

# TRUST ANTECEDENTS TO SMARTPHONE BRANDS. TRANSCULTURAL ANALYSIS.

## Abstract

This study presents a model where confidence towards smartphone brands may be a result of their familiarity and reputation. It is argued that such familiarity and reputation may be a consequence of the cognitive perception that the user of the smartphone possesses regarding the brand of the device and of the affective evaluation performed by him/her. Through a non-probabilistic sampling based on quotas, 1454 people, 710 users from Chile and 754 from Mexico were surveyed, based on smartphone brands rankings with the largest market share in both countries, produced by Euromonitor 2016. In both Chile and Mexico, the results empirically obtained verified that confidence towards the smartphone brand is a consequence of familiarity and reputation. In the same way, it was verified that such familiarity and reputation are a consequence of rational and emotional processes experienced by the user. Through a multi-group analysis, there are significant differences between the smartphone users of Chile and Mexico in the relations between reputation and trust, between cognitive perception and reputation, affective evaluation and familiarity, and between familiarity and trust.

**Keywords: Smartphone, Trust, Reputation, Familiarity, Perception.**

## 1. Introduction

Globally, the symbolic barrier of 5 billion smartphone users should be surpassed by 2017 and by 2020 an estimated 5.7 billion people, or three quarters of the world's population will be expected. In Latin America the population with a smartphone in 2017 reached 414 million and by 2020 it is estimated at 524 million, representing a penetration of 65% and 78% for each case. It will also increase the number of phones with mobile internet connectivity, either 3G or 4G: currently 55% of mobile phones have this connection while in 2020 the percentage will reach 75% (GSMA, 2017). It is in this scenario where the different brands redouble their efforts to achieve a greater position and therefore a greater market share. As an example, in Latin America the undisputed leader in the sale of smartphone is SAMSUNG with 26.6% of the market (Euromonitor, 2017), being Chile and Mexico countries with a high number of users. Thus, it has been revealed that trust affects consumer attachment to the brand (Bahri-Ammari et al., 2016). In the same vein, competition and corporate credibility are two of its significant determinants (Sichtmann, 2007). It has also been revealed that consumer satisfaction (Hur, Kim, & Kim, 2014), affection (Song, Hur, & Kim, 2012), brand image and inheritance play a conclusive role in its construction (Wiedmann, et al., 2011). In spite of the diverse studies that have evaluated the components building the trust, when it comes to consider the findings obtained in different cultural contexts, the absence in them of some organizational components such as familiarity (Benedictus et al., 2010) or reputation is notable (Abosag & Lee, 2013), which can also be decisive in its construction. In the same way and especially in the technological context, little has been said about the rational and emotional nature of both the consumer's familiarity with the brand (Marks & Olson, 2001; Ochsner, 2000) and the brand's reputation (Milewicz & Herbig, 1994) and how both affect confidence towards the smartphone brand. To fill the gap in the literature in different cultural contexts, this study presents a model where confidence towards the smartphone brand is the result of familiarity and reputation. It is considered that such familiarity and reputation are a consequence of the cognitive perception that the user of the device possesses and of the

affective evaluation that is made to the equipment. It is intended to compare the behavior of users against smartphone brands between Chile and Mexico.

## **2. Theoretical framework and hypothesis development**

### **2.1. Theoretical framework**

#### **2.1.1. Trust towards smartphone brands**

Given the massive expansion of smartphones, the findings in the e-commerce literature have revealed that trust plays a key role in the mobile commerce environment (Lee, 2005) being, on the one hand, an important antecedent of the intention to buy from users (Lu, Zhao & Wang, 2010) and, on the other hand, the intention to use mobile services (Lee & Park, 2013). From the marketing point of view, trust can be defined as the perceived certainty of one party, that its counterpart has integrity and reliability (Sirdeshmukh, Singh & Sabol, 2002). Previous studies have shown that trust can be conceived as a multidimensional construct (Bordonova & Polo, 2004) composed of honesty, benevolence and competition among the parties (Marinao et al., 2017).

