participants were involved, as set out in Table 4.4. Care was taken to ensure that they belonged to diverse backgrounds and had diverse expertise within marketing. Five individuals from academia, three from various marketing roles and two individuals from small advertising agencies were therefore chosen. The participants were contacted by email or telephone to be invited to take part in the interviews. All the interviews were conducted face to face. They were conducted in London during August and September 2015, at locations which suited both the researcher and the interviewees. The interviews ranged in length from approximately 25 minutes to more than an hour. They were recorded using a professional tape recorder in order to ensure good quality audio material and accuracy of collected data (Priporas and Mylona, 2008). These recordings were later transcribed verbatim to ensure reliability (Priporas and Mylona, 2008; Andriopoulos and Lewis, 2009).

Table 4. 4. Interview participants

Interviewee number	Date	Occupation	Age	Gender	Approximate duration
1	25.08.2015	Marketer	36	Male	54 minutes
2	27.08.2015	Academic	33	Male	50 minutes
3	01.09.2015	Academic	36	Female	34 minutes
4	02.09.2015	Marketer	29	Female	37 minutes
5	02.09.2015	Academic	45	Female	30 minutes

6	03.09.2015	Academic	47	Male	70 minutes
7	09.09.2015	Marketer	36	Female	25 minutes
8	16.09.2015	Marketer	26	Female	50 minutes
9	17.09.2015	Advertising	31	Female	35 minutes
10	17.09.2015	Advertising	24	Female	26 minutes
11	18.09.2015	Marketer	24	Male	25 minutes

Topics discussed

- The definition of celebrity trust
- The dimensions of celebrity trust
- The effects of the dimensions
- The effects of celebrity trust on advertising credibility
- The effects of celebrity trust on brand credibility
- The effects of celebrity trust on corporate credibility
- The effects of celebrity trust on corporate image

Source: The researcher

Although an interview guide was used, as discussed earlier, the researcher also used open questions at some points to gain more information or clarity on the topic. The responses from the interviews resulted in the discovery of new attitudes, new perceptions and new dimensions, as well as helping to secure inclusive accounts that were based on the personal experience of each interviewee (Burgess, 1982). The personal accounts from the interviews helped in understanding how each participant viewed celebrity trust and the other constructs, and their attitudes and perceptions towards them. Fishbein and Ajzen (1975) and Van Riel (1995) stated that attitudes and perceptions were the significant concepts in understanding and predicting people's reaction towards an object. The interviewees' attitudes and perceptions towards celebrity trust and the other constructs were found to be significant to understanding their reaction to these constructs.

4.4.1.2.2. Details of focus groups

As well as the interviews, focus groups were conducted to understand the participants' perceptions about the topic. The focus groups in this study provided an extensive amount of information, as set out in Table 4.5. They helped in articulating consumers' thoughts, feelings and behaviours more widely and gave further insights as to what individuals thought about

the overall topic in the groups (Churchill, 1979). The participants demonstrated the idea of symbolic interaction, where the process of understanding and interpreting social phenomena was not undertaken by individuals, but rather was something that occurred in interaction and discussion with one another (Bryman and Bell, 2007).

Unlike the interviews, which were held with the academics and practitioners, the focus groups in this research were held with consumers to get more insight into the topic. These were normal, everyday consumers, who enjoyed watching celebrity endorsers and buying the brands they endorsed. Four focus groups were held for the purposes of this research, each involving five to six members. The participants of these focus groups came from diverse cultural backgrounds and segments of society. Their age, gender, income and ethnicity were varied, and they all represented a large population. The participants were either invited via email or contacted by telephone. The venues and timings of the focus groups were arranged to suit the participants. An encouraging and favourable environment was provided for the respondents to feel comfortable in expressing their opinions and beliefs (Bryman and Bell, 2007). To deal with the topic, the researcher encouraged group members to speak within the group, to enable collective views on the topic to be gathered (Smithson, 2000). A semi-structured interview guide was used throughout the collection of the data, but with some freedom to collect data outside of the guide. The focus groups were recorded and were later transcribed verbatim.

Table 4. 5. Focus group participants

Focus group number	Date	Number of participants	Age range	Gender	Approximate duration
1	04.11.2015	5	20-45	Mixed	35 minutes
2	04.11.2015	6	23-41	Mixed	30 minutes
3	05.11.2015	6	19-47	Mixed	30 minutes
4	06.11.2015	6	18-34	Mixed	38 minutes
Topics discussed					
- The definition of celebrity trust - The dimensions of celebrity trust - The effects of the dimensions - The effect of celebrity trust on advertising credibility					

- The effect of celebrity trust on brand credibility
- The effect of celebrity trust on corporate credibility
- The effect of celebrity trust on corporate image

Source: The researcher

The focus group participants were asked questions about their attitudes, beliefs and perceptions regarding celebrity trust, its definition, dimensions and its relationships with other constructs. They were also asked about attitudes toward other constructs (the cognitive and affective dimensions of trust, advertising credibility, brand credibility, corporate credibility and corporate image), their definitions, dimensions and relationships with each other. This method of data collection, compared to interviews or any other method, had the advantage of gathering data in a much shorter time, and also provided the additional benefit of being able to analyse views of consumers from diverse groups.

4.4.1.2.3. Ethical considerations

The interviews and focus groups followed strict ethical guidelines. Some of the main issues which the researcher placed importance on were avoiding any kind of harm to the participants, taking care to maintain the confidentiality of the records, and guaranteeing the anonymity of individual accounts (Bryman and Bell, 2007; Priporas *et al.,* 2017). The partipants were assured that the data would not be used for any purpose other than the study. They were repeatedly informed that their honest opinions were the main goal of this research and that any kind of information regarding their private accounts or data would not be betrayed.

4.4.1.3. Generation of measurement items

Based on the first and second steps, the third step of this phase was of item generation. The following recommendations by DeVillis (2003) were taken into account to develop the scale: (i) avoiding exceptional length; (ii) readability level of each item; (iii) avoiding double-barrelled items; (iv) avoiding ambiguous pronoun references; and (v) avoiding positively and negatively worded items (Foroudi, 2012, p.132). To generate the items, a combination of items from both the literature and exploratory studies was used. The previous literature on each study found that researchers for each construct had used various numbers of multi-scale items. For example, it was found that researchers for both trust and celebrity credibility had normally used two items; however, in some cases the number of items was as high as five

(Morgan and Hunt, 1994; Mayer *et al.,* 1995; Lafferty *et al.,* 2005; Spry *et al.,* 2011; Dwivedi *et al.,* 2013; Kim *et al.,* 2014). Similarly, the researcher also went through the literature on the cognitive dimension and the affective dimension, and found items on both the constructs. Several researchers in the previous literature used between five and eight items for both cognitive trust and affective trust (McAllister, 1995; Morrow *et al.,* 2004; Terres and Santos, 2013; Twing-Kwong *et al.,* 2013; Terres *et al.,* 2015). The items from the previous literature were merged with the similar items on trust and items from the exploratory research. Items with similar meanings were gathered together under one item name. To do this, the researcher went through the literature again, used previous examples to merge items, and also used the thesaurus (Soh, 2009).

Table 4. 6 shows number of items taken for each construct based on qualitative study.

Table 4. 6. Number of items for each construct

Constructs	Items
Cognitive trust	11
Affective trust	12
Advertising credibility	13
Brand credibility	15
Corporate credibility	10
Corporate image	11

Table 4.7 and Table 4.8 show the items on the cognitive and affective dimensions of trust found in the previous literature (i.e. merged with the relevant literature on trust, celebrity trustworthiness, and the cognitive and affective dimensions) and items found from the exploratory study.

Table 4. 7. Items on cognitive trust

Item	Researcher(s)	Similar item(s)
I have confidence in the honest information provided by the celebrity endorser.	Moorman *et al.* (1992, 1993), Zineldin and Jonnson (2000), Kennedy *et al.* (2001), Zhao and Fan (2004), Abdul *et al.* (2013), Twing-Kwong *et al.* (2013)	Confidence
I think the celebrity endorser is one of the best in his/her endorsed area.	Terres *et al.* (2015)	The doctor is one of the best in his area.
The celebrity endorser shows a high level of commitment to consumers.	Qualitative data	
The celebrity endorser has an ability.	Swan *et al.* (1988), Butler (1991), Mayer *et al.* (1995), Mayer and Davis (1999), Sorrentino *et al.* (1995), Mishra (1996), Nyhan and Marlowe (1997), Davis *et al.* (2000), Gomez and Rosen (2001), Nyhan (2000), McKnight and Chervany (2002), McKnight *et al.* (2002), Sirdeshmukh *et al.* (2002), Gefen *et al.* (2003), Joseph *et al.* (2004), Lui *et al.* (2004), Morrow *et al.* (2004), Johnson and George (2005), Flavian *et al.* (2006), Flavian and Guinaliu (2006), Burke *et al.* (2007),	Competent. Given this person's track record, I see no reason to doubt his/her competence and preparation for the job. Capable, experienced. The doctor demonstrates competence;. The doctor has good experience in his area of expertise. This salesperson has the ability to maintain a

	Ellis and Shockley-Zalabak (2001), Tan *et al.* (2009), Tan and Lim (2009), Jones *et al.* (2010), Pizzuti and Fernandes (2010), Becerra and Korgaonkar (2011), Hong (2011), Rampl *et al.* (2012), Ding *et al.* (2013), Hong and Cha (2013), Terres and Santos (2013), Twing-Kwong *et al.* (2013), Terres *et al.* (2015)	good relationship with me.
The celebrity endorser has high integrity.	Larzelere (1980), Swan *et al.* (1988), Butler (1991), Gotlieb and Dan (1991), Ohanian (1991), Ganesan (1994), Morgan and Hunt (1994), Currall and Judge (1995), Mayer *et al.* (1995, 1999), Doney and Cannon (1997), Ganesan *et al.* (1997), Jarvenpaa and Tractinsky (1999), Lafferty *et al.* (1999), Davis *et al.* (2000), Goldsmith *et al.* (2000), Zineldin and Jonnson (2000), Gomez and Rosen (2001), Kennedy *et al.* (2001), Lafferty *et al.* (2002), Gefen *et al.* (2003), Pavlou (2003), Garretson and Niedrich (2004), Heffernan (2004), Janes (2004), Kwon and Suh (2004), Zhao and Fan (2004), La Ferle and Choi (2005), Flavian *et al.* (2006), Flavian and	Credibility, honesty, trustworthiness, sincerity, fairness, morality. This person approaches his/her job with professionalism and dedication. The doctor tells me everything, being truthful and honest. This salesperson behaves in a trustworthy manner towards me. I trust this salesperson. Other work associates consider him/her to be trustworthy.

	Guinaliu (2006), Krishnan *et al.* (2006), Burke *et al.* (2007), Canning and Hanmer-Lloyd (2007), Cyr (2008), Doney *et al.* (2007), Doss (2007), Grace and Furuoka (2007), Kim and Tadisina (2007), Toncar *et al.* (2007), Ellis and Shockley-Zalabak (2001), Tan *et al.* (2009), Tan and Lim (2009), Wheeler (2009), Erdogan (2010), Kantsperger and Kunz (2010), Becerra and Korgaonkar (2011), Hong (2011), Muda *et al.* (2011), Rampl *et al.* (2012), Spry *et al.* (2011), Stuart *et al.* (2011), Chung *et al.* (2012), Fink *et al.* (2012), Fleck *et al.* (2012), Koo *et al.* (2012), Limbu *et al.* (2012),Liu (2012), Pikas *et al.* (2012), Rice *et al.* (2012), Sallam and Wahid (2012), Thwaites *et al.* (2012), Abdul *et al.* (2013), Bhatt *et al.* (2013), Ding *et al.* (2013), Dwivedi *et al.* (2013, 2014), Hong and Cha (2013), Leonidou *et al.* (2013), Twing-Kwong *et al.* (2013), Kim *et al.* (2014), Park *et al.* (2014), Terres *et al.* (2015)	
The celebrity endorser is highly	Johnson-George and Swap (1982),	Dependability,

reliable.	Rempel *et al.* (1985, 2001), Swan *et al.* (1988), Butler (1991), Gotlieb and Dan (1991), Ohanian (1991), Morgan and Hunt (1994), McAllister (1995), Sorrentino *et al.* (1995), Mishra (1996), Dirks (2000), Goldsmith *et al.* (2000), Zineldin and Jonnson (2000), Gomez and Rosen (2001), Chaudhuri and Holbrook (2001), Delgado-Ballester *et al.* (2003), Gefen *et al.* (2003), Miller and Rempel (2004), Morrow *et al.* (2004), Zhao and Fan (2004), Johnson and Grayson (2005), Krishnan *et al.* (2006), Grace and Furuoka (2007), Toncar *et al.* (2007), Ellis and Shockley-Zalabak (2001), Hill *et al.* (2009), Wheeler (2009), Yang *et al.* (2009), Campbell *et al.* (2010), Erdogan (2010), Becerra and Korgaonkar (2011), Muda *et al.* (2011), Spry *et al.* (2011), Chung *et al.* (2012), Fink *et al.* (2012), Limbu *et al.* (2012), Sallam and Wahid (2012), Thwaites *et al.* (2012), Bhatt *et al.* (2013), Twing-Kwong *et al.* (2013), Dwivedi *et al.* (2014), Kim *et al.* (2014), Terres *et al.* (2015)	predictability, consistency. I can rely on this person not to make my job more difficult by careless work. Even others trust and respect him/her as a co-worker. The doctor is someone with whom I can rely upon. I can always rely on being informed early enough by this salesperson about new products, which I might be interested in.

The celebrity endorser provides valid information.	Qualitative data	Authenticity.
The celebrity endorser is very receptive in the provided information.	Butler (1991), Gomez and Rosen (2001), Gotlieb and Dan (1991), Mishra (1996), Ellis and Shockley-Zalabak (2001)	Openness.
The celebrity endorser is a socially responsible individual.	Qualitative data	Responsibility.
The celebrity endorser solves problems through the endorsement.	Sirdeshmukh *et al.* (2002), Pizzuti and Fernandes (2010)	
The celebrity endorser tries to fulfil the claims through the endorsement.	Butler (1991), Jarvenpaa and Tractinsky (2000), Gomez and Rosen (2001), Albrecht (2002), Cyr (2008), Albrecht *et al.* (2010), Liu (2012)	Fulfilling promises
The celebrity endorser is only interested in making money.	Johnson and Grayson (2005), Terres and Santos (2013), Terres *et al.* (2015)	Our major suppliers never try to alter the facts in order to get concessions from us. This salesperson is only concerned with promoting his/her own interests. I have to be cautious about acting on the advice of my financial advisor since he/she may complicate

		affairs based on money. Given my financial adviser's track record, I have no reservations about acting on his or her advice. Given my financial adviser's track record. This salesperson is only concerned with promoting his/her own interests.

Source: The researcher

Table 4. 8. Items on affective trust

Item	Researcher(s)	Similar item(s)
I would feel a sense of personal loss if I could no longer use the celebrity endorser's advice.	Terres and Santos (2013)	I would feel a sense of personal loss if I could no longer use my financial adviser.
My instincts tell me that the celebrity endorser is honest.	Rempel *et al.* (1985, 2001), Sorrentino *et al.* (1995), Zineldin and Jonnson (2000), Miller and Rempel (2004), Morrow *et al.* (2004), Campbell *et al.* (2010), Liu (2012), Terres *et al.* (2015)	I have good reason to doubt his or her competence. I can rely on my financial adviser to undertake a thorough

		analysis of the situation before advising me. My sense of intuition tells me that the management can be trusted. I have a hunch that I can trust management. My instincts tell me I can trust management. I have a gut feeling that the management is trustworthy.
The celebrity endorser cares and has concerns about consumers.	Larzelere (1980), Johnson-George and Swap (1982), Ganesan (1994), Mayer *et al.* (1995), Mayer and Davis (1999), McAllister (1995), Mishra (1996), Doney and Cannon (1997), Ganesan *et al.* (1997), Davis *et al.* (2000), Dirks (2000), Kennedy *et al.* (2001), McKnight and Chervany (2002), McKnight *et al.* (2002), Sirdeshmukh *et al.* (2002), Gefen *et al.* (2003), Heffernan (2004), Janes (2004), Pavlou (2003), Lui *et al.* (2004), Johnson and Grayson (2005), Flavian *et al.* (2006), Flavian and Guinaliu (2006),	Benevolence, goodwill. If I share my problems with my financial adviser, I feel he or she would respond caringly. Caring, compassionate, friendly, sympathetic, faith. The doctor comforts me and reassures me, making me feel cared for.

	Krishnan *et al.* (2006), Burke *et al.* (2007), Canning and Hanmer-Lloyd (2007), Cyr (2008), Doney *et al.* (2007), Tan *et al.* (2009), Tan and Lim (2009), Ellis and Shockley-Zalabak (2001), Yang *et al.* (2009), Jones *et al.* (2010), Kantsperger and Kunz (2010), Pizzuti and Fernandes (2010), Becerra and Korgaonkar (2011), Hong (2011), Rampl *et al.* (2012), Abdul *et al.* (2013), Ding *et al.* (2013), Hong and Cha (2013), Leonidou *et al.* (2013), Twing-Kwong *et al.* (2013), Park *et al.* (2014),Terres *et al.* (2015)	
The celebrity endorser is liked by me.	Swan *et al.* (1988), Nicholson *et al.* (2001), Heffernan (2004), Canning and Hanmer-Lloyd (2007), Twing-Kwong *et al.* (2013)	Like.
The celebrity endorser is liked by consumers.	Twing-Kwong *et al.* (2013)	Like.
The celebrity endorser is highly appreciated by consumers.	Twing-Kwong *et al.* (2013)	Appreciation.
The celebrity endorser is highly admired by consumers.	Twing-Kwong *et al.* (2013)	Admiration, gratitude, respect, esteem.
The celebrity endorser is highly	Twing-Kwong *et al.* (2013)	Acceptance.

accepted by consumers.		
The celebrity endorser is friendly.	Terres and Santos (2013)	
The celebrity endorser can be relied on.	Terres *et al.* (2015)	
Consumers have high faith in the celebrity endorser.	Rempel *et al.* (1985, 2001), Sorrentino *et al.* (1995), Nyhan and Marlowe (1997), Nyhan (2000), Joseph *et al.* (2004), Chaudhuri and Holbrook (2001), Miller and Rempel (2004); Johnson and George (2005), Campbell *et al.* (2010), Liu (2012), Twing-Kwong *et al.* (2013), Terres and Santos (2013)	Confidence, feeling of safety, feeling of security, belief, faith. We generally trust our major celebrity to stay within the terms of the contract. I have confidence in the fairness and honesty of this salesperson. I have confidence in the accuracy of the information I get from this salesperson.
Consumers' willingness to take risks increases when celebrity endorsers provide information.	Moorman *et al.* (1992, 1993), Andaleeb *et al.* (1996), Delgado-Ballester *et al.* (2003)	Willingness to purchase, risk, intentions.

Source: The researcher

Like the cognitive and affective dimensions, the items used in this study for advertising credibility were also found in the previous literature and were merged with the items found from the exploratory research. These items were then grouped and categorised based on their similarities. Table 4. 9 shows the list of items, researchers and similar items for advertising credibility.

Table 4. 9. Items on advertising credibility

Item	Researcher(s)	Similar item(s)
I am impressed by the advertising.	Chowdhury *et al.* (2006)	I am impressed by mobile advertisements.
Advertising should be used for promoting commercial products/ services.	Yaakop *et al.* (2013)	Advertising should be used for promoting commercial products/services.
Advertising provides accurate information about products/services.	Johnson and Barbara (1998), Flanagin and Metzger (2000), Johnson and Young (2002), Bucy (2003), Yaakop *et al.* (2013)	Advertising provides accurate information about products/services.
Advertising provides complete information.	Johnson and Barbara (1998), Flanagin and Metzger (2000), Johnson and Young (2002), Bucy (2003)	Depth.
Advertising tells me which products/services have the features I am looking for.	Yaakop *et al.* (2013)	Advertising tells me which brands have the features I am looking for.
Advertising provides warranty about the product/service.	Qualitative data	
Advertising delivers what it promises about the product/service.	Qualitative data	
Advertising provides honest information about the	MacKenzie and Lutz (1989), Johnson and Barbara (1998), Flanagin and	Honest, trustworthy, fair, moral, credible

product/service.	Metzger (2000), Johnson and Young (2002), Greer (2003), Bucy (2003), Cotte *et al.* (2005), Haghirian and Madlberger (2005); Haghirian *et al.* (2005), Chowdhury *et al.* (2006), Celebi (2007), Choi and Rifon (2007), Haghirian and Inoue (2007), Xu (2007), Prendergast and Wong (2009); Prendergast *et al.* (2009)	advertising stands out, genuine, believable.
Advertising provides reliable information about the product/service.	Cotte *et al.* (2005)	Realistic.
Advertising makes positive claims about the product/service.	Qualitative data	
Advertising is convincing.	MacKenzie and Lutz (1989), Greer (2003), Haghirian and Madlberger (2005); Haghirian *et al.* (2005), Choi and Rifon (2007), Haghirian and Inoue (2007)	Convincing.
Advertising is very ethical.	Qualitative data	
Advertising cares about CSR (corporate social responsibility).	Qualitative data	
Advertising provides biased information.	MacKenzie and Lutz (1989), Johnson and Barbara (1998), Flanagin and Metzger (2000), Johnson and Young	Biased.

| | (2002), Haghirian and Madlberger (2005); Haghirian *et al.* (2005), Haghirian and Inoue (2007) | |

The items used in this study for brand credibility were also found in the previous literature and were later combined with the items found from the exploratory research. As with the other constructs explored in this study, the items which were found to measure brand credibility were combined under one item, after researcher went through the literature on brand credibility to gather all items with similar meanings under one representative item used for this research. Table 4.10 shows the list of items, researchers and similar items for brand credibility.

Table 4. 10. Items on brand credibility

Item	Researcher(s)	Similar item(s)
The brand is honest.	Erdem *et al.* (2002), Erdem and Swait (2004), Erdem *et al.* (2006), Sweeney and Swait (2008), Baek *et al.* (2010), Wang and Yang (2010), Kemp and Bui (2011), Ok *et al.* (2011), Spry *et al.* (2011), Alam *et al.* (2012), Ghorban (2012), Ghorban and Tahernejad (2012), Hanzaee and Taghipourian (2012), Leischnig *et al.* (2012), Sheeraz *et al.* (2012)	Sincere, trustworthy, honest. The brand is credible.
The brand is reliable.	Erdem and Swait (2004), Erdem *et al.*	Reliable, consistent,

	(2006), Baek *et al.* (2010), Wang and Yang (2010), Ok *et al.* (2011), Spry *et al.* (2011), Alam *et al.* (2012), Hanzaee and Taghipourian (2012), Leischnig *et al.* (2012), Sheeraz *et al.* (2012)	stable. Over time my experiences with this brand have led me to expect it to keep its promises. The brand delivers what it promises.
The brand has a high reputation.	Qualitative findings	
The brand claims are believable.	Erdem *et al.* (2002), Erdem and Swait (2004), Erdem *et al.* (2006), Sweeney and Swait (2008), Baek *et al.* (2010), Wang and Yang (2010), Kemp and Bui (2011), Ghorban (2012), Ghorban and Tahernejad (2012), Hanzaee and Taghipourian (2012), Leischnig *et al.* (2012), Sheeraz *et al.* (2012)	The brand's claims are believable.
The brand is very transparent.	Erdem and Swait (2004), Sweeney and Swait (2008), Wang and Yang (2010), Spry *et al.* (2011), Alam *et al.* (2012), Sheeraz *et al.* (2012)	Openness, transparency. The brand doesn't pretend to be something it isn't.
The brand is familiar.	Qualitative findings	
The brand has the ability to deliver.	Erdem and Swait (2004), Erdem *et al.* (2006), Sweeney and Swait (2008), Baek *et al.* (2010), Wang and Yang (2010), Ok *et al.* (2011), Spry *et al.* (2011), Alam *et*	The brand has the ability to deliver. The brand reminds of someone who's competent and

	al. (2012), Ghorban (2012), Ghorban and Tahernejad (2012), Hanzaee and Taghipourian (2012), Leischnig et al. (2012), Sheeraz et al. (2012)	knows what he/she is doing.
The brand is committed to delivering on its claims.	Baek et al. (2010), Ok et al. (2011), Hanzae and Taghipourian (2012), Leischnig et al. (2012)	The brand is committed to delivering on its claims.
The brand has a positive value.	Qualitative findings	
The brand is very attractive to me.	Wang and Yang (2010), Sheeraz et al. (2012)	The brand is very attractive to me. The brand is very elegant.
The brand has a positive image.	Wang and Yang (2010), Sheeraz et al. (2012)	The brand has a positive image. I think the brand has a beautiful image.
The brand has quality.	Qualitative findings	High standard.
The brand has an experience.	Qualitative findings	Experience.
The brand is at the forefront of using technology to deliver a better service.	Sweeney and Swait (2008)	This brand is at the forefront of using technology to deliver a better service.
The brand cares about corporate social responsibility.	Qualitative findings	

Source: The researcher

Items were also found for corporate credibility by both methods, i.e. using the previous literature and the exploratory research. Like the other constructs used in this study, most of the items found to measure corporate credibility were combined under one item, after the researcher went through the literature on corporate credibility to gather all the items with similar meanings under one representative item. Table 4.11 shows the list of items, researchers and similar items for corporate credibility.

Table 4. 11. Items on corporate credibility

Item	Researcher(s)	Similar item(s)
I like the corporation very much.	Li *et al.* (2008)	I like the corporation brand very much.
The corporation is honest.	Goldsmith *et al.* (2000), Newell and Goldsmith (2001), Lafferty *et al.* (2002), Lafferty and Goldsmith (2004), Lafferty (2007), Balboni (2008), Li *et al.* (2008), Featherman *et al.* (2010), Kim *et al.* (2012), Jahanzeb *et al.* (2013), Kim *et al.* (2014)	The corporation is honest. I do believe what the corporation tells me. The corporation is sincere. The corporation is trustworthy. The corporation is credible.
The corporation makes truthful claims.	Goldsmith *et al.* (2000), Newell and Goldsmith (2001), Lafferty *et al.* (2002), Lafferty and Goldsmith (2004), Lafferty (2007), Li *et al.* (2008), Kim *et al.* (2012), Jahanzeb *et al.* (2013)	The corporation makes truthful claims.
The corporation is reliable.	Featherman *et al.* (2010)	The corporation is reliable. The corporation

		is dependable. The corporation is consistent. The corporation fulfil its promises.
The corporation is ethical.	Qualitative findings	The corporation is ethical. The corporation has credible policies.
The corporation has experience.	Goldsmith *et al.* (2000), Newell and Goldsmith (2001), Lafferty *et al.* (2002), Lafferty and Goldsmith (2004), Lafferty (2007), Balboni (2008), Featherman *et al.* (2010), Kim *et al.* (2012), Jahanzeb *et al.* (2013)	The corporation has a lot of experience. The corporation has experience. The corporation is knowledgeable. The corporation is qualified.
The corporation is transparent.	Qualitative findings	The corporation is honest. The corporation embodies what it stands for.
The corporation cares for the world.	Qualitative findings	The corporation cares for the world.
The corporation has CSR (corporate social responsibility).	Qualitative findings	The corporation has CSR. The corporation pays its taxes.
The corporation is very attractive.	Li *et al.* (2008)	The corporation is very attractive; The

		corporation is very classy.
The corporation has great human values.	Kim *et al.* (2014)	The corporation has high values.

Items were also found for corporate image using both methods, i.e. from the previous literature and the exploratory research. Like the other constructs used in this study, most of the items found to measure corporate image were combined under one item, after the researcher went through the literature on corporate image to gather all the items with similar meanings under one representative item. Table 4.12 shows the list of items, researchers and similar items for corporate image.

Table 4. 12. Items on corporate image

Item	Researcher(s)	Similar item(s)
I like the co-operative form of the corporation.	Andreassen and Lindestad (1998), Nguyen and LeBlanc (1998), Nguyen and LeBlanc (2001), Karaosmanoglu and Bas (2010), Foroudi *et al.* (2014)	The corporation is liked by me. Liking of the company;.I always have a good impression of the corporation. Perceptions.
I think the corporation has a better image than its competitors.	Nguyen and LeBlanc (2001), Karaosmanoglu and Bas (2010), Foroudi *et al.* (2014)	I think the corporation has better image than its competitors.
I think the corporation has a better	Nguyen and LeBlanc (2001),	The corporation is liked

image in the minds of other consumers.	Karaosmanoglu and Bas (2010), Foroudi *et al.* (2014)	by other consumers. I think other consumers like the company as well. Perceptions.
The corporation likes to think of itself as making the best offers.	Stuart (1998)	The firms likes to think of itself as offering better solutions to client problems.
The corporation's tangible image (like parking facilities, subsidiary facilities, high-tech facilities, physical surroundings, products etc.) reflect the corporation.	Stuart (1998), Kim *et al.* (2014)	Tangible image (high-tech facilities, parking facilities, subsidiary facilities, etc.). The corporation's physical surroundings reflect the corporation exactly. The corporation's products are credible and stable. The corporation has good products. The corporation produces high quality products and sells them.
The corporation's positive intangible image (like good reputation, credibility, fame, business practices,	Javalgi *et al.* (1994), Stuart (1998), Kim *et al.* (2012), Kim *et al.* (2014)	Intangible image (good medical standard, good reputation, fame, kind

logo, symbol, kind employees, good medical standard, etc) reflect the corporation.		employees, etc.). The corporation is highly credible. The corporation is trustworthy. The corporation has a positive reputation. The corporation is well managed. The corporation is ethical. The corporation pays its taxes. The corporation has positive business practices.
The corporation takes care of stakeholders' needs.	Chang and Fong (2010), Kim *et al.* (2012), Kim *et al.* (2014)	The corporation responds to consumers' needs. The corporation offers useful information to investors. The corporation performs a high level of customer service. The corporation has good after-sales service. The corporation performs "guarantee" policies to customers well. The

		corporation provides consumers with plentiful information about its activities. The corporation abides by consumer protection policy. The corporation can attract more investors.
The corporation has positive CSR (corporate social responsibility).	Javalgi *et al.* (1994), Chang and Fong (2010), Kim *et al.* (2014),	The corporation is involved in the community. The corporation makes a positive contribution to society. The corporation takes part in public campaigns. The corporation's policies are environmentally-aware.
The corporation has positive PR (public relations).	Javalgi *et al.* (1994), Andreassen and Lindestad (1998), Nguyen and LeBlanc (1998), Kim *et al.* (2014)	This company takes part in public campaigns.
The corporation has a high potential for growth in the future.	Kim *et al.* (2014)	This company can attract more investors. This company consistently

		guarantees high profitability. This company offers useful information to investors. This company has a high potential for growth in the future.
The corporation consistently offers high guarantees.	Kim *et al.* (2014)	This company performs warranty or guarantee policies to customers well.

Source: The researcher

4.4.2. The second phase (research instrument and scale development)

The aim of this phase was to develop valid and reliable measures from the existing literature and qualitative studies. In the first phase of the research, numerous items for each construct were produced. These items were produced by means of a thorough review of literature and by means of a qualitative study. The items were then distributed to a number of academics in the area of marketing and advertising, who, using content validity and face validity, removed any items that were identical or equivalent to ensure that the items involved in the scale were representative of its domain.

4.4.2.1. Purifying measurement scales

The first step of this phase was to purify the measurement scales for the purpose of the questionnaire. The items were validated by means of face validity and content validity. Both of these validity types were subjective in nature and provided an indication of the adequacy of the questionnaire (Foroudi, 2012).

The first validity type, content validity, is defined as the extent to which a specific set of items reflect a content domain (De Vellis, 2003; Foroudi, 2012). To perform the content validity of the items, the questionnaire was discussed with the academics at the Middlesex Marketing and Tourism Department. These individuals were provided with the conceptual definitions of each construct. They were asked to weigh constructs based on each item's representation of the construct domain. They were asked to comment on the appropriateness of the items, to check whether the items measured all the facets of the constructs, and to check the clarity of the items' wording. Their feedback was used to edit (i.e. either add or delete) items from the questionnaire. At this stage, items for each construct were either deleted or reworded based on the academics' responses.

In conjunction with this stage, face validity also took place. In order to establish face validity, the researcher asked for the feedback from the three additional different academics. Each academic was asked to fill the questionnaire and made a comment on the wording, clarity, outline, ease of completing, overall time spend on completing, and, most importantly, whether the questions or items could measure the constructs.

Although the participants were happy with the overall structure of the questionnaire and items, they recommended making a few changes in certain places. For example, the participants suggested making changes in the questionnaire language to make it easier to understand. They suggested removing grammatical mistakes, adding page numbers and removing jargon. They further suggested using full words rather than abbreviations. For example, they advised using full terms like "corporate social responsibility" and "public relations" rather than "CSR" and "PR". Participants also suggested changing a few of the items. For example, they suggested changing the item "brand has experience", to make it clearer. Participants suggested using everyday examples of celebrity endorsers and their associated advertising, branding and corporation, so consumers could have a much better picture of the celebrity endorser and their associated advertising, brand and corporation. Finally, they also suggested to delete items based on negative wordings. Hence, the celebrity endorser is only interested in making money, consumer willingness to take risk increases based on celebrity endorsers' provided information, and Advertising provides biased information, were deleted.

4.4.2.2. Pilot study

After the purification of the measurements, the next step was the pilot study. A pilot study aims to assess the significant requirements during instrument purification, e.g. testing the wording of questions, sequence, form and layout, the difficulty level of the questions, instructions, familiarity with respondents, response rate, questionnaire completion time and analysis process (Malhotra *et al.,* 2000; Foroudi, 2012, p.145). The pilot study in this research was employed to perform various analyses. It was used to purify the scales' measurement, to carry out any additional modification(s), to analyse the ease with which respondents answered the questions and above all to analyse the reliability and validity of the measurement scales.

For the purposes of the pilot study, 70 questionnaires were distributed to students and staff at the Middlesex University, Hendon Central (people from various age groups and different cultural backgrounds). Sixty-two questionnaires were used for the analysis, eight having been removed owing to errors or missing data. Respondents from the pilot study were not invited to participate in the final study; nor were any of the participants from the previous exploratory study involved. This was because their involvement in the survey or exploratory

study could have affected their behaviours and could have given biased results.

For the purpose of purifying the instrument, the researcher performed a reliability test to ensure that the measures were free from error and could produce consistent results. The researcher in this study performed a reliability test before conducting the main survey (Foroudi, 2012). Reliability is defined as when the scale or question consistently measures a concept (Hair *et al.,* 2007). It was measured using Cronbach's alpha.

Based on these tests, the results showed that the Cronbach's alpha for all the constructs stood at more than 0.8. According to researchers, if a coefficient alpha is greater than 0.70, the results are highly suitable for research purposes (De Vaus, 2002; Hair *et al.,* 2006). As all the constructs had a Cronbach's alpha of more than 0.70, it could therefore be said that all the constructs were suitable for the research purposes, as shown in Table 4.13. It is also suggested that the total correlation value should be more than 0.50. However, a few of the total correlation values were found to be less than 0.50: CT4, CT8, CT10, CT11, CT12, CT15, AC1, AC6, AC10, AC11, AC13, BC15, CC5, CI5 and CI11 (as shown in Table 4.11.), but the researcher did not delete them as the Cronbach's alpha did not show any major increase after these items were deleted. As the sample size was much smaller than 200, it could be suggested that these items should be retained at this stage (Pallant, 2007).

Table 4. 13. Reliability test

Construct	Cronbach's alpha	Item	Scale mean if item deleted	Scale variance if item deleted	Corrected item-total correlation	Cronbach's alpha if item deleted
Celebrity trust – cognitive dimension and affective dimension	0.915	Cognitive trust 1	104.53	369.948	.606	.910
		Cognitive trust 2	104.27	370.233	.560	.911
		Cognitive trust 3	104.45	365.167	.679	.908
		Cognitive trust 4	103.78	380.037	.477	.912
		Cognitive trust 5	104.40	372.651	.626	.910
		Cognitive trust 6	104.43	370.453	.654	.909
		Cognitive trust 7	104.93	379.250	.437	.913

		Cognitive trust 8	104.65	390.231	.274	.916
		Cognitive trust 9	104.15	372.164	.566	.911
		Cognitive trust 10	105.20	381.383	.372	.914
		Cognitive trust 11	104.58	393.332	.222	.916
		Affective trust 1	106.00	380.881	.297	.917
		Affective trust 2	105.23	365.673	.651	.909
		Affective trust 3	105.08	396.162	.582	.910
		Affective trust 4	104.50	366.254	.541	.911
		Affective trust 5	103.67	372.124	.572	.910
		Affective trust 6	103.88	371.088	.542	.911
		Affective trust 7	103.80	370.569	.544	.911
		Affective trust 8	103.82	373.203	.570	.911
		Affective trust 9	104.25	361.784	.750	.907
		Affective trust 10	104.50	361.678	.716	.907
		Affective trust 11	104.17	361.158	.684	.908
		Affective trust 12	104.12	373.223	.518	.912
Advertising	0.849	Advertising	54.35	104.028	.445	.842

credibility		credibility 1				
		Advertising credibility 2	54.45	102.658	.515	.837
		Advertising credibility 3	55.27	100.809	.626	.830
		Advertising credibility 4	55.55	100.353	.566	.834
		Advertising credibility 5	54.87	105.304	.531	.837
		Advertising credibility 6	55.58	107.061	.307	.853
		Advertising credibility 7	55.23	102.453	.561	.834
		Advertising credibility 8	55.50	101.644	.593	.832
		Advertising credibility 9	55.45	101.235	.661	.829
		Advertising credibility 10	54.75	109.004	.373	.846
		Advertising credibility 11	54.55	105.167	.459	.841
		Advertising credibility 12	55.38	99.020	.619	.830
		Advertising credibility 13	55.07	107.894	.345	.848

Brand credibility	0.910	Brand credibility 1	72.97	142.585	.521	.906
		Brand credibility 2	72.66	135.193	.808	.897
		Brand credibility 3	72.27	139.236	.703	.901
		Brand credibility 4	72.71	139.657	.653	.902
		Brand credibility 5	72.98	136.431	.648	.902
		Brand credibility 6	72.08	138.838	.546	.906
		Brand credibility 7	72.56	136.354	.693	.900
		Brand credibility 8	72.76	140.529	.626	.903
		Brand credibility 9	72.44	140.630	.657	.902
		Brand credibility 10	72.34	137.711	.580	.905
		Brand credibility 11	72.05	137.635	.678	.901
		Brand credibility 12	72.07	140.719	.546	.906
		Brand	71.93	139.444	.666	.902

		credibility 13				
		Brand credibility 14	72.53	140.150	.525	.907
		Brand credibility 15	72.90	149.369	.273	.915
Corporate credibility	0.912	Corporate credibility 1	41.93	79.133	.786	.898
		Corporate credibility 2	42.02	80.603	.674	.904
		Corporate credibility 3	41.76	77.701	.789	.897
		Corporate credibility 4	42.10	76.748	.756	.899
		Corporate credibility 5	41.00	84.759	.448	.916
		Corporate credibility 6	41.81	80.085	.712	.902
		Corporate credibility 7	42.46	75.046	.675	.905
		Corporate credibility 8	42.15	79.269	.700	.902
		Corporate credibility 9	41.32	81.670	.602	.908
		Corporate credibility 10	42.02	74.224	.714	.902

Corporate image	0.866	Corporate image 1	48.72	60.139	.604	.852
		Corporate image 2	48.25	59.174	.543	.857
		Corporate image 3	48.32	62.017	.526	.858
		Corporate image 4	48.33	59.277	.643	.849
		Corporate image 5	48.58	63.061	.487	.860
		Corporate image 6	48.35	61.079	.599	.853
		Corporate image 7	48.75	56.631	.675	.846
		Corporate image 8	48.73	59.860	.611	.852
		Corporate image 9	48.17	60.718	.556	.855
		Corporate image 10	48.12	59.596	.505	.860
		Corporate image 11	48.35	61.384	.480	.861

Source: The researcher

4.4.3. The third phase (main survey)

The third phase of this research involved the main survey, which was the most significant element in creating a valid and reliable scale. To do this, the researcher created a self-administered questionnaire to collect data from consumers. The data was collected from Greater London boroughs. The study used a convenience sampling technique, and in certain places a snowball sampling technique was also used to gather more data.

