



Impact of Multichannel Brand Trust on Behavioural Intention

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ABSTRACT

This study examines the relationship between brand trust and behavioral intention in a multiple channel (online/Offline) situation and how it helps in developing relationships with the brand. The study is supported by commitment–trust theory introduced by Morgan and Hunt (1994). A structured questionnaire was distributed among 545 customers who transacts in both offline and online channels the in banking sector. Findings indicate that offline brand trust has a higher impact than online brand trust and the combine effect (multichannel effect - MCBT) has less impact than even both offline and online brand trust on behavioral intention (BI). Furthermore, the relationship commitment partially mediates the relationship between the MCBT and BI. While discussing the impact of MCBT on BI the study proposes that brand managers to carefully reinvestigate brand related strategies to ensure a better service to their customers.

Keywords: *Brand Trust, Offline and Online Brand Trust, Relationship Commitment, Behavioral Intention*

1. INTRODUCTION

One of the main goals of any organization would be to build a strong brand in the market, as this provides an ample platform of benefits to the firm, including less vulnerability to competitive marketing activities, larger margins, and greater intermediary co-operation and support and brand extension opportunities (Ballester & Aleman, 2005). However, developing a strong brand is not an easy task (Keller, 2007). In order to become a strong brand, consumers need to have trust in such brands which introduces challenges to firms in the contemporary business arena as they do business over many channels (Ha H. , 2004). Furthermore, the internet is now generating new technologies, and many of the users are likely to modify their interests and behaviors, and therefore researchers must consider the changing motives / requirements / demands of consumers' brand trust over time. The main reason for this is that the consumers look for convenience buying products and services and thus they select different channels when purchasing (Cassab & MacLachlan, 2009). This in literature is identified as multi-channel retailing which includes offline channels (traditional shops) and online channels (internet and mobile) (Ancarani, Jacob, & Jallat, 2009). A study done in this area (Ruparelia, White, & Hughes, 2010) states that the positive association between brand name and the trust prompts recommendations that companies should market their brand name in both traditional and non-traditional means, i.e.-via internet. A consumer's emotion regarding a particular retailer's marketing strategies may also affect his/her overall attitude towards the brand and his/her online shopping behavior (Jones & Kim, 2010). In many research documents the suggestion is to include variables into the retailer's marketing efforts in both online and off-line channels (Mohammadian & Ghanbar, 2014). Thus, in developing brand trust marketers need to needs the focus on both offline and online channels as consumers prefer to choose the most convenient channel whenever it suits them. Therefore, this study focuses on the impact of offline/online brand trust and multichannel brand trust on behavioral intention.

In order to trust a brand, there should be a high probability or expectancy in the consumer that the brand will result in positive outcomes (Ballester & Aleman, 2005). Similarly, brand trust is clearly linked to retailer satisfaction levels and repeat purchase intentions (Zboja & Voorhees, 2006). According to Ballester & Aleman, (2005) companies with trusted offline brands also benefit from the "halo effect" when trying to establish a presence on the web. However, consumers do not see a retailer's brick-and-mortar stores and online business as separate entities (Jones & Kim, 2010). Further to them multichannel retailers who wish to promote their online storefronts recognize that their success relies not only on their online performance but on their off-line performance as well (Jones & Kim, 2010).

Much of the research previously done has focused on offline and online brand trust separately (Mohammadian & Ghanbar, 2014). But brand trust where both offline and online (multichannel) retailing is present has not yet been sufficiently covered. According to Grabner-Kraeuter 2002, in the context of online transactions the buyer usually cannot be sure whether or not he will recover damages

especially if the company has no “brick and mortar” presence (Offline). Therefore, the presence of both online and offline marketing can be an added advantage for retailers (Cassab & MacLachlan, 2009). Also no studies have confirmed a direct link between off-line retail brand trust and the intention to shop at the retailer’s alternative business channels (Jones & Kim, 2010). Further to them the positive impact of brand trust on a consumer’s favorable reaction to the brand, as well as the positive impact of off-line retail brand trust on perceived confidence in shopping at the retailer’s online channels need to be further investigate. Further it is expected that if a consumer has trust in a retail brand he or she is more likely to shop at a different channel for the same retail brand. As a result it is necessary to address the sensory and interactive nature of different types of shopping. According to Urban, Amyx, & Lorenzon, 2009, how online trust is affected in the presence of multiple outlets and channels and how trust transferred across channels, is researchable. Further they suspect that when one element in the system of the channel is not trustworthy, others will suffer. So, given that the online environment is developing into the next proving grounds to demonstrate brand, variations in the nature and drivers of brand across offline and online environments need to be studied as well. Also, as Mohammadian & Ghanbar, 2014 have mentioned, examining the relationship between online and offline brand trust is important in future research. Further studies focusing on online and offline brand relations will offer marketers the tools for increasing their knowledge about customers and introducing successful brand extensions in different channels (Horppu, Kuivalainen, Tarkiainen, & Ellonen, 2008). On the basis of these considerations, this study is attempts fill this theoretical gap by examining the relationship between offline and online brand trust and the interactive effect of both (multichannel brand trust) on behavioral intention.