#### **2.1.2. Familiarity with smartphone brands**

From the seminal study of Alba & Hutchinson, (1987), familiarity could be defined as the number of experiences related to the product that have been accumulated by the consumer. From this point of view, familiarity with the smartphone helps users to more easily identify the brand of the device (Herm & Möller, 2014). In the same line, it has been stated in the information and technology management literature that the familiarity of the user with the smartphone increases the knowledge and understanding of the functioning of his/her equipment (Idemudia & Raishingani, 2014). In this sense, marketing literature reveals that brand awareness or accessibility could have direct and positive effects on product choice (Lane & Jacobson, 1995).

#### **2.1.3. Reputation of smartphone brands**

The findings in the international business literature show that corporate reputation is one of the most valuable intangible assets of companies operating globally (Sarstedt, Wilczynski & Melewar, 2013). This value is also reflected in the specialized literature in communications management where it has been pointed out that corporate reputation represents the behavior of the smartphone perceived by the user (Kim, 2016). This finding has been confirmed in business-to-business marketing literature; here it has been argued that corporate reputation may be a global impression of a group or multiple stakeholder groups (Rindova et al., 2005).

#### **2.1.4. Cognitive perception of smartphone brands**

The specialized literature on information security has revealed that the cognitive perception of the user plays a very important mediating role between the personality traits and the adoption of security measures to use the smartphone (Uffen, Kaemmerer & Breitner, 2013). It has been demonstrated in the literature on social behavior and personality that the user's cognitive experience with mobile applications will have a direct and positive impact on brand loyalty (Kim, & Yu, 2016). The specialized literature has stated that from the cognitive behavioral point of view, attributes or characteristics perceived as cognitive could allow to categorize and prioritize the information of a brand (Downs, 1970). In the literature of marketing and psychology it has been mentioned that the strong cognitive associations of the consumer positively influence the choice of a brand (Cho, Fiore & Russell, 2015).

#### **2.1.5. Affective evaluation of smartphone brands**

Literature specializing in electronic emotions has stated that the smartphone can be defined as a form of affective technology, which is strongly connected to the emotional life of users (Vincent, Grant & Fortunati, 2009). Similarly, it has been highlighted in the specialized

literature on decision systems that the smartphone, through repeated contact with its applications and the user's basic self-evaluations, provokes positive emotions toward the device (Wu et al., 2016). In the literature of marketing and psychology it has been mentioned that strong emotional associations of the consumer positively influence the choice of a brand (Cho, Fiore & Russell, 2015). It has been demonstrated in the literature of social behavior and personality that the user's emotional experience with mobile applications will have a direct and positive impact on brand loyalty (Kim, & Yu, 2016).

## **2.2. Hypothesis development**

### **2.2.1. Familiarity with smartphone brands - user trust**

In the context of electronic commerce, literature has shown that familiarity with the brand has a direct and positive effect on consumer confidence (Van Dyke, Midha, & Nemati, 2007). Although, in this context, familiarity generates confidence, nevertheless, such confidence is the result of the willingness to trust of the consumers (Gefen, 2000). Familiarity with the brand through physical contact will positively affect consumer confidence (Benedicktus et al., 2010). On the other hand, in the relationship between the employees of a company and the consumers, the more familiar the attention of employees, the greater the degree of consumer confidence (Gremler, Gwinner & Brown, 2001). In this way, in the context of the relationship between the user and his/her smartphone, we suggest the following hypothesis:

**H1.** The familiarity of the user with smartphone brands has a direct and positive effect on confidence towards the smartphone brand.

### **2.2.2. Reputation of smartphone brands - trust towards the smartphone brand**

It has been pointed out that the reputation of the brand has the ability to reduce uncertainty and create consumer trust (Šmaižienė, 2008). Similarly, in the restaurant sector, the reputation of the brand positively affects consumer trust (Han, Nguyen & Lee, 2015). On the other hand, in the relationship between two companies, the corporate reputation of one party will affect the trust of the other party (Keh & Xie, 2009). Also, in the context of online banking, the better the corporate reputation of the website, the greater the consumer trust towards it (Casalo, Flavián & Guinaliu, 2007). In line with the above, in the context of the relationship between the user and his/her smartphone the following hypothesis is expressed:

**H2.** The reputation of smartphone brands has a direct and positive effect on trust towards the smartphone brand.

### **2.2.3. User cognitive perception - familiarity with the brand of smartphone**

It has been argued in the literature of experimental psychology that there is a positive link between cognitive perception and familiarity (Ochsner, 2000). From the point of view of the consumer, familiarity with the product will be determined from the cognitive structure the consumer has regarding this (Marks & Olson, 2001). It has been argued in the literature specializing in behavior shows that past consumer experiences with cognitive attributes, positively affect the familiarity with the product (Olson & Dover, 1978). From this point of view, in the context of the relationship between the user and his/her smartphone, the following hypothesis is proposed:

**H3.** Cognitive perception held by the user has a direct and positive effect on familiarity with smartphone's brand.

### **2.2.4. User cognitive perception - reputation of the brand of smartphone**

From the point of view of the perception of power within working groups, either at individual or group level, such power will be determined by how it affects cognitive perception of one party on the reputation of the other (Fiol, O'Connor & Aguinis, 2001). From the perspective of organizational theory and according to its legitimacy with the various

stakeholders, corporate reputation will be a consequence of cognitive assessment by the assessor of an organization (Bitektine, 2011). In the context of industrial advertising, cognitive perception held by the buyer, will be a very important precedent of corporate reputation of the seller (Leigh, 1982). In line with this argument, in the context of the relationship between the user and his/her smartphone, the following hypothesis is presented:

**H 4.** Cognitive perception held by the user has a direct and positive effect on the reputation of the smartphone's brand.

#### **2.2. 5. User's affective evaluation - familiarity with the brand of smartphone**

Positive affective stimuli play an important role in the process of familiar association of memory (Ochsner, 2000). Likewise, consumer positive emotions play an important role as an antecedent of brand familiarity (Kim et al., 2016). Similarly, by repeating advertising messages, consumer's affection is also a powerful history of the acquired familiarity that a luxury brand has (Kim, Lim & Bhargava, 1998). In line with this argument, in the context of the relationship between the user and his/her smartphone, the following hypothesis is stated:

**H 5.** Affective evaluation by the user has a direct and positive effect on the familiarity with the smartphone's brand.

#### **2.2. 6. User's affective evaluation - smartphone brand reputation**

In the context of corporate communication, the emotional image that the consumer has, positively affects the corporate reputation of the organization (Cian & Cervai, 2014). On the other hand, corporate reputation, while beliefs of the individual are affected by their emotional processes (Laaksonen et al., 2011). In the context of public relations, consumer emotions have a positive effect on corporate reputation of a company (Choi & Lin, 2009). From this perspective, in the context of the relationship between the user and his/her smartphone, the following hypothesis is suggested:

**H6.** The affective evaluation by the user has a direct and positive effect on the reputation of the smartphone's brand.

### **3. Methodology**

In order to identify the most appropriate scale for measuring relationships in which familiarity and reputation of the smartphone are antecedents of trust towards the brand of smartphone and a consequence of the cognitive perception and emotional evaluation on the device with a good degree of reliability, validity and dimensionality, a methodological process was deployed at different stages (Deng and Dart, 1994). The first stage consisted of building scales with a degree of content validity. This requires a thorough and accurate analysis of the literature was made considering various scales constructed in previous studies, for example, for familiarity Kennedy et al, (2001); Gefen (2000); Coulter and Coulter (2003) were used as reference. For reputation Jarvenpaa et al, (2000); Fombrun et al, (2000); Nguyen and Leblanc (2001); McKnight et al., (2002) were considered. Regarding confidence Kumar et al, (1995). Doney and Cannon (1997); Siguaw et al., (1998) and Roy et al., (2001) were used. For the affective assessment Yoo et al, (1998) and Madden et al. (1988) were used as the main source. Finally, for the construction of the scale of cognitive perception Chiu et al., (2005) were considered as reference. It was then performed a study of critical incidents, where people had to describe those factors that were part of the analyzed constructs. In the study 50 people chosen in a non - probabilistic convenience sample participated. Through this procedure, the previous level of trust towards the brand smartphone, familiarity, and reputation, assessment of affective and cognitive perception was obtained. Immediately, a second deputation process of these scales was