4.4.3.1. Targeted population and sample

For this study, a representative sample was chosen from the population. According to previous researchers (Bryman and Bell, 2007; Malhotra, 2010), the sample should be drawn from a representative population to enable the researcher to make inferences or generalisations from the sample statistics to the wider population being studied. The sample used in this study was residents of London. Their ages, gender and ethnicity varied. London and its 32 boroughs have a mixed cultural background, so to collect a reflective sample, people from diverse cultural backgrounds and ages were used. This was done to ensure that the sample truly represented the population of London, and to avoid biased results based on sampling frame error, population specification error and selection error. The characteristics of the respondents, such as their age, gender and education level, were clearly asked and noted in the questionnaire, so that it could be clarified from the sample that it reflected and represented the overall population.

A non-probability convenience sampling method was used. Convenience sampling is defined as the method, which is available to the researcher by virtue of its accessibility (Bryman and Bell, 2007). Convenience samples are more common and indeed are more prominent than those based on probability sampling (Bryman and Bell, 2007, p.196). Convenience sampling was used because it is one of the easiest ways to gather data, and represents an efficient use of time and resources. The only demerit of this kind of sampling method is that some units in the population are more likely to be selected than others. In addition to convenience sampling, the snowball sampling technique was also used. Snowball sampling is defined as the non-probability sampling technique in which the researcher makes initial contact with a small number of people who are relevant to the research topic, and then uses them to gather data

from the others (Bryman and Bell, 2007, p.200).

Different methods were used to gather data. Respondents were contacted via email, social media, and face-to-face. An online survey by using Google Forms was created and the link was sent through the online media (i.e. emails, Facebook, and Twitter). Face-to-face data was collected by means of directly approaching individuals. Data was collected from outside the communal libraries, shopping centres, universities' libraries, and bus/train stations, etc. Further, data was also collected by using the non-probability snowballing technique, where friends and work-colleagues were asked to suggest others, who could provide an insight (Bryman and Bell, 2008; Andriopoulos and Lewis, 2009).

Data for main survey was collected from 1 September 2017 until to the end of Decemeber, i.e. 30 December 2017. A ten pages questionnaire based on consumers' perceptions on celebrity trust, advertising credibility, brand credibility, corporate credibility, and corporate image was distributed. Participants were also asked general questions on age, gender, ethnicity, income, and education. The front page of the questionnaire included a cover page, which suggested on the aim and objectives of the research, voluntary participation of the individuals, and anonymity of the records. Rest of the pages were based on above mentioned questions, i.e. consumers' perceptions and their demographics. Nearly, 625 questionnaires were distributed, of which 605 were used for the research, while the remaining 20 were discounted as they had not been fully completed. The number of sample was chosen based on the sampling criteria, which included number of items, constructs, multi-group data, structural equation modelling, and 10 per cent of predicted missing data based on results from the pilot study.

4.4.3.2. Appropriate number of participants

Selecting a suitable number of participants for a survey can be difficult, time-consuming and tricky. The main technique should be based on the data analysis techniques, time and cost (Hair *et al.,* 2006; Bryman and Bell, 2007). Bryman and Bell (2007) suggested that sampling should be based on five key points as follows:

(i)   size – which is one of the most basic considerations, as a national probability sample size of 1,000 individuals would have a higher validity; researchers also

need to decide how much sampling error they are ready to neglect, because as the sample size increases, the sample error decreases;

(ii)   time and cost – which are likely to profoundly affect considerations of sampling size, since striving for smaller and smaller increments of precision becomes an increasingly uneconomic proposition;

(iii)   non-response – which most sample survey experience, making it likely that this will affect some of the sample chosen for this study;

(iv)   population heterogeneity – which affects the size of the sample; if the heterogeneity of the population is high, then it is preferred to use a larger sample; and

(v)   type of research – whereby if the research topic is wide, the researcher should use a larger sample size than when the topic is narrow.

Bryman and Bell (2007) and Roscoe (1975) also provided simple rules of thumb for selecting appropriate sample size, based on an analysis of acceptable confidence levels in behavioural research studies (Foroudi, 2012, p.156). Roscoe (1975) noted four general points to be considered at the time of selection of sample size as follows:

(i)   that sample sizes between 30 and 500 are appropriate for most research studies;

(ii)   that if the data is coming from more than one group (i.e. each segment of age or gender), then it is necessary to involve more than 30 respondents for each group;

(iii)   if the researcher is using multivariate analysis, then the size of sample should be 10 times higher than the number of variables; and

(iv)   if the researcher is conducting a simple experiment, then the size of sample should be between 10 and 20 respondents.

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Similarly, Comrey and Lee (1992) suggested that a sample size of 50 was very poor, 100 was poor, 200-299 was fair, 300-499 was good, more than 500 was very good, and close to or above 1,000 was excellent.

Hair *et al.* (2006) and Malhotra (2007) also mentioned five points that could affect the sample size in SEM to obtain reliable estimates. These five points are:

(i)   in the case of non-normal data, the ratio of respondents to each parameter should be high;

(ii)   if the maximum likelihood or SEM methods are used, the sample size should be 150-400 respondents;

(iii)   based on model complexity, if the structure equation model has five or fewer constructs, the sample size should be 100-150, if each construct has more than three items and the item communalities are higher (higher than 0.6), then the sample size should exceed 200, and finally, if there are more than six constructs in the model and each construct is measured by more than three items and has low communalities, then the sample size should exceed 500;

(iv)   if it is expected that more than 10 per cent of the data will be missing, there should be an increase in the sample size; and

(v)   larger sample sizes, when the communalities are smaller than 0.5.

Based on these discussions, it was found that previous researchers had not given any fixed sample size, but still there were assumptions which guided the researcher in this study to choose a sample size of more than 550. These assumptions were: structural equation modelling was used, there were five constructs involved in the study, each construct had more than five items, the communalities items were modest (i.e. over 0.50), there were multigroup data (i.e. six moderators), and based on the results from the pilot study, it was

expected that more than 10% of the data could be missing. This all led the researcher to use a sample size of more than 550. Based on these suggestions, a sample size based on 625 respondents was used in this study and 605 cases were used for the analysis purposes.

4.4.3.3. Questionnaire

For the purpose of the survey, a new questionnaire was created which was similar to the one used for the pilot study. This new questionnaire had 10 pages, and asked a total of 72 questions on five constructs. The researcher ensured that the questions were simple and clear, so the respondents could easily understand them and the study could be fully focused on the research topic (Bryman and Bell, 2007).

To answer the research questions, a Likert scale was used. Likert scales in marketing research are normally used to measure respondents' attitudes by means of agreeing or disagreeing with a certain object, activity or situation etc. (Bryman and Bell, 2007). This study used a seven-point Likert scale (anchored by 0, "strongly disagree", to 7, "strongly agree"), as designed by Churchill *et al.* (1984) to increase construct variance and decrease measurement error variance. Respondents were also asked questions regarding their age, gender, income, educational status and ethnic background.

As the topic was new, the respondents were provided with five celebrities to choose between. These five celebrities were: Angelina Jolie, Beyonce, Brad Pitt, David Beckham, and Michael Jordan. These celebrities were chosen because they were seen as possessing a trustworthy character, both worldwide and in the UK: most people trusted them because of their names and saw them as role models. These celebrities were selected because they were seen as icons, and past research showed that they had a record of successful endorsements of brands and adding value to brands (Alux, 2015; News, 2015; Ranker, 2015; Whosay, 2015). To choose these celebrities, the researcher used various databases (Biographyonline, 2015; Celebrityendorsementads, 2015; FHM, 2015; TheRichest, 2015). Marketing and advertising academics and practitioners, as well as consumers, were also asked during interviews to provide the names of celebrities whom they believed were highly trustworthy. Seventy per cent of the interviewees offered similar names to the celebrities chosen from the databases. These celebrities were used as references in the questionnaire used in the study, so that

respondents could get help in understanding and replying to each of the questions.

The survey started with questions aimed at understanding consumers' attitudes towards celebrity trust and its two dimensions. The researcher also asked questions based on the other constructs used in the conceptual model, i.e. advertising credibility, brand credibility, corporate credibility and corporate image.

4.4.3.4. Data analysis techniques for the main survey

Analysis of the data obtained from the survey was analysed using a triple approach. Firstly, the researcher used exploratory factor analysis (EFA), secondly, confirmatory factor analysis (CFA) was used, and finally, the researcher used structural equation modelling (SEM). The use of each of these analysis methods in this study is explained in the following paragraphs.

i. Exploratory factor analysis (EFA)

Exploratory factor analysis was used to examine the structure of the construct and to identify appropriate items to measure the construct. It is a data-driven method, and one of the essential and most useful methods in plummeting the numbers of variables into lesser, controllable sets (Anderson *et al.,* 1997; Hair *et al.,* 1998). It helps to find factors that are independent of each other, in order to allow the structure of a specific field to be understood (Hair *et al.,* 1998; Foroudi, 2012, p.162). It helps in exploring the data and provides the best possible factors to properly represent the data.

In this research, EFA was performed in the main survey, for the purpose of reducing the items and identifying patterns in the data (De Vaus, 2002). It also examined the factor structure of each variable in the conceptual model and proposed dimensions connected with the constructs (Churchill, 1979).

For the factor analysis, principal component analysis, orthogonal (varimax) rotation method and eigenvalues were used. The principal component analysis was used for factor extraction and to predict the minimum number of factors to explain the maximum amount of variance. The orthogonal rotation method was used because it is appropriate in reducing the number of variables to a smaller group of uncorrelated variables quality. Finally, eigenvalues, which

represents the total variance explained by each factor (Malhotra, 2010), were used to identify the number of factors to be extracted (Hair *et al.,* 1998).

ii.   **Confirmatory factor analysis (CFA)**

The results found from the EFA were useful in developing theories that led to a proposed measurement model, which was tested using CFA (Malhotra, 2010). CFA was carried out to verify and validate the measurement properties of the existing scale (Hair *et al.,* 1998). CFA was used in the measurement model to identify which variables defined each construct or factor. It was used to test the hypotheses that the relationships between the observed variables and their underlying constructs existed (Malhotra, 2007), and also to examine the uni-dimensionality of the scale (SteenKamp *et al.,* 1991). It was used to ensure that the standardised factor loadings were 0.6 or above.

iii.   **Structural equation modelling (SEM)**

SEM was used in this study, with the help of Amos software package 21.0, to help examine the individual constructs and their relationships with each other (Hair *et al.,* 1998; Malhotra, 2007). SEM helped in assessing the measurement properties and examined the proposed theoretical relationships (Malhotra, 2007). It determined the contribution of each dimension in representing the construct, and also contributed to determining whether a relationship existed when the relationship between constructs was hypothesised by the theory.

SEM, in this study, was analysed in two stages. In the first stage, the measurement model was examined by using confirmatory factor analysis (CFA), in which the researcher specified which variables defined each construct (Malhotra, 2007; Malhotra *et al.,* 2012). It sought to confirm whether the number of factors and the loadings of observed variables on them confirmed what was expected based on the theory (Malhotra, 2007; Malhotra *et al.,* 2012). Secondly, the structural model also showed how the constructs were interrelated to each other, often with multiple dependence relationships; it specified whether a relationship existed or did not exist (Malhotra, 2007).

SEM, in this study (compared to other multivariate techniques) was used based on the following characteristics as set out by Malhotra (2007, p.724-725):

(i)   representation of constructs as unobservable or latent factors in dependence relationships;

(ii)   estimation of multiple and interrelated dependence relationships in an integrated model;

(iii) incorporation of measurement error in an explicit manner, as SEM can explicitly account for less than perfect reliability of the observed variables, providing analysis of attenuation and estimation bias due to measurement error; and

(iv)   explanation of the covariance among the observed variables, as SEM seeks to represent hypotheses about the means, variances and covariance of observed data in terms of a smaller number of structural parameters defined by a hypothesised underlying model.

iv.   Assessing measurement model's reliability and validity

To assess measurement model reliability and validity for the SEM, coefficient alpha, composite reliability, convergent validity, discriminant validity and nomological validity were performed (Malhotra, 2007). These are set out in the following paragraphs.

(i)   Reliability of the construct was tested using coefficient alphas and composite reliability. The coefficient alpha was used to examine reliability at the items level. It is a measure of internal consistency reliability that is the average of all possible split-half coefficients resulting from different splitting of the scale items (Malhotra, 2010, p.319). A minimum value of 0.4 or more is acceptable to define the items' reliability. Composite reliability was used to examine reliability at the constructs level. It is defined as the total amount of true score variance in relation to the total score variance (Malhotra, 2007, p.725). As a general guide, composite reliability of 0.7 or higher is considered good, whereas estimates between 0.6 and 0.7 are considered acceptable (if the model

validity is good).

(ii)   Convergent validity was also used, which refers to the homogeneity of the construct and is the extent to which the scale correlates positively with other measures of the same construct (Malhotra, 2007, p.734). Convergent validity is related to the internal consistent validity between each construct item (Fornell and Larker, 1981). High factor loadings show that the observed variable belong to one same factor. If the loading of each measure is higher than 0.7, then it shows a convergent validity. Another measure that is used to explain convergent validity is the average variance expected (AVE). It is defined as the variance in the indicators or observed variables that is explained by the latent construct (Malhotra, 2007, p.734). AVE varies between 0 and 1. It shows the variance that occurs because of latent variable. If an AVE stands at 0.50 or more, then it shows that the latent construct stands for 50 per cent of the variance in the observed variable, however, if AVE is smaller than 0.50, then the variance due to measurement error is greater than the variance observed by the construct and the construct's validity is doubtful (Fornell and Larker, 1981; Hair *et al.,* 1998; Malhotra, 2010, p.734).

(iii)   Discriminant validity is described as the extent to which the construct is distinct from other constructs and makes a unique contribution. Malhotra (2007) mentioned that in order for a construct to be distinct, all its observed variables should load on only one particular construct and there should not be any kind of cross-loading of observed variables. Cross-loading shows a lack of distinctiveness. One formal way to show distinctiveness is to set the correlation between any two constructs as equal to one, i.e. the observed variables measuring the two constructs might as well be represented by only one construct; however, this actually turns out to be a weak test as significant fit differences may be obtained even when the correlation between the two constructs is very high (Malhotra, 2007; Malhotra *et al.,* 2012). An alternative test is to examine whether the construct can explain its observed variables. This test, in this study, has been conducted by showing that the AVE was greater than the square of the correlation.

v. Assessing measurement model's fit

To assess the measurement model's fit, nomological validity was used. Nomological validity is used to assess the relationships between theoretical constructs. It confirms significant correlations between the constructs as suggested by the theory (Malhotra, 2010, p.321). The absolute fit indices measure is usually used as the necessary and sufficient condition to assess nomological validity (Steenkamp and Van Trijp, 1991). These indices measure the overall goodness of fit or badness of fit for the measurement model. Goodness of fit means how well the model produces a covariance matrix among the indicators, that is, how similar the estimated covariance of the indicator variable is to the observed covariance in the model (Malhotra, 2007; Malhotra *et al.,* 2012). Various measures are considered to examine the goodness of the fit. The GFI, AGFI, NFI, NNFI, CFI, TLI, RNI, PGFI and PNFI are divided into three indices: absolute fit, incremental fit and parsimony fit. This study used all the indices and measures in examining the goodness of fit of the measurement model. On the other hand, badness-of-fit indices measures error or deviation in some form, and lower values on these indices are desirable (Malhotra, 2010). The measures considered to examine the badness of fit are $\chi 2$, RMSR, SRMR, and RMSEA. These measures are used in one index, namely absolute fit.

vi. Assess structural model's fit

In addition to the examination of the measurement model, validity and hypotheses testing were performed on the structural model. These two phases included examining the nomological validity or goodness of fit, comparison of the model, and examining the causal relationships or hypotheses (Malhotra, 2007), as explained in the following paragraphs.

> (i) The goodness of fit of the structural model was examined in a similar way to that of the measurement model. Normally, a structural model involves fewer relationships than the measurement model. At most, the number of relationships in a structural model equals that in the measurement model. This means that fewer parameters are estimated in the structure model. Researchers have argued that $\chi 2$ in the structured model should not be lower than that in the measurement model, and the fit of the structural model should be closer than the fit of the measurement model (Malhotra, 2010; Malhotra *et al.,* 2012).

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(ii)   Comparison with competing models was carried out as it is good practice to show that the proposed model has a better fit than competing models that might be considered as alternatives (Malhotra, 2007; Malhotra *et al.,* 2012). This study therefore considered this point, in that its proposed model should have a better fit than the competing models. The proposed model and competing models are compared in terms of differences in $\chi2$, incremental or parsimony fit indices. The comparison of these two models can be done by examining the $\chi2$ difference statistics (for this purpose, the $\chi2$ value for proposed model is subtracted from the $\chi2$ value for the competing model).

(iii)   Testing structural relationships and hypotheses was carried out to test the hypotheses and relationships. In SEM, theoretical relationships are transformed into hypotheses, which are then examined. In order to do this, the causal relationships between constructs are examined and standardised estimates are calculated.

4.5. Summary

This chapter presented the approaches and methodologies used in this study to test the operational model and hypotheses. Multiple methods were used to verify the credibility of the findings. Based on the aims and objectives, both qualitative and quantitative methods were utilised. A celebrity trust scale was developed based on Churcill's (1979) scale. The scale was divided into three parts. The first part involved a qualitative method. In this part, an exploratory study with the help of interviews and focus groups with academics, marketers and consumers was conducted. For the second part of the study, the questionnaire development stage, content validity, face validity and a pilot study were conducted. For the third part, a survey with the help of 625 consumers was conducted. Finally, for the findings, exploratory factor analysis (EFA), confirmatory factor analysis (CFA) and structural equation modelling (SEM) were used.

The next chapter was based on examining the qualitative study, constructs definitions and their relationships with each other were discussed in detail.

Chapter V: QUALITATIVE STUDY FINDINGS

5.1. Introduction

This section presented the findings of the qualitative research, which was carried out to gain a deeper understanding of the topic. For this purpose, nine interviews and four focus groups were conducted with academics, practitioners, marketers and consumers. The data obtained was analysed using thematic analysis. The findings of the qualitative research were presented in subsections as follows. Section 5.2 related to celebrity trust, its definition and its relationship with other constructs. Section 5.3 included the two dimensions of trust and their relationship with each other. Section 5.4 explored advertising credibility, its definition and its relationship with other constructs. Section 5.5 contained the findings on brand credibility, its definition and its relationship with other constructs. Section 5.6 presented corporate credibility, its definition and its relationship with corporate image. Section 5.7 set out the definition of corporate image. Finally, Section 5.8 presented the conclusions. Throughout this study, the researcher tried to support the findings using the previous literature.

5.2. Celebrity trust

5.2.1. Celebrity trust definition

The exploratory findings suggested that trust in a celebrity endorser provided reassurance to consumers that a brand really worked. Participants in this study showed interest in buying brands associated with trusted celebrities. They stated that if firms wanted to promote their products through celebrity endorsers, they had to hire celebrities who were highly trustworthy and offered care and concern for the consumers through the advertisements. If a firm hired a celebrity endorser who was not trustworthy and who failed to show care and concern for the consumers, then that celebrity endorser could create real damage to and or even destroy the reputation of the firm. The participants described celebrity trust based on the following elements: the celebrity's characteristics, the celebrity's trustworthiness, the celebrity's care, someone consumers could have confidence in, someone consumers could believe in, someone consumers could relate to, and someone consumers could make connections with. These elements were similar to the definitions found by previous researchers in social psychology (Tan *et al.,* 2009) and business (Ohanian, 1991; Morgan and Hunt, 1994; Delgado-Ballester *et al.,* 2003; Erdogan, 2010; Kim *et al.,* 2014), who also explained trust based on elements like belief in the partner's benevolence, competence, concern, confidence,

credibility, expectation, honesty, integrity, reliability, reliance and willingness. According to some of the participants:

"Celebrity trust is when you have confidence in the celebrity, let say artiste, actor or your idol, and you believe in what been preached or said by that celebrity." (Interviewee 3)

"If you are asking me theoretically, then yes. If the company wants to promote the product through a celebrity, they need to know that the celebrity actually believes in the product and wants the best for whoever is selling it. I don't know to what degree it is active, but I think it is the fundamental thing that if you are going to invest in celebrity endorsement, you want that person to portray both elements of it." (Interviewee 6)

"In the context of celebrity endorsement, when I see a celebrity endorsing a product, I believe that they have used that product and that they believe that product is worth it […] so it's almost like celebrity endorsement is reassurance of the celebrity, putting that stamp on the brand, informing you that yes, I have used it and it works." (Interviewee 9)

"I think celebrity trust is celebrities being who they are, trying to represent others and trying to send us a message [which] depends on how we take it. We are the recipients, we can take it in good way or in bad way. It depends if we trust them and the way they try to portray the image." (Participant 2, Focus Group 3)

Participants also highlighted that celebrity endorsers should be chosen on the basis of their similarity or match with the brand. For sports brands, a sport celebrity should be selected for the endorsement; similarly, for a food brand, a celebrity chef should be chosen. The literature indicated that celebrity endorsers with expertise in the endorsement contexts enhanced credibility and reduced risk for an advertisement, brand and corporation, and provided an assurance that the advertisement, brand and corporation were highly credible (Maddux and Rogers, 1980; Biswas *et al.,* 2006). Participants this study commented that:

"If person looking for medical benefits [of toothpaste], for example, is more interested in, for example, bacteria, though high cavity features of the toothpaste, for that person, using a doctor in an advertisement may be more beneficial for establishing trust than, for example, if that person is only using the toothpaste for a social reason, to have brighter and whiter teeth, in which case some showbiz star may serve to create that trust." (Interviewee 7)

"I wouldn't be affected by a singer who, for example, hasn't got any relationship with the food industry and came and started advising me on that specific meal or encouraged me to go to a certain restaurant. But I would understand or take into consideration, for example, a scientist, who is in the food industry, when there is a relationship between what is advertised and what that person does." (Interviewee 8)

"I think it depends on the product as well. If you are trying to sell football, you want to have a top footballer. It is a younger demographic you are trying to capture." (Interviewee 9)

5.2.2. Celebrity trust dimensions

The results found from the analysis suggested that participants had different beliefs regarding the dimensions of celebrity trust. Their views were divided into three main categories: (i) celebrity trust based on the affective dimension; (ii) celebrity trust based on the cognitive dimension; and (iii) celebrity trust equally based on both the affective and cognitive dimensions.

A few of the participants mentioned that trust in celebrity endorsers was based on the cognitive dimension. According to these participants, the cognitive dimension plays a vital role in consumers' decisions. Consumers make their decisions based on the characteristics of the celebrity endorser. If consumers think that the celebrity endorser is honest and highly credible, then they show high trust towards the celebrity endorser. Alongside the participants who chose the cognitive dimension as an important criterion of celebrity trust, a few also mentioned that it was based on the affective dimension. According to these participants, consumers have an emotional attachment to the celebrities. They find a connection with celebrity endorsers, which is based on the care and concern they receive from the endorsers.

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If they don't find any kind of care and concern, they might not trust the celebrity and might not buy the brands being endorsed. In addition to these two categories, there were also participants who suggested that celebrity trust was equally based on both the cognitive and affective dimensions. According to these participants, the importance of the cognitive and affective dimensions depends on the product. When consumers make purchases like fashion brands, they make more use of the affective dimension, and when they have to make purchases like expensive cars or antiques etc., they make more use of the cognitive dimension. It also depends whom the firm is targeting, their age and their lifestyle. For example, the younger generation might make more use of the affective dimension, while people in later life might make more use of the cognitive dimension.

These exploratory findings were consistent with the previous literature, where trust had been studied and defined based on three categories. For example, researchers like Morgan and Hunt (1994), Sirdeshmukh *et al.* (2002), Casalo *et al.* (2007) and Becerra and Korgaonkar (2011) gave importance to the cognitive dimension; while Johnson and Grayson (2005), White (2005), Kantsperger and Kunz (2010) and Terres *et al.* (2015) gave more importance to the affective dimension; and Lewis and Weigert (1982), Canning and Hanmer-Lloyd (2007), Pivato *et al.* (2008) and Kim and Park (2013) gave equal importance to both the cognitive and affective dimensions in explaining trust. Participants categorised these dimensions into three categories:

(i) Category 1 – celebrity trust based on the cognitive dimension:

"As I mentioned first of all, the characteristics or the cognitive dimension play a bigger role than the affective dimension." (Interviewee 8)

"I think the characteristics [matter] more. First they should have characteristics and then I start looking what they are doing." (Participant 1, Focus Group 1)

(ii) Category 2 – celebrity trust based on the affective dimension:

"For me, it is not as important as affective trust. Affective [trust] is something you cannot describe, it is [based] more on feelings. Cognitive trust, you can see how it has been built, you can read about it, people recognise the product, people recognise the quality, people recognise the brand." (Interviewee 3)

"I think affective trust for me, when it comes to the celebrity, is them truly genuinely caring for the brand and believing in it and seeing the community of brand lovers and appreciating it and feeding it that there is some kind of culture." (Interviewee 4)

(iii) Category 3 - celebrity trust based on both the cognitive and affective dimensions: "If a person is suggesting a product or something like that to me, I think both parts are important." (Interviewee 1)

"I think [the cognitive and affective dimensions] work hand-in-hand. They should work hand-in-hand. If you are reliable, you have a good name, you want to keep that good name; therefore, you have to show me you still care." (Interview 9)

5.2.3. Celebrity trust both dimensions
Cognitive dimension

Participants explained the cognitive dimension based on a belief that the celebrity was trustworthy, reliable, kind, honest and had a high reputation in society. The cognitive dimension was described on the basis of evidence gathered from knowledge regarding the characteristics of the celebrity. The participants stated that the cognitive dimension was not the first impression regarding the celebrity endorser; rather it was a decision based on information which consumers had available regarding the characteristics of the celebrity. The characteristics of the celebrity endorser is established over time based on information regarding his/her career and in some case, his/her personal life too. It refers to the rational aspects of the celebrity endorser and explains how reliable, credible, honest and trustworthy the celebrity is. These definitions were consistent with the previous explanations given by researchers on the cognitive dimension of trust within different contexts and showed consistency with their explanations (Lewis and Weigert, 1985; Morrow *et al.,* 2004; Johnson and Grayson, 2005; Terres and Santos, 2013). According to the participants:

"Cognitive trust, when it comes to celebrities, is knowing that once they take the money that they will be honest in representing the brand. I think from the consumers' perspective, you just don't want to see them carrying negative interpretations of the

brand with them. That's it, having the confidence that they will represent the brand well." (Interviewee 4)

"It refers to rational aspects, it refers to knowledge, "what do I think", "what kind of belief do I have in my mind regarding a celebrity or regarding some organisation" - so it refers to that." (Interviewee 7)

"The cognitive dimension of trust is about the characteristics of the celebrity who is delivering the message, this is what I believe." (Interviewee 8)

"[I would define it as…] if I look at someone, they look likeable and they don't have any bad [attributes], you never see them stumbling out the bar, drunk or any kind of scenario like that." (Participant 1, Focus Group 4)

Affective dimension

As with the cognitive dimension, consistency was found between the previous definitions of the affective dimension (Johnson and Grayson, 2005; Terres and Santos, 2013; Terres *et al.,* 2015; Ha *et al.,* 2016) and the explanations given by the participants. The participants defined the affective dimension of trust based on consumers' feelings which had been generated by the level of care and concern which celebrity endorsers showed towards them. Unlike the cognitive dimension, which is character-based, the affective dimension of trust is based on emotions. The participants suggested that the affective dimension was indescribable, and not based on a celebrity endorser's characteristics, but rather on emotions; and these emotions towards a favourite endorser were sufficient to build an emotional, loyal relationship. The affective dimension was also built based on the care and concern a celebrity endorser showed towards customers, they said. The care and concern shown by a celebrity endorser by means of his/her contribution towards society, or by giving off positive feelings, could also generate positive feelings by the consumers.

These findings were consistent with previous explanations of the affective dimension in the literature, where researchers defined it based on the elements of care, concern and sympathy (Lewis and Weigert, 1985; McAllister, 1995; Erdem and Ozen, 2003; Johnson and Grayson,

2005; Parayitam and Dooley, 2009). Experts and consumers in this study defined the affective dimension in some of the following ways:

"Yes, definitely, even if I don't know the brand, but I know the celebrity they are using, then it probably triggers something in my feelings. For example Rihanna. Now I can see her in Chanel [advertisements]. I have an emotional bond with Chanel [but] because they are using Rihanna, I am not buying it any more, because I don't trust her, I don't like her life, the way she talks in public and the way she uses social media, because she is always taking naked photos. So for example it breaks my heart and I am not using Chanel any more." (Interviewee 2)

"The affective dimension of trust, this is when you are connecting or your engagement with the things that is [based] more on feelings or more on something you cannot describe." Interviewee 3)

"It is beyond loyalty, because the things that can build relationships that connect you with [something] that is only from the affective dimension, because from the cognitive dimension, you can see if it functions well, if it gives you things you want. You can build your loyalty with that, but when you talk about affective [trust], even if that person or that thing does not give you something in return, you still like it. Even if he is bad, you still like it. For me, I like, I love Federer so much, even if he does not win, I still like him." (Interviewee 3)

"I think it is the way you feel towards the celebrity. If you like the celebrity, if they promote something, if they advertise something, then you might want to buy it." (Participant 6, Focus Group 3)

5.2.4. Celebrity trust effects
A trusted celebrity as a communications tool will have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image. From the participants' points of view, it was proved that celebrity trust had a major impact on the credibility of the advertising, brand and corporation, and on overall corporate image.

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Participants mentioned that firms normally hired a trusted and highly socially responsible individual, so the firms could prove to consumers that liked the celebrity endorser, they were also equally credible regarding their advertisement, brand and corporation. In cases where the celebrity endorser has a bad reputation in the past, or is facing some kind of allegation, then the organisation can face losing the credibility of its advertisement, brand or the overall corporation. Firms need to be mindful of this when hiring celebrities for endorsements and should choose those who offer high levels of credibility and are equally connected with the values of the advertisement, brand and corporation. If the celebrity endorser has values which are different from those of the firm, then the celebrity endorser can also cause harm to the trust in the firm's advertising, brand and overall image.

These findings confirmed the work done by previous researchers (Lafferty *et al.,* 2002; Spry *et al.,* 2009; Muda *et al.,* 2011; Sallam and Wahid, 2012; Kim *et al.,* 2014; Nisar *et al.,* 2016) on similar topics. They found that the credibility of a celebrity could increase or decrease the credibility of the advertising, brand and corporation. Interview and focus group participants described their perspectives on this, as set out in the following paragraphs.

(i) Celebrity trust effects on advertising credibility:

"I think it has a massive impact, because if your celebrity is a celebrity known for his scandals and I see him used in the advertisement, it screws the credibility of the brand. I can't fully trust this brand. He's been involved in the scandal he was involved in." (Interviewee 9)

"It works. For example, I am a photographer and in photography. Some people choose Canon, some people choose Nike, so these are two big brands. So, for example, when I saw my big favourite photographers using Canon, I told myself go away and get Canon - Canon is the best one. So I think it works." (Participant 3, Focus Group 4)

(ii) Celebrity trust effects on brand credibility:

"Of course, when you use celebrity trust, it is going to build a trust towards marketing activities or towards the products, services or brands." (Interviewee 3)

"Oh yes, it's important, because when they choose to endorse the brand, they kind of 'become' the brand, and if they become the brand, then any action they take represents the brand. That's why we see that sometimes during 'crisis management' of certain celebrities; their endorsement is dropped the next day, so it's not value if the celebrity is not doing well with the brand. So yes, trust when it comes to celebrity endorsement or in general, it is very important" (Interviewee 4)

"[If there's] a big athlete and you put him with Nike, you trust the athlete, because he is a recognised athlete, you know that Nike is a really nice brand, but this is a plus, you use a famous person to advertise. So you say Nike would be good, more than anyone" (Participant 4, Focus group 3)

(iii) Celebrity trust effects on corporate credibility:
"I would say that it does impact the credibility of the corporation, because these associations are used top-down. If you are using a celebrity who does not represent what I believe you are, my idea of a corporation or corporate credibility of that company will change, because of this one celebrity. Sometimes the corporation can be viewed so positively that you trust in it. One mistake of involving a celebrity who been involved in a scandal, or failing to research the celebrity before using them, you see people just suddenly no longer believing in the brand or no longer trusting the credibility of a corporation." (Interviewee 9)

"Yes, because that celebrity is representing the firm. [If a] famous athlete is representing Nike […] the celebrity adds to the whole credibility of Nike." (Participant 3, Focus Group 3)

(iv) Celebrity trust effects on corporate image:
"Yes sure, as they consider celebrity trust [impacts] on brand credibility, organisational credibility and advertising credibility, the same applies to the concern for the organisation image as well." (Interviewee 7)

"Yes, yes, celebrities are a visual [representation of a corporation]. I don't really know your words that much, I don't really know your values, I don't really have a

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conversation with you and neither have I asked the corporation. I only know them by their corporate identity, so there are some brands that are only recognised by their images, by their logos, so it is very much image-driven, [including by] the celebrity." (Interviewee 9)

Moreover, the findings also suggested that consumers placed more importance on the effects of celebrity trust on corporate credibility and corporate image when the corporation and brand had similar names, than when the corporation and brand had dissimilar names. The findings suggested that the impacts were positive and higher when consumers were familiar with the corporation's name and knew which brands were associated with which corporation. In cases where consumers did not know about the corporation, problems could occur in associating brands with the corporation.

These findings were consistent with some of the earlier work done by researchers in similar areas. Previous researchers (e.g. Keller and Aaker, 1997; John et al, 1998; Milberg *et al.,* 1997; Berens *et al.,* 2005) had repeatedly mentioned that brands with similar names to a corporation (or corporate branding) had higher influence than when the corporation and brand had completely different names. Participants during the interviews stated that:

"Yes, I really feel that these things are associated […] If I am seeing from a consumer's point of view and not thinking of the brand, sometime there is no immediate connection between the brand and the company." (Interviewee 1)

"Again, it can have an impact, but some of us don't know that the corporation is producing that brand. I work in this industry, you work in this industry, so we both know a little bit, but the person outside doesn't know, doesn't really know the image of Unilever. So why would it affect [corporate image] if you don't know that much about the story behind the brand? So if you do know about the brand then it's different." (Interviewee 9)

"If Coca-Cola has its benefits, no one is going to remember Unilever. Nobody knows about Unilever." (Participant 4, Focus Group 4)

Most of the findings of this study suggested that celebrity endorsers had a positive impact on the credibility of the advertising, brand and corporation. These results were also consistent with work done by previous researchers (Agrawal and Kamajura, 1995; Ho and Weigelt, 2005; Dhotre and Bhola, 2010; Ding *et al.,* 2011), who mentioned that investments made through credible celebrity endorsers became a source of positive effects on stock prices and increased market share.