With the intention of examining this theoretical gap the researcher has used commitment trust theory which was introduced by Morgan & Hunt (1994). Using the theory of commitment-trust Mukherjee & Nath, (2007) were also able to find the relationship between online trust and the behavioral intention. Similarly, many other researchers like Delgado-Ballester & Munuera-Alema’n (2005), Horppu, Kuivalainen, Tarkiainen & Ellonen (2008), Mohammadian & Ghanbar (2014), Ruparelia, White, & Hughes (2010), Ha (2004) investigated the impact of brand trust on the online environment separately. Even though this theory has been cited and used by many researchers, the effect of brand trust on commitment and behavioral intention and the combined effect of brand trust in different channels were not investigated. Also, in the theory of commitment-trust, relationship benefits were measured as an evaluation of the supplier in the areas of gross profit, customer satisfaction, and product performance (Morgan & Hunt, 1994). So, they proposed, that in the future research could address other potential benefits too. Accordingly, this paper discourses the lacuna in empirical studies and theory by focusing on the emotional or psychological aspect of trust in a brand which influences behavioral intention.

In order to examine the above gap the researcher raises a few key questions; what is the degree of offline brand trust, online brand trust, relationship commitment and behavioral intention?; what is the impact

of offline and online brand trust on behavioral intention?; what is the combined effect of offline and online brand trust on behavioral intention?; and what is the mediating role of relationship commitment in the relationship between multichannel brand trust and behavioral intention?. Also the researcher sets the objectives of this study as to; examine the degree of offline brand trust, online brand trust, commitment and behavioral intention; examine the impact of offline and online brand trust on behavioral intention; examine the combined effect of offline and online brand trust (multichannel brand trust) on behavioral intention; examine the mediating effect of relationship commitment on the relationship between multichannel brand trust and behavioral intention.

In addressing the aforesaid theoretical gap this paper contributes to advance the knowledge by examining the interaction (combined) effect of brand trust in a multichannel situation. Also, it examines the applicability of multichannel trust behavior (affective type relationship) using the theory of commitment-trust which the original authors of the theory or other researchers were not attentive on. Nevertheless, it gives many insights for brand developers in designing and conceptualizing their promotional activities for products which are delivered through different channels. Further this study is trying to suggest strategies for brand managers who use online and offline channels.

The rest of the paper discuss on the followings. The next section of the paper discusses the theory of commitment - trust and the empirical findings relating to the brand trust, offline and online channel brand trust and the behavioral intention. Thereafter the methodology section of the paper intends to present the findings of the research. Then the findings are discussed relating to the theoretical and practical implications along with the limitations and the suggestions for future research. Finally, the concluding remarks are presented by the researcher.

2. LITERATURE REVIEW

2.1. Commitment-Trust Theory

This study is based on the well-known commitment-trust theory which is originally proposed by Morgan and Hunt (1994). According to them establishing, developing, and maintaining successful relational exchanges will impact highly on relationship marketing. The commitment-trust theory argued in view of relationship failures in strategic alliances. Furthermore, the commitment-trust theory suggests trust and relationship commitment as key factors in building and maintaining successful relationship (Mukherjee & Nath, 2007).

According to Morgan and Hunt (1994) this theory has main two mediating variables as “trust” and “Relationship Commitment” and they conceptualize trust as the confidence in an exchange partner’s reliability and integrity in one partner to the other. Similarly, Moorman, Christine, Deshpande, & Zaltman (1993) defined trust as the willingness to rely on an exchange partner in whom one has the

confidence". Also, by drawing literature Morgan and Hunt, (1994) have defined relationship commitment as an exchange partner believing that an ongoing relationship with another is so important as to warrant maximum efforts at maintaining it; that is, the committed party believes the relationship is worth working on to ensure that it endures indefinitely. Similarly, Moorman, Zaltman, and Deshpande (1993) defined relationship commitment as "an enduring desire to maintain a valued relationship."

Using this theory Morgan and Hunt (1994) developed the key mediating variable (KMV) model of relationship marketing. KMV model positioned trust and commitment as mediating variables between five antecedents (relationship termination cost, relationship benefits, shared values, communication, and opportunistic behavior) and five outcomes (acquiescence, propensity to leave, co-operation, functional conflict, and decision-making uncertainty). Although they tested the model in the context of automobile tire retailing, Morgan and Hunt (1994) claimed that their theory would apply for all relational exchanges involving suppliers, customers or employees. Further Morgan and Hunt (1994) emphasis a strong need of "further clarification, repetition, extension, application and critical assessment" of their theory and model. Also, in a reexamination of the commitment trust theory by Mukherjee & Nath (2007) found some contradictory points in applying this theory in affective type of relationships. Further to them the outcomes that this theory has identified were considered as the behavioral intention of maintaining such relationships.

2.2. Behavioral Intention

According to (Morgan & Hunt, 1994) "behavioral intention" is the consequence of both trust and commitment. Rahman & Aziz (2014) and Patterson (2004) have identified behavioral intention as purchasing intention and they defined purchase intention as the subjective judgment of the consumer, which is reflected after the general evaluation in buying a product or service. Behavioral intentions have defined, by Eagly and Chaiken (1993) as a person's conscious plan to exert effort to carry out a particular behavior with the intentions being formed from both a personal evaluative and a normative construct (cited by Mukherjee & Nath, 2007).