conducted as recommended by [De Wulf & Odekerken-Schörder \(2003\)](#). A series of focus groups were performed by regular users of different brands of smartphone and also different interviews with experts and commercial executives in the industry of mobile technology and specialty stores selling smartphone, both in Chile and in Mexico. These analyzes allowed, on the one hand, to add those indicators to what more adequately reflect each of the dimensions within the study context, and on the other, to readjust and / or eliminate those indicators that proved to be conflicting or redundant. A modification of the method [Zaichkosky \(1985\)](#) was used for this study. The experts had to qualify each of the items with respect to their dimension, considering three alternatives: clearly representative, somewhat representative, not representative. Finally, it was decided to keep those items where there was a high level of consensus ([Lichtenstein et al., 1990](#)). Through this process, it was possible to obtain the scales with which the questionnaire was constructed. In the second stage, the questionnaire was constructed. Thus, this preliminary questionnaire c on a quantitative pre-test was performed on a random sample of 50 others and subsequently with that data exploratory factor analysis was performed and Cronbach 's alpha to each of the resulting dimensions was calculated. With this previous analysis it was possible to confirm the existence of each one of the dimensions that resulted from the previous analyzes. The items were written as affirmations and had to be answered using a 7-point Likert scale. All of them were written in such a way that they could be understood and answered by all the interviewees.

A non - probabilistic convenience sampling (users visiting the main outlets smartphone in Santiago and Mexico City) was used. In the third stage, data were collected. Specifically, the final survey was administered to a total of 1,454 smartphone users, 754 users in Santiago and 710 users in Mexico City, They are visiting major shopping centers and mal outlets with smartphone, considering as a reference to answer the seven major brands of smartphone according to a ranking by [Euromonitor 2016](#).

With the data obtained a psychometric analysis was performed until obtaining scales with a good degree of reliability, validity and dimensionality. For this purpose, an exploratory factor analysis, a confirmatory factor analysis (SEM), and various reliability analyzes were applied with Cronbach's Alpha, Construct Reliability and Extracted Variance (AVE). In order to identify those items that are not attached to their dimension, principal component factor analysis with varimax rotation ([Hair et al., 1998](#)) were performed.

According to this procedure, it was not necessary to remove the indicators of the analyzed scales. In fact, all showed a good degree of dimensionality, with factor loadings widely exceeding 0,4 ([Larwood et al., 1995](#)).

Considering the different scales included in this study, a Confirmatory Factor Analysis was developed through structural equations to corroborate whether the indicators or variables were adequate to achieve a good fit of the model. The requirements considered were the three criteria proposed by [Jöreskog & Sörbom \(1993\)](#). The first criterion is to eliminate those indicators that have a weak convergence condition with their corresponding latent variable. It was used as one requirement *a t of student* greater than 2,58 ( $p = 0,01$ ). The second criterion is to separate from the analysis those variables whose loads translated into standardized coefficients are less than 0,5. Finally, those indicators that show a linear relationship  $R^2$  less than 0,3 should be eliminated. AMOS SPSS statistical package version 23 was used in this process. For this analysis, the first and second criteria were not applied to eliminate indicators, because each showed a strong convergence with its corresponding latent variable,

surpassing all cases *t of students of* 2,58. Additionally in all cases the standardized coefficients were greater than 0,5.

To confirm that user confidence was a multidimensional construct, a strategy of rival models (Steenkamp and Van Trijp, 1991) was used, comparing a multi - dimensional model (first order) with another (second order). In both cases, the second order model showed a better ajust than the first order model, confirming the multidimensionality of the construct. Subsequently, a confirmatory factor analysis for the confidence construct was applied including its three dimensions. Subsequently, the same procedure was performed including all variables in the final model proposed, which includes trust, familiarity, reputation, emotional and cognitive perception assessment. In both cases it was not necessary to eliminate indicators. Both for the user's trust model and the final model proposed, the adjustments were very satisfactory. In fact, for the trust model: 0,998 IFI; CFI 0,998; RMSEA .04 0; Normed  $\chi^2$  3, 40  $p \leq 0,001$ . For the final model proposed IFI 0,9 72; 0.9 IFC 72; RMSEA 0,0 52; Normed  $\chi^2$  4, 9 19;  $p \leq 0,001$ . Once the optimum model was verified, the reliability of each of the scales was checked. Cronbach's Alpha (limit 0.7) Compound Reliability of the Construct (limit 0,7) (Henseler et al, 2015.) and analysis of the extracted variance (limit 0,5) (Fornell and Larker, 1981). For this, three tests were applied. The results show that in all cases the minimum values established by these reliability parameters are met.