However, despite these findings, there was also a stream of findings on this study suggesting that celebrity endorsers would not have any major effects on big businesses, especially when the businesses had been stable in the market for decades. The findings suggested that the strategy of employing celebrity endorsers was more useful for small firms than it was for large firms. As large firms are mostly mature and well-established in the market, they do not realistically require strategies like celebrity endorsement to be used as their promotional activities. The strategy is more relevant to small firms, since they are not very well-known and need promotional techniques to achieve greater prominence in the marketplace. These findings were not consistent with those of most previous researchers (e.g. Agrawal and Kamajura, 1995; Fizel *et al.,* 2008; Ding *et al.,* 2011), who have studied the effects of celebrity endorsement on various brands and firms. However, the experts who took part in this study suggested the following points of view:

> "I think it depends on how strong or weak the firm is. If you have a small company and you have a well-known celebrity who comes out and endorses you, it will have a very positive affect on your brand. Their trust will positively affect your brand. On the other hand, if you are a very large, well-established company, and you pick up a celebrity with very little trust, it doesn't really affect you." (Interviewee 6)

> "It can be a high influence, but again, it depends upon the context and circumstances, and there can be so many factors like lifecycle stage of the organisation and if the organisation is very much audible itself. Think about Coca-Cola that has got a long history, so that brand itself is credible, [or] Apple. So that for brand and these types of organisations, perhaps usage of celebrity, relying upon on these celebrities is not that important." (Interviewee 7)

5.3. Advertising credibility

5.3.1. Advertising credibility's definition

The definitions of advertising credibility found in the qualitative study were very consistent with the definitions given by previous researchers (Lutz, 1985; MacKenzie and Lutz, 1989; Greer, 2003; Cotte *et al.,* 2005; Choi and Rifon, 2007; Daugherty *et al.,* 2007, Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Yaakop *et al.,* 2013; Kim and Han, 2014). The findings from the exploratory study suggested that advertising credibility was defined by the participants in terms of the claims made by advertisers and marketers needing to be honest, reliable, open and trustworthy. The participants in this study mentioned that advertisers should provide realistic and detailed information regarding the product and the brand, and should not involve any information which was either untrue or did not reflect the real meanings of the brand. The participants further suggested that consumers would only trust advertising when they bought the brand and found that its attributes matched those which had been advertised; in cases where the final experience of the product did not match what had been shown in the advertising, this could badly affect the brand and the firm. The academics, advertisers, marketers and customers who took part in this study offered some of the following views on this area:

> "Advertising credibility is what they are trying to advertise, and should provide enough information at the moment of the purchase." (Interviewee 1)

> "Whatever is being advertised [if] it's alright, they're telling the truth and it's showing the right picture and the reality is going to be same as it is advertised, I think that the advertising will be credible for me." (Interviewee 7)

> "Advertising is very important yes. I think advertising is the way that corporations or brands communicate, so the credibility is really important. I am trying to think what else you can communicate with me, so there is no other way really. I need to trust your advertisement." (Interviewee 9)

> "It works - advertisements need to be credible, because I bought products based on what I liked, I saw and wouldn't be testing before." (Participant 2, Focus Group 4)

5.3.2. Advertising credibility effects

Although the qualitative findings of this study suggested that advertising credibility had a positive effect on brand credibility, corporate credibility and corporate image, there is very little evidence available in the previous literature supporting these relationships. Most previous researchers examined the impact of advertising on the brand and the corporation. Choi and Rifon (2002) examined the effects of advertising on attitude towards the brand, and found a positive relationship. Keller (1998) examined the effectiveness of advertising in building a brand name. Koslow *et al.* (2006) found a positive effect of advertising on increasing brand image. Wang *et al.* (2009) found that advertising increased corporate value, and Paton and Williams (1999) found that advertising increased corporate performance. While these previous researchers found the positive effects of overall advertising on the brand and firm, this research has achieved a milestone and has gone a step further by positively proving the effects of advertising credibility on the other two credibility constructs and on corporate image. The results found from this study suggest that as advertisements create the first impressions of a firm, transparency regarding the product and overall image of the corporation is a "must" requirement. Firms need to be very careful with the information they provide regarding the brand and firm. They should provide realistic and valid information and should avoid any information that does not fit with the composition of their brand and firm. Advertising credibility's effects on brand credibility were expressed by participants in some of the following ways:

> **(i) Advertising credibility effects on brand credibility:**
> "Advertising on brand credibility, yes of course. As the brand appears in the advertisement, that advertisement plays an important role for stakeholders and not generally for customers. Yes it has an effect, because advertisements are media you use as a promotional tool, used by marketers to send or deliver a message, sometimes to customers or sometimes to stakeholders in general, potential customers etc. Therefore it is a very sensitive tool we use, and it plays an important role in affecting the brand credibility." (Interviewee 8）

> "If I don't think advertising is credible, I will view the brand negatively, and that's how I am going to change how I view the brand. You cannot change how I view the

brand, you project how you want me to view your brand, but I still decide how I view the brand, if I add all these components." (Interviewee 9)

"Yes, depending on your advertising, if your advertising is ridiculous, then your brand is ridiculous too." (Participant 4, Focus Group 3)

(ii) Advertising credibility effects on corporate credibility:

"Advertisements are a company's first impression and there is really no getting it back. If you see one negative advertisement from the company, that will probably stay with you whether its subconsciously [or otherwise]. It's a risk and it might only be in the short term that it has a negative impression." (Interviewee 6)

"They feed each other, don't they? I don't think that I can ever think of an advert and disassociate it from the actual corporation or the brand or the image. You can't do that, because it's top-down as I said before, so all these components definitely have an effect." (Interviewee 9)

"Yes, you always find out the lead, the source. If it's bad, you will already recognise the brand, it actually projects." (Participant 2, Focus Group 3)

(iii) Advertising credibility effects on corporate image:

"I think that is definitely related. Corporate image is perceived from the consumers' perspective, and advertising credibility could change corporate image, because people relate to the last thing that has happened. The ad can definitely cause harm to the corporate image." (Interviewee 4)

"I think it brings out the truth of what the company started on, the basis of what the company started on, so I guess yes." (Participant 5, Focus Group 3)

Like the qualitative findings, the findings of this study on the relationships between advertising credibility and brand credibility, corporate credibility and corporate image also suggested that the effects of advertising credibility on these constructs were higher when the brand had a similar name to that of the firm than when the brand had a different name. Firms

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with several brands can also create problems for consumers in recognising their parent firms. As consumers have limited knowledge regarding the brand's parent firm, they find it hard to evaluate which brand belongs to which firm. If firms want to gain benefits overall, they should use brand names similar to the name of the parent firm. These findings also suggested that the impact of advertising on the corporation was higher when consumers were familiar with the brand name. These findings were consistent with those of previous researchers (e.g. Keller and Aaker, 1997; John et al, 1998; Milberg *et al.,* 1997; Goldsmith *et al.,* 2000; Berens *et al.,* 2005). One participant expressed it in the following way:

"Yes, I really feel that these things are associated […] If I am seeing from a consumer's point of view and not thinking of the brand, sometime there is no immediate connection between the brand and the company." (Interviewee 1)

5.4. Brand credibility

5.4.1. Brand credibility's definition

The qualitative findings suggested that participants mostly regarded brand credibility as one of the most important of the credibility constructs. According to the participants, if the firms wanted to be successful, they had to produce a credible brand. A credible brand reflects the firm's activities and how it is performing in the market. It consists of high trust, reputation, care, concern, experience, stable quality and positive image in the eyes of consumers. Most participants described brand credibility in terms of whether a brand kept delivering its promises, fulfilling its aims and taking consumers' wellbeing seriously. These findings were consistent with most of the previous explanations on brand credibility (e.g. Erdem *et al.* 2002, 2006; Baek *et al.,* 2010; Kemp and Bui, 2011; Ghorban and Tahernejad, 2012; Sallam, 2015). Participants defined brand credibility in some of the following ways:

"When you talk about brand credibility, it is how credible, how strong is the image or the reputation of the brand, that can influence the consumers' purchases or decision-making in purchasing." (Interviewee 3)

"A brand is credible if it is fulfilling its aims, if it is delivering what it is supposed to deliver, if I am getting the true values for the brand, if I have paid for that and the benefits I am expecting and if I am getting those benefits." (Interviewee 7)

"I would define brand credibility as my ability to trust in your brand and believe that everything you said. Those little numbers at the bottom of your advert, that 90% people tested this brand, I want to believe that that's true. If I am buying a hairdryer or I am buying a shampoo, or whatever, and for some weird reasons I actually want to find out that this research which you have claimed to have done, I want to see evidence on your website. Do you see what I am trying to say? If I decide to go and I want to know more about your brand, it's available. So I think it's very important." (Interviewee 9)

"For me, it has to be good quality. If you are portraying this as good quality, then when I buy it and if it's rubbish then you know…" (Participant 3, Focus Group 3)

5.4.2. Brand credibility effects

The findings from the qualitative study suggested that brand credibility had a positive effect on corporate credibility and on corporate image. However, these effects were limited in certain situations, especially when a corporation had more than one brand. Some participants mentioned that in these situations, it would be very difficult for a consumer to recall the brand and link the credibility of the brand with the credibility and image of the corporation. The problem of association of the brand with the corporation increases when the corporation has multiple brands with different names. It becomes hard for consumers to transfer positive credible effects of the brand onto the corporation. For example, in the case of Unilever, which has thousands of brands, it can become hard for consumers to remember each and every brand associated with Unilever and transfer the positive effects of brand credibility to the credibility and image of the corporation.

These findings were consistent with earlier studies. Previous researchers (Erdem and Swait, 1998; Bordley, 2003; Shocker *et al.,* 1994; Yeung and Ramasamy, 2008; Morgan *et al.,* 2009; Homburg *et al.,* 2010; Baek and Kim, 2011; Hanzaee and Taghipourian, 2012; Leischnig *et*

al., 2012; Kia, 2016) proved that high-quality brands enable firms to achieve greater power, lead to higher efficiency, deter customers from entering into new markets, command a premium price, earn a higher margin in the market and reduce buyers' information costs. Findings of similar constructs suggest that brand credibility can have a positive effect on the credibility and image of the corporation (Erdem and Swait, 2004; Baek and Kim, 2011; Sallam, 2014). These results as gathered from the interviews and focus groups are set out in the following paragraphs.

(i) Brand credibility effects on corporate credibility:

"If their product is good, people will know it. It also gives credibility to the company, because their company is producing that brand. Sometimes people check what kind of brand the company has, like Unilever. People think […] they actually have many different brands, but they trust the company, because they trust that all their brands should be good ones." (Interviewee 5)

"Sometimes there is a difference between the brand and the company. Certain companies could have different brands, which is called brand extension, so it depends if people are well aware. If they don't know, I don't think it would affect [corporate image] at all, because the advertisement would influence the people towards the product or the brand they are trying to market. If the corporation name is not apparent in the message, they might never know about this." (Interviewee 8)

"For example, what happened recently with Volkswagen. One brand made a big mess with the gas [emissions] and now the whole corporation is suffering. So Cite, Ld etc., now four brands of cars from medium to high quality are branded as rubbish. They lied, they are still good quality cars, but as they lied about their emissions, now they are not seen as trustworthy." (Participant 4, Focus Group 3)

(ii) Brand credibility effects on corporate image:

"If all the brands under them are of good quality, then you going to trust them, but if one has something wrong, if only one brand does something terribly wrong, it will affect the image of the firm and so also the other brands. You tend to associate one with another." (Participant 4, Focus Group 3)

"For example, what happened recently with Volkswagen. One brand made a big mess with the gas [emissions] and now the whole corporation is suffering. So Cite, Ld etc., now four brands of cars from medium to high quality are branded as rubbish. They lied, they are still good quality cars, but as they lied about their emissions, now they are not seen as trustworthy" (Participant 4, Focus Group 3)

5.5. Corporate credibility
5.5.1 Definition of corporate credibility

The qualitative findings suggested that corporate credibility was very similar to the other credibility constructs, but competed at much higher level. It is defined as the level of optimistic familiarity, knowledge and experience that corporations build with consumers. It can only be achieved if firms put the benefits of consumers first and deliver their claims and promises honestly, openly and transparently. The good reputation of a corporation is a necessary requirement and is only maintained if every aspect of the corporation delivers its best. These findings were consistent with those of the previous researchers, who explained corporate credibility based on terms like experience, familiarity, care, quality, openness, reputation, trustworthiness, fulfilling claims, honesty and integrity (Newell and Goldsmith, 2001; Lafferty *et al.,* 2002; Lafferty, 2007; Li *et al.,* 2008; Kim *et al.,* 2014; Terek *et al.,* 2016; Jamal and Bakar, 2017). Suggestions from interviews and focus groups included the following statements:

"I think a company that has credibility will have to put the consumers' needs first, deliver a product that satisfies them, be completely honest in communications, whether it is a good time or bad time, and choose the right celebrity to represent the corporation." (Interviewee 4)

"If the organisation is fulfilling its claims, if whatever they claim they are offering in the market, if they are truthful, if they are fair, if they are transparent, if they have concerns for the customers, they are going to be more credible" (Interviewee 7)

"[Corporate credibility means] to be honest and responsible for society, definitely, and not only for the brand, also for the workers, the reputation of the company outside and inside - both, I think." (Participant 1, Focus Group 1)

5.5.2 Effects of corporate credibility

In addition to the previous relationships, the effect of corporate credibility on corporate image was also discussed. The findings suggested that corporate credibility and corporate image were two sides of the same coin. It could be said that a credible corporation had a positive effect on the overall image of the corporation, whereas a corporation with low credibility had a bad overall image.

These findings were consistent with the findings of previous researchers, who had noted that the reputation of a firm could help in building an innovative image of it (Franklin, 1984; Porter, 1985). They said that when consumers were familiar with a credible corporation, they developed perceptions regarding the overall image of the firm (Goldsmith *et al.,* 2000). Thus, firms with inferior credibility would suffer a bad impact on their overall image, whereas a firm with superior credibility would be rewarded with an extremely positive image (Lafferty *et al.,* 2002). Although previous researchers (Friedman, 1979; Keller, 1998, 2000; Goldsmith *et al.,* 2000; Chun, 2005; Li *et al.,* 2011; Jin and Yeo, 2011; Nisar *et al.,* 2016) mentioned that corporate credibility had a positive impact on corporate image, there was very little evidence proving this relationship. The only similar research found on this relationship was carried out by Nguyen and LeBlanc (2001) and Nisar *et al.* (2016). They found that the components of corporate reputation might lead to the psychological formation of positive corporation image, and could also be the result of predicting the outcomes of the firm's production process. Despite these studies, there was a little evidence on corporate credibility's effects on corporate image. The findings from this study noted a positive effect of corporate credibility on corporate image. The interviewees and focus groups made some of the following observations on this area:

"I think credibility is really important for the image of the company, so if the company is not credible then the image will be absolutely negative. If the company is really credible, the image is very positive. I think it is one of the main things I associate it with the image." (Interviewee 1)

"Yes, because consumers, when they look at how credible the corporation is, indirectly it gives affects the corporate image. When this company is highly credible, it means it has a positive image, it has a positive corporate image, yes." (Interviewee 3) "If the company is not credible, no one will believe it, it won't be credible and no one trusts it, because if they don't provide what you are looking for, you don't trust them. They are not credible, it's not the image you have." (Participant 5, Focus Group 2)

5.6. Corporate image

5.6.1. Corporate image's definition

The qualitative findings suggested that participants defined corporate image based on the associations which consumers perceived to be related to the corporation. Consumers make associations based on their knowledge and experience, gained through their interactions with the corporation. Corporate image is the overall sum of both tangible and intangible elements related to the corporation. It is based on emotions, feelings, behaviours, designs, products, logo, font, music, employees and CEOs, etc. It is earned on the basis of the positive contributions which a corporation makes to society, for example, the reputation that the corporation achieves by following ethical business practices, the care it shows shows towards its staff, and the positive image it receives through positive PR.

These explanations of corporate image were similar to the definitions and explanations given by the previous researchers (Arendt and Brettel, 2010; Minkiewicz *et al.,* 2011; Vanhamme *et al.,* 2012; Kim *et al.,* 2014; Tran *et al.,* 2015; Taskiran and Gokce, 2017). Previous studies defined corporate image as a collection of consumers' perceptions of an organisation held in consumers' memories that ranged from holistic general impressions to very elaborate evaluations of objects and meanings linked to the corporation (Arendt and Brettel, 2010; Minkiewicz *et al.,* 2011; Vanhamme *et al.,* 2012; Kim *et al.,* 2014; Taskiran and Gokce, 2017). Some of the participants expressed views on corporate image in the following terms:

"The logos, symbols, even the font they are using, the colour and if you are talking about advertisements, then the music they are using, yes these are the dimensions of corporate image." (Interviewee 2)

"I think that is very hard to define because corporate image is everything […] It is the employees, it's everything, even the celebrity. So yes, the one main thing is finding the one right celebrity for the right product and it is not always ideal." (Interviewee 4)

"Corporate image is the image that is projected by the corporation. However, how I would view a corporation very much depends on me. A company can give this wonderful image, but if through the other components such as the branding of it or the advertising of it, if those don't really quite link up for me, my corporate image isn't going to be great. So if Unilever is the corporation and if they are doing all these things from the branding perspective, from advertising perspective, their image is going to be positive." (Interviewee 9)

"For me, when you say corporate image, I am more thinking about the reliability, but all of them go hand-in-hand. Brand, yes. I will base it more on the reliability of the company and what they can offer to the consumers." (Participant 3, Focus Group 3)

5.7. Summary

Overall, the qualitative findings suggested that celebrity trust had a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image. The study also suggested that the other constructs had a positive effect or relationship with each other. These findings provided interesting new insights. It was found to be unclear whether celebrity trust was based on the cognitive dimension, the affective dimension, or both dimensions. It was also found that celebrities should be chosen on the basis of their experience or their relatedness with the products and brands. Next, celebrity endorsers were found to be unable to have any positive effect on big brands and corporations, but were found to be a useful advertising strategy for medium or small firms. Furthermore, the findings also suggested that brands with similar names to that of the corporation had more effect on the credibility of the corporation than brands with different names from the corporation. Finally, this study also found that participants age and ethnicity had different effects on celebrity trust effects on advertising credibility, brand credibility, corporate credibility, and corporate image. For example, younger consumers and Black consumers showed more effect, whereas, older consumers and Non-Black consumers did not show any effect. Unlike, age and ethnicity, gender did not show any effect on celebrity trust effects on other constructs. Most of these

findings were consistent with the results of previous studies. The next chapter set out the quantitative findings, followed by the conclusions, where the similarities and dissimilarities of the findings of the qualitative and quantitative study were discussed.

CHAPTER VI: QUANTITATIVE DATA ANALYSIS

6.1. Introduction

This chapter set out and analyses the results of the quantititave study. It was divided into four sub-sections. Section 6.2 explained the data preparation, including the analysis of missing data and the assessment of normality, outliers, linearity and multi-collinearity, homoscedasticity/homogeneity and non-response bias. Section 6.3 detailed the factor analysis (EFA, CFA and SEM). Section 6.4 provided a summary of the quantitative findings.

6.2.   Main survey

Most studies in marketing and social science studies are based on survey questionnaires. In this study, a survey questionnaire was used. Data was collected from the 32 London boroughs. Steps were taken to ensure that the data represented the overall population. The respondents were asked to specify characteristics such as age, gender, ethnicity, education level and income level. Nearly 625 survey were collected, of which 605 were used in the data analysis, while 10 were ignored because of missing data. The profiles of the respondents, based on their age, gender, ethnicity and education, is summarised in Table 6.1.

The majority of the respondents (72.3 per cent) were younger people and a minority (27.7 per cent) were older people. More than half (54.3per cent) were female and 45.7 per cent were male. Most respondents were Non-Black (67.3 per cent) and the remaining 22.7 per cent were Black. In terms of education, 57.3 per cent of the respondents had an undergraduate qualification, 31.2 per cent had only a high school qualification, and 11.5 per cent (71 respondents) had a Masters or PhD level qualification. The respondents were asked to choose celebrity endorser(s). All the respondents chose one or more celebrities to answer the questionnaire.

Table 6. 1: Consumer demographics

Sample size	N	Per cent
Age:		
Younger	470	72.3
Older	155	23.7
Gender:		
Male	353	54.3
Female	272	45.7
Ethnicity:		
Non-Black	438	67.3
Black	187	22.7
Education:		
High school or lower	195	31.2
Undergraduate	358	57.3
Postgraduate or above	72	11.5

Source: The researcher

6.2.1. Data preparation

According to some of the previous researchers (Tabachnick and Fidell, 2007; Malhotra, 2010), it is necessary to code and edit the data that has been gathered before starting any sort of analysis or interpretation. Coding is the process of assigning numerals or other symbols to the categories. It serves as a method to label the data, which further helps with the data analysis, data interpretation and report writing. In this study, numerical codes were assigned to each construct and their items. A few of these codes were assigned to nominal data, while others were assigned to ordinal and interval data. Once the data coding was done, the researcher conducted data editing to ensure that there were no omissions. Data editing, in this study, certified that the data coding process was achieved and any error was modified appropriately.

6.2.2. Data screening

After data coding and editing, a pre-analysis data screening was performed. According to some researchers (Malhotra, 1999; Tabachnick and Fidell, 2007), data screening is necessary

for accurate data analysis and should be performed prior to the multivariate analysis to ensure that the main analysis will be credible and will result in valid outcomes (Tabachnick and Fidell, 2007).

Tabachnick and Fidell (2007) suggested four major procedures should be followed before the multivariate analysis, as shown in Figure 6.1. These four procedures are: (i) the dataset should be searched for missing values and poor-quality responses; (ii) the descriptive statistics for all the variables should be calculated; (iii) the normality of the data distribution of the variables should be studied; and (iv) outliers should be notified at the univariate and multivariate levels (Foroudi, 2012, p.194-195). All these tests were conducted in this study using SPSS 16.00. The results from each of the tests are given below.

Figure 6. 1: Suggested routine for parametric data analysis
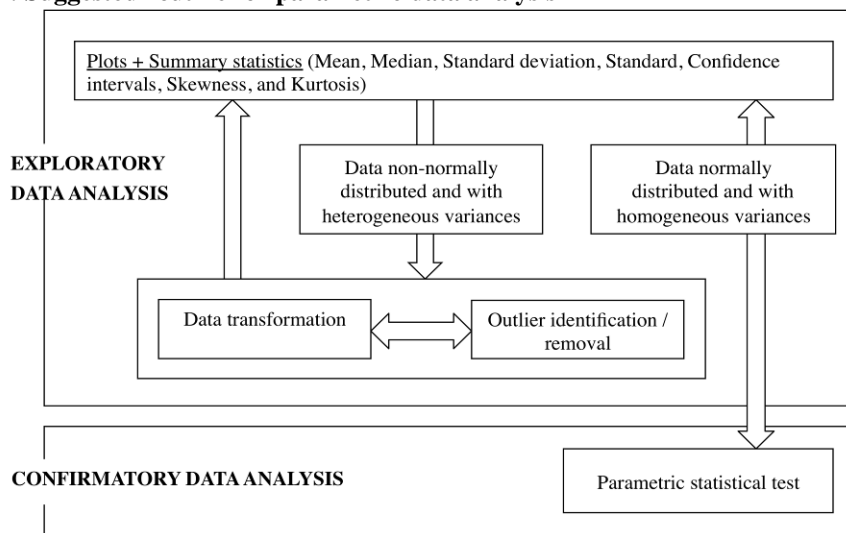
Source: As outlined by Tabachnick and Fidell (2007) and Foroudi (2012, p.196)

6.2.2.1.   Missing data analysis

The data collected from the main survey was first examined for missing data. It is important to identify missing data during the early stages to reduce potential bias (Hair *et al.,* 2006). Hair *et al.* (2006) explained two ways of evaluating missing data. The first involves ignorable missing data, i.e. the missing data process operating at random, this type can be part of the research, while the second type of missing data cannot be ignored for many reasons (Foroudi, 2012, p.196). Hair *et al.* (2006) further categorised this type into two classes, "known" and

"unknown" processes. Malhotra (2010, p.461-462) termed it as item non-response bias. The "known" missing data process occurs when the measurement equipment fails, subjects do not complete all the questions, or errors occur during data entry that create invalid codes (Foroudi, 2012, p.196). In these cases, the researcher has less control over the missing data process, but some solutions can be applied if the missing data is random (Foroudi, 2012, p.196). The "unknown" missing data process is less easily identified. It occurs when respondents refuse to answer, hesitate or have no opinion on certain questions. These problems can easily be avoided by minimising them in the research design and data collection stages. However, the missing data issue in this scenario can only solved when the missing data has occurred in a random pattern.

Hair *et al.* (2006) and Tabachnick and Fidell (2007) explained two ways of evaluating missing data. The first involves accessing missing data known as Missing Completely At Random (MCAR), missing at random or "ignorable". The second involves accessing missing data known as Missing Not At Random (MNAR) or "not ignorable". The first way to access missing data generates less serious problems and can be imputed more easily than the second way, which can affect the generalisability of the data (Tabachnick and Fidell, 2007).

Malhotra (2010) gave two options for the treatment of missing responses, which, according to him, can be used when 10 per cent of responses are missing. His first option is to substitute the missing data with a mean value. His second option is to impute missing data with a suitable response based on the available data. This can be done statistically by determining the relationship of the variable in question to other variables, based on the available data (Malhotra, 2010, p.461-462). For example, product usage could be related to household size for respondents who have provided data on both variables (Malhotra, 2010, p.461-462). The missing product usage response for a respondent could then be calculated, using that respondent's household size (Malhotra, 2010). According to Malhotra (2010), both methods can have problems. For example, the first method can be questionable if the respondent has given high ratings, but has been marked by the average rating. Similarly, the second method can require considerable effort and can result in serious bias.

In this study, the researcher used both methods (to strength the procedure) wherever required and dealt with the missing data based on the two given methods. Overall, there were 20 cases:

with 10 of them were rejected because more than 10 per cent of the data was missing, while in the other 10 cases (with less than 10 per cent of the data missing), the researcher used both methods specified by Malhotra (2010).

6.2.2.2. Assessment of normality, outliers, linearity and multi-collinearity

Next, a normality test was conducted to ensure that the data had fulfilled the normality criteria. This is one of the primary criteria in multivariate analysis, especially in structural equation modelling (SEM). It is used in calculating the sample size, and serves as the basis for classical statistical inference (Malhotra, 2010, p.426-427). It is bell-shaped and symmetrical in appearance. Its measures of central tendency (mean, median and mode) are similar and its associated random variable has an infinite range (Malhotra, 2010, p.426-427). In this study, the normality of variables was considered by graphical and statistical methods (Foroudi, 2012, p.197). The normal probability plot is a graphical technique for assessing whether or not a dataset is normally distributed (Tabachnick and Fidell, 2007; Foroudi, 2012, p.197). It can be plotted on the normal probability plot either as a grouped data, like histogram plot, or either as individual data points, like straight line. Based on the graphical assessment, almost all the items (listed in Appendix 3) and overall constructs (set out in Figure 6.2) were gathered around a straight line; hence observation of the sample did not require any modification (or transformation) of the data.

Figure 6. 2: Normal Q-Q Plot for all six constructs

Normal Q-Q Plot of Brandcred

Normal Q-Q Plot of Corporatecred

Normal Q-Q Plot of Corporateimage
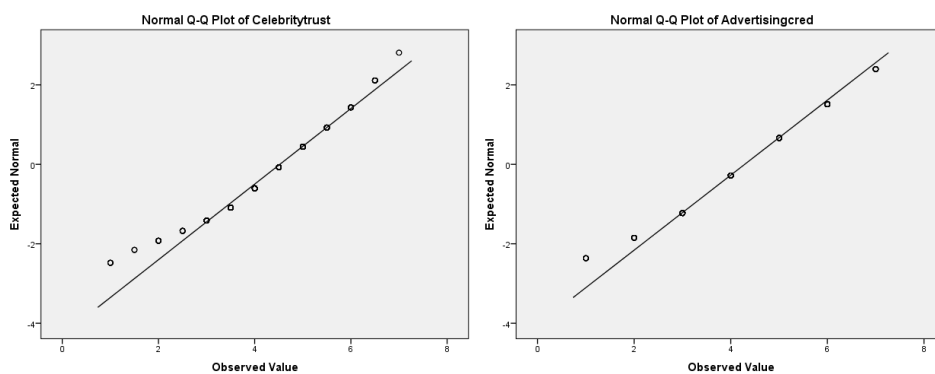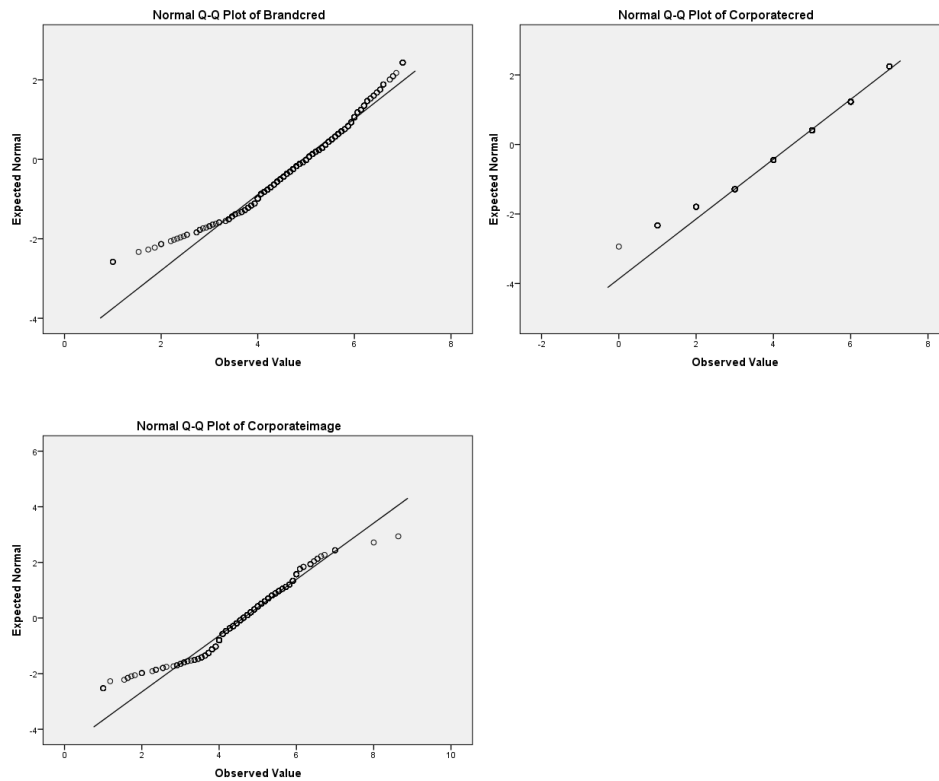
Furthermore, a non-parametic Kolmogorov-Smirnov and Shapiro-Walk (K-S) test was employed. K-S is another way of looking at the problem to inspect if the distribution as a whole deviates from a comparable normal distribution (Fied, 2009; Foroudi, 2012, p.198). It reports whether the two distributions are the same or different (Malhotra, 2010, p.511). It takes into account any differences in the distributions, including median, dispersion and skewness (Malhotra, 2010, p.511). If the test is significant (P <0.05), then the distribution in question is significantly different from a normal distribution (Foroudi, 2012, p.198). The results from this study, at both constructs level (shown in Table 6.2) and items level (see Appendix 4), showed that K-S was not tenable. It happened because of the fairly large sample data (Pallant, 2007).

Table 6. 2: Kolmogorov-Smirnov and Shapiro-Wilk test constructs value

Tests of normality						
	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Celebrity trust	.133	605	.000	.953	605	.000
Advertising credibility	.221	605	.000	.907	605	.000
Brand credibility	.054	605	.000	.967	605	.000

Corporate credibility	.194	605	.000	.916	605	.000
Corporate image	.104	605	.000	.956	605	.000

The other method used to examine normality is Jarque-Bera, which uses skewness and kurtosis. Skewness is the tendency of the deviations from the mean to be larger in one direction than in the other (Malhotra, 2010, p.488). It can be thought of as the tendency for one tail of the distribution to be heavier than the other (Malhotra, 2010, p.488). A skewed variable is a variable whose mean is not in the centre of the distribution (Tabachnick and Fidell, 2007; Foroudi, 2012, p.199). A negative value of less than -1 (i.e. -1.5 or -2), and a positive value of more than 1 (i.e. 1.5 or 2), mean that there is skewed data. Anything in between -1 and 1 means the value is acceptable. Another measure to examine skewness is to multiply the standard error of the skewness by 3. If the value is less than three times the standard error, then it can be said that there is an issue with the skewness and the normality assumptions. Based on the results found from the constructs (as shown in Table 6.3) and items (see Appendix 5), it could be said that a number of constructs and variables were within the satisfactory critearia with the criteria of skewness.

Next, kurtosis was employed. This is a measure of the relative peakedness or flatness of the curve defined by the frequency distribution (Tabachnick and Fidell, 2007; Malhotra, 2010, p.488-489). The kurtosis of a normal distribution is zero. If the kurtosis is positive, then the distribution is more peaked than a normal distribution, while if the kurtosis is negative, then the distribution is flatter than a normal distribution (Malhotra, 2010, p.488-489; Foroudi, 2012, p.199). This research showed that there were a number of constructs and variables within the satisfactory range.

Table 6. 3: Skewness and kurtosis constructs value

Construct	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Celebrity trust	-.628	.099	.942	.198
Advertising credibility	-.276	.099	.858	.198
Brand credibility	-.744	.099	1.158	.198
Corporate credibility	-.459	.099	.668	.198
Corporate image	-.538	.099	2.196	.198

6.2.2.2.1. Outliers: univariate and multivariate techniques examination

An outlier is an observation that deviates from other observations sufficiently significantly to arouse suspicion, and which can be generated by different mechanisms (Hawkins, 1980; Foroudi, 2012, p.200-201). It recognises observations that are inappropriate representations of the population, which are then deducted from the analysis. Statisticians suggest that outliers should be run on a regular basis, because they help in providing useful information about the data (Tabachnick and Fidell, 2007).

In examining the construct, the researcher identified two possible types of outliers, univariate and multivariate, in the dataset (Hair *et al.,* 2006; Malhotra, 2010). Univariate outliers are appropriate when there is a single measurement of each element in the sample, or there are several measurements of each element, but each element is analysed in isolation; while multivariate outliers are suitable for analysing data when there are two or more measurements of each element and the variables are analysed simultaneously (Malhotra, 2010, p.466). Later outliers differ from previous outliers in that they shift the focus away from the levels and distributions of the phenomena, concentrating upon the relationships between these phenomena (Malhotra, 2010, p.466).

To identify univariate outliers, the researcher converted all the scores for a variable to standard scores, the rule of thumb suggests that within univariate outliers, a case is an outlier if the standard score for a sample size equivalent to 80 or less is ±2.5, while for a larger sample size, i.e. more than 332, a case is an outlier if its standard score is ±3.0 or beyond (Hair *et al.,* 2006; Tabachnick and Fidell, 2007; Foroudi, 2012, p.200-201). The method of univariate technique is only applied based on metric data, rather than on non-metric data. To detect the univariate outliers in this study, items were grouped together to represent a single construct (Foroudi, 2012, p.200-201). The dataset given in Table 6.2 shows that the results indicated that the dataset contained few univariate outliers. For instance, there were seven outliers (over 3.3) in celebrity trust, 10 negative outliers (over 3) in advertising credibility, seven negative outliers (over 3) in brand credibility (with one minor outlier), 10 negative outliers (over 3) in corporate credibility (nine of them minor outliers), and two positive outliers (over 3) and 10 negative outliers in corporate image (two of them minor outliers). These are all shown in Table 6.4.

Table 6. 4: Univariate outliers

Construct	Cases of outliers	Standard value i.e. Z-scores > ± 3.0
Celebrity trust	63	-3.35093
	65	-3.35093
	69	-3.35093
	200	-3.35093
	206	-3.35093
	387	-3.35093
	593	-3.35093
Advertising credibility	69	-3.10311
	200	-3.10311
	206	-3.10311
	352	-3.10311
	381	-3.10311
	430	-3.10311
	452	-3.10311
	546	-3.10311
	592	-3.10311
	593	-3.10311
Brand credibility	65	-3.74899
	136	-3.74899
	206	-3.74899
	348	-3.74899
	387	-3.74899
	523	-3.24014
	396	-3.04932
Corporate credibility	78	-3.86702
	65	-3.00626
	136	-3.00626
	206	-3.00626
	374	-3.00626
	381	-3.00626
	387	-3.00626
	452	-3.00626
	523	-3.00626
	592	-3.00626

Corporate image	99	4.05791
	158	3.41397
	136	-3.66927
	200	-3.66927
	206	-3.66927
	387	-3.66927
	441	-3.66927
	452	-3.66927
	523	-3.48529
	396	-3.11733
	341	-3.02534
	349	-3.02534

For the multivariate outliers, the Mahalanobis D2 measurement was used. This is a multi-dimensional version of a z-score (Hair *et al.,* 2006). It is based on maximising a generalised measurement of the distance between the two closest groups (Malhotra, 2010, p.620). It calculates the distance of a case from the mean of the centre of all observations and provides a single value (Hair *et al.,* 2006; Foroudi, 2012, p.201). If the value of D2 exceeds 2.5 in a small sample and 3 or 4 in a large sample, then it will be called a potential outlier. Tabachnick and Fidell (2007) suggested using a statistical test of significance with the Mahalanobis D2 measurement, where the larger D2 value for a case is likely to be considered as an outlier (Malhotra, 2010, p.620; Foroudi, 2012, p.201).

In this study, the linear regression method was used to calculate Mahalanobis D2. A function of SPSS 16.0 "1-CDF.CHISQ (quant, df)" was used, where quant = D2 and df = 5 (5 is number of constructs). The results showed that there were only 21 cases (see Table 6.5: Multivariate outliers identified using Mahalanobis D2) of observations with extreme outliers in the sample of 605. Furthermore, a box plot was used to detect multivariate outliers (see Figure 6.3: Outliers). It was found that only one observation in the box plot (case 78 in the corporate credibility box plot) had extreme or mild outliers (inter-quartile range (IQR) >1.5) (Hair *et al.,* 2006). Based on the results found during this stage, the researcher in this study deleted the extreme outlier, but retained the others for the next stage.