Based on the literature Rahman & Aziz (2014) have found that the behavioral intention covers several essential areas such as "willingness to consider buying; buying intention in the future; and the decision of repurchase". Similarly, Mukherjee & Nath, (2007) found that behavioral intention consists of word of mouth communication, intention to buy and continued interaction (repeat purchase). Further to them, if the trust and commitment are highly positive, the word of mouth, the intention to buy and the repeat purchasing are more likely to increase. Also, in their research work they found that the trust and the commitment have a positive impact on the behavioral intention of consumers and relationship commitment mediates the relationship between trust and the behavioral intention.

2.3. Trust

Researchers in diverse disciplines highlighted the importance of trust human affairs, but there an appropriate definition on trust is not established (Hosmer 1995, Rousseau, Sitkin, Burt, & Camerer 1998, Bhattacharya & Devinney, 1998, Husted, 1998). However, Rousseau and Sitkin, (1998) were able to define trust as “a psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another”. A careful evaluation of the literature discloses that confident expectations and risk are critical components of a definition of trust. Thus Deutsch (1973) defined the trust as the confidence that one will find what is desired from another, rather than what is feared (cited by Delgado-Ballester & Munuera-Alema´n, 2005).

In marketing, many researches on trust has been conducted in the context of distribution channels (Anderson & Mittal, 2000, Morgan and Hunt, 1994). Further in literature, found that the trust on the brand can highly influence on the relationship towards the brands. Moreover, the brand has been found influence the consumers’ purchase intentions (Power, Whelan, & Davies, 2008). Similarly, brand trust (trust towards the brand), beliefs or expectations about the brand’s actions has been found influence the behaviors such as loyalty which is more related to the relationship between the consumer and the brand (Chaudhuri and Holbrook, 2001; Lau and Lee, 1999) too.

2.4. Brand Trust

According to Hiscock (2001) the ultimate goal of marketing is to yield a powerful bond among the consumer and the brand, and the main element of this is the trust’ (cited by Yannopoulou, Koronis, & Elliott, 2011). This could be resulted due to the trust is observed as the foundation and one of the most desired qualities in a relationship, while it is the most important attribute a brand can own (Delgado-Ballester & Herna´ndez-Espallardo, 2008).

The customer–brand relationship is an important subject to study for marketers because of the ability a brand has to encourage consumers to engage in personal and warm relationships with the brand (Esch, Langner, Schmitt, & Geus, 2006). Customers assign certain personalized attributes to the brand just as their partners in their personal relationships (Chaudhuri & Holbrook, 2001). Therefore, when consumers have trust in a brand, they are more likely to develop relationships with the brands (Jones & Kim, 2010)

The question arises is whether a brand is a person to trust or to maintain relationships (Delgado-Ballester, 2004). But in the theories of animism describe that the vitality of the brand can be understood in the relationship, and also propose that consumers do not show any trouble in transmitting personality qualities to brands (Aaker, 1997) and in thinking about them as human characters (Delgado-Ballester, 2004). Moreover, according to Blackston, (1993) and Kapferer, (1992) the idea of such a relationship is a rational extension of brand personality, and if brands can be personified, then consumers would not

just perceive them, but would also have relationships with them (cited by Delgado-Ballester, 2004). Therefore, the brand trust is conceptualized as “the confident expectations of the brand’s reliability and intentions in situations entailing risk to the consumer” (Delgado-Ballester, 2004). Further Lau and Lee (1999) and Chaudhuri & Holbrook, (2001) define brand trust as the relationship between the confident expectations of the consumer and the resulting responsibility of the brand.

Based on the literature, a strong brand reputation and positive brand predictability reflect the brand trust (Lau and Lee 1999, Chaudhuri & Holbrook, 2001). However, Delgado-Ballester, (2004) used two distinct components as brand reliability and brand intention as dimensions. According to them brand reliability, is based on the extent to which the consumer believes that the brand accomplishes its value promise, and brand intentions, is based on the extent to which the consumer believes that the brand would hold consumers’ interests ahead of its self-interest when unexpected problems with the consumption of the product arise. Therefore, they defined brand trust as the confident expectations of brand’s reliability and intention. Further to them, the future satisfaction is high if the reliability on the partner is more. Thus, the reliability can be identified as one major factor to define brand trust. Also, the brand intention refers to the emotional retreat on the part of an individual and thus it can direct to positive intentions towards customers benefits (Delgado-Ballester, 2004).

2.5. Offline Brand Trust

With the occurrence of the internet, retailers start compete in multiple channels and they are three types as: pure-play internet e-tailers, bricks-and-mortar or traditional or offline retailers, and bricks-and-clicks or multichannel retailers (Ancarani, Jacob, & Jallat, 2009). Further in their study they have identified the offline channel as the brick and mortar or the traditional shopping environment which has the physical interaction between the buyer and the seller or the service provider. Biswas & Burman, (2009), identified offline shopping as the traditional brick and mortar shopping interface and online as the internet-based shopping interface. Bricks and mortar outlets are considered as more tangible, since they have a physical location, a place where customers can stopover, and also all the attached sensory cues (Rajamma, Paswan, & Ganesh, 2007). Therefore, with the support of the literature, the offline brand trust can be identified as the relationship between the confident expectations of the consumer and the resulting responsibility of the brand or retailer within a brick and mortar context where the products are tangible, which has a physical location, a building that shoppers can visit and have all the attached sensory cues as well.