Finally, the validity was checked, considering the content validity and construct validity. The scales included in this analysis show a good degree of content validity, because a thorough analysis of the literature, a study of critical incidents with users visiting points smartphone sales in Chile and Mexico was conducted, including in this study, and then performing a depuration of this scale across different focus groups with customers and in - depth interviews with different experts and executives of the main mall and stores selling smartphone. On the other hand, to meet the construct validity, the already depurated scale was analyzed to check if it met the convergent and discriminant validity.

Convergent validity is confirmed by observing that all standardized coefficients confirmatory factor analysis (AFC), were statistically significant at 0,01 and greater than 0,5 (Bagozzi and Yi, 1988). To check for discriminant validity, test confidence interval was used (Anderson and Gerbin, 1988). The first test is to construct confidence intervals resulting from the correlations between the different latent variables making up the model of AFC of user confidence, as the final model proposed. According to this test, there is discriminant validity, since in no confidence interval is contained the value 1(Bagozzi, 1981). In fact, in all cases, the correlations are considerably different from this value. The second test consists in observing the differences obtained between the chi-square statistic of the proposed AFC model and the value of this statistic in identical but alternative models containing pairs of latent variables for which it is desired to determine their discriminant validity, setting its coefficient in 1. Under this test, both the trust model and the proposed model presents discriminant validity because the Chi-square statistic model AFC is significantly lower (better fit of model) than the one presented by alternative models (Bagozzi and Phillips, 1982).

Therefore, with all these antecedents we can conclude that the proposed model presents a good degree of general validity.

#### **4. Results**

The methodology of this study allowed proving that confidence towards the brand smartphone is a multidimensional construct composed of the perception of the user that

smartphone brand acts with honesty, benevolence and competence. Both in Chile and in Mexico, the results revealed empirically that confidence towards the smartphone brand is a consequence of familiarity and reputation of such smartphone brand. Similarly, it was found that such familiarity and reputation are a consequence of rational and emotional processes experienced by the user. The six hypotheses in this study were tested using the statistical program AMOS, SPSS version 23 using a structural equation model (SEM) (Bagozzi, 1981). As can be seen, through standardized  $\beta$ , familiarity with the brand ( $\beta$  0,32) and corporate reputation ( $\beta$  0,54), have a direct positive effect on the confidence in the smartphone brand ( $R^2$  0,624;  $p < 0,001$ ).

On the other hand, cognitive perception held by the user, has a direct and positive impact on the familiarity with the smartphone brand ( $\beta$  0,44;  $R^2$  0,51;  $p < 0,001$ ) and reputation with the smartphone brand ( $\beta$  0,74;  $R^2$  0,64;  $p < 0,001$ ). Finally, affective evaluation by the user has a direct and positive impact on the familiarity with the smartphone brand ( $\beta$  0,38;  $R^2$  0,51;  $p < 0,001$ ) and the reputation of the smartphone brand ( $\beta$  0,11;  $R^2$  0,64;  $p < 0,001$ ). Through AMOS, SPSS, version 23 a multigroup analysis of the two groups (- Mexico Chile) was performed. On the one hand, on the model of Chile, five of the six relationships were significant ( $p < 0,001$ ), and the relation between affective evaluation and reputation with ( $p < 0,01$ ). Furthermore, in the model of Mexico, six relationships were significant ( $p < 0,001$ ). To continue the analysis, the value  $\chi^2$  was obtained for each of the six ratios to be compared between the two groups (Chile-Mexico). Then we proceed to obtain the  $\chi^2$  of the general unrestricted model ( $\chi^2 = 1875,553$ ;  $df = 554$ ;  $p < 0,001$ ) and  $\chi^2$  completely restricted general model ( $\chi^2 = 1993,028$ ;  $df = 581$ ;  $p < 0,001$ ). This was carried out in order to measure the difference in  $\chi^2$  (Yu & Shek, 2014). Then, from these reference values  $\chi^2$ ,  $\chi^2$  values obtained from each ratio were compared against a minimum threshold of  $\chi^2 = 1878,26$  (90% confidence level, NC) to a maximum of  $\chi^2 = 1882,19$  (99% confidence level, NC). Values  $\chi^2$  markedly outside this threshold will be evidence of significant differences between groups. To control the bias of using  $D\chi^2$  given its sensitivity to the sample size (Cheung & Rensvold, 2002) a complementarily calculating critical reason for both groups was performed. A critical reason greater than  $\pm 1,96$  will indicate that there are significant differences between groups (Byrne, 2004). Through both procedures, significant differences were found between both groups (Chile-Mexico). For example, in the relationship between the reputation of the smartphone and confidence to the device ( $\chi^2 = 2191,117$ ;  $CR = -3,446$ ;  $p < 0,001$ ), in the relationship between cognitive perception and smartphone reputation ( $\chi^2 = 1899,290$ ;  $CR = 2,139$ ;  $p < 0,05$ ) in the relationship between affective evaluation and familiarity with the device ( $\chi^2 = 2258,733$ ;  $CR = 2,488$ ;  $p < 0,05$ ) and the relationship between the smartphone familiarity and confidence to the device ( $\chi^2 = 2290,665$ ;  $CR = 1,804$ ;  $p < 0,10$ ).