Figure 6. 3: Multivariate outliers

Figure 6.3.1: Celebrity trust outliers

Celebritytrust
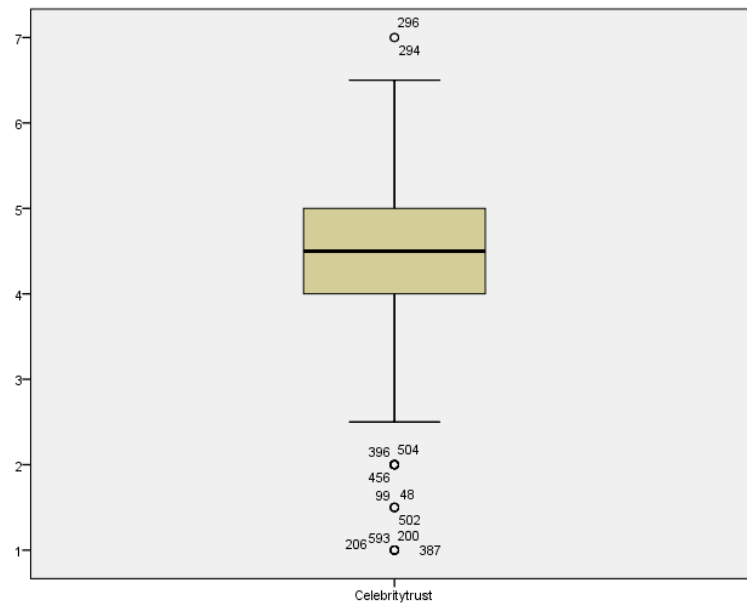
Figure. 6.3.2: Advertising credibility outliers

Advertisingcred
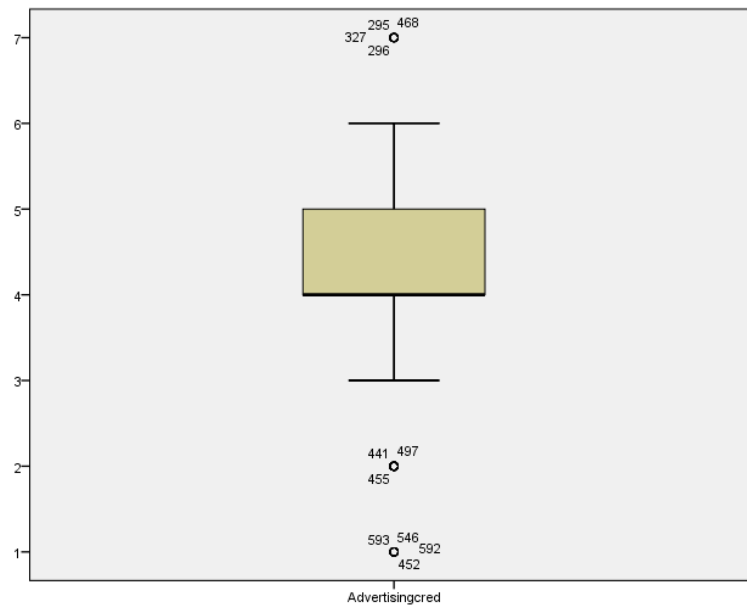
Figure 6.3.3: Brand credibility outliers
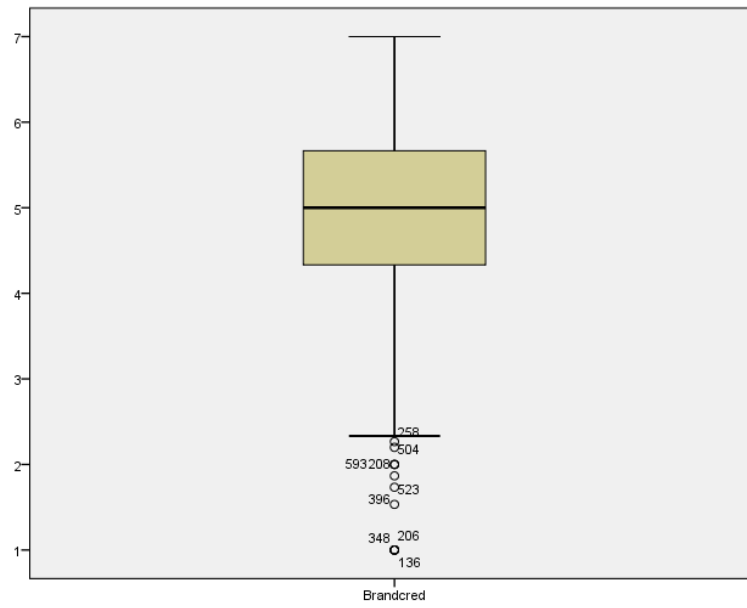
Figure 6.3.4: Corporate credibility outliers
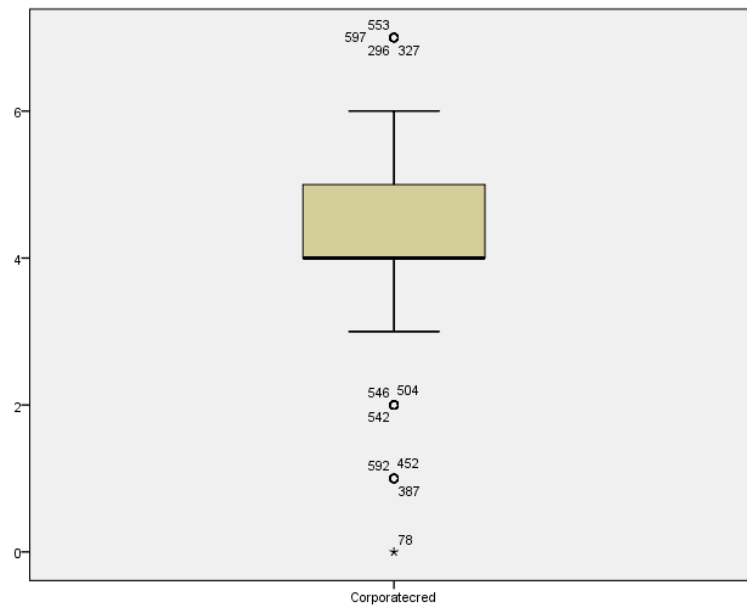
Figure 6.3.5: Corporate image outliers
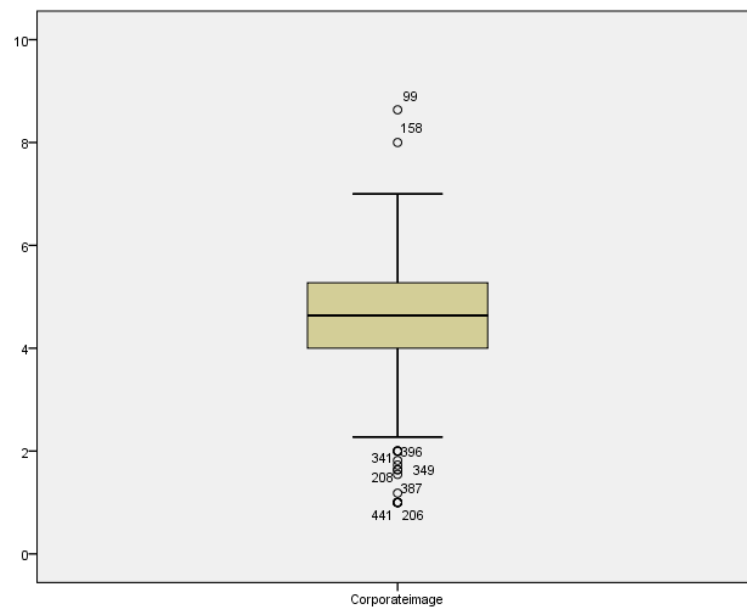
Table 6. 5: Multivariate outliers identified using Mahalanobis D2

Outlier Number	Mahalanobis D2	Significance level
8	11.08804	.00087
78	33.63843	.00000
99	72.23261	.00000
136	23.75282	.00019
158	35.23860	.00000
171	19.57328	.00002
200	24.25460	.00019
268	18.84405	.00037
326	10.54676	.00011
338	18.08224	.00042
348	44.70965	.00000
381	21.43811	.00002
468	32.90067	.00000
502	26.18131	.00005
547	5.37815	.00001
592	21.43811	.00002

6.2.2.2.2. Linearity and multi-collinearity

Linearity is the property of a mathematical relationship or function, which means that it can be graphically represented as a straight line. It is an index used to determine whether a linear or a straight-line relationship exists between two variables, it indicates the degree to which the variation in one variable is related to the variation in another variable (Malhotra, 2010; Foroudi, 2012, p.204). Linearity among latent variables is hard to assess; however, linearity among pairs of measured variables can be easily assessed through scatter plots (Tabachnick and Fidell, 2007; Foroudi, 2012, p.204).

It was originally proposed by Karl Pearson, and therefore is also called the Pearson correlation coefficient or Pearson's r. This study applied Pearson's correlation at the 0.01 significance level (i.e. 2-tailed) to determine the linearity and multi-collinearity between the independent and dependent variables. Results showed that all variables were linear with each other (see Figure 6.4: Constructs scatter plot matrix). Next, the results from the bivariate correlation were computed to examine the multi-collinearity between the variables. According to previous researchers, if the values between the constructs are 0.90 or above, it means they have a high level of multi-collinearity (Hair *et al.,* 2006; Tabachnick and Fidell, 2007; Foroudi, 2012). Table 6.6 shows that none of the bivariate correlations were highly correlated (0.90 or above) to each other, suggesting that there was no multi-collinearity between the variables.

Figure 6. 4: Constructs scatter plot matrix
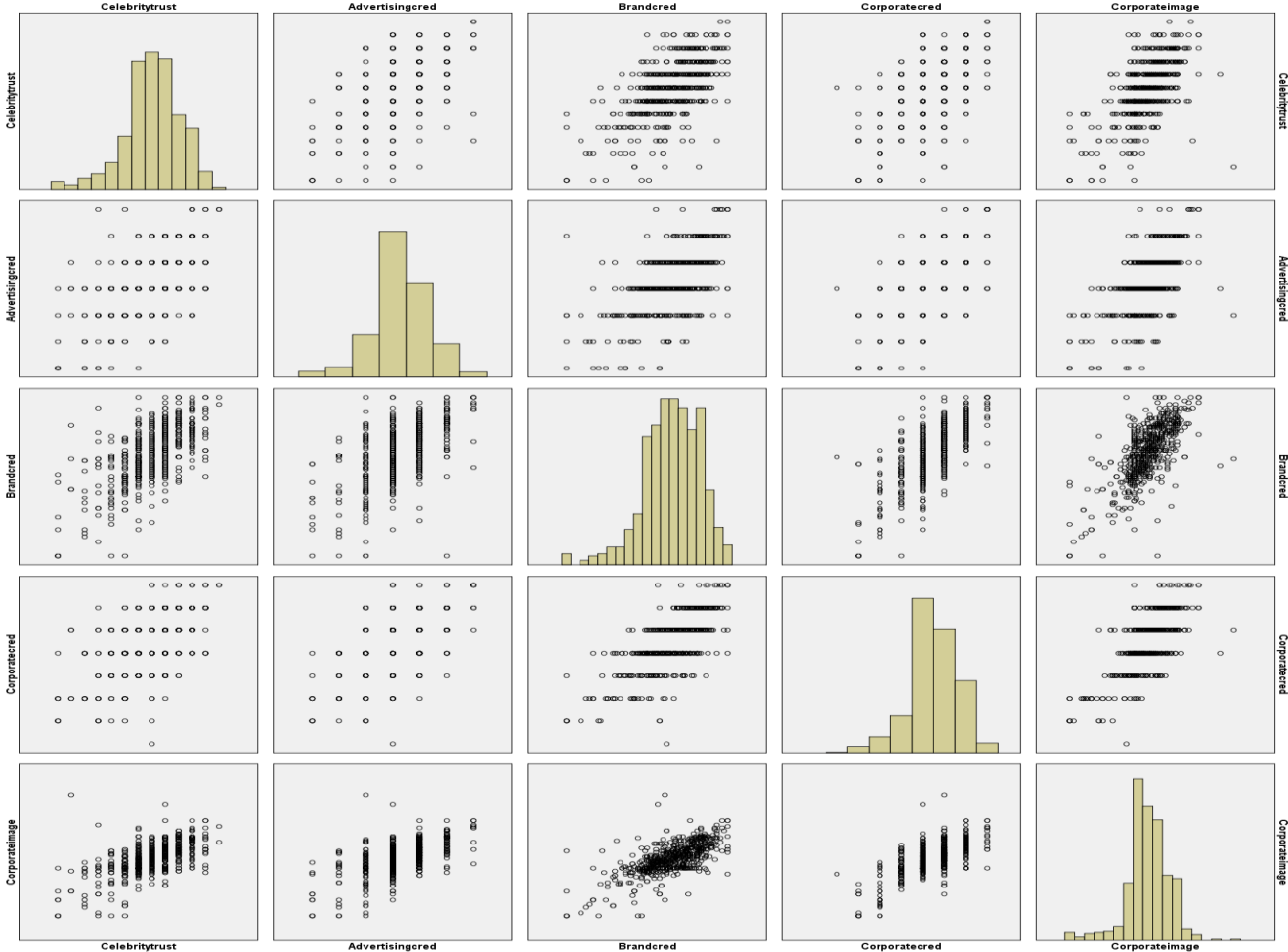
Table 6. 6. Descriptive statistics and correlation matrix for the constructs

		Celebrity trust	Advertising credibility	Brand credibility	Corporate credibility	Corporate image
Celebrity trust	Pearson correlation	1	.582[**]	.635[**]	.577[**]	.616[**]
	Sig. (2-tailed)		.000	.000	.000	.000
	N	605	605	605	605	605
Advertising credibility	Pearson correlation	.582[**]	1	.580[**]	.619[**]	.614[**]
	Sig. (2-tailed)	.000		.000	.000	.000
	N	605	605	605	605	605
Brand credibility	Pearson correlation	.635[**]	.580[**]	1	.725[**]	.696[**]
	Sig. (2-tailed)	.000	.000		.000	.000
	N	605	605	605	605	605
Corporate credibility	Pearson correlation	.577[**]	.619[**]	.725[**]	1	.697[**]
	Sig. (2-tailed)	.000	.000	.000		.000
	N	605	605	605	605	605
Corporate image	Pearson correlation	.616[**]	.614[**]	.696[**]	.697[**]	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	605	605	605	605	605

Further, the researcher in this study also examined the variance inflation factor (VIF) and tolerance effect (Hair *et al.,* 2006). A larger VIF, i.e. above and lower tolerance, i.e. below 0.1, suggests that there is no multi-collinearity present between the variables (Pallant, 2007). The results in this study, as shown in Table 6.7, showed that none of the constructs violated the assumption of multi-collinearity (Foroudi, 2012). All the three out of three assumptions were fulfilled. The researcher in this study, therefore, did not delete any variable at this stage and retained all of them for further examinations of collinearities.

Table 6. 7: Regression for observing VIF

		Coefficients[a]						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	.807	.132		6.114	.000		
	Celebritytrust	.162	.033	.172	4.851	.000	.522	1.917
	Advertisingcre	.164	.033	.176	5.016	.000	.533	1.877

d							
Brandcred	.260	.038	.275	6.789	.000	.398	2.514
Corporatecred	.246	.034	.289	7.225	.000	.409	2.443
a. Dependent Variable: Corporateimage							

6.2.2.3. Homoscedasticity/ homogeneity

Homoscedasticity is related to the assumption of normality, when the assumption of multivariate normality is met (Tabachnick and Fidel, 2007; Foroudi, 2012, p.206). Homoscedasticity means that the variance around the regression line is the same for all values of the predictor variable. In other words, variables are homoscedastic when the variability in scores for one continuous variable is the same at all values of other continuous variables, the failure of homoscedasticity is caused by the non-normality of one of the variables, or by the fact that one variable is connected to some transformation of the other (Hair *et al.,* 2006; Foroudi, 2012, p.206).

In this study, Levene's test was used to assess whether the variances of metric variables were equal across the non-metric variables, i.e. age, gender and ethnicity (Pallant, 2007). Levene's test is a measure of homogeneity of variance and is significant at p ≤.05 (Foroudi, 2012, p.206). In this study, Levene's test was found to be significant and not significant (based on the values P was found lower and higher), and similarly, variances were found to be different and not different, as shown in Table 6.8.

Table 6. 8: Levene's test of homogeneity of variances

Table 6.8.1: Test of homogeneity of variances (based on age)

	Levene statistic	df1	df2	Sig.
Celebrity trust	14.910	1	603	.000
Advertising credibility	12.581	1	603	.000
Brand credibility	5.491	1	603	.019
Corporate credibility	2.759	1	603	.097
Corporate image	7.313	1	603	.007

Table 6.8.2: Test of homogeneity of variances (based on gender)

	Levene statistic	df1	df2	Sig.
Celebrity trust	.194[a]	1	602	.660
Advertising credibility	3.671[b]	1	602	.056
Brand credibility	.035[c]	1	602	.852
Corporate credibility	.380[d]	1	602	.538
Corporate image	.039[e]	1	602	.843

6.8.3: Test of homogeneity of variances (based on ethnicity)

	Levene Statistic	df1	df2	Sig.
Celebrity trust	3.815[a]	2	601	.023
Advertising credibility	.321[b]	2	601	.725
Brand credibility	4.887[c]	2	601	.008
Corporate credibility	1.074[d]	2	601	.342
Corporate image	1.368[e]	2	601	.255

6.2.2.4. Non-response bias

Non-response bias refers to the situation when a respondent refuses to be involved in the research and shows unwillingness to participate in a survey. Convincing respondents that data will be used with the highest confidentiality and that anonymity will be maintained throughout the research can reduce the non-response rate to a minimum.

To further examine if there was any potential non-response bias in in this study, the researcher carried out the Mann-Whitney U-test. This is a statistical test for a variable measured on an ordinal scale, comparing the difference in the location of two populations based on observations from two independent samples (Malhotra, 2010, p.510-511). To carry out this test, the first 302 observations were taken as early respondents and the last 303 were taken as late respondents. As Table 6.9 shows, no significant value was shown in any of these variables, i.e. less than or equal to 0.05, which suggested that there was no major difference in the early and late respondents' replies (Malhotra, 2010). Accordingly, there was no non-response bias concern in this research.

Table 6. 9: Mann-Whitney U-test observing non-response bias

	Celebrity trust	Advertising credibility	Brand credibility	Corporate credibility	Corporate image
Mann-Whitney U	41675.500	41941.500	45588.000	43099.500	42352.000
Wilcoxon W	88035.500	88301.500	91948.000	89459.500	88712.000
Z	-1.921	-1.876	-.076	-1.287	-1.583
Asymp. Sig. (2-tailed)	.055	.061	.939	.198	.113

6.3. Factor analysis

Factor analysis is a general name denoting a class of procedures primarily used for data reduction (Malhotra, 2010, p.636). In marketing research, there may be a large number of variables, most of which are correlated and which must be reduced to a manageable level (Malhotra, 2010, p.636). Relationships between variables are observed and represented in terms of a few underlying factors. In multiple regression, variance and discriminant analysis, one variable is taken as a dependent variable and the others as independent variables, but no such distinction is made in factor analysis (Hair *et al.,* 2006; Malhotra, 2010, p.636). Factor analysis is an interdependence technique, in that an overall set of interdependent relationships is inspected (Hair *et al.,* 2006; Malhotra, 2010, p.636). Field (2009) and Malhotra (2010, p.636-637) suggested three different ways in which factor analysis could be used:

(i) to identify underlying dimensions or factors that explain the correlation among a set of variables;

(ii) to identify a new, smaller set of uncorrelated variables to replace the original set of correlated variables in subsequent multivariate analysis; and

(iii) to identify a smaller set of salient variables from a larger set for use in subsequent multivariate analysis.

Two types of factor analysis were used in this study, exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). EFA identifies underlying dimensions or factors that explain the correlation among a set of variables (Malhotra, 2010, p.739; Malhotra *et al.,* 2012). It attempts to discover the nature of the constructs influencing a set of responses (Hair

et al., 2006). It explains the underlying structure of the data and can be used in developing theories. It is called an exploratory analysis, because no a priori restrictions are placed on the pattern of the relationships between the observed measures and the latent variables (Brown, 2006, p.20).

In contrast to EFA, CFA is defined as a technique used to estimate the measurement model. It seeks to confirm if the number of factors and the loadings of observed variables on them conform to what is expected on the basis of the theory (Malhotra, 2010, p.726). It allows to test the hypothesis that a relationship between observed variables and underlying latent construct exists (Malhotra, 2010, p.726-727).

6.3.1. Exploratory factor analysis

Exploratory factor analysis (EFA) was used in this study. It is a statistical procedure used to analyse inter-relationships between large numbers of variables and to explain these variables in terms of their common underlying factors (Hair *et al.,* 2006; Foroudi, 2012, p.210). It is defined as a multivariate method for fitting measurement models, which describes the covariance among a set of observed variables in terms of a set of latent variables (Easterby-Smith *et al.,* 2002; Foroudi, 2012). It identifies the underlying dimensions or factors that explain the correlations among a set of variables (Malhotra, 2010, p.726-727). Every variable has a loading on every factor extracted and these loadings are contained in the factor matrix (Malhotra, 2010). It explores the underlying structure of the data and helps in developing a theory that leads to a proposed measurement model that can be tested using confirmatory factor analysis (Malhotra, 2010; Malhotra *et al.,* 2012).

Numerous procedures are available for factor extraction and rotation in SPSS 16.0, among them principle component analysis (PCA), KMO, scree plot and finally sorted-by-size, which were chosen in SPSS 16.0 for this study. PCA is used to generate the initial solutions for EFA (Tabachnick and Fidell, 2007). In PCA, the total variance in the data is considered, which is applied for factor extraction. According to Tabachnick and Fidell (2007) and Malhotra (2010), PCA is recommended: (i) to identify and reduce the large set of variables into small number of components by transforming interrelated variables into new unrelated linear composite variables; and (ii) to help in the extraction of the maximum variance from the dataset, so that

the first component extracts the highest variance and the last component extracts the least variance (Foroudi, 2012, p.209).

The 'Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy and Barlett's test of sphericity' are suggested to achieve suitable factor analysis outcomes (Norusis, 1992). It examines the appropriateness of the factor analysis (Malhotra, 2010; Malhotra *et al.,* 2012). According to Tabachnick and Fidell (2007), when the values are high (i.e. between 0.50 and 1.0), it suggests that the factor analysis is appropriate, while when the values are low (i.e. below 0.50), it implies that the factor analysis may not be appropriate. In this research, all the values were found to be higher than 0.70, as shown in Table 6.10, suggesting that factor analysis was highly appropriate for the study.

Table 6. 10: KMO and Bartlett's test

Table 6.10.1: KMO and Bartlett's test for celebrity trust

Kaiser-Meyer-Olkin measure of sampling adequacy.		.923
Bartlett's test of sphericity	Approx. Chi-square	2880.487
	df	105
	Sig.	.000

Table 6.10.2: KMO and Bartlett's test for advertising credibility

Kaiser-Meyer-Olkin measure of sampling adequacy.		.879
Bartlett's test of sphericity	Approx. Chi-square	1032.053
	df	15
	Sig.	.000

Table 6.10.3: KMO and Bartlett's test for brand credibility

Kaiser-Meyer-Olkin measure of sampling adequacy.		.923
	Approx. Chi-square	2687.549
Bartlett's test of sphericity	df	55
	Sig.	.000

Table 6.10.4: KMO and Barlett's test for corporate credibility

Kaiser-Meyer-Olkin measure of sampling adequacy.		.931
	Approx. Chi-square	1891.883
Bartlett's test of sphericity	df	28
	Sig.	.000

Table 6.10.5: KMO and Barlett's test for corporate image

Kaiser-Meyer-Olkin measure of sampling adequacy.		.862
	Approx. Chi-square	752.311
Bartlett's test of sphericity	df	10
	Sig.	.000

After KMO, it is recommended by the researchers to analyse communalities and eigenvalues (Tabachnick and Fidell, 2007). Communality is the amount of variance a variable shares with all the other variables being considered (Malhotra, 2010, p.638). Field (2009) stressed that a variable with a random variance, would have a communality equal to one, while, a variable that did not share anything with other variables, would have a communality equal to zero. It is suggested by various researchers that communality should be above 0.5, otherwise the study will require a large sample size of 300 cases or more (Hair *et al.,* 2006; Pallant, 2007; Malhotra, 2010; Malhotra *et al.,* 2012). Based on the results of this analysis, as set out in Table 6.11, the researcher deleted 28 items on the basis of their low communality value. Eight items were deleted from celebrity trust (CT9, CT10, CT11, CT12, CT21, CT22, CT23), seven items were deleted from advertising credibility (AC1, AC2, AC5, AC10, AC11, AC12,

AC13), five items were deleted from brand credibility (i.e. BC5, BC6, BC14, BC15), two items were deleted from corporate credibility (i.e. CC5, CC9), and seven items were deleted from corporate image (i.e. CI1, C12, CI3, CI5, CI9, CI10, CI11).

Table 6. 11: Communalities

Communalities		
	Initial	Extraction
CT1	.607	.579
CT2	.595	.601
CT3	.559	.557
CT4	.497	.387
CT5	.633	.622
CT6	.703	.716
CT7	.531	.558
CT8	.501	.515
CT13	.447	.285
CT14	.438	.302
CT15	.531	.558
CT16	.643	.676
CT17	.641	.701
CT18	.704	.764
CT19	.655	.674
CT20	.485	.502
AC3	.496	.501
AC4	.618	.661
AC6	.463	.502
AC7	.593	.640
AC8	.631	.681
AC9	.525	.566
BC1	.705	.490
BC2	.739	.575
BC3	.644	.647
BC4	.663	.657
BC7	.634	.551
BC8	.693	.622
BC9	.688	.714

BC10	.608	.588
BC11	.665	.627
BC12	.689	.640
BC13	.566	.525
CC1	.707	.679
CC2	.710	.689
CC3	.639	.639
CC4	.701	.745
CC6	.556	.568
CC7	.606	.620
CC8	.655	.658
CC10	.586	.584
CI4	.476	.518
CI6	.521	.595
CI7	.480	.528
CI8	.535	.604

Next, eigenvalues were calculated as a further stage of factor analysis. Eigenvalues show how many factors are extracted in the overall factor analysis. They represent the amount of variance attributed to each factor (Malhotra, 2010). If the component analysis variance of each variable that adds towards the principle factor extraction is one or higher, it is counted as significant, while a factor with an eigenvalue of less than one is counted as insignificant and disregarded from the research (Hair *et al.,* 2006; Tabachnick and Fidell, 2007). The results in this study showed that celebrity trust had two factors, while advertising credibility and brand credibility, corporate credibility and corporate image all had one factor, as shown in Appendix 5.

The scree plot was another criterion used in this study to find the number of factors. A scree plot is a plot of the eigenvalues against the number of factors in order of extraction (Malhotra, 2010, p.643). The shape of the scree plot determines the number of factors. The plot has a distinct break between the steep slope of factors, with large eigenvalues and a gradual trailing off associated with the rest of the factors (Malhotra, 2010, p.643). The scree plot is always higher for the first factor, moderate for the middle factors and smaller for the very last factor (Tabachnick and Fidell, 2007). The gradual trailing is called scree. Anecdotal evidence

suggests that there can be one or a few more factors than that given by the eigenvalue criterion (Malhotra, 2010; Malhotra *et al.,* 2012). However, the results as set out in Figure 6.5 suggested that no difference was found between the eigenvalues and the scree plot.

Figure 6. 5: Scree plots

Figure 6.5.1: Scree plot for celebrity trust
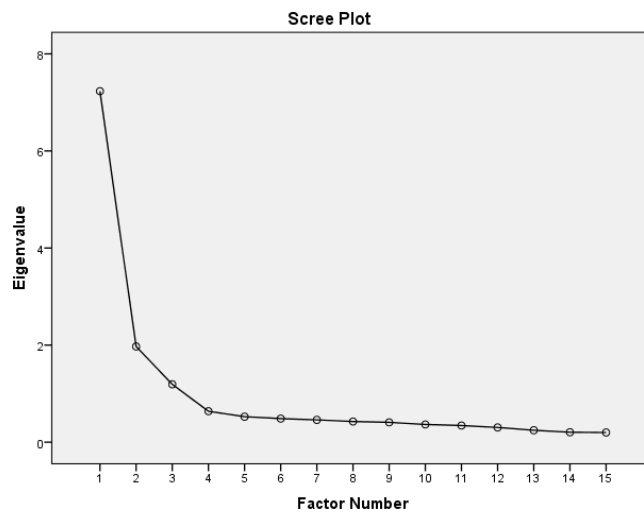
Figure 6.5.2: Scree plot for advertising credibility
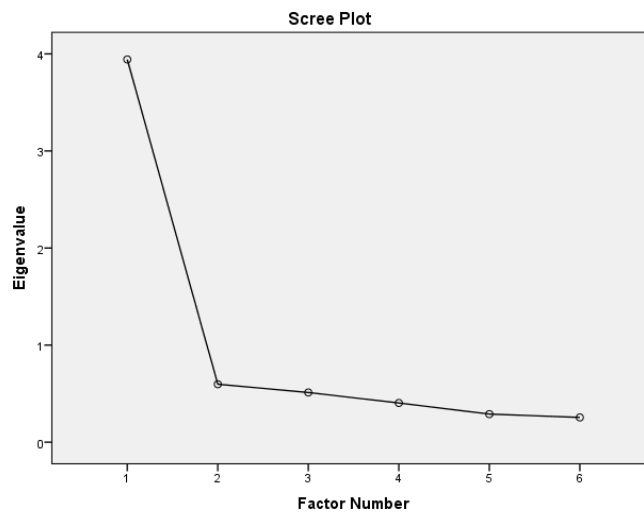
Figure 6.5.3: Scree plot for brand credibility
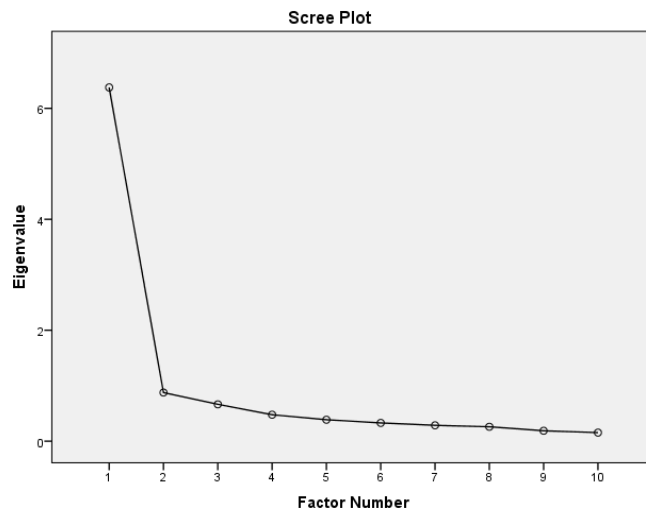
Figure 6.5.4: Scree plot for corporate credibility
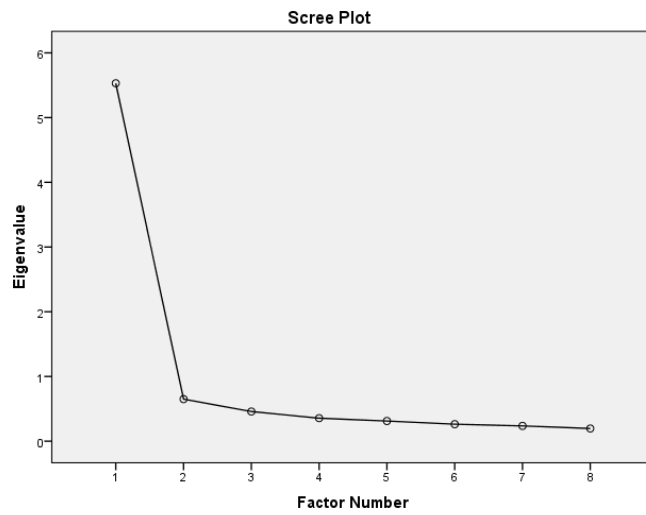
Figure 6.5.5: Scree plot for corporate image
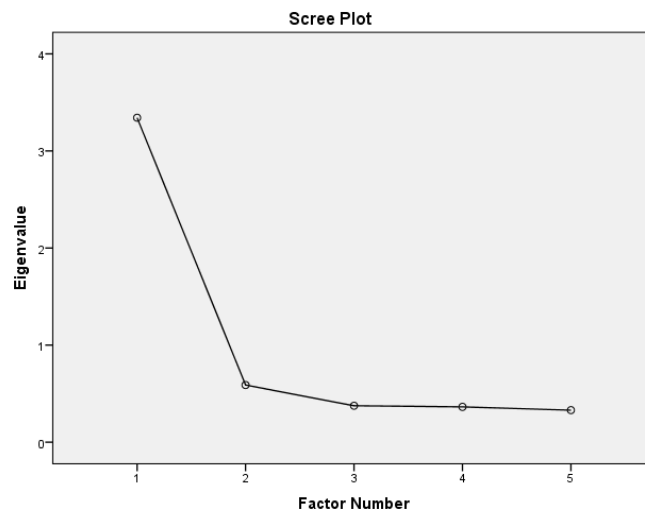
After the extraction of the factors, a rotated loading matrix was used in this study to determine the number of variables that load on each factor. The rotated loading matrix contains a factor matrix, which contains the coefficients used to express the standardised variables in terms of the factors (Malhotra, 2010, p.644-645). These coefficients represent the correlations between the factors and the variables. A factor with high value shows that the factors and variables are strongly correlated, while a low value shows that they have a very weak correlation (Hair *et al.,* 2006; Malhotra, 2010). Previous researchers have suggested deleting variables with low values (Hair *et al.,* 2006; Malhotra, 2010; Malhotra *et al.,* 2012). Matsunaga (2011) suggested that 0.50 was a sophisticated value, which is frequently used and recommended by a number of social science researchers. In this study, one variable, CE15, was deleted owing to its low value, as shown in Table 6.12. A rotated factor matrix for the other constructs was not used as they had only one factor (Awang, 2012). The analysis suggested that celebrity trust was a higher order construct. A higher order construct is one in which the covariances between the observed variables are explained by a two or more levels or layers of latent construct (Malhotra, 2010, p.738). The most common higher order construct model is a second-order construct in which there are two levels or layers (Malhotra, 2010, p.738). In this study celebrity trust was taken as a higher order construct with two second order constructs, i.e. cognitive and affective dimensions. Further, analysis in CFA was done based on the higher order construct's requirements (Awang, 2012).

As a further aspect of the rotation matrix, some researchers (Hair *et al.,* 2006; Tabachnick and Fidell, 2007; Malhotra, 2010) have also suggested deleting variables which are highly correlated with more than one factor. These situations make it hard to interpret the factors. However, none of the variables in this study were found with high loadings on two factors. Several researchers have defined various methods of rotation that may result in identification of different factors (Hair *et al.,* 2006; Field, 2009; Malhotra, 2010, p.645). The two main types of rotation methods are orthogonal and oblique. The orthogonal rotation method is used when every one factor is independent of the other factors, while the oblique rotation method is used when the factors in the population are correlated to each other (Tabachnick and Fidell, 2007). In this study, the researchers used the most common orthogonal rotation method, known as the varimax procedure, which is an orthogonal method of rotation that minimises the number of variables with high loadings on a factor, thereby enhancing the interpretability

of the factors (Tabachnick and Fidell, 2007; Malhotra, 2010, p.645). In summary, the researcher deleted 29 items from this study on the basis of exploratory factor analysis.

Table 6. 12: Rotated factor matrices

Table 6.12.1: Rotated factor matrix for celebrity trust

Items	1	2
CT6	.803	
CT7	.785	
CT3	.760	
CT2	.725	
CT1	.716	
CT5	.687	
CT8	.671	
CT4	.562	.425
CT14		.521
CT13		.500
CT18		.893
CT19		.857
CT16		.833
CT17		.829
CT20	.448	.598

6.3.2. Structural evaluation of the model

6.3.2.1. Basic concepts of structural equation modelling (SEM)

Structural equation modelling (SEM) was also used in this study. It is a collection of statistical techniques that helps bring the data and underlying theory together (Tabachnick and Fidell, 2006; Foroudi, 2012, p.216). It helps in assessing the measurement properties, and tests the proposed theoretical relationships using a single technique (Malhotra, 2010). It enables the researcher to model multiple-layer relationships between the multiple independent and dependent variables (Hair *et al.,* 2006; Foroudi, 2012, p.217). The variable in SEM may appear as a predictor and at the same time can also appear as a consequence.

SEM has two inter-related models, the measurement model and structural model, both of which were employed in this study (Hair *et al.,* 2006). The measurement model represents the

theory that specifies the observed variables for each construct, and permits the assessment of construct validity (Malhotra, 2010, p.725). It is used in the advanced stages of the research process to test a theory about the relationship between a set of measurement items and their representative factors, and is often called confirmatory factor analysis (CFA) (Gupta *et al.,* 2011; Foroudi, 2012, p.217). The structural model represents the theory that specifies how the constructs are related to each other, often with multiple dependence relationships (Malhotra, 2010; Malhotra *et al.,* 2012). In this research both SEM methods were used.

The study followed a two-step approach to study SEM. Previous researchers have recommended using this approach, given its advantages over a one-step approach in which the measurement and structural sub-models are estimated simultaneously and can suffer from interpretational confounding (Anderson and Gerbing, 1988, p.411). Interpretational confounding occurs as the assignment of empirical meaning to an unobserved variable, which is other than the meaning assigned to it by an individual a priori to estimating unknown parameters (Anderson and Gerbing, 1988, p.418). This empirically defined meaning may change considerably, depending on the specification of free and constrained parameters for the structural submodel (Anderson and Gerbing, 1988, p.418). Interpretational confounding is reflected by marked changes in the estimates of the pattern coefficients when alternate structural models are estimated (Anderson and Gerbing, 1988, p.418). The problems that occur owing to interpretational confounding can be minimised by separate estimation of the measurement model, because no constraints are placed on the structural parameters that relate the estimated constructs to one another (Anderson and Gerbing, 1988, p.418). Further, the pattern coefficients from the measurement model in the one-step approach change insignificantly and render the presence of interpretational confounding undetectable, which can result in fit being maximised at the expense of meaningful interpretability of the constructs (Anderson and Gerbing, 1988, p.418). Compared to a one-step approach, the two-step approach is derived from strong theoretical justifications, and measurements items have been firmly established in prior research and have a good model fit (Anderson and Gerbing, 1988, p.418).

Another important issue before moving to structural equation modelling was to define and suggest that what type of measurement model was used in this study. There are two types of measurement models: reflective and formative. In a reflective model, the latent construct

exists independent of the measures (Borsboom *et al.,* 2003; Coltman *et al.,* 2008, p.1250). The causality is followed from the latent variable to the indicators. Hence, a change in the construct causes a change in the indicators (Coltman *et al.,* 2008, p.1250). In reflective models, the indicators share a common theme and are interchangeable, which make them high in intercorrelation. The indicator interchangeability enables researchers to measure the construct by sampling a few relevant indicators underlying the domain of the construct (Nunnally and Bernstein, 1994; Coltman *et al.,* 2008, p.1253). Furthermore, as the reflective indicators share similar themes, they all have a similar relationship with the antecedents and consequences of the construct.