Some research suggested that brand trust is an antecedent of brand loyalty and is important in maintaining a long-term customer relationship (Chaudhuri and Holbrook 2001). Also, Zboja & Voorhees, (2006) find that the brand trust has a positive impact on the repurchasing intention. Similarly, brand trust can effect on behaviors such as loyalty (Lau and Lee, 1999) and purchase intentions

(Delgado- Ballester, 2004) because they minimize the risk entailed (Leslie de Chernatony, et al., 2008). Thus many of the researchers in the brand trust sphere (Delgado-Ballester, 2004, Biswas & Burman, 2009, Zboja & Voorhees, 2006, Chaudhuri and Holbrook 2001, Lau and Lee, 1999, Yannopoulou, Koronis, & Elliott, 2011, Jones & Kim, 2010, Leslie de Chernatony, et al., 2008) have found that the offline brand trust has a positive impact on the behavioral intention of consumers.

H1: Offline brand trust has a positive impact on the behavioural intention.

2.6. Online Brand Trust

According to Mukherjee & Nath, (2007), online trust is different from offline trust due to the constraints such as the physical distance between buyer and seller, absence of salespeople, and separation between buyer and products (Yoon, 2002), absence of simultaneous existence in time and space, absence of human network attributes (audio, video, and sensual), absence of feedback and learning capability (Nohria and Eccles, 1992, as cited by Mukherjee & Nath, 2007). Also the online outlets are by meaning, virtual. If a physical location is not there, distance is not matter, and consumers interact with a machine without a human being can consider as online (Rajamma, Paswan, & Ganesh, 2007, Bravo, Iversen, & Pina, 2011). Corritore et al. (2003) define online trust as an attitude of confident expectation in an online situation (virtual) of risk that one's vulnerabilities will not be exploited" (cited by Harridge-March, 2006). Therefore the "Online Brand Trust" can be define as an attitude of confident expectation in an online situation of risk that one's vulnerabilities will not be exploited by a brand".

Moreover, researches give theoretical and empirical support to the positive affect that trust has on behavioural responses relative to interaction with an online brand in terms of willingness to purchase (Jarvenpaa, Tractinsky, & Vitale, 2000, McKnight, Choudhury, & Kacmar, 2002, Yoon, 2002) or share personal information with the brand (McKnight, Choudhury, & Kacmar, 2002, Wang, Sharon, & William, 2004). In a study Delgado-Ballester & Hernańdez-Espallardo, (2008) found that the online brand trust has a positive impact on the purchasing intention. Trust also has a direct positive impact on customers' online behavioural intention, nurturing initial and repurchase, maintain relationships and encouraging positive word-of-mouth (Rutter, 2000). Also, Becerra & Korgaonkar (2011) find that brand trust increases consumers' online brand purchase intentions.

H2: Online brand trust has a positive impact on the behavioural intention.

2.7. Multichannel Brand Trust

According to Biswas & Burman (2009), the multichannel shopping has two aspects. Those were identified as offline and online. Offline shopping refers to the traditional brick and mortar shopping interface and online refers to the internet-based shopping interface. Also, other researchers like Bravo, Iversen, & Pina (2011), Penz & Hogg (2011), Rafiq & Fulford (2005) who did research on online and

offline shopping behavior have recognized the offline and online context as above. Therefore, referring to the above literature researcher identified the interaction effect or the combine effect of offline and online as the multichannel brand trust.

According to Urban, Amyx, & Lorenzon (2004), how is online trust affected in the presence of multiple outlets and channels? how is trust transferred across the channels? and they suspect that if one element in channels is not trustworthy, others will suffer, thus the variations in the nature and drivers of trust across offline and online environments needs to be studied as well. Also, Mohammadian & Ghanbar, 2014 have mentioned, examine the relationship between online and offline brand trust is important in future researches. Further studies focusing on online and offline brand relations will offer marketers the tools for increasing their customer knowledge and introducing successful brand extensions online (Horppu, Kuivalainen, Tarkiainen, & Ellonen, 2008). On the basis of these considerations, this study is trying to fill this theoretical gap by examine the relationship and the combine effect of multichannel brand trust towards the behavioural intention.

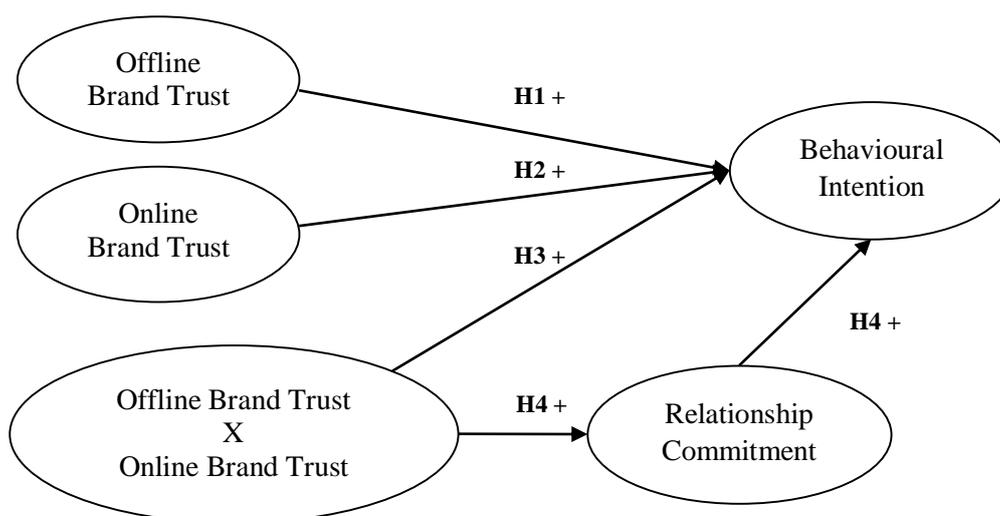
H3: There is a significant relationship between the multichannel brand trust towards behavioural intention.