## 5. Conclusions and Discussion

Through this study, it has been confirmed that confidence towards the smartphone brand, composed of user perception that the brand of smartphone acts with honesty, benevolence and competence is a consequence of user familiarity with the device and reputation of the smartphone brand. These results are consistent with (Van Dyke, Midha, & Nemati, 2007; Casalo, Flavián & Guinaliu, 2007). So to increase user confidence to smartphone brand is necessary to strengthen both his familiarity with the device brand and its reputation. Then, to strengthen user familiarity with the device brand is essential to manage the customer experience based on meticulous information of the

smartphone brand. Therefore, the smartphone that holds this know-how, will be more visible and thus it will increase the chances that the user trust more in the device. On the other hand, to enhance the reputation of the brand of the device requires that the user experience with the brand of his/her equipment is developed based on the certainty that this tie reduces the uncertainty of its overall performance. The smartphone brand that achieves this perception in their users can generate the desired confidence in the brand of the device (Šmaizienė, 2008). Also, it has been justified that familiarity with the device brand and reputation are a consequence of the cognitive perception held by the user and affective assessment by the smartphone brand. These results are consistent with (Marks & Olson, 2001; Fiol, O'Connor & Aguinis, 2001; Kim et al, 2016; & Cervai Cian, 2014). Therefore, to enhance cognitive perception that the user may have regarding smartphone brand it must be improved the link between cognitive attributes, for example, perceived degree of equipment safety (Uffen, Kaemmerer & Breitner, 2013). By virtue of this background, the relationship between the smartphone brand and the user will become more familiar. It also can be sustained or improve the reputation of the brand of the device. On the other hand, it will be necessary to strengthen the affective assessment by the user of the equipment. To do this, the fact of making available to the user the necessary technology to improve his/her emotional life, for example, applications that capture, for memories, unforgettable and happy moments for the users with a high resolution image (Vincent, Grant & Fortunati, 2009). This technological improvement will mean that the user will be more familiar with the brand of the smartphone and in turn further enhance the reputation of the device. In a comparative analysis between users of smartphone in Chile and Mexico, it was possible to verify that there are significant differences in the relationship given between reputation and trust between cognitive perception and reputation, between affective assessment and familiarity and between familiarity and trust. Comparatively speaking for the user in Chile will be less important than in Mexico the reputation of the smartphone brand to put trust in the brand of the device. In the same way for the user in Chile it will be less important than in Mexico the cognitive perception that the smartphone brand has to evaluate the reputation of the brand of the device. Similarly for the user in Chile it will be less important than in Mexico the emotional smartphone brand evaluation to generate a familiar link with the brand of the device. Finally, for the user in Mexico will be less important than in Chile the familiarity the user has with his/her smartphone to deposit confidence in the brand of the device.

## **6. Implications**

This study has direct implications for marketing managers associated with the management of smartphones outlets, since they can make a base structure for building trust towards brands of devices. In turn, it shows what are most sensitive factors involved in its construction. Certainly, strengthening each of the factors allows a more long-term relationship between the brand and the user.

## **7. Limitations and Future Lines of Research**

Since the study was cross sectional there may be a significant bias effect of the common variance. So it is recommended to undertake the same study longitudinally in order to check whether the model proposed has concurrent validity.

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