In contrast, in a formative model, the latent construct is based on measures (Borsboom *et al.,* 2003; Coltman *et al.,* 2008, p.1251). The causality flows from the indicators to the construct (Coltman *et al.,* 2008, p.1251). A change in the indicators, i.e. adding or removing indicators, can therefore result in a change of the conceptual domain of the construct (Coltman *et al.,* 2008). Indicators in a formative model possess low or no intercorrelation and do not necessarily possess a similar relationship with other constructs as the latent construct does.

In nearly all business studies, latent factors are measured using reflective indicators (Diamantopoulos, 1999; Coltman *et al.,* 2008). Similarly, in this study, researcher used a reflective model. A few considerations are illustrated in more detail in Table 6.13, showing that the measurement model of this study is based on the reflective model.

Table 6. 13: Reflective model consideration

Consideration	Reflective model
1. Nature of construct	Latent construct exists • Latent construct exists independent of the measures used
2. Direction of causality between items and latent construct	Causality from construct to items • Variation in the construct causes variation in the item measures • Variation in item measures does not cause variation in the construct
3. Characteristics of items used to measure	Items are manifested by the construct

	the construct	• Items share a common theme
		• Items are interchangeable
		• Adding or dropping an item does not change the conceptual domain of the construct
4.	Item intercorrelation	Items should have high positive intercorrelations
		• Empirical test: internal consistency and reliability assessed via Cronbach's alpha, average variance extracted, and factor loadings (e.g. from common or confirmatory factor analysis)
5.	Item relationships with construct antecedents and consequences	Items have similar sign and significance of relationships with the antecedents/consequences as the construct
		• Empirical test: content validity is established based on theoretical considerations, and assessed empirically via convergent and discriminant validity
6.	Measurement error and collinearity	Error term in items can be identified
		• Empirical test: common factor analysis can be used to identify and extract out measurement error

Source: Coltman *et al.* (2008), and Rageh (2010, p.170)

6.3.2.2. Step 1: Measurement model and results

The first part of evaluating the model was the measurement model. The CFA technique was employed to evaluate reliability and validity. CFA normally specifies which variables define the construct. It confirms if the number of factors and the loadings of variables on them match what is expected on the basis of the theory (Malhotra, 2010, p.725). It allows researchers to test the hypotheses that a relationship between variables and their latent constructs exists (Malhotra, 2010, p.725). It helps in removing items that do not cluster with other items.

Reliability was the first assessment of the measurement model. Measurement of reliability at the items level and constructs level were both used (Hair *et al.,* 2006). Reliability at the items level assessed the internal consistency of the measuring of observed items in order to represent a latent construct and neglect additional dimensions occurred by factor analysis due to the refuse items (Churchill, 1979; Hair *et al.,* 2006; Foroudi, 2012, p.222). Internal consistency is defined as an approach assessing the internal consistency of the set of items,

when several items are summarised in order to form a total score for the scale (Malhotra, 2010, p.319; Malhotra *et al.,* 2012). In a scale of this type, each item measures some aspect of the construct measured by the entire scale, and the items should be consistent in what they indicate about the characteristic (Malhotra, 2010, p.319). This measure of reliability is based on the internal consistency of the items shaping a scale. The internal consistency of the items was assessed using Cronbach's alpha, which is a measure of internal consistency reliability that is the average of all possible split-half coefficients resulting from different splitting of the scale items (Malhotra, 2010, p.319; Malhotra *et al.,* 2012). In this research, a minimum threshold criterion of over 0.6 was used (DeVellis, 2003; Hair *et al.,* 2006; Tabachnick and Fidell, 2007). Results showed that all the scales had internal consistency value over 0.7, as shown in Table 6.14.

Table 6. 14: Internal consistency reliability, composite reliability and AVE

Table 6.14.1: Internal consistency reliability, composite reliability and AVE for celebrity trust

Dimensions	Loadings	Errors	SE	CR	P	Squared Loadings	AVE
Cognitive trust	0.814	0.373	0.067	5.526	***	0.662596	
Affective trust	0.824	0.246	0.055	4.508	***	0.678976	0.653
Internal consistency reliability: 0.922				Composite reliability: 0.812			

Table 6.14.2: Internal consistency reliability, composite reliability and AVE for cognitive dimension

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
CT1	0.716	1.051	0.086	12.237	***	0.512656	18.78356	
CT 2	0.75	1.104	0.092	12.045	***	0.5625		
CT 3	0.738	0.924	0.076	12.206	***	0.544644		
CT 4	0.569	1.598	0.118	13.562	***	0.323761		0.5301
CT 5	0.783	0.879	0.077	11.467	***	0.613089		
CT 6	0.809	0.794	0.075	10.623	***	0.654481		

CT 7	0.734	0.942	0.077	12.245	***	0.538756		
CT 8	0.701	1.057	0.084	12.623	***	0.491401		
Internal consistency reliability: 0.911					Composite Reliability: 0.752017			

Table 6.14.3: Internal consistency reliability, composite reliability and AVE for affective dimension

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
AT 13	0.574	1.556	0.118	13.142	***	0.329476	23.19386	
AT 14	0.528	1.901	0.139	13.634	***	0.278784		
AT 16	0.715	0.887	0.076	11.674	***	0.511225		
AT 17	0.797	0.739	0.069	10.759	***	0.635209		
AT 18	0.808	0.64	0.066	9.701	***	0.652864		
AT 19	0.684	0.98	0.088	11.187	***	0.467856		0.74945
AT20	0.71	1.051	0.085	12.336	***	0.5041		
Internal consistency reliability: 0.87					Composite reliability: 0.74945			

Table 6.14.4: Internal consistency reliability, composite reliability and AVE for advertising credibility

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
AC3	0.623	1.318	0.099	13.314	***	0.388129	19.90052	0.582
AC4	0.74	1.117	0.09	12.445	***	0.5476		
AC6	0.687	1.335	0.103	12.989	***	0.471969		
AC7	0.832	0.702	0.065	10.796	***	0.692224		
AC8	0.853	0.543	0.054	10.13	***	0.727609		
AC9	0.726	0.972	0.077	12.64	***	0.527076		
Internal consistency reliability: 0.895					Composite reliability: 0.76873			

Table 6.14.5: Internal consistency reliability, composite reliability and AVE for brand credibility

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
BC1	0.649	1.258	0.092	13.744	***	0.421201	59.76836	0.587
BC2	0.695	1.135	0.084	13.57	***	0.483025		
BC3	0.805	0.676	0.053	12.778	***	0.648025		
BC7	0.713	0.908	0.067	13.454	***	0.508369		
BC8	0.765	0.741	0.056	13.142	***	0.585225		
BC9	0.873	0.483	0.042	11.581	***	0.762129		
BC10	0.805	0.798	0.062	12.774	***	0.648025		
BC11	0.848	0.589	0.049	12.132	***	0.719104		
BC12	0.818	0.725	0.058	12.546	***	0.669124		
BC13	0.76	0.835	0.064	13.091	***	0.5776		
Internal consistency reliability: 0.936				Composite reliability: 0.700				

Table 6.14.6: Internal consistency reliability, composite reliability and AVE for corporate credibility

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
CC1	0.817	0.689	0.055	12.534	***	0.667489	42.15905	
CC2	0.82	0.578	0.046	12.5	***	0.6724		
CC3	0.818	0.623	0.049	12.61	***	0.669124		0.640
CC4	0.877	0.419	0.037	11.449	***	0.769129		
CC6	0.789	0.715	0.055	12.948	***	0.622521		
CC7	0.805	0.798	0.062	12.777	***	0.648025		
CC8	0.802	0.698	0.055	12.71	***	0.643204		
CC10	0.765	0.851	0.065	13.042	***	0.585225		
Internal consistency reliability: 0.936				Composite reliability: 0.886998				

Table 6.14: Internal consistency reliability, composite reliability and AVE for corporate image

Items	Loadings	Errors	SE	CR	P	Squared Loadings	(SUM (Loadings)) ^2	AVE
CI4	0.737	0.823	0.07	11.79	***	0.543169	8.9401	0.561
CI6	0.793	0.602	0.056	10.669	***	0.628849		
CI7	0.723	0.716	0.06	12.007	***	0.522729		
CI8	0.737	0.62	0.053	11.801	***	0.543169		
Internal consistency reliability: 0.840				Composite reliability: 0.764039				

Alongside Cronbach's alpha, composite reliability was also used to assess the reliability of the construct. This is defined as the total amount of true score variance in relation to the total score variance (Malhotra, 2010, p.319). It corresponds to the conventional notion of reliability in classical test theory (Malhotra, 2010; Malhotra *et al.,* 2012). Previous researchers have recommended the use of composite reliability of 0.7 or higher (Nunnally, 1978; Hair *et al.,* 2006); however, estimates between 0.6 and 0.7 can also be considered acceptable, if the estimates of model validity were good. The results from this study suggested that composite reliability for each construct was higher than 0.7.

Three types of validity tests were also used in this study: convergent validity, discriminant validity and nomological validity. Convergent validity defines the homogeneity of the constructs. It measures the extent to which the scale correlates positively with other measures of the same scale (Hair *et al.,* 2006; Malhotra, 2010, p.734). High factor loading states that the observed variables converge on the same construct (Malhotra, 2010; Malhotra *et al.,* 2012). A good rule of thumb is that all the factor loadings should be significant and higher than 0.5 and should ideally have values over 0.70 (Hair *et al.,* 2006). A factor loading value over 0.70 shows that the construct is explaining 50 per cent or more of the variation in the observed variable (Malhotra, 2010). Another measure to assess convergent validity used in this study was average variance extracted (AVE). It is defined as the variance in the indicators or observed variables that are explained by the latent construct (Hair *et al.,* 2006; Malhotra, 2010, p.734). AVE of 0.50 or more shows adequate convergent validity, while if AVE is less than 0.50, then the validity of the indicators and constructs can be doubtful. The results from this study showed that AVE for each construct was higher than 0.5, as shown in Table 6.15 and Table 6.16.

Table 6. 15: Inter-construct correlation and AVE

Constructs	AVE	□AVE	Corporate image	Brand credibility	Advertising credibility	Corporate credibility	Immerse
Corporate image	0.561	0.748	1				
Brand	0.587	0.7661	0.47	1			

credibility						
Advertising credibility	0.582	0.762	0.42	0.28	1	
Corporate credibility	0.640	0.800	0.56	0.58	0.47	1	
Immerse	0.653	0.808	0.43	0.56	0.30	0.44	1

*Immerse = Celebrity trust

The next validity method used in this study was that of discriminant validity. Discriminant validity refers to the extent to which measures do not correlate with other constructs, i.e. each construct is completely different and distinct from other constructs in the study (Steenkamp and Van Trijp, 1991; Hair *et al.,* 2006; Malhotra, 2010). Malhotra (2010) suggested that it was a preliminary criterion to examine that the individual observed variables has load only on one latent construct. Cross-loadings show potential problems and should be removed at earlier stages. Earlier results from the EFA had already suggested that there was no cross-loading between the constructs.

Another test to examine discriminant validity is to compute AVE for each construct and compare it with the square correlation between them, as shown in Table 6.15. Scores for AVE have to be larger than the latent variables (LV) in order to support discriminant validity (Fornell and Larcker, 1981; Malhotra, 2010; Malhotra *et al.,* 2012). Results showed that the AVEs were higher than the threshold values of acceptance.

Table 6. 16: Constructs correlation matrix

Constructs	Corporate image	Brand credibility	Advertising credibility	Corporate credibility	Immerse
Corporate image	0.748				
Brand credibility	0.687	0.7661			
Advertising credibility	0.650	0.532	0.762		
Corporate credibility	0.746	0.759	0.685	0.800	

Immerse	0.659	0.746	0.552	0.666	0.808

*Immerse = Celebrity trust

The final type of validity test used on the measurement model was that of nomological validity. Nomological validity is used to assess the relationships between theoretical constructs. It seeks to confirm significant correlations between the constructs as predicted by the theory (Malhotra, 2010, p.321). The fit measures are usually used as the sufficient conditions to assess nomological validity (Steenkamp and Van Trijp, 1991; Foroudi, 2012, p.227). They measure the overall goodness-of-fit index or badness-of-fit index for the measurement model (and structural model, which was used later on). Goodness-of-fit indices indicate how well the specified model fits the observed or sample data, and so higher values of these measures are desirable; on the other hand, badness of fit indices measure error or deviations in some form, and so lower values on these indices are desirable. (Malhotra, 2010; Malhotra *et al.,* 2012). The results for this study can be seen in Table 6.17. Larger values for goodness of fit and smaller values for badness of fit suggest that the model has a good fit (Malhotra, 2010; Malhotra *et al.,* 2012).

Table 6. 17: Goodness-of -fit measures

	Description	Acceptable fit
	Absolute fit measures	
Chi-square (χ2)	A badness-of-fit measure. Minimum value of discrepancy, used to test the null hypothesis that the estimated variance-covariance matrix deviates from the sample. It is sample sensitive. The more the implied and sample moments differ, the bigger the chi-square statistic, and the stronger the evidence against the null hypothesis.	p >0.05 (at α equal to 0.05).
Goodness-of-fit index (GFI)	Expresses the overall degree of fit by comparing the squared residuals from predictions with the actual data. Represents the comparison of the square residual for the degree of freedom, obtained through ML (maximum likelihood) and ULS (unweighted least squares).	Value >0.95 is good fit; value 0.90-0.95 is adequate fit.
Normed fit Chi-square CMIN/DF (χ2 /*df*)	Minimum discrepancy divided by its degree of freedom. Value close to one indicates a good fit but less than one	Close to 1 is good, but should not exceed 3.

	implies over fit.	
Adjusted goodness-of-fit index (AGFI)	An expansion of the GFI index. Adjusted by the ratio of the *df* for the proposed model and the null model.	Value >0.95 is good fit; value 0.90-0.95 is adequate fit.
Root means square error of approximation residual (RMSEA)	Population discrepancy function, which implies how well the fitted model approximates per degree of freedom.	Value <0.05 is good fit; value 0.08-0.05 is adequate fit.
Incremental fit measures		
Normed fit index (NFI)	Compares the proposed model with the null model, without considering the degrees of freedom (not adjusted for df). The effect of sample size is strong.	Value >0.95 is good fit; values above 0.08 and close to 0.90 indicate acceptable fit.
Normed comparative fit index (CFI)	A variation of the NFl, NNFI and identical to the relative non-centrality index (RNI). Represents the comparative index between proposed and baseline model adjusted for df. It is a highly recommended index for fitness of model	Value >0.95 is good fit; values above 0.08 and close to 0.90 indicate acceptable fit.
Tucker-Lewis Index (TLI) or Non-normed fit index (NNFI)	Opposite of NFI and called non-NFI or NNFI. Represents the comparative index between proposed and baseline model adjusted for df	Value >0.95 is good fit; values above 0.08 and close to 0.90 indicate acceptable fit.
Parsimonious fit measures		
Parsimony goodness of fit index (PGFI)	Degree of freedom is used to adjust the GFI value using parsimony ratio.	Higher value compared to the other model is better.
Parsimony normed fit index (PNFI)	Degree of freedom is used to adjust the NFI value based on parsimony ratio.	Higher value compared to the other model is better.

Source: Hair *et al.* (1998, 2006), and Foroudi (2012, p.221-222)

In this study, all three of the model fitness indicators, absolute fit indices, incremental fit indices and parsimony fit indices, were utilised for the measurement model. Absolute fit indices suggest the level to which the hypothesised model reproduces the sample data; incremental fit indices calculate how fit the specific model is relative to alternative baseline models; and parsimony fit indices assess fit in relation to model complexity and are useful in evaluating competing models (Hair *et al.,* 2006; Malhotra, 2010, p.731; Malhotra *et al.,* 2012).

The absolute fit indices were used first. These included both goodness-of-fit and badness-of-fit models. For goodness of fit, it included the goodness-of-fit index (GFI) and the adjusted goodness-of-fit index (AGFI), while badness of fit included the chi square ($\chi 2$), root mean square residual (RMSR), standardised root mean square residual (SRMR) and the root mean square of approximation (RMSEA) (Malhotra, 2010, p.731-733). GFI is described as a measure of absolute fit, whereas AGFI accounts for the degree of freedom in the model and is useful for comparing models with different complexities (Malhotra, 2007). GFI produces the relative amount of variance and covariance in the sample covariance matrix (Foroudi, 2012, p.166). AGFI adjusts GFI for degree of freedom, resulting in lower values for models with more parameters; AGFI corresponds to GFI in replacing the total sum of squares by the mean sum of squares (Foroudi, 2012, p.166). Values for GFI and AGFI range between zero and one. If the index is larger than one, it is placed at one, which is indicative of a good fit. Any values between 0.80 and 0.89 are indicative of a reasonable fit, whereas any value lower than 0.8 must be discarded (Tanaka *et al.,* 1985; Doll *et al.,* 1994). The GFI and AGFI values for this study are shown in Table 6.18. Both these values were less than 0.8.

Table 6. 18: Model fit – measurement model

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI
3054.042	833	.080	.731	.795	.841	.694	.842	.828

Badness of fit in this research was calculated using $\chi 2$, RMSR, SRMR and RMSEA. $\chi 2$ is the most common method of estimating goodness of fit. It is used to measure actual and predicted measures. If the value of $\chi 2$ is low (i.e. p-value is low or less than 0.05), it indicates no significance and explains that two covariance matrices are equal. RMSR is the square root of the mean of squared residuals, it is an average residual covariance that is function of the units used to measure the observed variable (Malhotra, 2007; Malhotra, 2010, p.732). SRMR helps in comparing fit across models. RMSEA shows the variation between the actual and predicted variance. RMSR, SRMR and RMSEA lower values demonstrate a better model fit, i.e. values of 0.08 or lower are advantageous and anything above 0.08 is considered poor (Byrne, 2001; Hair *et al.,* 1998 and 2006; Tabachnick and Fidell, 2007). The values of $\chi 2$ and RMSEA found in this study are shown in Table 6.18.

Next, incremental fit was analysed for the measurement model. Incremental fit indices are defined as how well a specified model fits in comparison with other baseline models. A baseline model is a null model in which all the observed variables are unrelated to each other (Malhotra, 2007; Malhotra, 2010, p.733). In this research, incremental fit was analysed using normed fit index (NFI), non-normed fit index (NNFI), comparative fit index (CFI), Tucker Lewis index (TLI) and relative noncentrality index (RNI). NFI is defined as the ratio of the variance in the $\chi2$ value for the proposed model and null model divided by $\chi2$ value for the null model; as the $\chi2$ value for the proposed model reaches zero, NFI likely becomes 1 (Malhotra, 2007). However, NFI does not control for degree of freedom and underestimates the fit in small samples, nor does it reflect parsimony, and the wider the parameters, the larger the NFI becomes; and therefore researchers prefer NNFI and CFI (Byrne, 2001; Hair *et al.,* 2006; Malhotra, 2007; Tabachnick and Fidell, 2007; Foroudi, 2012, p.231). CFI is an improved version of NFI. It is based on the non-centrality measure. Values of CFI close to 1 (or above 0.90) are highly preferable and are associated with a good model fit. TLI is similar to CFI, but it is not normed and so the values can drop outside of 0 and 1 (Gerbing and Anderson, 1992; Hair *et al.,* 1998; Malhotra, 2007). For RNI, another incremental fit index, values larger than 0.90 are highly preferred and indicate a good fit. The results from this study are given in Table 6.18.

Lastly, for the measurement model, parsimony fit indices were also analysed. The parsimony ratio is calculated as the ratio of degrees of freedom used by the model to the total degrees of freedom available (Malhotra, 2007; Malhota, 2010, p.733; Foroudi, 2012, p.222). Parsimony fit indices are not useful in evaluating a single model, but rather are useful in comparing models of different complexities. They consist of parsimony goodness-of-fit indices (PGFI) and parsimony normed fit index (PNFI) (Foroudi, 2012, p.222). PGFI adjusts the goodness-of-fit index using the parsimony ratio that was defined earlier (Malhotra, 2007). PNFI adjusts the normed fit index by multiplication with the parsimony ratio (Malhotra, 2007). Like most of the other goodness-of-fit models, values of PGFI and PNFI between 0 and 1 are highly preferred, especially when they are high, i.e. close to 1 (Hair *et al.,* 2006; Malhotra, 2010). The results found from this study are given in Table 6.18.

6.3.2.3. Configural and metric invariances

Due to the multi-group data in this study, the researcher had measured configural invariance and metric invariance tests. To perform the configural invariance for each of the age, gender and ethnicity, researcher examined the model fit – Table. 6.19. Results found from each of the model fit showed an adequate goodness of fit (apart from GFI, AGFI and RMR), suggested there was good configural invariance (when analysing a freely estimated model across two groups) for each of the age, gender and ethnicity.

Table 6. 19: Configural invariance for multi-group factors

Table 6.19.1. Configural invariance for age

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI	RMR
5303.239	1666	.073	.634	.700	.764	.584	.766	.744	.0806

Table 6.19.2. Confirgural invariance for gender

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI	RMR
5360.254	1666	.073	.619	.704	.763	.567	.765	.743	.0834

Table 6.19.3. Configural invariance for ethnicity

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI	RMR
5137.202	1666	.071	.635	.702	.775	.585	.777	.756	.1048

Further, the researcher had also examined the metric invariance test. Metric invariance test was conducted to observe if forcing two or more groups together were substantially different than estimating them freely. Hence, a chi-square difference test between the unconstrained

model and the fully constrained model was performed for each of the age, gender and ethnicity – Table 6.20. The results showed that the models were significantly different, which required a further analysis. The researcher performed a difference test between the estimates found for each of the age, gender and ethnicity to find where the biggest difference lie. However, as the differences occurred in various items and even the differences were not very huge, therefore, the researcher did not delete the items and did not make any change in the existing model.

Table 6. 20: Metric invariance test for multi-group factors

Table 6.20.1. Metric invariance test for age

Unconstrained	5303.299	1666	
Fully constrained	5377.751	1709	
Number of groups		2	
Difference	74.452	43	0.002

Table 6.20.2. Metric invariance test for gender

Unconstrained	5360.254	1666	
Fully constrained	5448.858	1705	
Number of groups		2	
Difference	88.604	43	0.009

Table 6.20.3. Metric invariance test for ethnicity

Unconstrained	5137.202	1666	
Fully constrained	5227.986	1709	
Number of groups		2	
Difference	90.784	43	0.000

6.3.2.4. Common method bias

Common method bias is a measurement error that threatens the validity of a conclusion based upon statistical results (Podsakoff *et al.,* 2003, 2012). It is widely assumed that common method bias inflates relationships between variables measured by self reports (Conway and Lance, 2010). When self-report measures are obtained from the same sample, they cause a

concern of general method variance (Conway and Lance, 2010). It is suggested that studies that use dispositional and attitudinal variables also invite common method bias (Organ and Ryan, 1995).

Identifying the sources of the common method bias allows for their influence on the data to be better controlled (Roni, 2014). Both procedural and statistical measures are normally used (Roni, 2014). The procedural measures include: (i) obtaining measures of the predictor and criterion variables from different sources; (ii) using temporal, proximal, psychological or methodological separation of measurement; (iii) protecting respondent anonymity and reduce evaluation apprehension; (iv) counterbalancing question order; and (v) improving scale items (Roni, 2014, p.32). Alongside the procedural measures, statistical procedures also play a role in controlling the influence of common method bias. These statistical procedures include: (i) using Harman's single factor test; (ii) using partial correlation procedures; (iii) controlling the effects of a directly measured latent method factor, (iv) controlling the effects of an unmeasured latent method factor, and (v) using multiple methods factors (Roni, 2014).

To determine the occurrence of common method bias, a Harman's (1967) single factor test was conducted in this study. All the items were entered into a principle component analysis with varimax rotation. According to Harman's single factor analysis, if a single factor emerges less than 50 per cent of covariance, the results indicate that there is no common method bias (Podsakoff *et al.,* 1984, p.35). In this study, the results showed 41 per cent variance, which was less than common method bias value (Podsakoff *et al.,* 1984). Hence, it was concluded that this study did not show any appearance of common method bias.

Further, VIF test, given in Table 6. 7. was also taken in consideration. Results suggested that there won't be any problem with the common method bias. Finally, a common latent factor test was performed. Usually researchers suggest using a marker variable (Williams *et al.,* 2010; Simmering *et al.,* 2015). As no marker variable had been used, a common latent factor test was therefore performed (Hultman *et al.,* 2009). A chi-square difference test between the original model (or unconstrained model) and the CMB-adjusted model (or fully constrained model) was performed. The results, as set out in Table 6.21, showed that the two models were significantly different and shared a variance. As a result, the unconstrained model was

retained and further imputed. The new data had accounted for the shared variance explained by the common latent factor. This data set was used for further analyses in the research.

Table 6. 21: Chi-square test between unconstrained and fully constrained models – common method bias

Models	χ2	Difference	p-value
Unconstrained	2494.913	790	
Fully constrained	3054.042	833	
Difference	559.129	43	0.000

The researcher in this study also examined the model fit with the presence of common latent factor. The results in Table 6.22 show that the model had an adequate model fit.

Table 6. 22: Model fit for common method bias

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI
2494.913	790	.072	.778	.833	.878	.734	.879	.861

6.3.2.5. Step two: structural model and results - hypotheses testing

In moving from the measurement model to the structural model, the emphasis shifts from the relationships between the latent constructs and observed variables to the nature and magnitude of the relationships between the constructs (Malhotra, 2010, p.726; Malhotra *et al.,* 2012). The structural model is the second model estimated in the study. It represents the theory that specifies how the constructs are related to each other, often with multiple dependence relationships (Anderson and Gerbing, 1982; Malhotra, 2010).

In this study, a conceptual model or path diagram based on the importance of celebrity trust was developed, where the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image were examined. More than 22 causal paths were examined in this study. The researcher first examined the model fit, as set out in Table 6.23,

then computed the X² value, and finally computed the hypothesised relationships between the constructs, i.e. standardised coefficients (β), standard error, p-value, and critical ratio (t-value), along with the variance in each of the constructs.

Table 6. 23: Model fit of structural model

X²	Df	RMSEA	GFI	NFI	CFI	AGFI	IFI	TLI
2037.160	747	.085	.696	.748	.822	.650	.824	.805

The study found CFI value at .822, which was within the thresholds for indicating a good fit; IFI value at .824, which was within the thresholds for indicating a good fit; an NFI score of .748; TLI score of .805, which were within the thresholds for indicating a good fit, RMSEA value of .085, which was higher than the threshold value of .08 (Foroudi, 2012, p.321). A few measures did not show acceptable fit, i.e. GFI was .696, while AGFI had a value of .650. It is worth noting that as there is a lack of agreement among the researchers regarding the best goodness-of-fit index, and as some indices are sensitive to sample size, the best strategy is to adopt multiple goodness-of-fit indices (Gerbing and Anderson, 1993; Foroudi, 2012, p.321). The results based on several indices show that the hypothesised model confirmed an adequate and satisfactory fit for the empirical data collected in the main survey (Byrne, 2001; Hair *et al.,* 2006; Malhotra, 2010). The results are set out in Table 6.23. Further results from the χ2 revealed a value of 2037.160 with 747 degree of freedom, and p-value significance at 0.000. Again, these values confirmed the adequacy of the model.

The results, presented in Table 6.24, revealed that nine of the direct hypotheses were supported, while one was rejected. Table 6.25 showed that nine multi-group variables were rejected, and only three of them were accepted. The square multiple correlation for the structural equations index indicated that the highest variance was shared by independent variables into dependent was in celebrity trust (i.e. R2 = 73%), followed by advertising credibility (i.e. R2 = 53%), brand credibility (R2 = 41%), corporate credibility (R2 = 41%) and corporate image (R2 = 35%) in all the direct hypotheses.

Table 6. 24: Direct hypotheses

Hypotheses	Estimate	SE	CR	P	Results
H1	.641	.083	7.715	***	Supported
H2	.749	.102	7.353	***	Supported
H3	.062	.098	.636	.262	Not supported
H4	.182	.100	1.820	.034	Supported
H17	.121	.066	1.838	.032	Supported
H18	.483	.068	7.092	***	Supported
H19	.271	.072	3.768	***	Supported
H20	.664	.084	7.927	***	Supported
H21	.320	.089	3.593	***	Supported
H22	.176	.068	2.596	.004	Supported

The findings regarding causal paths (standardised path coefficients (β), standard error, *p*-value and hypotheses results) and the parameter estimates corresponding to the hypothesised SEM paths and the resulting regression weights are presented in Table 6.24, Table 6.25 and Figure 6.6. First the researcher examined the direct effects. The standardised regression path between celebrity trust and advertising credibility was statistically significant (i.e. $\gamma = 0.64$, t-value = 7.715), which meant that H1 was supported. Similarly, H2, i.e. celebrity trust's effects on brand credibility was also supported (i.e. $\gamma = 0.75$, t-value = 7.354); H4 (celebrity trust's effects on corporate image); and H17 (i.e. advertising credibility's effects on brand credibility) were all supported (i.e. $\gamma = .06$, t-value = .636; $\gamma = .18$, t-value = 1.820; $\gamma = .12$; t-value = 1.838). H3 (i.e. celebrity trust's effects on corporate credibility) was not supported. In

contrast, H18 and H19 (i.e. advertising credibility's effects on corporate credibility and advertising credibility's effects on corporate image, respectively) were fully supported (i.e. γ = .48, t-value = 7.092; γ = .27, t-value = 3.768, respectively). Further, results on the direct relationships also suggested that brand credibility's effects on corporate credibility (H20), brand credibility effects on corporate image (H21), and corporate credibility on corporate image (H22) were all found statistically significant (i.e. γ = .66, t-value = 7.927; γ = .32, t-value = 3.593; γ = .18, t-value = 2.596, respectively).

Table 6. 25: Multi-group hypotheses

H	DF	CMIN	P	Result
H5	1	2.696	.101	Not supported
H6	1	.568	.451	Not supported
H7	1	.157	.692	Not supported
H8	1	3.681	.055	Not supported
H9	1	.453	.501	Not supported
H10	1	.043	.835	Not supported
H11	1	.258	.612	Not supported
H12	1	.370	.543	Not supported
H13	3	10.296	.001	Supported
H14	3	15.983	.001	Supported
H15	3	.601	.896	Not supported
H16	3	13.140	.004	Supported

Next, the researcher examined the multi-group hypotheses and performed the chi-square difference test, as shown in Table 6.25. In the first multi-group hypothesis (H5), the researcher examined whether the effects of celebrity trust on advertising credibility were stronger among younger consumers than among older consumers. The results of the chi-square difference comparison provided evidence that consumers' ages made no significant difference to the effects of celebrity trust on advertising credibility ($\Delta\chi2$ / ΔDF = 2.696, df = 1, not supported), which meant that no further sub-group analysis was required (Byrne, 2004). Similarly, in the second, third, and fourth multi-group hypotheses (H6, H7, and H8), the researcher examined whether the effects of celebrity trust on brand credibility, corporate credibility, and corporate image were stronger among younger consumers than among older consumers. The results of the chi-square difference comparison showed that consumers' ages made no significant difference to the effects of celebrity trust on brand credibility ($\Delta\chi2$ / ΔDF = .568 not supported), corporate credibility ($\Delta\chi2$ / ΔDF = .157, df = 1, not supported), and corporate image ($\Delta\chi2$ / ΔDF = 3.681, df = 1, not supported) which meant that no further sub-group analysis was required (Byrne, 2004).

The researcher also examined the moderating role of gender in celebrity trust's effects on advertising credibility, brand credibility, corporate credibility and corporate image. In each of these hypotheses (H9, H10, H11 and H12), the researcher examined whether the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, were stronger among women than among men. The results of the chi-square difference comparison provided evidence that there was no significance difference between consumers of different gender in the effects of celebrity trust on advertising credibility ($\Delta\chi2$ / ΔDF = .455, df = 1, not supported), brand credibility ($\Delta\chi2$ / ΔDF = .043, df = 1, not supported), corporate credibility ($\Delta\chi2$ / ΔDF = .258, df = 1, not supported), and corporate image ($\Delta\chi2$ / ΔDF = .370, df = 1, not supported). For the ninth multi-group hypothesis (H13), i.e. there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on advertising credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference. The results found that consumers' ethnicity made a significant difference to the effects of celebrity trust on advertising credibility ($\Delta\chi2$ / ΔDF = 10.296, df = 3, $p <0.05$). The results further proved H13

and suggested that Black consumers preferred Black celebrities (β = .58, t = 3.042, p <0.05) to Non-Black celebrities (β = .58, t = 1.489, p >0.05). The results also showed that Non-Black consumers had no preferences between Black celebrities (β = .58, t = 2.392, p <0.05) and Non-Black celebrities (β = .58, t = 5.205, p <0.05).

Next, the researcher examined H14, i.e. there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on brand credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference. The results showed that consumers' ethnicity made a significant difference to the effects of celebrity trust on brand credibility ($\Delta\chi2$ / ΔDF =10.296, df = 3, p <0.05). The results further proved H15 and suggested that Black consumers preferred Black celebrities (β = .90, t = 3.042, p <0.05) to Non-Black celebrities (β = .90, t = 1.489, p >0.05). The results also proved that Non-Black consumers showed no preference between Black celebrities (β = .90, t = 2.392, p <0.05) and Non-Black celebrities (β = .90, t = 5.205, p <0.05).

The next hypothesis to be explored was H15, i.e. there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference The results found that consumers' ethnicity had no significant impact on the effects of celebrity trust on corporate credibility ($\Delta\chi2$ / ΔDF =.601, df = 3, not supported), which meant that no further sub-group analysis was required (Byrne, 2004).

Finally, the researcher examined H16, i.e. there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate image, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference. The results found that there was a significant difference between consumers' ethnicity in the effect of celebrity trust on corporate image ($\Delta\chi2$ / ΔDF =13.140, df = 3, p <0.05). The results further suggested that Black consumers showed equal preference for Black celebrities (β = .09, t = -1.197, p > .005) and Non-Black celebrities (β = .09, t = -1.197, p > .005), while Non-Black consumers preferred Black celebrities (β = .09, t = 3.040, p <0.05) more than Non-Black celebrities (β = .09, t = .012, p <0.05).

These findings suggested that most of the indirect hypotheses could have been rejected due to the bad representation of the data. This study had included a sample, which was not the true representation of the population, i.e. there were a huge number of younger consumers than compare to older consumers and there were a huge number of Non-Black consumers than Black consumers, which could have manipulated the results. These limitations were discussed in greater details in the limitation and future studies.

Figure 6. 6: Conceptual model (results based on direct hypotheses)

Please note that as a CMB test, between the original model (or unconstrained model) and the CMB-adjusted model (or fully constrained model) was performed. The results, as set out in Table 6.21, showed that the two models were significantly different and shared a variance. As a result, the original or unconstrained model was retained and further imputed. The new data had accounted for the shared variance explained by the common latent factor, which was used for the further analysis, and due to this reason was not included in the conceptual model.
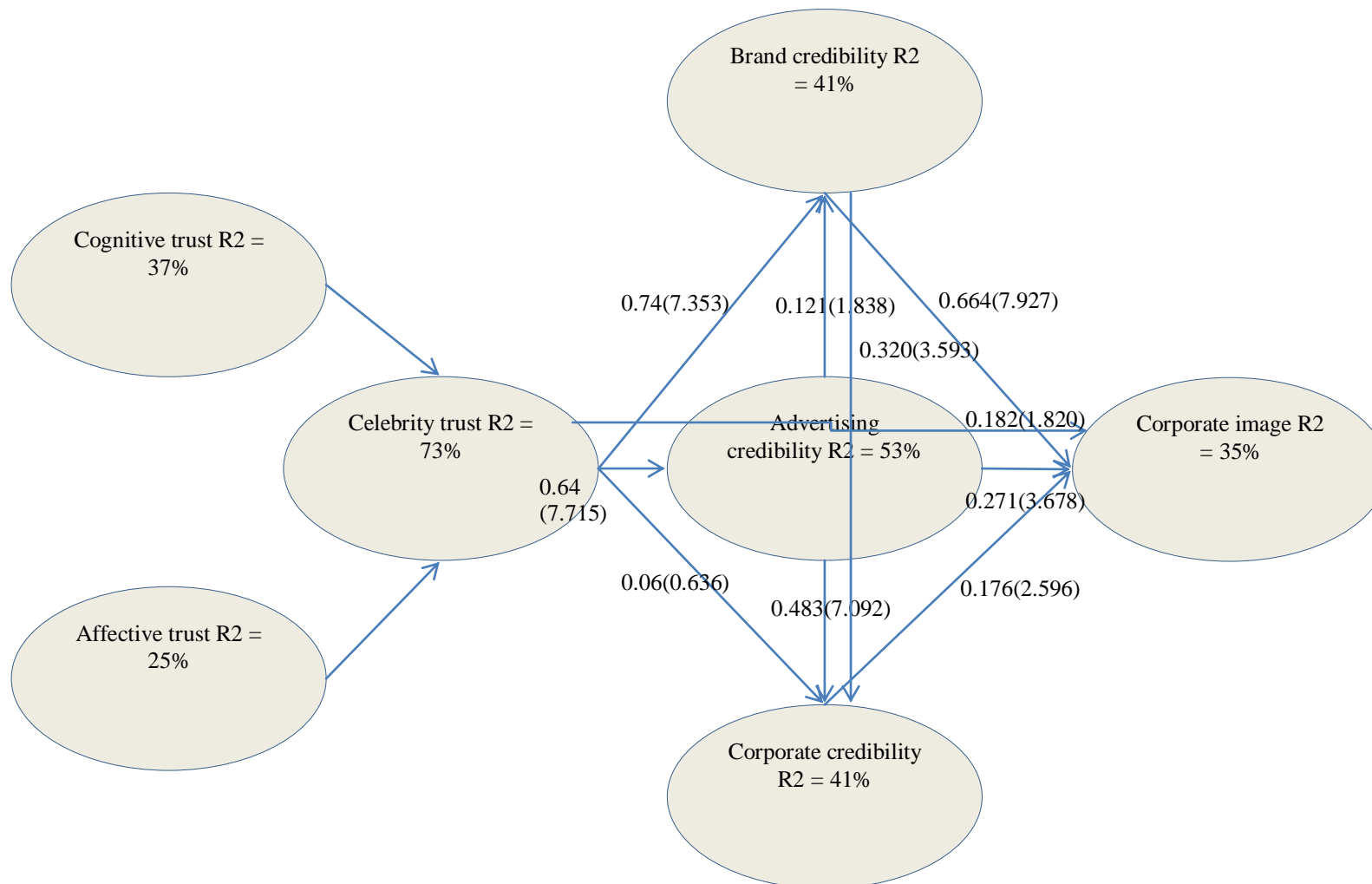
6.4. Summary

This chapter had analysed the data gathered for this study using various statistical techniques, namely missing data analysis, normality, outliers, linearity, multi-collinearity, homoscedaticity, homogeneity, factor analysis and structural models. These analysis techniques were divided into three phases. All these phases were used to refine the data, perform reliability and validity tests, and finally examine the hypotheses. SPSS 16.0 and AMOS 21.0 were used for all these purposes.