Referring to the aforementioned commitment-trust theory the researcher has identified the fourth hypothesis as follows.

H4: Relationship commitment has a significant mediating impact on the relationship between the multichannel brand trust and behavioural intention.

Using the relationships discussed above are graphically shown in figure 1.

Figure 1: Theoretical framework



Source: Researchers Developed

3. METHOD

The purpose of the study is predominantly designed as a quantitative study based on the positivistic paradigm. Also according to (Sekaran & Bougie, 2010), a descriptive study is undertaken in order to ascertain and be able to describe the characteristics of the variables of interest in a situation". Hence this study is descriptive in nature and was conducted with less interference of the researcher. As stated earlier this study needs to focus on the customers who are using both offline and online channels to do their transactions. So the respondents should have exposed to a certain brand in both channels. The researcher has selected the sample as the people who are earning, who uses both offline and online channels to do transactions and those who lives in the western province. By considering the sampling elements the researcher has used the judgemental sampling and the users of both offline and online were selected by incorporating a filtering question at the beginning of the questionnaire. The survey was conducted in the service industry as it shows a higher growth in the industry and online transactions as well (Jayawardane, 2006). The data were collected using 545 respondents by utilizing the snowballing method.

3.1. Measures

The researcher used a structured questionnaire as the instrument of collecting primary data. Questionnaire was developed by adopting measures from previous researches which have tested the validity and the reliability. Then the questionnaire was developed to suite with the context that the researcher was identified to study. The questionnaire consist with two sections. Section one with the demographic data and section two with the measures for each variables identified.

Brand trust

"Offline Brand Trust" measures were adopted from Delgado-Ballester, (2004). They have identified two dimension as brand reliability (BRoff) and brand intention (BIoff) to measure the brand trust. Each of the dimensions consist with four items. The researcher used five point likert scale to measure those eight items.

Researchers examining offline trust were able to establish that such associations also apply to online trust (Urban, Amyx, & Lorenzon, 2009). Also, researchers were derived survey instruments from offline perception and behaviour to measure online trust and purchasing intention (Harris & Goode, 2010). Thus, the researcher of the study is also adopted measures from offline brand trust measures into online and utilized the same measures of Delgado-Ballester, (2004). The reliability of the measures of brand reliability was $SCR_b = 0.87$, $AVE_c = 0.63$, $ALPHA = 0.81$ and for brand intention was $SCR_b = 0.86$, $AVE_c = 0.61$, $ALPHA = 0.83$. Hence it provides the finest fit to the data. Finally, the interaction effect was considered as the multichannel brand trust by the multiplication of offline and online brand trust.

The brand name in the original questions were changed to fit to the context. Thus, the brand name was replaced as “This brand name “which refers to the service brand that the respondent does transaction.

Relationship Commitment

The mediating variable is the “relationship commitment “and the measures were adopted from Morgan & Hunt, (1994) with $\alpha = 0.895$ and replaced the word supplier with the “brand” to match the context and the study. Three items were adopted from Mukherjee & Nath, (2007) with the $\alpha = 0.71$ and changed the word “online retailer” into “this brand” to match the context.

Behavioral Intention

For “behavioral intention” three items were adopted from Goode & Harris (2007) with $\alpha = 0.851$. the brand names used in the original questions were removed and replace “this brand” and the word transaction was used to match the service sector by removing the word “business” two other items were adopted from Shukla (2010) with $\alpha = 0.727$, CR = 0:801 and AVE = 0:670. Another two items were taken from Ha, Akamavi, Kitchen, & Janda (2014) with CR=0.83, AVE=0.57. The researcher changed the brand/product names and the website name of the original questions and replaced “this brand” which refers to the service brand that the respondent does transaction.

4. ANALYSIS AND FINDINGS

The researcher used structural equation modeling (SEM) with a two stage approach (Anderson & Gerbing, 2008) to analyze data – first, standardized regression coefficients were estimated using measurement model and secondly Confirmatory Factor Analysis (CFA) was run to estimate the structural model to establish the validity of the constructs (Ahire, Golhar, & Waller, 1996). It was tested for violation of assumptions before running the CFA. The normality of data was within the acceptable range (Garson, 2009). The skewness and kurtosis values ranging from 1.954 to -0.585 respectively. Homoscedasticity and Linearity was tested using scatter plots and assured. Multicorlinearity of all three independent variables were tested and the tolerance statistics were ranging from 0.842 - 0.930 and Variance Inflation Factor (VIF) was ranging from 1.075 - 1.188 which shows no multicollinearity issues. Moreover, the sampling adequacy was tested using KMO and Bartlett's Test and value shows 0.844 which is great. The reliability (α) for each construct were tested and the result is given in table 3. According to Mak & Sockel (2001) unidimensionality is very important for reliability and validation. Also, Joreskog & Sorbom (1993) suggest that if the goodness of fit index (GIF) for each construct is 0.90 or above is unidimensional. Thus, the unidimensionality was ensured by developing measurement models for each construct and the results are given in table 1.

Table 1: Unidimensionality, reliability and validity indices

Construct	CFI	GFI	AGFI	NFI	RMSEA	CMIN/DF
Brand Trust Offline	0.992	0.991	0.980	0.969	0.026	1.348
Brand Trust Online	0.976	0.983	0.963	0.958	0.048	2.182
Relationship						
Commitment	0.981	0.986	0.959	0.973	0.065	3.145
Behavioral Intention	1.000	0.998	0.989	0.995	0.013	1.092

Source: Researchers Developed

Normed fit Index (NFI) was used to test the convergent validity (Bentler, 1990). Table 1 shows that the values for NFI met the recommended level (above 0.90). Also, the average variance extraction (AVE) shown in table 3 shows the construct validity of all the constructs ranging from 0.510 - 0.600 which is above the acceptable level of 0.50.

It was found a strong correlation (Standard estimations are above 0.5) between the dimensions of each constructs of B_{ROff} and B_{ROn}. Thus, the dimensions were removed and constructs were measured by combining indicators of dimensions. This was supported by Delgado-Ballester & Munuera-Alemán (2001) too. While modifying the measurement model it was found that some items used are loading poorly where the standard regression weight shows values below 0.5. Thus those items were deleted from the model to ensure a better fit. The table 2 shows the items deleted.

Table 2: Removed items

Construct	Measures	Statement
B _{ROff}	Broff 1	This is a brand name that meets my expectations when I transact through their branch
	Broff 3	This is a brand name that never disappoints me when I transact through their branch
	Broff 4	This brand name guarantees satisfaction when I transact through their branch
B _{IOn}	B _{IOn} 3	This is a brand name that never disappoints me when I transact through its online site
B _{ROn}	B _{ROn} 1	This a is a brand name that meets my expectations when I transact through its online site
BI	BI 4	I would do transactions with this brand rather than any other brands
	BI 6	I say positive things about this brand to other people
	BI 7	I would continue to do transactions with this brand if its interests increase somewhat

Note: B_{ROff}= Brand Reliability offline, B_{IOn}= Brand Intention online, B_{ROn}= Brand Reliability online, BI= Behavioral Intention

Source: Researchers Developed

Table 3: AVE and CR values of constructs

Construct	α before modifications	CR	AVE
Brand Trust Offline (BToff)	0.699	0.678	0.600
Brand Trust Online (BTon)	0.707	0.705	0.545
Relationship Commitment (RC)	0.803	0.804	0.510
Behavioral Intention (BI)	0.765	0.736	0.514

Source: Researchers Developed

The goodness of fit indices of the measurement model shows a good fit to the data and the results were given in table 4 with the tolerance levels for each indices.

The second step was conducted to assess the structural model. It was observed the goodness of fit indices are above the accepted level (the tolerance levels are shown in table 4). Thus, the results report a best fit for the data well on every fit measure.

Table 4: Tolerance levels for goodness of fit indices

	CFI	GFI	AGFI	IFI	NFI	TLI	RMSEA	CMIN/DF
Tolerance Levels	>0.900	>0.900	>0.900	>0.900	>0.900	>0.900	<0.05	1.0<CMIN/DF <5.0
Measurement Models	0.911	0.927	0.900	0.913	0.864	0.890	0.055	2.542
Structural Model	0.911	0.927	0.899	0.912	0.864	0.887	0.056	2.584

Source: Researchers Developed based on survey data

Using the modified model, the researcher tested all the hypothesis using SEM and a summary of the findings were given below in table 5.

Table 5: Summary of the findings

Path	Estimate (β)	S.E.	C.R.	P	Result
BI \leftarrow Btoff	0.339	0.077	4.425	***	H1 Accepted
BI \leftarrow Bton	0.167	0.044	3.764	***	H2 Accepted
BI \leftarrow ZMCBT	Estimate (β)	S.E.	C.R.	P	Result
	0.086	0.032	2.635	0.008	H3 Accepted
RC \leftarrow ZMCBT	0.268	0.027	10.023	***	
BI \leftarrow RC	0.91	0.114	7.955	***	
Mediation					
Path	Mediation				
MCBT \rightarrow RC \rightarrow BI	Partial Mediation				H4 - Partial Mediation

Source: Researchers Developed

As per the table 5 depicts, all the hypothesis is having positive impact. Since all the relationships are significant, the researcher concludes that the H1, H2, H3 and H4 are as acceptable. The mediation effect was measured using AMOS and bootstrapping was used to examine the observed effect (direct, indirect and the total effect of the relationship). Table 6 shows the significant levels of each relationships.

Table 6: Mediation effect (P Values)

Direct Effect (P Value)	Indirect Effect (P Value)	Total Effect (P Value)
0.003	0.007	0.004

Source: Researchers Developed based on survey data

Thus, the researcher concludes the mediation effect as partial refereeing to (preacher & Hayes, 2008).