Firstly, the researcher used the missing data technique to ensure that there was no non-response bias and that the data was refined. It was found that 25 cases had a missing data problem, but based on the solutions suggested for missing data, 10 of them were retained and the others were deleted as more than 10 per cent of their data was missing (Hair *et al.,* 2006; Tabachnick and Fidell, 2007; Malhotra, 2010). Secondly, the researcher performed the assumption of normality. It was found that all the variables and constructs were clustered around a straight line. Next, a non-parametric test, the Kolmogorov-Smimov and Shapiro-Walk test, was employed to examine the assumption of normality. It was found that data at both construct and item level was not tenable. The other method used to examine the normality test was Jarque-Bera, which calculated skewness and kurtosis. The results showed that there were a number of constructs within the satisfactory range for skewness and kurtosis.

The researcher then used outliers to analyse if the observation point was distant from other observations, using univariate and multivariate outlier techniques. For the univariate technique, the researcher employed Z scores, while for the multivariates, Mahalanhobis D2 was used. The results showed a low number of observations with extreme outliers; however, the researcher did not delete them, but rather retained them for the next stage. The researcher also performed Pearson correlation coefficient, or Pearson's r test, and variance inflation factor (VIF) to examine linearity and multi-collinearity, to establish if variation in one variable was related to the variation in another variable. The results showed that there was no evidence regarding violation of linearity and multi-collinearity. Finally, the researcher performed homoscedasticity to examine if the variance around the regression line was the same for all the values of the predictor variables. Levene's test was used to assess whether the variances of metric variables were equal across the non-metric variables, i.e. age, gender and ethnicity. The results showed that there were both significant and insignificant variances,.

In the second phase, the researcher performed exploratory factor analysis (EFA) and confirmatory factor analysis (CFA) to identify the underlying dimensions, discover the nature of the constructs, and examine the relationships between the observed variables and their underlying latent constructs. For EFA purposes, the researcher used KMO and Barlett's test, communalities and a rotated matrix. For the CFA, the researcher performed reliability and validity tests, namely composite reliability, convergent validity, discriminant validity,and nomological validity. Based on the EFA and CFA results, the researcher deleted 29 items from the data set. CFA produced good values for composite reliability, convergent validity and discriminant validity, while nomological validity also showed an adequate model fit.

Owing to the multi-group data, the researcher also tested the configural invariance and metric invariance. To test the configural invariance, the researcher examined the model fit. The results showed an adequate goodness of fit, which meant there was a good configural invariance present. To test the metric invariance, the researcher performed a chi-square difference between the two unconstrained and fully constrained models for age, gender and ethnicity. However, as the differences that occurred in various items were not very large, the researcher did not delete the items and did not make any change to the existing model. The researcher also examined the results for common method bias. Both single-factor Harmon's test and chi-square difference tests were carried out. It was found out that the constructs had less than 50 per cent variance. The results of the chi-square difference test showed that the two models were significantly different and shared a variance, which as a result restrained the unconstrained model and the model was imputed. The new data accounted for the shared variance explained by the common latent factor, and was used for the further analyses.

The third phase was to examine the structural model or hypotheses. The first stage was to assess the model fit. The results showed that there was an adequate model fit. The second stage was to assess the hypotheses, both direct and multi-group hypotheses. The results showed that most of the direct hypotheses were supported, while most of the multi-group hypotheses were rejected. Of the 22 hypotheses, 12 were supported and 10 were rejected. H1, H2, H4, H13, H14, H16, H17, H18, H19, H20, H21 and H22 were supported, while H3, H5, H6, H7, H8, H9, H10, H11, H12, and H15 were rejected, meaning that more than fifty per cent of the hypotheses were supported.

The next chapters contained a discussions and conclusions of the study.

CHAPTER VII: DISCUSSION

7.1. Introduction

This chapter of the study discussed the findings of the qualitative and quantitative research, and how they related to the current literature, which was given in Section 7.1. Section 7.2 contained an overview of the thesis. Section 7.3 discussed outcomes on the overall hypotheses including their definitions and effects, while last Section 7.4 was based on the summary.

7.2.   Overview of the thesis

This thesis investigated the concept of celebrity trust, its dimensions, and its effects on advertising credibility, brand credibility, corporate credibility and corporate image. It also examined the role of consumer demographics in these effects. Finally, it explored the effects of other constructs on each other, i.e. advertising credibility's effects on brand credibility, corporate credibility and corporate image; brand credibility's effects on corporate credibility and corporate image; and finally, corporate credibility's effects on corporate image.

This study was significant as it had discovered and then closed a number of gaps in the literature. Firstly, most previous researchers (Mayer *et al.,* 1995; McAllister, 1995; Soh, 2009; Terres *et al.,* 2015; Ha *et al.,* 2016) who had examined trust have stressed the importance of studying both its cognitive and affective dimensions. Secondly, there was an enormous gap in the literature on celebrity trust's effects on other credibility constructs and corporate image (Lafferty, 2004; Spry *et al.,* 2011; Dwivedi *et al.,* 2015; Nisar *et al.,* 2016). Thirdly, there was little evidence of celebrity trust's effects on other credibility constructs and corporate image based on consumer demographics (Yurdakul-Sahin and Atik, 2013; Bhutada and Rollins, 2015; Appiah and Missedja, 2016; McCormick, 2016). Previous studies (Choudhury and Mukherjee, 2014; Alhaddad, 2015; Ababio and Yamoah, 2016) also showed little evidence of advertising credibility's effects on brand credibility, corporate credibility and corporate image. In addition, there was little evidence of brand credibility's effects on corporate credibility and corporate image (Koh *et al.,* 2009; Homburg *et al.,* 2010; Steenkamp, 2014).

Finally, there was also little evidence of corporate credibility's effects on corporate image (Lafferty *et al.,* 1999; Nguyen and Leblanc, 2001; Foroudi *et al.,* 2014).

These gaps raised a number of questions as follows: what is celebrity trust?; is it based on both the cognitive and affective dimensions?; does it have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image?; does it have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image, based on consumer demographics?; does advertising credibility have a positive effect on brand credibility, corporate credibility and corporate image?; does brand credibility have a positive effect on corporate credibility and corporate image?; and does corporate credibility have a positive effect on corporate image?

To answer these questions, a mixed research method, i.e. a qualitative research method along with a predominant quantitative research method, was used (Desphande, 1983; Creswell, 2003). In order to develop a scale, the study started by examining the concept in the current literature. In the next step, to generate additional items, a sequential approach using a qualitative research method as a first stage was used. The qualitative method was appropriate as there was a lack of understanding on the topic; there was no existing scale available on celebrity trust; celebrity trust's effects on other constructs had received only preliminary insight in the past; and it was used to generate additional measures for the questionnaire (Desphande, 1983). Ten interviews and four focus groups with advertisers, marketers, academics and consumers were conducted. Next, face validity and content validity were carried out by eight academics.

The results of the qualitative analysis suggested that celebrity trust could be based on the cognitive and/or affective dimension. The analysis also suggested that celebrity trust had a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image. It was found that advertising credibility had a positive effect on brand credibility, corporate credibility and corporate image. It was found that brand credibility had a positive effect on corporate credibility and corporate image, while corporate credibility had a positive effect on corporate image. Moreover, it was also confirmed that the definitions for each of the constructs in this study, i.e. celebrity trust, advertising credibility, brand credibility, corporate credibility and corporate image, were similar to the definitions given by previous researchers

(Newell and Goldsmith, 2001; Biswas *et al.,* 2006; Choi and Rifon, 2007; Kemp and Bui, 2011; Minkiewicz *et al.,* 2011; Ghorban and Tahernejad, 2012; Yaakop *et al.,* 2013; Kim *et al.,* 2014).

In the second phase of the study, a quantitative method based on the previous literature and findings of the qualitative analysis was employed. The quantitative method was used to examine the relationships between the different constructs and to improve the validity, reliability and generalisability of the research (Deshpande, 1983; Zinkhan and Hirschheim, 1992). A self-administered survey was developed and distributed to more than 625 UK consumers, in order to examine celebrity trust and its impacts on the other constructs used in this study.

The quantitative data was analysed by using EFA, CFA and SEM. Based on the results of EFA, CFA, and SEM, the researcher deleted 30 items: eight from celebrity trust, seven from corporate image, seven from advertising credibility, six from brand credibility, and two from corporate credibility. Based on the results of the measurement model, it was found that each construct had an acceptable Cronbach's alpha, composite reliability, AVE and discriminant validity. It was also shown that the measurement model had an adequate model fit.

Finally, the researcher examined the structural model. The first stage was to assess the model fit. The results showed an adequate model fit. The second stage was to assess the hypotheses, both direct and multi-group hypotheses. The results showed that most of the direct hypotheses were supported, while most of the multi-group hypotheses were rejected. Of the 22 hypotheses, 12 were supported and 10 were rejected. H1, H2, H4, H13, H14, H16, H17, H18, H19, H20, H21 and H22 were supported, while H3, H5, H6, H7, H8, H9, H10, H11, H12, and H15 were rejected, meaning that more than 50 per cent were supported.

7.3. Empirical findings

This section discusses the main findings and ties them into the research questions. This thesis addressed the following research questions:

> *1. What is celebrity trust?* - is it based on both the cognitive and affective dimensions; and what components does each of these dimensions have?

2: How do the celebrity trust dimensions and other constructs in this study affect each other? - does celebrity trust have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image?; does celebrity trust have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image, and is this moderated by consumers' age, gender and ethnicity?; does advertising credibility have a positive effect on brand credibility, corporate credibility and corporate image?; does brand credibility have a positive effect on corporate credibility and corporate image?; and does corporate credibility have a positive effect on corporate image?

This section answered these questions using both the qualitative and quantitative research conducted for this study. It also combined these findings with the previous literature and explained the results of this study in conjunction with the literature. The researcher had divided the research questions into six parts for discussion. In the first part, celebrity trust and its effects were discussed. In the second part, celebrity trust's effects based on consumer demographics were discussed. In the third part, the researcher described advertising credibility and its effects. In the fourth part, the researcher discussed brand credibility and its effects. In the fifth part, the researcher discussed corporate credibility and its effects. Finally, the researcher explained corporate image and its effects.

7.3.1. Celebrity trust (focal construct) and its effects
Celebrity trust

One of the main objectives of this study was to meet the need for greater clarity in the conceptualisation and measurement of celebrity trust. Despite the high importance of trust in the context of celebrity endorsement (Ohanian, 1991; Erdogan, 2010; Kim *et al.,* 2014; Nisar *et al.,* 2016), the previous literature showed that the topic had not been given sufficient importance (Mishra, 1995; Morrow *et al.,* 2004; Johnson and Grayson, 2005; Ha et al, 2016). As previously noted, a similar construct to trust, namely that of celebrity trustworthiness, had been explored in the past, but researchers in the contexts of sociology and business placed greater emphasis on studying trust based on its cognitive and affective dimensions, confidence, expectation and willingness to take risks.

This study overcome this gap by exploring trust in more detail. For this reason, the researcher examined the literature on celebrity trust, then carried out a qualitative study, and finally conducted quantitative survey to understand the topic in more detail. The results of the qualitative study gave a preliminary insight into the concept, and purified and provided new items for the existing scale (i.e. trust and celebrity trustworthiness) on celebrity trust. The quantitative research was then done to verify the findings of the qualitative study. The findings confirmed the conceptualisation and measurement of the scale.

The outcomes suggested that celebrity trust was based on two dimensions: the celebrity cognitive dimension and the celebrity affective dimension. The celebrity cognitive dimension illustrated the confidence consumers had in the characteristics of the celebrity endorser. It suggested how reliable, honest, committed and competent the celebrity is (Doney *et al.,* 1997; Morrow *et al.,* 2004; Kim *et al.,* 2014; Terres *et al.,* 2015). The final outcomes of this study suggested that the celebrity cognitive dimension was based on eight items or aspects. Of these eight aspects, CT6, "the celebrity endorser is highly reliable" (Ohanian, 1991; Erdogan, 2010; Dwivedi *et al.,* 2015; Terres *et al.,* 2015), received the highest factor loading (0.809). The other items in celebrity cognitive trust were that the celebrity endorser "is one of the best in his/her area" (Terres *et al.,* 2015); "shows high level of commitment to the consumers" (qualitative data); "has an ability to endorse the brand" (Morrow *et al.,* 2004; Ding *et al.,* 2013; Terres *et al.,* 2015); "has high integrity" (Larzelere, 1980; Ganesan, 1997; Kim *et al.,* 2014; Park *et al.,* 2014); "provides valid information" (qualitative data); and "is very receptive in the provided information" (Mishra, 1996; Ellis and Shockley-Zalabak, 2001) and additionally that "consumers have confidence in the information provided by the celebrity endorser" (Moorman *et al.,* 1992; Zhao and Fan, 2004; Twing-Kwong *et al.,* 2013).

Alongside the celebrity cognitive dimension, the celebrity affective dimension was also found to be an important element of celebrity trust. It was based on the emotional feelings, admiration, appreciation, liking and acceptance that consumers had for the celebrity endorser (Johnson-George and Swap, 1982; Pizzuti and Fernandes, 2010; Leonidou *et al.,* 2013; Twing-Kwong *et al.,* 2013; Terre *et al.,* 2015). It occued on the basis of the care and concern of the celebrity endorser (Park *et al.,* 2014; Terres *et al.,* 2015). The outcomes of this study suggested that celebrity affective trust was based on seven items or aspects. Of these seven aspects, AT18, the celebrity endorser "is highly admired by consumers" (Twing-Kwong *et al.,*

2013), received the highest factor loading (0.808). The other items in celebrity affective trust were that the celebrity endorser "cares and is concerned about consumers" (Mishra, 1996; Kennedy *et al.,* 2001; McKnight *et al.,* 2002; Terres *et al.,* 2015); "is liked by consumers" (Twing-Kwong *et al.,* 2013); "is highly appreciated by consumers' (Twing-Kwong *et al.,* 2013); "is highly admired by consumers" (Twing-Kwong *et al.,* 2013); "is highly accepted by consumers" (Twing-Kwong *et al.,* 2013); and "is friendly" (Terres and Santos, 2013); and additionally "my instinct tells me that the celebrity endorser is honest" (Morrow *et al.,* 2004; Campbell *et al.,* 2010; Terres *et al.,* 2015). The factor loadings for these items ranged between 0.528 to 0.809, which satisfied the reliability requirements (Churchill, 1979).

The aspect of celebrity cognitive trust which received the highest factor loading (0.809) was "the celebrity endorser is highly reliable" (Ohanian, 1991; Erdogan, 2010; Dwivedi *et al.,* 2015; Terres *et al.,* 2015). This item was also repeatedly mentioned by participants in the qualitative interviews. The participants stated that the celebrity endorser needed to be reliable in order to make the message effective and workable. The reliability of the celebrity endorser was mentioned as a core element in spreading a positive image of the celebrity endorser to the society, and to suggest that celebrity endorser looked after society.

> "If a celebrity is reliable, he has a good name, he wants to keep that good name, therefore he has to show me he cares. I think that is how it generally works; that's how you hope it generally works anyway." (Interviewee 9)

The next celebrity cognitive trust item which was identified from the qualitative study and confirmed by the quantitative study was "I have confidence in the information provided by the celebrity endorser" (factor loading of 0.714). The qualitative study suggested that participants would have a higher confidence in the celebrity endorser if s/he remained honest, and would not be involved in or represent anything negative to the brand.

> "Cognitive trust when it comes to celebrities is knowing that, once they take the money, they will be honest in representing the brand. I think from the consumers' perspective, you just don't want to see them taking negative interpretations of the brand with them. It's having the confidence that they will represent the brand well." (Interviewee 4)

The next items in the study that were found from the qualitative study and confirmed by the previous literature (Larzelere, 1980; Ganesan, 1997; Kim *et al.,* 2014; Park *et al.,* 2014), and by the quantitative study, were "the celebrity endorser has high integrity" and "the celebrity endorser provides valid information" (factor loadings of 0.75 and 0.734 respectively). Participants suggested that celebrity endorsers should be able to keep their promises, provide an honest view of the brand and firm, and not do anything which could result in a negative interpretation of the brand, firm and/or advertising.

> "Cognitive trust when it comes to celebrities is knowing that, once they take the money, they will be honest in representing the brand. I think from the consumers' perspective, you just don't want to see them taking negative interpretations of the brand with them. It's having the confidence that they will represent the brand well." (Interviewee 4)

Other items of the cognitive dimension of celebrity trust used in the current study were "I think the celebrity endorser is one of the best in his/her endorsed area" (factor loading of 0.75), "the celebrity endorser shows high level of commitment to the consumers" (factor loading of 0.738); "the celebrity endorser has an ability to endorse the brand" (factor loading of 0.569); and "the celebrity endorser is very receptive in the provided information" (factor loading of 0.701). These items were found from the literature (Butler, 1991; Mishra, 1996; Hong and Cha, 2013; Terres *et al.,* 2015) and were confirmed by the qualitative and quantitative studies.

As noted above, the item "the celebrity endorser is highly admired by the consumers" had the highest factor loading in celebrity trust's affective dimension. This item was found from the previous literature (Twing-Kwong *et al.,* 2013), and then confirmed by both the qualitative and quantitative studies. Participants suggested that if they found that a celebrity endorser was likeable and was not involved in anything unethical or in any unacceptable activity, then they truly admired the celebrity. Their comments included the following:

> "For example Rihanna. Now I can see her in Chanel [advertisements]. I have an emotional bond with Chanel [but] because they are using Rihanna, I am not buying it

any more, because I don't trust her, I don't like her life, the way she talks in public and the way she uses social media, because she is always taking naked photos. So for example it breaks my heart and I am not using Chanel any more." (Interviewee 2)

"The affective dimension of trust, this is when you are connecting or engaging with the thing, that is [based] more on feelings or on something you cannot describe. [It] something which you cannot describe, but people sometimes ask you, 'Why do you like him so much, he is not handsome, he is Black, he is not fair.' But it is something indescribable [based] more on affective feelings, something that is close to your heart." (Interviewee 3)

"It is more based on intuition. For example, George Galloway is a British politician. I hate him, I don't like him. I don't have anything against his policies. There is something about his person, I just instantly don't like him." (Interviewee 4)

"[I would define it as…] if I look at someone, they look likeable and they don't have any bad [attributes], you never see them stumbling out the bar, drunk or any kind of scenario like that." (Participant 1, Focus Group 4)

The qualitative interviews also confirmed two other affective trust items, which were "the celebrity endorser is liked by consumers" (factor loading of 0.715) and "the celebrity endorser is highly accepted by consumers" (factor loading of 0.684). Participants suggested that the affective dimension was based more on liking and admiring the celebrity, which came naturally. Consumers generally idealise celebrities because of the emotional feelings they have for them, which are based on several factors including likeness, similarities, familiarity, socially responsible work, and the care and concern that the celebrity shows consumers.

"Angelina Jolie cares for society, or she tries to. I never see Angelina Jolie making so much [money from] perfume or clothing. When she cares, she cares for society. Even if she sells [things] she says that all the proceeds will go to places like Africa or something, so you want to buy it, because you know, you are actually contributing something." (Interviewee 5)

"I think you would, because you want to stay credible. I think they work hand-in-hand, they should work hand-in-hand. If a celebrity is reliable, he has a good name, he wants to keep that good name, therefore he has to show me he cares. I think that is how it generally works; that's how you hope it generally works anyway." (Interviewee 9)

The next item in celebrity affective trust is that "the celebrity endorser cares and is concerned about consumers" (factor loading of 0.528). This item was found in the previous literature (Johnson-George and Swap, 1982; Doney *et al.,* 1997; Terres *et al.,* 2015) and later confirmed by the quantitative study. Participants in this study suggested that care was an important part of the affective dimension of celebrity trust. They confirmed that when a celebrity showed care and concern through his or her messages to consumers, they became emotionally attached to the celebrity and bought or used the brand being endorsed.

The other affective dimension items, "my instincts tell me that if the celebrity endorser is honest" (factor loading of 0.574); "the celebrity endorser is highly appreciated by consumers" (factor loading of 0.797); "the celebrity endorser is highly accepted by consumers" (factor loading of 0.684); and "the celebrity endorser is friendly" (factor loading of 0.71), were mentioned in the previous literature (Rempel *et al.,* 1985; Liu, 2012; Twing-Kwong *et al.,* 2013; Terres and Santos, 2013; Terres *et al.,* 2015), and were demonstrated by the quantitative and qualitative studies.

Hypotheses testing: celebrity trust's effects on advertising credibility, brand credibility, corporate credibility and corporate image
This section discusses the results relating to the first 16 hypotheses, which were based on the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, and the role of consumers' age, gender and ethnicity. This section answers the two main research questions, which are whether celebrity trust has a positive effect on other credibility constructs and corporate image, and whether celebrity trust has a positive effect on other credibility constructs and corporate image, based on consumer demographics like age, gender and ethnicity. To answer these questions, the researcher studied the literature and then examined these effects using exploratory research.

Firstly, the researcher examined the four direct relationships, i.e. the effects of celebrity trust on the other constructs, drawing on the literature and the findings of the qualitative and quantitative studies. The qualitative findings of this study suggested that celebrity trust had a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image. Participants suggested that a trusted celebrity made the message trustworthy and made consumers believe in the credibility and image of the advertising, brand and corporation. On the other hand, if the celebrity was not trusted, it could affect the credibility and image of the associated advertising, brand and corporation.

"Who they are is very much embedded with what kind of trust do they inspire in people. You have to have some degree of trust. When Naomi Campbell started, she did nude pictures for no fur, no leather, years ago, and a couple of months ago they found her wearing a different brand. So that is a trust issue, and it doesn't matter if it is perfume brand or an NGO." (Interviewee 6)

"I think it has a massive impact, because if your celebrity is known for his scandals and I see them using him in the advertisement, it screws the credibility of the brand. I can't fully trust this brand [because] he's been involved in the scandal he was involved in. It's like Kris Brown endorsing something. Because of his actions, what he has done in the past, yes we will forgive him, but I think it does in advertising [make me] look at that advert a bit sideways, not sure." (Interviewee 9)

"Yes, because that celebrity is representing the firm. [If a] famous athlete is representing Nike […] the celebrity adds to the whole credibility of Nike." (Participant 3, Focus Group 3)

"If they are advertising the brand, they are the face of the brand. So the person is looking at the advertisement face. […] If people like her, they will buy the product, if no one trusts her, then the product is biased, so they need to be really trusted." (Participant 1, Focus Group 4)

These qualitative findings were confirmed by previous researchers (Kim *et al.,* 2014; Muda *et al.,* 2014; Dwivedi *et al.,* 2015; Nisar *et al.,* 2016). Further, the findings of the qualitative

study suggested that the effects of celebrity trust on the credibility and image of the advertising, brand and corporation varied in two main circumstances. The first was when the brand had a dissimilar name to the corporation, in which case the effects of celebrity trust were less than when the brand and corporation had a similar name. In the second circumstance, the findings suggested the effect of celebrity trust would be higher in smaller firms than in bigger and more established corporations. These findings were not consistent with those of previous researchers (Agrawal and Kamajura, 1995; Fizel *et al.,* 2008; Ding *et al.,* 2011), who found that celebrity endorsement had a bigger effect on large firms.

> "If Coca-Cola has its benefits, no one is going to remember Unilever. Nobody knows about Unilever." (Participant 4, Focus Group 4)

> "I think it depends on how strong or weak the firm is. If you have a small company and you have a well-known celebrity who comes out and endorses you, it will have a very positive affect on your brand, and their trust will positively affect your brand. On the other hand, if you are a very large, well-established company and you pick up a celebrity with very little trust, it doesn't really affect you." (Interviewee 6)

> "It can be a high influence, but again, it depends upon the context and circumstances, and there can be so many factors like lifecycle stage of the organisation and if the organisation is very much audible itself. Think about Coca-Cola, which has got a long history, so that brand itself is credible, [or] Apple. So that for brand and these types of organisations, perhaps usage of celebrity, relying upon on these celebrities is not that important." (Interviewee 7)

The qualitative findings based on the direct effects of celebrity trust on the other constructs were mostly confirmed in the quantitative study. The results suggested that apart from an unexpected outcome, H3 (celebrity trust's effect on corporate credibility: $\gamma = .48$, t-value = 7.092), other hypotheses like H1 (celebrity trust's effect on advertising credibility: $\gamma = 0.64$, t-value = 7.715), H2 (celebrity trust's effect on brand credibility: $\gamma = 0.75$, t-value = 7.354), and H4 (celebrity trust's effect on corporate image: $\gamma = .06$, t-value = .636) were all supported.

7.3.2. Celebrity trust effects based on consumers' age, gender, and ethnicity

The second question of this section examines the effects of celebrity trust on other credibility constructs and corporate image based on consumer demographics. The qualitative findings of this study suggested that the positive effects of celebrity trust on the other constructs were higher among younger consumers; and that the effects of celebrity trust on the other constructs were higher among Black consumers; while consumers' gender had no impact on celebrity trust's effects on the other constructs. These findings were consistent with those in the previous literature (Mishra *et al.,* 2001; Klaus and Bailey, 2008; Keel and Nataraajan, 2012; Kim and Cheong, 2012; Yurdakul-Sahin and Atik, 2013; Bhutada and Rollins, 2015).

However, most of the findings based on the results of the quantitative study were not proved. H5 ($\Delta\chi2$ / ΔDF = 2.696, ns), H6 ($\Delta\chi2$ / ΔDF = .568, ns), H7 ($\Delta\chi2$ / ΔDF = .157, ns), H8 ($\Delta\chi2$ / ΔDF = 3.681, ns), H9 ($\Delta\chi2$ / ΔDF = .453, ns), H10 ($\Delta\chi2$ / ΔDF = .043, ns), H11 ($\Delta\chi2$ / ΔDF = .258, ns), H12 ($\Delta\chi2$ / ΔDF = .370, ns), and H15 ($\Delta\chi2$ / ΔDF = .601, ns) were not supported in this study. Only four hypotheses were statistically significant and supported. They were H13 (there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on advertising credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference: $\Delta\chi2$ / ΔDF = 10.296, *p <0.05*), H14 (there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on brand credibility, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference: $\Delta\chi2$ / ΔDF =10.296, *p <0.05*), and H16 (there will be differences between Black and Non-Black consumers' preferences towards celebrity trust effect on corporate image, such that Black consumers will prefer Black celebrities, while Non-Black consumers will show no preference: $\Delta\chi2$ / ΔDF = 13.140, *p <0.05*).

7.3.3. Advertising credibility and its effects
Advertising credibility

This section discussed the qualitative and quantitative results on advertising credibility and its effects on brand credibility, corporate credibility and corporate image, and associated the findings with the previous research. The first part of this section was based on the findings of the advertising credibility items, while the second part discussed the effects of advertising credibility on the other constructs.

The results suggested that advertising credibility required honest, reliable, complete and accurate information (MacKenzie, 1989; Haghirian and Madlberger, 2005; Haghirian *et al.,* 2005; Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Yaakop *et al.,* 2013). It delivers what it promises about the products/services. In this study, 13 aspects or items were initially captured, which were reduced to six in the final analysis. The item with the highest factor loading was that of "advertising provides honest information about the product/service" (factor loading of 0.853). The findings of the qualitative study confirmed that the credibility of advertising was based on honest information. According to the participants, firms should put the honesty of the information first and give it the highest importance. These findings were also confirmed in the previous literature (MacKenzie and Lutz, 1989; Hanghirian *et al.,* 2007; Prendergast and Wong, 2009; Prendergast *et al.,* 2009).

> "When it seems like the advertisement is genuine, I like honest and funny advertisements, when it doesn't slam other products, I think, you have to put down something else to put yourself forward." (Interviewee 6)

> "I think so, although I don't think Coca-Cola are probably ever going to have a credible advertisement. It's so bad for you and your kids' health. But yes, I think the more credible the advertisement is, the more impact it has, if it's honest and not over the top." (Participant 2, Focus Group 1)

Another significant aspect of advertising credibility was "advertising provides reliable information about the product/service" (factor loading of 0.726). Participants suggested that the reliability/credibility of the advertising made consumers trust in it and believe what had been portrayed. These findings were consistent with the previous literature, where researchers accepted the reliability of the celebrity endorser as an important element (Cotte *et al.,* 2005).

> "I think you know these days, you also notice that many advertisements are [about] social responsibility. You know I just saw one yesterday, for toilet paper, when they show the trees and they actually grow the trees for every pack. I think the credibility of the advertisement is also realised." (Interviewee 5)

"Credibility is really important. I am trying to think what else you can communicate with me. There is no other way really. I need to trust your advertisement." (Interviewee 9)

Significance was also found for "advertising provides accurate information about the products/services" (factor loading of 0.623), "advertising provides complete information" (factor loading of 0.74), and "advertising delivers what it promises about the product/service" (factor loading of 0.832). These items were also confirmed by the qualitative study. Participants said detailed, authentic and transparent information were the main elements of advertising that made it work and influenced people. These findings were also consistent with the previous literature (Johnson and Inoue, 2002; Bucy, 2003; Yaakop *et al.,* 2013).

"I think in ads it's saying exactly what the product promises, it delivers - and where does the celebrity come in? It's them guaranteeing that the product would deliver the promise." (Interviewee 4)

"I think you know these days, you also notice that many advertisements are [about] social responsibility. You know I just saw one yesterday, for toilet paper, when they show the trees and they actually grow the trees for every pack. I think the credibility of the advertisement is also realised." (Interviewee 5)

"Whatever is being advertised [if] it's alright, they're telling the truth and it's showing the right picture and the reality is going to be same as it is advertised, I think that the advertising will be credible for me." (Interviewee 7)

Lastly, this study also found that "advertising provides warranty about the products/services" was an important aspect of advertising credibility. The factor loading of this item was 0.687, satisfying the reliability requirement (Churchill, 1979). It was also consistent with the qualitative research in this study.

Advertising credibility's effects on brand credibility, corporate credibility and corporate image

The second goal of this section was to examine the causal effects of advertising credibility on the other constructs. The previous literature (Buil *et al.,* 2013; Feiz *et al.,* 2013; Ababio and Yamoah, 2016) had very little evidence on the effects of advertising credibility on brand credibility, corporate credibility and corporate image. This was one of the first studies to cover this topic using both qualitative and quantitative methods. The findings of the qualitative study suggested that advertising credibility was important in creating a positive first impression of a firm, and being transparent regarding the product and the overall image of the corporation were "must" requirements. Marketers should think how they want their brands to be considered in consumers' or stakeholders' minds, and create advertisements accordingly. They should provide realistic and valid information in order to create a positive image. Advertising credibility plays a massive role in changing perceptions of a brand and corporate credibility, and generate a positive image of both brand and corporation. If they fail, they can badly damage credibility and image and even turn it into a negative.

"I think they are really connected, in the sense that advertising credibility is when you associate your product with a specific advert, you create certain numbers of associations, then you have to be careful that how you advertise your product. You might give a different impression than who you are and what you believe in, and so as a consequence it also affects your image." (Interviewee 1)

"I think that is definitely related. Corporate image is perceived from the consumers' perspective and advertising credibility could change corporate image, because people relate to the last thing that has happened. The ad can definitely cause harm to the corporate image." (Interviewee 4)

"Advertisements are a company's first impression and there is no really getting it back. If you see one negative advertisement from the company, that will probably stay with you whether its sub-consciously [or otherwise]. It's a risk and it might only in a short term have a negative impression." (Interviewee 6)

"They should first of all think how want they their brands to be considered in the customers' or stakeholders minds, then advertising should be designed based on that. So it is very sensitive process for me and very important, because advertising is a very

costly promotional tool - the most expensive one in fact - and therefore they could have a negative impact if they don't apply or don't use the right message which explains what is their brand or how they want their brand to be in customers' minds." (Interviewee 8）

These results were confirmed by the quantitative study, which suggested that advertising credibility had a positive effect on brand credibility (H17: γ = .12; t-value = 1.838). It was also proved that advertising credibility had a positive effect on corporate credibility (H18: γ = .48, t-value = 7.092) and later H19 (γ = .27, t-value = 3.768). The previous literature also suggested the positive effect of similar constructs to advertising credibility on similar constructs to brand credibility, corporate credibility and corporate image (MacKenzie and Lutz, 1989; Choi and Rifon, 2002, Xu, 2007; Greer, 2009; Prendergast and Wong, 2009; Prendergast *et al.,* 2009; Soh, 2009).

7.3.4. Brand credibility and its effects
Brand credibility

This section discussed the qualitative and quantitative results on brand credibility and its effects on corporate credibility and corporate image. The researcher first discussed the findings on the brand credibility items or aspects, before assessing their effects on the other constructs. The findings were also discussed in the light of the previous literature.

This study described brand credibility as having a positive value, image, quality and reputation (Wang and Yang, 2010; Sheeraz *et al.,* 2012). The results suggested that brand credibility was a reliable and honest source with the ability to honour its promises (Hazaee *et al.,* 2012; Leischnig *et al.,* 2012). Thirteen aspects of brand credibility were chosen for this study. The item with the highest factor loading (0.873) was "the brand has a positive value". The qualitative analysis also confirmed the importance of this item. The findings suggested that if the brand fulfilled its aims and delivered its promises, it was able to create higher values in the mind of consumers, which could result in purchase intention.

> "A brand is credible, it is fulfilling its aims, if it is delivering what it is supposed to deliver. Yes, if I am getting the true values for the brand, if I have paid for that and the benefits I am expecting, and if I am getting those benefits." (Interviewee 7)

"I would say consistent reputation, yes, so just consistent value and a consistently good product I can have a good experience with." (Participant 2, Focus Group 1)

The next aspect of brand credibility found from the quantitative study were related to image and reputation (factor loadings of 0.848 and 0.805 respectively), which were also consistent with the outcomes of the qualitative study. It was suggested that brand image or reputation, similar to the value, could influence consumers' decisions. Consumers are highly persuaded when they observe that the brand possesses a positive image and reputation. They use these positive attributes to make decisions in purchasing the brand. All these findings were consistent with the work of previous researchers (Wang and Yang, 2010; Sheeraz *et al.,* 2012).

"When you talk about brand credibility, it is how credible, how strong is the image or also the reputation of the brand, that can influence the consumers' purchases or decision-making in purchasing." (Interviewee 3)

"Yes but those to the products, this brand does products and services and yes I think it is derived by the reputation of the image of the brand." (Participant 3, Focus Group 2)

Reliability and honesty were also identified as major items (factor loadings of 0.695 and 0.649 respectively). These items matched the earlier qualitative study and suggested that participants placed significant importance on the reliability and honesty of advertising. According to the results, consumers prefer advertisements to be trustworthy and do not want them to depart from the real product/service. If a firm shows a true picture and does not deceive consumers, it is easier for them to believe in the credibility of the advertising.

"When it seems like the advertisement is genuine, I like honest and funny advertisements, when it doesn't slam other products, I think, you have to put down something else to put yourself forward." (Interviewee 6)

"Whatever is being advertised [if] it's alright, they're telling the truth and it's showing the right picture and the reality is going to be same as it is advertised, I think that the advertising will be credible for me." (Interviewee 7)

"Advertising is very important yes. I think advertising is the way that corporations or brands communicate, so the credibility is really important. I am trying to think what else you can communicate with me, so there is no other way really. I need to trust your advertisement." (Interviewee 9)

Another aspect of brand credibility was that of quality (factor loading of 0.818), which was also consistent with the qualitative study. Participants suggested that the brand, along with a high reputation, image and trustworthy characteristics, should also posses a high quality. If the brand did not provide high quality, consumers would feel let down by the corporation and would hesitate to buy the product again. A highly credible brand tries to possess all the positive values and includes quality as an essential requirement.

"Think stable quality and yes what you have to find every time and it makes you a good brand and you trust the brand. One day is good, one day is not good: it's not like that. It needs to be stable and if the quality is always there and if you trust them, you know they don't give you horsemeat, and you actually trust them." (Interviewee 5)

"For me, it has to be good quality. If you are portraying this as good quality, then when I buy it and if it's rubbish then you know…" (Participant 3, Focus Group 3)

The quantitative study suggested "the brand must commit to delivering on its claims/promises" was another important aspect (factor loading of 0.765), which was also confirmed from the qualitative study. Participants suggested that commitment and fulfilling promises regarding the delivery of the brand were necessary. Brands should maintain their credibility and deliver on their promises. These findings were consistent with the previous literature (Hanzaee and Taghipourian, 2012; Leischnig *et al.,* 2012), where researchers gave importance to the commitment of delivering the brand's promises, and highlighted the

positive effects these promises could bring in enhancing consumers' persuasion regarding the credibility of the brand (Erdem *et al.,* 2002, 2006; Baek *et al.,* 2010).

> "I think in ads it's saying exactly what the product promises, it delivers - and where does the celebrity come in? It's them guaranteeing that the product would deliver the promise." (Interviewee 4)

Finally, the quantitative study found two other useful aspects, "the brand is experienced" and "the brand has the ability" (factor loadings of 0.76 and 0.713 respectively). Both were confirmed by the qualitative study and were consistent with the previous literature (Hanzae and Taghipourian, 2012; Sheeraz *et al.,* 2012).

Brand credibility's effects on corporate credibility and corporate image

This section discusses the effects of brand credibility on the other constructs. The previous literature (Erdem and Swait, 2004; Al-Kasasbeh and Saleh, 2016; Sheeraz *et al.,* 2016) showed little evidence on the effects of brand credibility on corporate credibility and corporate image. This was one of the first studies to explore the effects of brand credibility on corporate credibility and corporate image using mixed-method research, i.e. a qualitative and quantitative study. The findings from the qualitative study confirmed that brand credibility had an impact on the credibility and image of the corporation. According to the participants, if consumers thought a brand had credibility, they also thought the corporation had credibility. If consumers found a brand credible, they might assume that other brands and the corporation all have high credibility.