5. DISCUSSION

Very few studies were conducted with the focus of multichannel setting and those are also not directly relating to brand trust. Urban, Amyx, & Lorenzon (2009), Mohammadian & Ghanbar (2014) specially shows the importance on studying this area as it can provide many insights into the brand management. Therefore, the findings of the current study may offer several advances in terms of scientific knowledge and help make some adjustments to the existing theories as well.

The findings revealed that offline is more effected by the brand intention measurements and the online brand trust is affected by both reliability and intention measures. This may happen due to the impact of intention consumers hold when purchasing a product offline. Brand intentions, is defined based on the extent to which the consumer believes that the brand would hold consumers' interests ahead of its self-interest when unexpected problems with the consumption of the product arise (Delgado-Ballester, 2004). When consumers do have any unexpected problem arose with the brand in an offline setting the customers find it easier to solve by contacting directly a person in the branch. Thus, consumers can easily judge the brands performance which increases the brand trust from the intention they hold. However, in an online setting, both the reliability and intention measures were considered. The interesting finding is, if a firm need to increase consumer trust on their brands all the activities developed in an offline setting need to focus much on the brand intention rather than brand reliability. However, in online setting, it should focus on both reliability and intention to increase the brand trust. The final items for each construct used in this study can guide the management for a better brand development programme.

The researcher found that a positive impact on BI from both BToff ($\beta= 0.339$, $P = 0.001$) and BTon ($\beta= 0.167$, $P = 0.001$). Even though the impact is positive in both Btoff and Bton, the highest impact can be seen in BToff. Bton shows a lower impact and this may happen due the inadequacy of the online sources to buy products and the trust involved with online channels. If the product is available in a channel

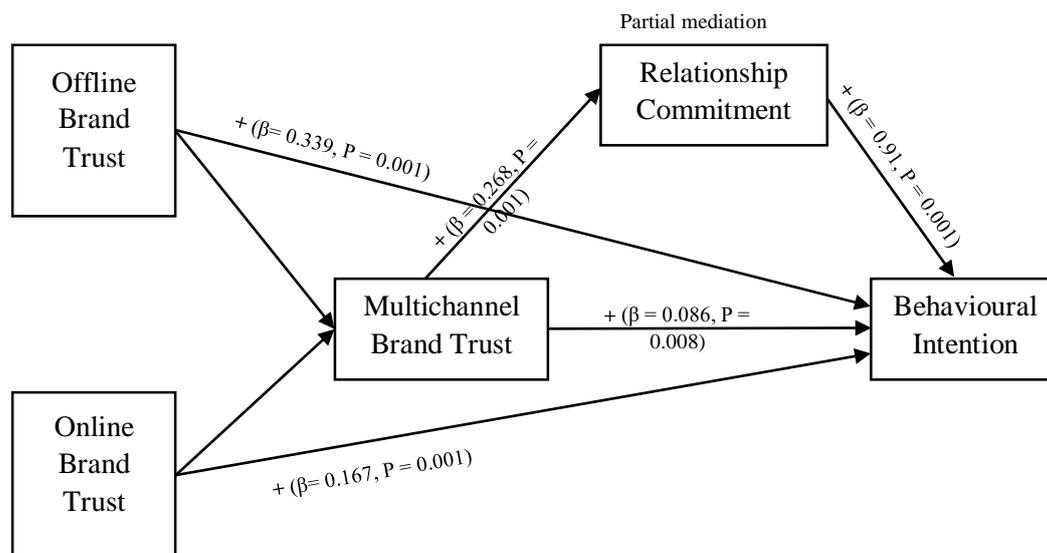
which is not trust worthy to customers, the customer will integrate that distrust with the brand. This may not impact with the offline brand trust as the consumer directly deals with the brand without a third party or an external influence. According to previous literature the offline and online brand trust towards behavioural intentions shows a positive relationship and this study also confirmed the same (Delgado-Ballester, 2004, Biswas & Burman, 2009, Zboja & Voorhees, 2006, Chaudhuri and Holbrook 2001, Lau and Lee, 1999, Jones & Kim, 2010, Power, Whelan, & Davies, 2008, Chircu, Davis, & Kauffman, 2000, Rutter, 2000, Becerra & Korgaonkar, 2011). Since the result is comparable, the researcher compared the result separately and found a significant difference among these two constructs. The offline brand trust towards the behavioural intention shows a higher impact than online. This may be due to several reasons. It can be affected by the trust towards service providers, the computer literacy and etc... This external influence may not affect in buying behaviour when the consumers do transactions via an offline channel as they directly expose to the service brand and brand promises to customers.

The impact of MCBT is having a lower β value than the impact of both BToff and BTon. It implies that the combine effect of the BToff and BTon is showing a lower impact on BI. This may happen due to the lower BTon value. Also, it can conclude, when consumers integrate the trust involved in offline and online the overall trust gets reduced. That may be due to the influential ability of each construct on other. The β of MCBT on RC is showing a significant influence. It further establishes the findings by Morgan and Hunt (1994). But the relationship here is not with a supplier or a channel but with a brand. It emphasis that the consumer's trust on a brand impacts to continue a lasting relationship with the brand too.