> "If their product is good, people will know it. It also gives a credibility to the company, because their company is producing that brand. Sometimes people check what kind of brand the company has, like Unilever. People think […] they actually have many different brands, but they trust the company, because they trust that all their brands should be good ones." (Interviewee 5)

> "Of course, yes, as I mentioned, brand usually includes everything about the company. They are massively connected to each other. That plays an important role.

If I trust the brand, logically I trust the company, unless the company includes different brands, some of which might not be trusted." (Interviewee 8)

"Yes, it depends on the brand itself. It could either be negative or positive and either way would affect their [image]. If it's positive, it's going to bring positive effects, if it's negative, it's going to bring negative effects." (Participant 3, Focus Group 3)

The findings also suggested that there were situations when consumers were unable to associate the brand with the corporation, especially where consumers were unfamiliar with the corporation or the corporation had thousands of brands. In such circumstances, consumers were unable to recognise the corporation, and the effects of brand credibility on corporate credibility were much lower than when consumers were familiar with the corporation.

"Again, it can have an impact, but some of us don't know that the corporation is producing that brand. I work in this industry, you work in this industry, so we both know a little bit, but the person outside doesn't know, doesn't really know the image of Unilever. So why would it affect [corporate image] if you don't know that much about the story behind the brand? So if you do know about the brand then it's different." (Interviewee 9)

"Sometimes there is a difference between the brand and the company. Certain companies could have different brands, which is called brand extension, so it depends if people are well aware. If they don't know, I don't think it would affect [corporate image] at all." (Interviewee 8)

"Yes, I guess yes, because Unilever is an overarching company with loads of brands, so in that case may not be necessarily, but I think it's all connected in some ways." (Participant 2, Focus Group 1)

These results from the qualitative study were also found to be consistent with the quantitative study. It was proved that brand credibility had a statistically significant effect on corporate credibility (H20: $\gamma = .66$, t-value = 7.927) and on corporate image (H21: $\gamma = .32$, t-value = 3.593). These findings were also consistent with the previous literature (Baek and Kim, 2011;

Hanzaee and Taghipourian, 2012; Sallam, 2014), where researchers (Erdem and Ozen, 2003, 2004; Leischnig *et al.,* 2012; Kia, 2016) by using similar constructs to brand credibility found an effect on similar constructs to corporate credibility and corporate image.

7.3.5. Corporate credibility and its effect
Corporate credibility

This section set out the qualitative and quantitative results on corporate credibility and its effects on corporate image. It discussed the findings on corporate credibility's items or aspects, before addressing its effects on corporate image. The findings were verified by the previous literature.

The current study defined corporate credibility as being based on an ethical, truthful, reliable, honest, and caring corporation (Newell and Goldsmith, 2001; Featherman *et al.,* 2010; Jahanzeb *et al.,* 2013). Eight aspects or items were chosen for the final analysis of the quantitative study. The aspect with the highest factor loading was "the corporation is ethical" (factor loading of 0.877). This finding was consistent with the earlier qualitative study. Participants suggested that firms had to keep their standards high, had to deliver a product that satisfied consumers' needs, had to be honest in all their communications with consumers, had to show care and concern for the consumers and society, had to keep a high reputation, and had to be transparent both inside and outside the organisation.

"If the organisation is fulfilling its claims, if whatever they claim they are offering in the market, if they are truthful, if they are fair, if they are transparent, if they have concerns for the customers, they are going to be more credible." (Interviewee 7)

"I would say ethical standards I guess like honesty, integrity." (Participant 2, Focus Group 1)

"[Corporate credibility means] to be honest and responsible for society, definitely, and not only for the brand, also for the workers, the reputation of the company outside and inside - both, I think." (Participant 1, Focus Group 1)

These findings of the qualitative study also illustrated the emphasis participants put on the need for firms to be transparent. Participants suggested that in order for consumers to regard a corporation as credible, they had to be truthful, reliable and honest. These aspects of corporate credibility were verified by the quantitative study (factor loadings of 0.82, 0.818 and 0.817 respectively) and confirmed by previous researchers (Lafferty, 2007; Kim *et al.,* 2012; Jahanzeb *et al.,* 2013; Kim *et al.,* 2014).

The quantitative findings also suggested three more aspects of corporate credibility, "the corporation cares", "the corporation has a positive corporate social responsibility", and "the corporation has great human values" (factor loadings of 0.805, 0.802 and 0.765 respectively). These findings were also consistent with those of the qualitative study. Participants suggested that firms should be socially responsible and should care for their customers, employees, stakeholders and people living in society.

> "[Corporate credibility means] to be honest and responsible for society, definitely, and not only for the brand, also for the workers, the reputation of the company outside and inside - both, I think." (Participant 1, Focus Group 1)

Corporate credibility's effects on corporate image

This section examined the effects of corporate credibility on corporate image based on both the qualitative and quantitative studies. The findings of the qualitative study suggested that corporate credibility was an important part of corporate image. It improved consumers' perceptions of the corporation and caused a direct effect on corporate image. If the corporation was seen as credible, consumers perceived corporate image positively, while if the corporation was not credible, consumers perceived corporate image negatively.

> "I think credibility is really important for the image of the company, so if the company is not credible then the image will be absolutely negative. If the company is really credible, the image is very positive. I think it is one of the main things I associate with the image." (Interviewee 1)

"Yes, because consumers, when they look at how credible the corporation is, indirectly it affects the corporate image. When this company is highly credible, it means it has a positive image, it has a positive corporate image, yes." (Interviewee 3)

"If the company is not credible, no one will believe it, it won't be credible and no one trusts it, because if they don't provide what you are looking for, you don't trust them. They are not credible, it's not the image you have." (Participant 5, Focus Group 2)

These findings were also consistent with the quantitative study. The results suggested that corporate credibility had a statistically significant effect on corporate image (H22: $\gamma = .18$, t-value = 2.596). These results were also consistent with previous studies (Fombrun, 1996; Nguyen and Leblanc, 2001; Foroudi et al., 2014). Other researchers (Fombrun, 1996; Nguyen and Leblanc, 2001; Foroudi et al., 2014) found positive effects of similar constructs to corporate credibility.

7.3.6. Corporate image

This section discussed the qualitative and quantitative results on corporate image as a construct. The researcher firstly went through the qualitative findings, and then the quantitative findings, before discussing these findings in conjunction with the previous literature.

Corporate image was defined on the basis on intangible elements such as care and concern for customers, employees and stakeholders, etc. (Chang and Fong, 2010; Kim et al., 2012; Kim et al., 2014). Four aspects or items were chosen for the final analysis of the quantitative study. The aspect with the highest factor loading was "the corporation's intangible image reflects the corporation" (factor loading of 0.793). This finding was consistent with the qualitative study. Participants suggested that corporate image was based on intangible elements such as logos, symbols, fonts, colour, perceptions, materialistic and unmaterialistic interactions, reliability, eco-friendliness, sustainability, ethics and business practices, etc. These findings were consistent with the prior literature (Javalgi et al., 1994; Stuart, 1998; Kim et al., 2012; Kim et al., 2014).

> "The logos, symbols, even the font they are using, three colours, and if you are talking about advertisements, then the music they are using - yes these are the dimensions of corporate image." (Interviewee 2)

> "I think corporate image is the materialistic and unmaterialistic interaction we have with the brand, so that involves the emotions we feel for the brand." (Interviewee 4)

> "I guess reliability, eco-friendliness, sustainability, being ethical, business practices." (Participant 2, Focus Group 1)

The next aspects of corporate image selected for the final quantitative study were "the corporation has a positive corporate social responsibility" and "the corporation takes care of stakeholders' needs" (factor loadings of 0.737 and 0.723 respectively). These findings were also considered by the prior quantitative study. According to the participants, if the corporation is looking after its employees, stakeholders and customers, and has a good level of social responsibility, then they would prefer to buy from or do business with the corporation. These findings were consistent with the previous literature (Javalgi *et al.,* 1994; Nguyen and LeBlanc, 1998; Kim *et al.,* 2014).

> "What they are doing, if they are paying their taxes, if they are paying good money to their staff, also if they have social responsibility and their products are of good quality etc." (Interviewee 5)

The last aspect of corporate image selected for the final quantitative study was "the corporation likes to think of itself as offering the best offers" (factor loading of 0.737). This finding was confirmed from the qualitative study and validated by the previous literature (Stuart, 1998).

7.4.   Summary

This chapter had explored and discussed the research findings of the qualitative and quantitative studies, and explained them in relation to the existing literature. Insights from both the qualitative and quantitative studies had provided a deeper understanding of the

phenomenon. The outcomes revealed that there were a few contradictions from the findings of the outcomes of the two studies, especially with the hypotheses.

The findings of the qualitative study mostly supported the positive effect of the constructs on each other. They showed celebrity trust had a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image, and that age and ethnicity had an effect. They also supported the effects of advertising credibility on brand credibility, corporate credibility and corporate image; the effects of brand credibility on corporate credibility and corporate image; and the effects of corporate credibility on corporate image.

The findings of the quantitative study supported the direct effects of celebrity trust on advertising credibility, brand credibility and corporate image. The study also supported the direct effects of advertising credibility on brand credibility, corporate credibility, and corporate image. The study further confirmed the direct effects of brand credibility on corporate credibility, and corporate image, while corporate credibility effect on corporate image. On the other hand, the study only confirmed the moderating effect of ethnicity on celebrity trust effects on advertising credibility, brand credibility and corporate image.

The next chapter set out the study's conclusions, theoretical and managerial implications, limitations, and suggestions for future studies.

CHAPTER VIII: CONCLUSIONS AND IMPLICATIONS

8.1. Introduction

This chapter presented the study's conclusions, contributions and limitations, as well as recommendations for future studies. It was divided into three main sections. Section 8.2 set out the overall conclusions. Section 8.3 illustrated the academic and managerial contributions. Section 8.4 outlined the limitations of the study, and finally Section 8.5 suggested areas for future study.

8.2. Overall conclusion of the study

This study made important contributions to the knowledge. Its major contribution was based on filling gaps found in the literature regarding a number of questions such as 'what is trust within the context of celebrity endorsement?; is it based on both the cognitive and affective dimensions?; what components do they have?; does celebrity trust have a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image?; do consumer demographics influence the effects of celebrity trust on each of these constructs?; does advertising credibility have a positive effect on brand credibility, corporate credibility and corporate image?; does brand credibility have a positive effect on corporate credibility and corporate image?; and does corporate credibility have a positive effect on corporate image?'

These questions gave rise to various objectives, i.e. 'to understand the meanings of celebrity trust and its dimensions; to examine the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image; to examine the role of consumers' age, gender and ethnicity in effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image; to examine the effects of advertising credibility on brand credibility, corporate credibility and corporate image; to examine the effects of brand credibility on corporate credibility and corporate image; and finally to examine the effects of corporate credibility on corporate image'.

Based on these research questions and objectives, this study contributed to the current literature in various ways: firstly by exploring the meanings of celebrity trust and the other

constructs; secondly by examining the effects of celebrity trust on the other constructs; and finally by examining the effects of the other constructs on each other. To achieve these goals, the researcher used mixed-method research. A sequential research method was employed, whereby the research was divided into two parts. The first part of the research was based on an exploratory method while the second part used a quantitative method. The mixed-method approach in this study provided new insights in the following ways: (i) it improved the understanding of the overall phenomena related to the research topic; (ii) it helped in understanding the fundamental explanations of social phenomena and human behaviour; (iii) it helped in identifying new measures; and (iv) it helped in increasing the reliability, validity and generalisibility of the study (Churchill, 1979; Desphande, 1983; Creswell, 2003; Gupta *et al.,* 2008; Foroudi *et al.,* 2014).

The findings of the qualitative research showed that celebrity trust was based on the cognitive and/or affective dimension(s). The findings also showed that celebrity trust had a positive effect on advertising credibility, brand credibility, corporate credibility and corporate image. Furthermore, it was also found that advertising credibility had a positive effect on brand credibility, corporate credibility and corporate image; brand credibility had a positive effect on corporate credibility and corporate image; and corporate credibility had a positive effect on corporate image.

The qualitative findings also demonstrated that the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image were higher among younger consumers than among older consumers, and were also higher among Black consumers than among Non-Black consumers, while no difference based on gender was found. Moreover, the qualitative findings showed that the effects of advertising credibility and brand credibility on both corporate credibility and image was higher when the brand and corporation shared a similar name; and that celebrity trust had a higher impact on smaller firms than on larger ones.

The quantitative findings, meanwhile, did not support a few of the hypotheses. For example, they did not support the effects of celebrity trust on corporate credibility; the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility, and corporate image based on age; the effects of celebrity trust on advertising credibility, brand credibility,

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corporate credibility, and corporate image based on gender; and the effects of celebrity trust on corporate credibility based on ethnicity.

The current study complemented the opinions of previous scholars (Lewis and Weigert, 1985; Mayer *et al.,* 1995; McAllister, 1995; Johnson and Grayson, 2005; Dowell *et al.,* 2015; Ha *et al.,* 2016) in exploring both the cognitive and affective dimensions of trust within the context of celebrity endorsement. It also complemented the previous research by examining the effects of celebrity trust on other credibility constructs and on corporate image. This was one of the first study to empirically examine celebrity trust based on both dimensions. It was also one of the first studies to empirically examine the effects of celebrity trust on other credibility constructs and corporate image, including by examining the role of consumer demographics. Furthermore, it was one of the first studies to have examined the effects of advertising credibility on other credibility constructs and corporate image; of brand credibility on corporate credibility and corporate image; and finally of corporate credibility on corporate image.

The research contributions made by this study were the most significant element of this doctoral dissertation, which gave a little evidence of exploration in the past. The contributions of this study, which started with the theoretical inference and proceeded to the methodological contribution, left list of theoretical and managerial contributions. Its theoretical contributions included extending the literature by examining the phenomenon of celebrity trust based on its two dimensions, and by examining its effects on advertising credibility, brand credibility, corporate credibility and corporate image, including based on consumer demographics.

In addition to these theoretical contributions, this study also made managerial contributions. First and foremost, it provided advertisers and managers with guidance on the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image. Secondly, it provided them with guidance on how the demographics of various groups of consumers influence the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image, based on their age, gender and ethnicity. Thirdly, this study provided guidance on the effects of other constructs in the conceptual model, i.e. it provides guidance on the effects of advertising credibility on brand credibility,

corporate credibility and corporate image; the effects of brand credibility on corporate credibility and corporate image. And, finally it provided the guidance on the effects of corporate credibility on corporate image. It could be suggested that these contributions would help advertisers and managers to understand the topic in more detail, and apply these findings in real-life situations.

8.3. Contributions

The contributions of this study were divided into three sub-parts: theoretical contributions, methodological contributions, and finally managerial contributions

8.3.1. Theoretical contributions of this study

This study made significant contributions from a theoretical perspective by addressing two main research questions: "What is celebrity trust?" and "How do celebrity trust and the other constructs in this study affect each other?" To address these research questions, the researcher developed a number of objectives, which were set out in Section 1.5.

The research questions and objectives have achieved a milestone by addressing a number of gaps in the literature. Firstly, the concept of trust within the context of celebrity endorsement was not very clear. Previous researchers (Spry *et al.,* 2011; Kim *et al.,* 2014; Dwivedi *et al.,* 2015) had focused on celebrity trustworthiness, and there was a little evidence on celebrity trust. It was evident from the previous studies that trust was an outcome of both the cognitive and affective dimensions, and excluding one or the other made trust incomplete (Lewis and Weigert, 1985; Mayer *et al.,* 1995; McAllister, 1995; Johnson and Grayson, 2005; Dowell *et al.,* 2015). This study contributed to the existing literature by studying celebrity trust based on both the cognitive and affective dimensions.

Secondly, this study developed a multi-disciplinary paradigm for the focal construct, celebrity trust, thereby making a major theoretical contribution. This multi-disciplinary paradigm helped develop the conceptualisation and operationalisation of the focal construct. Previous researchers (Hosmer, 1995; Lewicki and Bunker, 1995; Soh, 2009) had used similar multi-disciplinaries paradigm on trust, i.e. paradigm based on studies in psychology (Rotter, 1967, 1971; Simpson, 2007), sociology (Mistzal, 2013), social psychology (Colquitt *et al.,*

2014; Dunning *et al.,* 2014; Haselhuhn *et al.,* 2015; Fritsche *et al.,* 2017) and business (Dwivedi and Johnson, 2013; Gecti and Zengin, 2013; Upamannyu *et al.,* 2015). However, this study contradicted the previous paradigm, by basing the celebrity trust construct on theories similar to those used in social psychology, i.e. a relationship between two or more entities. Hence, a new multi-disciplinary paradigm was used.

Thirdly, the multi-disciplinary paradigm on trust helped to develop a new scale on celebrity trust. Although various scales similar to celebrity trust were available in the literature (Hovland *et al.,* 1953; Bowers and Philips, 1967; Applbaum and Anatol, 1972; DeSarbo and Harshman, 1985; Ohanian, 1990), none of them was based on both the cognitive and affective dimensions. The scale on celebrity trust was developed based on both the cognitive and affective dimensions and was a reliable and valid scale. Similarly, the other scales in this study (i.e. advertising credibility, brand credibility, corporate credibility, and corporate image) were purified based on previous scales and were also reliable and valid.

Fourthly, this research contributed to the existing literature by examining the effects of celebrity trust on other credibility constructs and corporate image. Previous research (Dwivedi *et al.,* 2013; Kim *et al.,* 2014; Susanto and Setiowati, 2014; Nisar *et al.,* 2016; Nelson and Deborah, 2017) had proved the effects of celebrity trustworthiness on attitude towards advertisement, attitude towards brand, advertising effectiveness, brand credibility, brand image, brand loyalty, corporate credibility, corporate image, corporate loyalty and self-brand connection, but there was little evidence examining the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image.

Fifthly, this research contributed to the existing knowledge by examining the effects of celebrity trust on other credibility constructs and corporate image based on consumer demographics. Previous researchers (Yurdakul-Sahin and Atik, 2013; Bhutada and Rollins, 2015; Appiah and Missedja, 2016; McCormick, 2016) had demonstrated that a similar construct to celebrity trust, that of celebrity trustworthiness, had an effect on constructs similar to advertising credibility, brand credibility, corporate credibility and corporate image, based on consumer demographics, i.e. these relationships were moderated by consumers' age, gender and ethnicity. Although previous researchers (Yurdakul-Sahin and Atik, 2013; Bhutada and Rollins, 2015; Appiah and Missedja, 2016; McCormick, 2016) had tried to

examine these effects, there was little evidence examining these relationships based on consumer demographics. This study took a vital step in filling this gap.

Sixthly, this study examined the effects of advertising credibility on brand credibility, corporate credibility and corporate image. Although previous researchers (Buil *et al.,* 2013; Feiz *et al.,* 2013; Ababio and Yamoah, 2016) had tried to examine its effects on similar constructs to brand credibility, corporate credibility and corporate image, there was very little evidence examining the effects on these constructs. This study minimised this gap by studying the effects of advertising credibility on the constructs.

Alongside the gaps in research on the effects of celebrity trust and advertising credibility on the other constructs studied in this work, there was also little evidence on the effects of brand credibility on corporate credibility and corporate image. Previous studies had examined brand credibility's effects on constructs similar to corporate credibility and corporate image (Erdem and Swait, 1998, 2004; Baek and Kim, 2011; Kia, 2016), but there was very little research on its effects on the previously mentioned constructs.

Furthermore, this study has also contributed to the existing knowledge of the literature by examining the effects of corporate credibility on corporate image (Keller, 1998, 2000; Chun, 2005; Li *et al.,* 2008; Jin and Yeo, 2011). Like the other relationships in this study, there was little evidence examining the effects of corporate credibility on corporate image. This research has taken a major step forward by exploring these effects.

Finally, this research had contributed to the existing literature by examining the overall conceptual model or hypotheses based on signalling theory. Previous researchers (Dwivedi and Johnson, 2013; Kim *et al.,* 2014; Dwivedi *et al.,* 2015) had used hardly any theories when examining the effects of celebrity trustworthiness. There was very little evidence available in the literature examining these effects using signalling theory (Spry *et al.*, 2011). This research examined these effects using a theoretical model.

8.3.2. Methodological contribution of this study

In terms of methodology, this research had made a significant methodological contribution.

The lack of understanding of the celebrity trust topic led the researcher to consider mixed-method research, in which a qualitative method in conjunction with a quantitative method was used (Desphande, 1983; Zinkhan and Hirschheim, 1992). The qualitative method was used to understand the social phenomena through human behaviour, deepen the understanding of the concept of the topic, i.e. celebrity trust and its effects on the other constructs, and helped to develop or find the themes from the respondents' point of view (Desphande, 1983; Creswell, 2003; Gupta *et al.,* 2008; Foroudi *et al.,* 2014); while the quantitative method was used to increase the reliability, validity and generalisibility of the study (Churchill, 1979). Further, there was a gap in the literature regarding the examination of this concept using mixed-method research, as most previous researchers had explored the subject using a quantitative research method (Dwivedi *et al.,* 2013, 2015; Kim *et al.* (2014); Nisar *et al.,* 2016), while a few had also studied it using a qualitative method (Yurdakul-Sahin and Atik, 2013; Jain and Roy, 2016). There was, therefore, a lack of studies examining this phenomenon using mixed-method research.

Another major contribution of this research stemmed from its use of structural equation modelling (SEM) as a sophisticated data analysis technique to examine the overall conceptual framework. SEM helped in allowing the simultaneous modelling of multiple layers and also answered the set of interconnected research questions in a single accurate model in a systematic manner (Chin, 1998; Foroudi, 2012, p.274). Thus, the study made a methodological contribution.

Furthermore, this study used a two-step approach, which helped the researcher to firstly examine the measurement model by examining the causal associations between the observed items and the latent construct. Secondly, the two-way approach tested the structural model by examining the causal relationships between the observed constructs. The two-way method helped in examining this study in a very thorough manner, which can be employed as a guideline for future studies. This study made a major methodological contribution by using SEM, which made a contribution on the measurement level. As discussed earlier, the two-step approach and the data analysis steps like the reliability test (inter-consistency reliability and composite reliability) and validity test (convergent, discriminant and nomological validity) could be used as guidelines for future studies.

8.3.3. Managerial contributions of this study

Advertising and marketing managers could effectively use the findings of this research in various ways. First of all, this study could help advertisers to understand the overall concept of celebrity trust based on both the cognitive and affective dimensions. It would help them to select celebrities for their advertisements by understanding the equal importance of both the cognitive and affective dimensions of celebrity trust. It would also enable them to understand that both characteristics and emotional aspects of celebrities are vitally important in creating trust among consumers.

Secondly, this study would help advertisers to understand the positive effects of celebrity trust on advertising credibility. As already found from the empirical evidence (Goldsmith *et al.,* 2000; Amos *et al.,* 2008; Muda *et al.,* 2014) and confirmed by this study, celebrity trust had a positive effect on advertising credibility. This study would therefore help advertisers to understand the important influence of higher celebrity trust on advertising credibility.

Thirdly, this study would help advertisers to understand the effects of celebrity trust on brand credibility. Empirical evidence (Spry *et al.,* 2011; Dwivedi and Johnson, 2013; Dwivedi *et al.,* 2015) showed that similar constructs to celebrity trust had a positive effect on brand credibility. The findings of this study also confirmed that brand credibility was the most influenced by celebrity trust of all the constructs explored in this study. Advertising managers could use point in placing more emphasis on these relationships.

Fourthly, this study's findings would enable advertisers to understand the positive effect of celebrity trust on corporate image. These effects were also confirmed by previous researchers (Kim *et al.,* 2014; Nisar *et al.,* 2016), who had recognised the relative weighting of celebrity trust on the overall corporate image. The empirical results, found using the qualitative part of this study, recognised that celebrity trust had the greatest influence on corporate image, followed by celebrity trust's effects on brand credibility. These findings were also validated by quantitative studies. Overall, these findings suggested that consumers believed that celebrity trust was an important element of corporate image and could have a positive effect on the success of corporation. Advertisers should consider the importance of celebrity trust's effects on corporate image when making decisions on celebrity endorsers.

Next, this study would helps advertisers in understanding the impact of consumer demographics on the effects of celebrity trust on other credibility constructs and corporate image. The results of this study suggested that ethnicity had a positive impact on celebrity trust's effects on the other constructs. Black consumers preferred Black celebrities, while the Non-Black consumers did not show any preference, when the effects of celebrity trust on advertising credibility, brand credibility and corporate image was examined. These demographic aspects could be considered by advertisers in the selection of celebrities for appropriate demographic groups.

Apart from the importance of celebrity trust's effects, this study would also guide advertisers regarding the importance of the other constructs, like the effects of advertising credibility, brand credibility, corporate credibility and corporate image. Most of the previous research (Chan *et al.,* 2013; Choudhury and Mukherjee, 2014; Alhaddad, 2015; Ababio and Yamoah, 2016) had suggested the importance of credible advertisements for the brand and corporation, but there was very little evidence available. Based on the findings of this study, it was confirmed that advertising credibility had a positive effect on the credibility and image of the brand and corporation. These findings could be utilised by advertisers to understand the importance of credible advertisements on the credibility and image of the brand and corporation.

A further managerial contribution could be based on the effects of brand credibility on corporate credibility and corporate image. It was well argued from the literature that a credible brand enhanced corporate performance and value, which further helped in enhancing corporate credibility and corporate image (Yeung and Ramasay, 2008; Koh *et al.,* 2009; Homburg *et al.,* 2010; Steenkamp, 2014). This study confirmed this argument and showed that brand credibility was the main source of establishing corporate credibility and corporate image. Marketing and brand managers could take this into consideration by understanding its significance. Moreover, based on the qualitative findings, they could also understand that the effect of brand credibility on corporate credibility and corporate image were higher when the brand and corporation shared similar names. This could help managers to work on similarities between the names of brands and the corporation, which as a result, could help them in enriching their chosen strategies.

Finally, this study could help managers to understand the effects of corporate credibility on corporate image. Some previous research (Foroudi *et al.,* 2014) had confirmed the positive effect of corporate credibility on corporate image, but there was very little other evidence available. Several researchers had studied the effects of corporate image on corporate credibility (Ostrowski *et al.,* 1993; Fombrun, 1996; Nguyen and Leblanc, 2001; Kim *et al.,* 2014), but there was very little evidence regarding the effects of corporate credibility on corporate image. It was evident that corporate credibility had been referred to as a dimension of corporate image, but the research on this was minimal (Ostrowski *et al.,* 1993; Fombrun, 1996; Lafferty *et al.,* 1999; Nguyen and Leblanc, 2001; Kim *et al.,* 2014). This study had confirmed that corporate credibility had a positive effect on corporate image, which could also help managers to better understand the important effect of corporate credibility on corporate image.

8.4. Research limitations and future research

The research limitations and future research are discussed in two sub-sections, 8.4.1 and 8.4.2.

8.4.1. Limitations

This study represented a preliminary foray into the conceptualisation of celebrity trust, and had examined its effects on advertising credibility, brand credibility, corporate credibility and corporate image. However, alike other studies, this research also had some limitations, which could be used as avenues for future exploration. These limitations were based on the methods of sampling/analysis, measurement and as well disclosing relevant topics in the future.

8.4.1.1. The method of sampling/analysis

This study had various limitations, based on its method of sampling/analysis. First of all this study was conducted in a single setting, i.e. only in the UK. It could be suggested that findings in other cultural contexts or different countries could have a different results. Previous studies found varying shares of celebrity endorsement advertisements in different cultural contexts (Paek, 2005; Jain and Roy, 2016). Previous research (Shimp, 2000; Dhotre and Bhola, 2010; Paek, 2005; Jain *et al.,* 2016) suggested that 25-30 per cent of

advertisements in Western countries used celebrities, 60 per cent used them in India, and 60-70 per cent used them in most Far Eastern countries. It could also be suggested that findings in other contexts might not be the same owing to different cultural contexts and celebrity endorsers' importance. This was noted as one of the limitations which occurred due to the selection of a single research context.

The second limitation of this study was that it was based on data collected from the 32 London boroughs, because of limited resources and time. London was chosen due to its financial importance, multi-culturalism, fashion uniqueness, and global importance (CityLab, 2015; Fashion-Schools, 2016; TheCultureTrip, 2016). However, it could not be assumed that the findings from the London boroughs could be generalised to the other cities in United Kingdom, such as to Manchester, Birmingham, etc. due to the different contextual factors, like multi-culturanism, (Ilicic *et al.,* 2016; Wang and Kim, 2017; Roy and Mishra, 2018). These differences make it as a major limitation in generalising the findings of this study to another cities.

The third limitation of this study was based on its exploratory research design. The study included only a small number of consumers in the focus groups, which provided much insight into the beliefs and views of consumers of different ages, genders and ethnicity. A mini focus group was unable to confirm what these different demographic groups suggested during the exploratory study. This was therefore another limitation of the study.

As well as this limitation during the qualitative stage, the study also had a limitation in the quantitative phase. Owing to the lack of access to a complete sampling framework, the study used a convenience and snowball sampling techniques, i.e. a non-probability sampling technique, where the subjects were selected on the basis of their accessibility and proximity to the researcher. Previous researchers (Churchill, 1979, 1999; Bryman and Bell, 2008; Malhotra, 2010) suggested that it was beneficial to use probability sampling. This eliminates the amount of sampling error and can help in eliminating potential bias in terms of the validity and generalisability of the scales (Churchill, 1979, 1999). This insufficiency due to the use of convenience and snowball techniques also became a limitation in this study.

Next, this study used only the views of consumers rather than those of advertising and marketing managers, even though it is the managers who choose various criteria to select celebrity endorsers. This gap was therefore a major limitation, which could be addressed in future research.

Moreover, this study had used a weak representation of consumers' demographics, i.e. age and ethnicity. Sample chosen based on age and ethnicity was not really a true representation of the real population, which had hindered to achieve few of research's objectives and defaced problems with the research generalisability (Sudeshna, 2016). Previous researchers (McLeod, 2014; Merli *et al.,* 2015; Millikin, 2016; Sudeshna, 2016) have suggested to define sampling units and their representative clearly, before the selection of cases, in order to avoid the sampling bias and shallow findings. The representation of each of age and ethnicity stood at 72.3 per cent younger people and a minority 27.7 percent older people, while, ethnicity held at 67.3 per cent Non-Black consumers and 22.7 per cent Black consumers. These sampling units were not the correct representation of the large London population, which further, had developed a limitation in this study. To overcome this limitation, a future study with a correct representation of the population is required.

8.4.1.2. The measurement level

Like the limitations in the method of analysis/sampling, limitations were also found in the measurement levels. Firstly, as it was a pioneering study on the topic of celebrity trust and its effects, it could also be suggested that there could be limitations on the generalisability and validity of the research's measurement scales.

Secondly, as already mentioned, this was the first study to analyse celebrity trust and examine its effects, for which the existing literature was limited. The researcher developed a new scale from the previous literature and refined it using the findings of the qualitative research, and then assessed the scales for the reliability and validity. But due to limited time and survey size, the empirical study was conducted in a single context, i.e. London, UK. This limited the expansion and refinement of the proposed measurement scales, which could also leave the door open for future studies.

8.4.1.3. The conceptual model

Alongside the limitations in the sampling/analysis and measurement model, there were also limitations in the conceptual model. Firstly, several researchers (Johnson and Grayson, 2005; Terres *et al.,* 2015; Dowell *et al.,* 2015; Ha *et al.,* 2017) in the business-to-consumer context explored the two dimensions of trust, i.e. cognitive and affective, separately and then examined their effects. As this was the first study on celebrity trust and there was little literature available on this topic, this could therefore be considered a limitation.

Secondly, this study focused on only five celebrities: Angelina Jolie, Beyonce, Brad Pitt, David Beckham and Michael Jordan. All these celebrities were highly trusted (Alux, 2015; News, 2015; Ranker, 2015; Whosay, 2015). A limitation was found in terms of exploring how consumers perceived moderately trusted and little-trusted celebrities compared to highly trusted celebrities, and whether they would have similar perceptions of them (Lafferty and Goldsmith, 1999; Louie and Obermiller, 2002; Hubbard *et al.,* 2016).

A third limitation is the fact that the researcher in this study focused only on celebrity endorsers who were famous worldwide (Alux, 2015; News, 2015; Ranker, 2015; Whosay, 2015). Previous research showed that celebrity endorsers had different impacts on consumers' perceptions of products and brands depending on whether the celebrities were local/national or international/foreign (Toncar *et al.,* 2007; Zhang and Zhang, 2010; Mishra and Mishra, 2014). This was identified as another gap in the literature.

A fourth limitation of this study was that the researcher chose brands in the survey, which had similar names to the corporation. The qualitative findings showed that celebrity endorsements had more positive effects on brands with similar names to those of the corporation, and on the other constructs, than brands which had different names from the corporation. During the analysis of the conceptual model, the researcher used only brands which had similar names to those of the corporation, which was also found as a limitation.

Another limitation was that the researcher focused on larger corporations in the survey, while not exploring the effects of celebrity trust and the other constructs on smaller firms. The qualitative findings revealed that the effects of celebrities and/or brand were higher for smaller corporations than larger ones. This was identified as another limitation.

Lastly, although this study examined the effects of celebrity trust on advertising credibility, brand credibility, corporate credibility and corporate image based on consumer demographics like age, gender and ethnicity, there are other aspects of consumer demographics such as income and education, etc., which could also impact on celebrity trust's effects on other credibility constructs and on corporate image (Kraak and Pelletier, 1998; Wei and Lu, 2013). This was therefore another limitation of this study.

8.4.2. Future research directions

Based on the limitations noted in the previous section, a number of suggestions could be made to further extend the current body of knowledge on celebrity trust and its effects. In terms of the generalisability and validity of the measurement, studies in other regions or other cultural contexts could be considered, i.e. studies in other cities in UK and other countries. As noticed earlier that the findings from London and UK could not be generalised to other contexts, therefore, future studies should examine this topic based on other regions including other UK cities and countries.

A future study could also use more consumer-based focus groups to examine the behaviour and attitudes of consumers from different backgrounds and to explore how they react to the topic of celebrity trust and its effects on other credibility constructs and on corporate image.

A future study could examine the topic of celebrity trust and its effects using a larger sample size. It would also be preferable to use probability sampling rather than convenience and snowball techniques, which were used in this study owing to limitations of budget and time. A future study could reduce this limitation by conducting a study purely using probability sampling, to reduce sampling error and potential bias in terms of the validity and generalisability of the scales (Churchill, 1979, 1999).

Furthermore, a future study could also use a more representative sample. Sample used in this study for age and ethnicity was not a true representative of the population, which had caused a limitation towards the research findings and generalisibility of the data.

Next, a future research could also examine the model based on data from marketing and advertising managers, as it is they who take the initiative regarding the selection of celebrity endorsers. The current study collected data only from consumers and examined the topic from their perspectives. Examining this topic from advertisers' and marketers' points of view would provide more insights into the selection of celebrities, which could help practitioners.

A future study could also explore the effects of celebrity cognitive trust and celebrity affective trust separately. Most of the previous researchers (Johnson and Grayson, 2005; Terres *et al.,* 2015; Dowell *et al.,* 2015; Ha *et al.,* 2017) in the business-to-consumer context had examined the effects of the two dimensions separately. Further research examining the effects of the two dimensions of celebrity trust individually could be useful to practitioners.

Additionaly, as this study used only celebrity endorsers who were highly trusted and internationally recognised by consumers (Alux, 2015; News, 2015; Ranker, 2015; Whosay, 2015), a future study could examine the effects of moderately trusted and little-trusted celebrities, and could also make a comparison between the highly trusted, moderately trusted celebrities and little-trusted celebrities (Lafferty and Goldsmith, 1999; Louie and Obermiller, 2002; Hubbard *et al.,* 2016). Similarly, a future study could examine the effects of national celebrities compared with international celebrities (Toncar *et al.,* 2007; Zhang and Zhang, 2010; Mishra and Mishra, 2014). These areas of study could help practitioners in understanding the effects of highly trusted celebrities, moderately trusted celebrities, little-trusted celebrities, national celebrities and international celebrities.

Furthermore, a future study could examine the effects of celebrity trust (and other constructs) by involving brands with similar and dissimilar names to those of the corporation; and could explore the effects of celebrity trust (and other constructs) on corporations of different sizes, both large and small. This could help practitioners in understanding the impact a trusted celebrity can have in different scenarios.

The limitations also suggested that the topic could also be examined on the basis of other consumer demographics such as income and education. These demographic factors, like age, gender and ethnicity, have an equal importance in the effects of celebrity trust on other

credibility constructs and corporate image (Premeaux, 2009). The results from future studies could also help advertisers and marketers in examining these effects.

Finally, a future study could examine the effects of celebrity trust on basic attitudinal and behavioural constructs, such as attitude towards advertising, attitude towards brand, attitude towards corporation and purchase intention. Most of the early research on a similar construct to celebrity trust, i.e. celebrity trustworthiness, examined the effects on attitudinal and behavioural constructs (Goldsmith *et al.*, 2000; Lafferty *et al.*, 2002; Lafferty, 2007). The effects of celebrity trust on other constructs like advertising effects, advertising image, brand equity, brand image, brand loyalty, corporate image and corporate loyalty could also be explored (Nelson, 2010; Dwivedi *et al.*, 2013; Kim *et al.*, 2014; Nisar *et al.*, 2016).

8.5. Summary

This research contributed to the existing literature by giving an understanding of celebrity trust and by examining its effects on advertising credibility, brand credibility, corporate credibility and corporate image. This chapter had set out the study's recommendations, contributions and limitations, as well as areas for future research. The recommendations and contributions in this chapter demonstrated its importance in the theoretical, methodological and managerial spheres. The study set out the uniqueness of the topic, the methods used and the theoretical and managerial contributions made. The limitations were also detailed, including lack of generalisability, that views were collected only from consumers, the limitations of sampling, measurements and qualitative data, and other limitations based on the conceptual model.