The examination of the mediation effect shows a partial mediation which is contradictory with the findings of Morgan and Hunt, (1994) and Mukherjee & Nath, (2007). Since the direct effect (0.003), indirect effect (0.007) and total effect (0.004) are significant the researcher confirmed it as a partial mediation (Preacher and Hayes, 2008). Therefore, it emphasis that the RC's mediation role is not that influential if the brand trust is high. Brand trust can directly influence on the behavioural intention of the consumers.

As stated above, the key findings of the study make a significant contribution to existing scientific knowledge. Moreover, this new knowledge can be used to explain consumer brand trust and other associated concepts like relationship commitment, multichannel brand trust and behavioural intention. Based on these findings the researcher has developed the following model to shoe the relationships found.

Figure 2: Model of multichannel brand trust on behavioural intention



Source: Researchers Developed

6. THEORETICAL AND MANAGERIAL IMPLICATIONS

The more favorably consumers perceive the brand, more likely it is for a trusting relationship to grow by further reinforcing positive attitudes (Chernatony & Riley, 1998). Also in the brand management subject, the brand equity plays a vital role and trust in the brand has found to be significantly impact in enhancing brand equity (Delgado-Ballester & Munuera-Alema'n, Does brand trust matter to brand equity?, 2005). Hence studying the impact of brand trust on the behavioural intention and the mediating effect of relationship commitment is very important. Thus, the findings of the present study will be immensely useful in enhancing the existing knowledge on this sphere.

This paper critically investigates the applicability and validity of the brand trust scales for both offline and online (multichannel effect) and the applicability of commitment-trust theory in relation to brands which is more affective type of a relationship. Thus, it provides knowledge of the relative importance of brand trust and multichannel brand trust in developing sustainable brands with high brand attachment via good relationship with the brand. This can be achieved via a deeper understanding of the measurement scales for offline and online brands separately and this paper opens the space for it. By introducing a comprehensive model for understanding methods of developing long lasting brands which are operate businesses via multichannel the researcher helps the future researchers to better focus on their studies. Also, the structured approach used by the researcher will help immensely for future researchers.

6.1. Practical Implication

As per the detailed discussions presented in the above sections, the main objectives were largely focused on the knowledge contribution to the existing literature. However, those findings may be immensely useful to marketing practitioners in domestic service sector and the firms' uses multiple channels for their businesses especially in developing brands. Furthermore, the findings of this study will be useful to the policy decision makers in government authorities as well. Thus, the practical contribution of the findings can be explained in several aspects.

It provides a critical evaluation of the strategic importance of brand trust in the Sri Lankan market. Since the brand trust is a significant influencer for the behavioural intention of the consumer, the brand development should be done in a careful manner. Still the Sri Lankan online channels have not developed to a level where customers can trust brands appeared in those channels. If the brand developers can ensure that the trust involved components of a service/product are in better served, they can expect a positive behavioural intention and a higher relationship commitment with the brand. This will also a positive sign for a sustainable brand development in a multichannel business model. As stated above, marketers can further enhance the brand trust of customers by using creative marketing programs. Especially with the findings in this study guides marketers to re-examine the trust involved components of a brand in different channels. As an example, how the problems arise to customers can be solved via online channels, how the consumers can be compensated via online channels if service/product has a problem and how brand developers can ensure that the expected need or the want is satisfied via these channels.

However, the most difficult part of a business is to develop a good brand. This is immensely supported by the trust involved with the brand. Therefore, in modern business environment the firms cannot survive by having single channel. So, they go for many channels which is possible. In that the online web sites and mobile transactions play a bigger role. In Sri Lankan context these channels are still not that trust worthy to customers as it doesn't have a proper mechanism to control. However, the government in this case can develop a new mechanism to control these businesses. So that the customers will start trusting the channels as well as the brands do businesses via these channels. Also, the firms who do their businesses via these channels can influence the government to develop a new mechanism to control the vulnerability of these channels.

6.2. Limitations of the Study

This is the first study attempted to test the multichannel brand trust towards the behavioral intention using the brand trust measures and the commitment trust theory. Especially the trust involved with a brand than a person or another third party. However, the findings can be generalized while paying

attention to several limitations. Mainly, the present study was limited to 507 respondents representing one districts in Sri Lanka. However, if the same study is carried out with a larger sample representing other districts of the country, one would be able to achieve a better understanding of the present research issues. Moreover, the present study focuses only on the service sector brands in Sri Lanka due to several reasons that were discussed in chapter one. However other sectors who uses multichannel also can use the findings in their strategic decisions but should carefully generalize the findings into other industries. Furthermore, the researcher has not considered any of the socio-economic factors as controllable variables for the decisions of customers, which can be another influential factor to be considered.

6.3. Suggestions for Future Research

This study shows that the items used to measure the offline and online should not be the same. It can be differing according to the situation. But the researcher tested the same items in both of the situations with the support of literature. Future research on the same subject can use some other measurements for online brand trust. Also, a better scale can be developed to measure the impact of multichannel brand trust. The future research also can focus on other factors influencing the offline and online brand trust. As an example, the trust of the online service providers, online payment systems, the socio-economic factors can influence the brand trust and the behavioural intention. Similarly, these factors can be moderators between brand trust and behavioural intention. This can also be tested and can enhance the model developed by the researcher here.

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