These limitations had helped the researcher to recommend ideas for future studies. A future study could conduct research in a different setting given the limitations in the measurements and context. A future study could also use more focus groups to examine the behaviour of consumers from different ethnic backgrounds, and could use a larger sample size and include probability sampling. A future study could include data from marketing and advertising managers, and could examine the effects of the two dimensions of celebrity trust separately. Additionally, it could examine the conceptual model using different types of celebrities, brands and corporations. A future study could also involve other consumers from additional

demographic groups, and finally it could examine the effects of celebrity trust on other factors like attitude towards advertising, attitude towards brand, attitude towards corporation, purchase intention, advertising effects, advertising image, brand equity, brand image, brand loyalty and corporate loyalty.

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APPENDICES

Appendix.1. Qualitative interviews, interviews and focus groups

<u>**Cognitive trust**</u>

Definition:

It is defined as consumers' belief or confidence or willingness to rely on a firm's ability, competence, good reasons, knowledge, opinion, reliability and trustworthiness (Johnson and Grayson, 2005; Zur *et al.,* 2012; Terres and Santos, 2013)

Questions:

What do you think regarding cognitive dimension of trust?

Do you think, cognitive dimension is an important construct of trust?

What words or items come in your head, when you think about cognitive dimension of trust?

<u>**Affective dimension**</u>

Definition:

It is defined as the confidence one places in a partner on the basis of emotional feelings generated by the level of care, concern, instincts and intuitions that partner demonstrate (Morrow *et al.,* 2004; Johnson and Grayson, 2005; Zur *et al.,* 2012)

Questions:

What do you think regarding affective dimension of trust?

Do you think, affective dimension is an important construct of trust?

What words or items come in your head, when you think about affective dimension of trust

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Celebrity trust

Definition:

Trust is defined as consumers' willingness to be vulnerable to the actions of celebrity based on the positive belief, confidence and expectation that the celebrity is competent, reliable, concerned, open, credible, and that celebrity will not only genuinely take customers welfare into consideration, but also will not take unexpected actions resulting in negative outcomes for the consumers, irrespective of the ability to monitor that celebrity (Mishra, 1996; Day *et al.,* 2013; Pizzutti and Fernandes, 2010)

Questions:

How would you describe celebrity trust?

Do you think celebrity trust is important or necessary?

What factors or items, do you think celebrity trust contains?

Do you think celebrity trust is equally based on cognitive (i.e. character based) and affective (i.e. emotions that celebrity cares for consumer) dimensions or one is important than the other or they don't have any importance?

H2: Celebrity trust has a positive effect on advertising credibility?	Do you think celebrity trust is necessary for advertising credibility? What impacts do you think celebrity trust can have on advertising credibility? Do you think a positive celebrity trust brings a positive impact and a negative celebrity trust brings a negative impact on advertising credibility? Do you think marketers should take celebrity trust impacts on advertising credibility in consideration?
H3: Celebrity trust has a positive effect on brand credibility?	Do you think celebrity trust is necessary for brand credibility? What impacts do you think celebrity trust can have on brand credibility? Do you think a positive celebrity trust brings a positive impact and a negative celebrity trust brings a negative impact on brand credibility? Do you think marketers should take celebrity trust impacts on brand credibility in consideration?
H4: Celebrity trust has a positive effect on	

corporate credibility?	Do you think celebrity trust is necessary for corporate credibility? What impacts do you think celebrity trust can have on corporate credibility? Do you think a positive celebrity trust brings a positive impact and a negative celebrity trust brings a negative impact on corporate credibility? Do you think marketers should take celebrity trust impacts on corporate credibility in consideration?
H5: Celebrity trust has a positive effect on corporate image?	Do you think celebrity trust is necessary for corporate image? What impacts do you think celebrity trust can have on corporate image? Do you think a positive celebrity trust brings a positive impact and a negative celebrity trust brings a negative impact on corporate image? Do you think marketers should take celebrity trust impacts on corporate image in consideration?

Advertising credibility

Definition:

It is defined as the extent to which the consumers perceive the claims made in the advertisement to be believable and is based largely on the trust consumers place in the source of the particular advertising (Okazai, 2004; Choi and Rifon, 2007).

Questions:

What do you think advertising credibility stands for?

Do you think, advertising credibility is an important construct related to the advertising and advertising success?

What words or items come in your head, when you think about advertising credibility?

Hypotheses:

H6: Advertising credibility has a positive effecr on brand credibility

Do you think advertising credibility is necessary for brand credibility?

What impacts do you think advertising credibility can have on brand credibility?

Do you think a positive advertising credibility brings a positive impact and a negative advertising credibility brings a negative impact on brand credibility?

	Do you think marketers should take advertising credibility impacts on brand credibility in consideration?
H7: Advertising credibility has a positive effect on corporate credibility?	Do you think advertising credibility is necessary for corporate credibility?
	What impacts do you think advertising credibility can have on corporate credibility?
	Do you think a positive advertising credibility brings a positive impact and a negative advertising credibility brings a negative impact on corporate credibility?
	Do you think marketers should take advertising credibility impacts on corporate credibility in consideration?
H8: Advertising credibility has a positive effect on corporate image	Do you think advertising credibility is necessary for corporate image?
	What impacts do you think advertising credibility can have on corporate image?
	Do you think a positive advertising credibility brings a positive impact and a negative advertising credibility brings a negative impact on corporate image?
	Do you think marketers should take

	advertising credibility impacts on corporate image in consideration?

Brand credibility

Definition:

The credibility of a brand as a signal has been conceptualised as the believability and truthfulness of the product position information embedded in a brand, which requires that the consumers perceive that the brand has the ability and willingness to continuously deliver what has been promised (Erdem *et al.,* 2002; 04; Spry *et al.,* 2011; Leischnig *et al.,* 2012).

Questions:

What do you think brand credibility stands for?

Do you think, brand credibility is an important construct related to the brand and brand success?

What words or items come in your head, when you think about brand credibility?

H9: Brand credibility has a positive effect on corporate credibility	Do you think marketers should take brand credibility impacts on corporate credibility in consideration?
	Do you think credibility of brand is a necessary element for corporate credibility?
	What impacts do you think brand credibility can have on corporate credibility?
	Do you think a positive brand credibility brings a positive impact and a negative brand credibility brings a negative impact on corporate credibility?
H10: Brand credibility has a positive effect on corporate image	Do you think marketers should take brand credibility impacts on corporate image in consideration?
	Do you think credibility of brand is a necessary element for corporate image?
	What impacts do you think brand credibility can have on corporate image?
	Do you think a positive brand credibility brings a positive impact and a negative brand credibility brings a negative impact on corporate image?

Corporate credibility

Definition:

It refers to the extent to which consumers' believe that the firm has the capability to implement activities based on its knowledge, expertise, capability, likeableness and trustworthiness to fulfil its intentions and claims and that can design and deliver products and services that can satisfy customers' needs and wants (Goldsmith *et al.,* 2000; Lafferty, 2007; Kim *et al.,* 2012; 14).

Questions:

What do you think corporate credibility stands for?

Do you think, corporate credibility is an important construct related to the firm and firm success?

What words or items come in your head, when you think about corporate credibility?

Hypothesis:	
H11: Corporate credibility has a positive effect on corporate image	Do you think corporate credibility is necessary for corporate image?
	What impacts do you think corporate credibility can have on corporate image?
	Do you think a positive corporate credibility brings a positive impact and a negative corporate credibility brings a negative impact on corporate image?
	Do you think marketers should take corporate credibility impacts on corporate image in consideration?

Corporate image

Definition:

It is defined as the net result of all the consumers' associations, attitudes, beliefs, experiences, features, feelings, ideas, knowledge, impressions, meanings and perceptions of an organisation presents itself through its corporate identity mix either deliberately by

controllable sources or accidentally by uncontrollable sources (Nguyen and LeBlanc, 2001; 02; Chattananon *et al.,* 2008; Minkiewicz *et al.,* 2011; Kim *et al.,* 2014).

Appendix.2. Quantitative interviews

Questionnaire

This research is conducted by Shahzeb Hussain, who is currently a Doctoral candidate at Middlesex University, London, UK. The study aims to examine the effects of celebrity trust on other credibility constructs and on corporate image.

In this study, you are asked to participate in a voluntary survey, concerning your thoughts and feelings on the above mentioned topic. The success of this study entirely based on the data contributed by the participants, such as you. Your kind co-operation is essential to the completion of the project.

Your participation and data collected from this research will be kept anonymous and will not be used for any other purpose, apart from the publications.

The questionnaire will not take more than 15 minutes to fill out.

If you experience any problem or have any query, please do not hesitate to contact me directly at s.x.hussain@mdx.ac.uk.

Many thanks.

Yours sincerely
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1. Do you trust any of these five celebrities?

Tick only one please

Angelina ☐	Beyonce ☐	Brad ☐	David ☐	Michael ☐
Julie		Pitt	Beckham	Jordan

Brands each of them endorse:

Louis Vuitton	Pepsi	Chanel No5	H&M	Nike
by Angelina Julie	by Beyonce	by Brad Pitt	by David Beckham	by Michael jordon

Corporation each of the brand belongs to:

Louis Vuitton	Pepsi	Chanel	H&M	Nike
Owned by LVMH	Owned by PepsiCo.	Owned by Chanel	Owned by H&M	Nike

2. Based on your chosen celebrity, please indicate your general impressions on celebrity cognitive trust?

Tick the box that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
I have confidence in the information provided by the celebrity endorser	☐	☐	☐	☐	☐	☐	☐
I think celebrity endorser is one of the best in his/her endorsed area	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser shows high level of commitment to the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser has an ability to endorse the brand	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser has high integrity	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is highly reliable	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser provides valid information	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is very receptive in the provided information	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is a socially responsible individual	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser solves problems through the endorsement	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser tries to fulfil the claims through the endorsement	☐	☐	☐	☐	☐	☐	☐

3. Based on your chosen celebrity, please indicate your general impressions on celebrity affective trust?

Tick the box that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
I would feel a sense of personal loss if I could no longer use celebrity endorser's advice	☐	☐	☐	☐	☐	☐	☐
My instincts tell me that if celebrity endorser is honest	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser cares and concerns about the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is liked by me	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is liked by the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is highly appreciated by the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is highly admired by the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is highly accepted by the consumers	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser is friendly	☐	☐	☐	☐	☐	☐	☐
Celebrity endorser can be relied on	☐	☐	☐	☐	☐	☐	☐
Consumers have high faith on the celebrity endorser	☐	☐	☐	☐	☐	☐	☐
Consumer willingness to take risk increases based on celebrity endorsers' provided information	☐	☐	☐	☐	☐	☐	☐

4. Below are statements of the **advertising credibility**. Please indicate your general impressions. *Tick the box that best describes your opinion.*

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
I am impressed by the advertising	☐	☐	☐	☐	☐	☐	☐
Advertising should be used for promoting commercial products/ services	☐	☐	☐	☐	☐	☐	☐
Advertising provides accurate information about the products/services	☐	☐	☐	☐	☐	☐	☐
Advertising provides complete information	☐	☐	☐	☐	☐	☐	☐
Advertising tells me which products/services have the features I am looking for	☐	☐	☐	☐	☐	☐	☐
Advertising provides information about the warranty on the product/service	☐	☐	☐	☐	☐	☐	☐
Advertising delivers, what it promises about the product/service	☐	☐	☐	☐	☐	☐	☐
Advertising provides honest information about the product/service	☐	☐	☐	☐	☐	☐	☐
Advertising provides reliable information about the product/service	☐	☐	☐	☐	☐	☐	☐
Advertising provides positive claims about the product/service	☐	☐	☐	☐	☐	☐	☐
Advertising is convincing	☐	☐	☐	☐	☐	☐	☐
Advertising is very ethical	☐	☐	☐	☐	☐	☐	☐
Advertising cares about the CSR	☐	☐	☐	☐	☐	☐	☐

5. Below are statements of the **brand credibility**. Please indicate your general impressions. *Tick the box that best describes your opinion.*

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
The brand is honest	☐	☐	☐	☐	☐	☐	☐
The brand is reliable	☐	☐	☐	☐	☐	☐	☐
The brand has a good reputation	☐	☐	☐	☐	☐	☐	☐
The brand claims are believable	☐	☐	☐	☐	☐	☐	☐
The brand is very transparent	☐	☐	☐	☐	☐	☐	☐
The brand is familiar	☐	☐	☐	☐	☐	☐	☐
The brand has the ability to deliver on its claims	☐	☐	☐	☐	☐	☐	☐
The brand is committed to delivering on its claims	☐	☐	☐	☐	☐	☐	☐
The brand has a positive value	☐	☐	☐	☐	☐	☐	☐
The brand is very attractive to me	☐	☐	☐	☐	☐	☐	☐
The brand has a positive image	☐	☐	☐	☐	☐	☐	☐
The brand has a quality	☐	☐	☐	☐	☐	☐	☐
The brand is experienced	☐	☐	☐	☐	☐	☐	☐
The brand is at the forefront of using technology to deliver a better service	☐	☐	☐	☐	☐	☐	☐
The brand cares about corporate social responsibility	☐	☐	☐	☐	☐	☐	☐

6. Below are statements of the **corporate credibility**. Please indicate your general impressions. *Tick the box that best describes your opinion.*

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly agree
The corporation is honest	☐	☐	☐	☐	☐	☐	☐
The corporation makes truthful claims	☐	☐	☐	☐	☐	☐	☐
The corporation is reliable	☐	☐	☐	☐	☐	☐	☐
The corporation is ethical	☐	☐	☐	☐	☐	☐	☐
The corporation is experienced	☐	☐	☐	☐	☐	☐	☐
The corporation is transparent	☐	☐	☐	☐	☐	☐	☐
The corporation cares for the world	☐	☐	☐	☐	☐	☐	☐
The corporation has a positive corporate social responsibility	☐	☐	☐	☐	☐	☐	☐
The corporation is very attractive	☐	☐	☐	☐	☐	☐	☐
The corporation has great human values	☐	☐	☐	☐	☐	☐	☐

7.   Below are statements of the **corporate image**. Please indicate your general impressions. *Tick* the number that best describes your opinion.

	Strongly disagree	Disagree	Somewhat disagree	Neutral	Somewhat agree	Agree	Strongly Agree
I like the co-operative form of the corporation	☐	☐	☐	☐	☐	☐	☐
I think the corporation has a better image than its competitors	☐	☐	☐	☐	☐	☐	☐
I think corporation has a better image than competitors in the minds of other consumers	☐	☐	☐	☐	☐	☐	☐
The corporation likes to think of itself as offering the best offers	☐	☐	☐	☐	☐	☐	☐
The corporation's tangible image (like parking facilities, subsidiary facilities, high-tech facilities, physical surroundings, products etc.) reflect the corporation	☐	☐	☐	☐	☐	☐	☐
The corporation's positive intangible image (like good reputation, credibility, fame, business practices, logo, symbol, kind employees, good medical standard, etc.) reflect the corporation	☐	☐	☐	☐	☐	☐	☐
The corporation takes care of stakeholders' needs	☐	☐	☐	☐	☐	☐	☐
The corporation has a positive corporate social responsibility	☐	☐	☐	☐	☐	☐	☐
The corporation has a positive public relation	☐	☐	☐	☐	☐	☐	☐
The corporation has a high potential of growth in the future	☐	☐	☐	☐	☐	☐	☐
The corporation consistently offers high guarantee	☐	☐	☐	☐	☐	☐	☐

In order to get fully understand about your opinion on the effects of celebrity trust, please answer the following questions.

8. Your gender   ☐Female   ☐Male

9. Your age   ☐ Less than 18   ☐ Over 18

10. Please state the last degree you have earned.

☐High school   ☐Undergraduate   ☐ postgraduate or above

11. Please specify the most appropriate option below that indicates your employment status (tick only one).

<u>I am currently employed</u>   <u>I am not employed</u>

☐Top executive or manager   ☐Student
☐Owner of a company   ☐House wife
☐Lawyer, dentist or architect   ☐Retired
☐Office/clerical staffs
☐Worker
☐Civil servant
☐Craftsman
☐Other

5. Please specify the most appropriate option below that indicates your ethnicity (tick only one)

    A. White
☐ English/ Welsh/ Scottish/ Norther Irish/ British
☐Irish
☐Gypsy or Irish Traveller
☐Any other White background, write in
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

    B. Mixed/ multiple ethnic groups
☐White and Black Caribbean
☐White and Black African
☐White and Asian
☐ Any other Mixed/multiple ethnic background, write in
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

    C. Asian/ Asian Black
☐Indian
☐Pakistani

☐ Bangladeshi
☐ Chinese
☐ Any other Asian background, write in
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

    D. Black/ African/ Caribbean/ Black British
☐ African
☐ Caribbean
☐ Any other Black/African/Caribbean background, write in
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

    E. Other ethnic group
☐ Arab
☐ Any other ethnic group, write in
☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

<u>I would like to thank you once again for your kind cooperation and valuable time!</u>
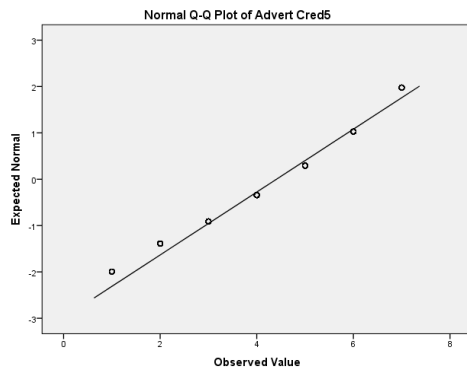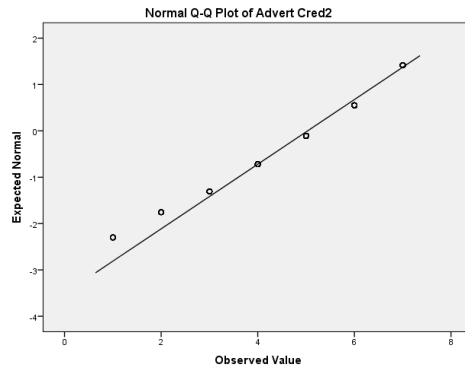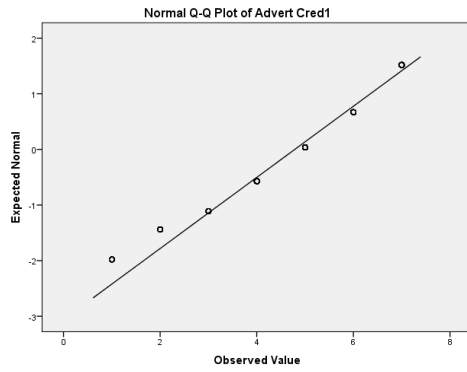
Appendix.3. Normal plots

1. Celebrity trust items normal plots

Normal Q-Q Plot of Celebrity trust9

Normal Q-Q Plot of Celebrity trust10

Normal Q-Q Plot of Celebrity trust11

Normal Q-Q Plot of Celebrity trust12

Normal Q-Q Plot of Celebrity trust13

Normal Q-Q Plot of Celebrity trust14

Normal Q-Q Plot of Celebrity trust15

Normal Q-Q Plot of Celebrity trust16

Normal Q-Q Plot of Celebrity trust17

Normal Q-Q Plot of Celebrity trust18

Normal Q-Q Plot of Celebrity trust19

Normal Q-Q Plot of Celebrity trust20

Normal Q-Q Plot of Celebrity trust21

Normal Q-Q Plot of Celebrity trust22

Normal Q-Q Plot of Celebrity trust23

2. Advertising credibility items normal plots

Normal Q-Q Plot of Advert Cred9

Normal Q-Q Plot of Advert Cred10

Normal Q-Q Plot of Advert Cred11

Normal Q-Q Plot of Advert Cred12

Normal Q-Q Plot of Advert Cred13

3. <u>Brand credibility items normality plot</u>

Normal Q-Q Plot of Brand cred1

Normal Q-Q Plot of Brand cred2

Normal Q-Q Plot of Brand cred3

Normal Q-Q Plot of Brand cred4

Normal Q-Q Plot of Brand cred5

Normal Q-Q Plot of Brand cred6

Normal Q-Q Plot of Brand cred7

Normal Q-Q Plot of Brand cred8

Normal Q-Q Plot of Brand cred9

Normal Q-Q Plot of Brand cred10

Normal Q-Q Plot of Brand cred11

Normal Q-Q Plot of Brand cred12

Normal Q-Q Plot of Brand cred13

Normal Q-Q Plot of Brand cred14

Normal Q-Q Plot of Brand cred15

4. Corporate credibility items normality plots

Normal Q-Q Plot of Corp Cred1

Normal Q-Q Plot of Corp Cred2

Normal Q-Q Plot of Corp Cred3

Normal Q-Q Plot of Corp Cred4

Normal Q-Q Plot of Corp Cred5

Normal Q-Q Plot of Corp Cred6

Normal Q-Q Plot of Corp Cred7

Normal Q-Q Plot of Corp Cred8

Normal Q-Q Plot of Corp Cred9

Normal Q-Q Plot of Corp Cred10

5. Corporate image items normality plots

Normal Q-Q Plot of Corp Image1

Normal Q-Q Plot of Corp Image2

Normal Q-Q Plot of Corp Image3

Normal Q-Q Plot of Corp Image4

Normal Q-Q Plot of Corp Image5

Normal Q-Q Plot of Corp Image6

Normal Q-Q Plot of Corp Image7

Normal Q-Q Plot of Corp Image8

Normal Q-Q Plot of Corp Image9

Normal Q-Q Plot of Corp Image10

Normal Q-Q Plot of Corp Image11
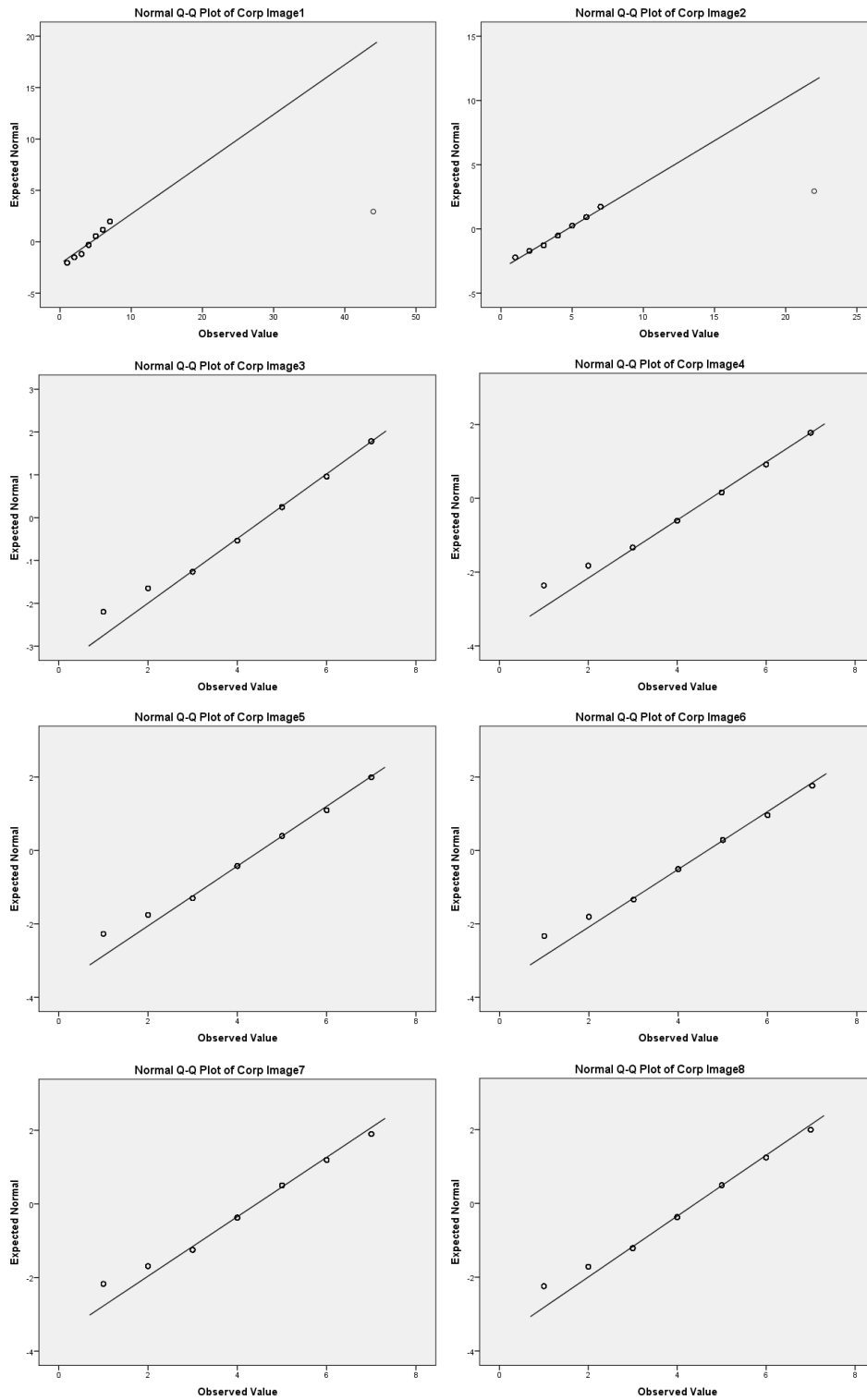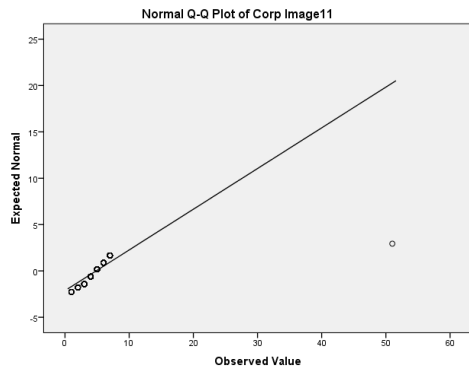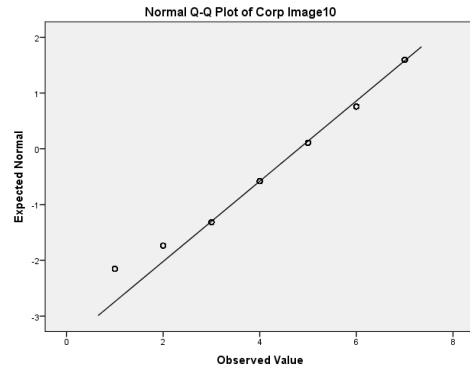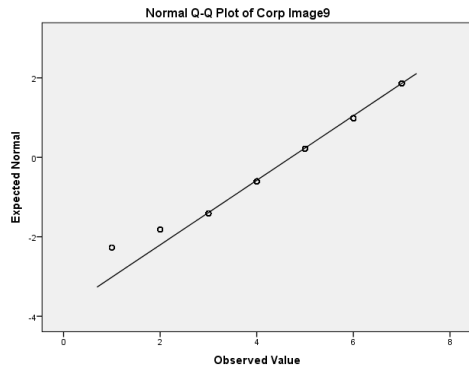
Appendix.4. Kolmogrov-Smirnov and Shapiro-Walk

1. **Celebrity trust items Kolmogorov-Smirnov and Shapiro-Walk**

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Celebrity trust1	.179	605	.000	.921	605	.000
Celebrity trust2	.170	605	.000	.922	605	.000
Celebrity trust3	.167	605	.000	.929	605	.000
Celebrity trust4	.199	605	.000	.889	605	.000
Celebrity trust5	.161	605	.000	.918	605	.000
Celebrity trust6	.164	605	.000	.936	605	.000
Celebrity trust7	.190	605	.000	.934	605	.000
Celebrity trust8	.197	605	.000	.929	605	.000
Celebrity trust9	.154	605	.000	.930	605	.000
Celebrity trust10	.167	605	.000	.946	605	.000
Celebrity trust11	.184	605	.000	.936	605	.000
Celebrity trust12	.200	605	.000	.896	605	.000
Celebrity trust13	.190	605	.000	.939	605	.000
Celebrity trust14	.177	605	.000	.937	605	.000
Celebrity trust15	.176	605	.000	.923	605	.000
Celebrity trust16	.171	605	.000	.904	605	.000

	Statistic	df	Sig.	Statistic	df	Sig.
Celebrity trust17	.174	605	.000	.912	605	.000
Celebrity trust18	.186	605	.000	.901	605	.000
Celebrity trust19	.187	605	.000	.911	605	.000
Celebrity trust20	.150	605	.000	.928	605	.000
Celebrity trust21	.179	605	.000	.935	605	.000
Celebrity trust22	.165	605	.000	.917	605	.000
Celebrity trust23	.162	605	.000	.930	605	.000

2. **Advertising credibility items Kolmogorov-Smirnov and Shapiro-Walk**

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Advertising Credibility1	.156	605	.000	.918	605	.000
Advertising Credibility2	.175	605	.000	.920	605	.000
Advertising Credibility3	.138	605	.000	.950	605	.000
Advertising Credibility4	.149	605	.000	.948	605	.000
Advertising Credibility5	.168	605	.000	.934	605	.000
Advertising Credibility6	.143	605	.000	.947	605	.000
Advertising Credibility7	.175	605	.000	.944	605	.000
Advertising Credibility8	.171	605	.000	.948	605	.000
Advertising Credibility9	.162	605	.000	.946	605	.000
Advertising Credibility10	.160	605	.000	.938	605	.000

	.162	605	.000	.934	605	.000
Advertising Credibility11						
Advertising Credibility12	.195	605	.000	.939	605	.000
Advertising Credibility13	.185	605	.000	.941	605	.000

3. Brand credibility items Kolmogorov-Smirnov and Shapiro-Walk

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Brand credibility1	.174	605	.000	.932	605	.000
Brand credibility2	.162	605	.000	.927	605	.000
Brand credibility3	.181	605	.000	.910	605	.000
Brand credibility4	.164	605	.000	.925	605	.000
Brand credibility5	.180	605	.000	.932	605	.000
Brand credibility6	.191	605	.000	.892	605	.000
Brand credibility7	.163	605	.000	.924	605	.000
Brand credibility8	.160	605	.000	.928	605	.000
Brand credibility9	.168	605	.000	.917	605	.000
Brand credibility10	.165	605	.000	.914	605	.000
Brand credibility11	.183	605	.000	.910	605	.000
Brand credibility12	.201	605	.000	.902	605	.000
Brand credibility13	.194	605	.000	.897	605	.000
Brand credibility14	.147	605	.000	.923	605	.000

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Brand credibility15	.171	605	.000	.929	605	.000

4. Corporate credibility items Kolmogorov-Smirnov and Shapiro-Walk

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Corporate Credibility1	.206	605	.000	.928	605	.000
Corporate Credibility2	.199	605	.000	.931	605	.000
Corporate Credibility3	.170	605	.000	.934	605	.000
Corporate Credibility4	.184	605	.000	.940	605	.000
Corporate Credibility5	.156	605	.000	.915	605	.000
Corporate Credibility6	.192	605	.000	.936	605	.000
Corporate Credibility7	.194	605	.000	.938	605	.000
Corporate Credibility8	.184	605	.000	.936	605	.000
Corporate Credibility9	.147	605	.000	.932	605	.000
Corporate Credibility10	.193	605	.000	.932	605	.000

5. Corporate image items Kolmogorov-Smirnov and Shapiro-Walk

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Corporate Image1	.275	605	.000	.478	605	.000

Corporate Image2	.184	605	.000	.824	605	.000
Corporate Image3	.179	605	.000	.924	605	.000
Corporate Image4	.168	605	.000	.931	605	.000
Corporate Image5	.200	605	.000	.916	605	.000
Corporate Image6	.179	605	.000	.927	605	.000
Corporate Image7	.215	605	.000	.913	605	.000
Corporate Image8	.203	605	.000	.922	605	.000
Corporate Image9	.171	605	.000	.918	605	.000
Corporate Image10	.145	605	.000	.926	605	.000
Corporate Image11	.251	605	.000	.421	605	.000

Appendix.5. Skewness and Kurtosis for each item

1. Celebrity trust items skewness and kurtosis

Item	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Celebrity trust1	-.574	.099	-.154	.065
Celebrity trust2	-.508	.099	-.396	.198
Celebrity trust3	-.507	.099	-.099	.198
Celebrity trust4	-.884	.099	.343	.198
Celebrity trust5	-.620	.099	.189	.198
Celebrity trust6	-.412	.099	.270	.198
Celebrity trust7	-.385	.099	-.116	.198
Celebrity trust8	-.394	.099	.083	.198
Celebrity trust9	-.516	.099	-.263	.198
Celebrity trust10	-.154	.099	-.486	.198
Celebrity trust11	-.396	.099	-.075	.198
Celebrity trust12	.506	.099	-.704	.198
Celebrity trust13	-.173	.099	-.557	.198
Celebrity trust14	-.165	.099	-.772	.198
Celebrity trust15	-.496	.099	-.339	.198
Celebrity trust16	-.789	.099	.390	.198
Celebrity trust17	-.723	.099	.307	.198
Celebrity trust18	-.794	.099	.169	.198
Celebrity trust19	-.689	.099	.166	.198
Celebrity trust20	-.483	.099	.024	.198
Celebrity trust21	-.387	.099	-.242	.198
Celebrity trust22	-.647	.099	-.011	.198
Celebrity trust23	-.444	.099	-.240	.198

2. Adevrtising credibility items skewness and kurtosis

Item	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Advertising credibility1	-.623	.099	-.105	.198
Advertising credibility2	-.606	.099	-.021	.198
Advertising credibility3	-.162	.099	-.468	.198
Advertising credibility4	-.024	.099	-.622	.198
Advertising credibility5	-.459	.099	-.399	.198
Advertising credibility6	1.105	.099	-.672	.198
Advertising credibility7	-.252	.099	-.369	.198

Advertising credibility8	-.142	.099	-.331	.198
Advertising credibility9	-.245	.099	-.305	.198
Advertising credibility10	-.423	.099	-.165	.198
Advertising credibility11	-.427	.099	.061	.198
Advertising credibility12	-.149	.099	-.193	.198
Advertising credibility13	-.103	.099	-.192	.198

3. **Brand credibility items skewness and kurtosis**

Items	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Brand credibility1	-.462	.099	-.073	.198
Brand credibility2	-.559	.099	.063	.198
Brand credibility3	-.714	.099	.241	.198
Brand credibility4	-.549	.099	.170	.198
Brand credibility5	-.386	.099	.205	.198
Brand credibility6	-.785	.099	.220	.198
Brand credibility7	-.550	.099	.208	.198
Brand credibility8	-.482	.099	.233	.198
Brand credibility9	-.651	.099	.354	.198
Brand credibility10	-.680	.099	.059	.198
Brand credibility11	-.711	.099	.301	.198
Brand credibility12	-.763	.099	.413	.198
Brand credibility13	-.797	.099	.473	.198
Brand credibility14	-.503	.099	.274	.198
Brand credibility15	-.420	.099	.175	.198

4. Corporate credibility items skewness and kurtosis

Items	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Corporate credibility1	-.311	.099	.026	.199
Corporate credibility2	-.301	.099	.110	.199
Corporate credibility3	-.324	.099	.060	.199
Corporate credibility4	-.204	.099	-.127	.199
Corporate credibility5	-.617	.099	.270	.199
Corporate credibility6	-.270	.099	-.009	.199
Corporate credibility7	-.248	.099	-.171	.199
Corporate credibility8	-.297	.099	.003	.199
Corporate credibility9	-.389	.099	-.206	.199
Corporate credibility10	-.274	.099	-.054	.199

5. Corporate image items skewness and kurtosis

Items	Skewness	Standard error of skewness	Kurtosis	Standard error of kurtosis
Corporate image1	11.574	.099	223.195	.198
Corporate image2	2.248	.099	28.510	.198
Corporate image3	-.450	.099	.339	.198
Corporate image4	-.420	.099	.248	.198
Corporate image5	-.294	.099	.423	.198
Corporate image6	-.250	.099	.230	.198
Corporate image7	-.237	.099	.695	.198
Corporate image8	-.265	.099	.582	.198
Corporate image9	-.463	.099	.643	.198
Corporate	-.459	.099	.141	.198

image10				
Corporate image11	13.726	.099	279.492	.198

Appendix.6: Eigenvalues

1. Eigenvalues for celebrity trust

Fact or	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.231	48.209	48.209	6.812	45.413	45.413	4.741	31.608	31.608
2	1.972	13.145	61.355	1.627	10.849	56.261	3.698	24.653	56.261
3	1.192	7.947	69.302						
4	.638	4.251	73.553						
5	.525	3.503	77.056						
6	.486	3.239	80.294						
7	.459	3.060	83.355						
8	.426	2.839	86.194						
9	.408	2.723	88.917						
10	.365	2.433	91.349						
11	.343	2.288	93.637						
12	.304	2.026	95.663						
13	.246	1.640	97.303						
14	.205	1.365	98.668						
15	.200	1.332	100.000						
Extraction Method: Principal Axis Factoring.									

2. Eigenvalues for advertising credibility

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.943	65.716	65.716	3.541	59.017	59.017
2	.597	9.952	75.668			
3	.512	8.532	84.200			
4	.404	6.729	90.929			
5	.290	4.826	95.755			
6	.255	4.245	100.000			
Extraction Method: Principal Axis Factoring.						

3. Eigenvalues for brand credibility

Total Variance Explained						
Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7.028	63.889	63.889	6.637	60.335	60.335
2	.896	8.143	72.032			
3	.665	6.049	78.080			
4	.490	4.451	82.531			
5	.445	4.044	86.575			
6	.337	3.067	89.642			
7	.295	2.682	92.324			
8	.267	2.423	94.747			
9	.239	2.176	96.923			
10	.184	1.670	98.593			
11	.155	1.407	100.000			

Extraction Method: Principal Axis Factoring.

4. Eigenvalues for corporate credibility

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.530	69.129	69.129	5.182	64.776	64.776
2	.650	8.125	77.254			
3	.458	5.728	82.982			
4	.355	4.441	87.423			
5	.312	3.896	91.319			
6	.262	3.279	94.599			
7	.236	2.952	97.550			
8	.196	2.450	100.000			

Extraction Method: Principal Axis Factoring.

5. Eigenvalues for corporate image

Factor	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3.342	66.840	66.840	2.934	58.679	58.679
2	.589	11.779	78.619			
3	.375	7.510	86.128			

4	.364	7.277	93.405		
5	.330	6.595	100.000		

Extraction Method: Principal Axis Factoring.