

Trust in Advertising and Consumer Purchase Intentions: A Conceptual Model

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Abstract: The main aim of this paper is to propose a model for investigating the relationship between trust in advertising and consumer purchase intentions. Data for the study will be gathered through structured questionnaire to be administered by the researchers. The sample of the study will be drawn from some selected tertiary institutions in Adamawa State including Adamawa State University Mubi, Federal Polytechnic Mubi and Federal College of Education Hong. From the literature reviewed, it was revealed that trust in advertising is a multi-dimensional construct with four distinct components: Reliability, Usefulness, Affect and Willingness to rely on, and only a few studies used these dimensions to examine their effects on consumer purchase intentions. Thus, this study proposes to test the effects of trust in advertising on consumer purchase intention in the Nigerian context where there was no literature evidence to show similar study was conducted.

Keywords: Trust, Advertising, Consumer Purchase Intentions.

1. INTRODUCTION

Purchase intentions continue to be an important concept in marketing. Axelrod (1968) analyzes purchase intentions along with other attitude measures used for predicting actual purchase behaviour. Smith (1965) presents a highly readable and interesting discussion on the use of purchase intentions in evaluating the effectiveness of advertising. Silk and Urban (1978) have purchase intentions as one input for a new product model. Bass, Pessemier, and Lehmann (1972) use purchase intentions in their well-know soft drink study. Sewall (1978) uses purchase intentions to segment markets for proposed new (redesigned) products. Purchase intentions: Intent to purchase is a kind of decision in which studied why a customer purchases a product in particular. Constructs like considering something purchasing a product and anticipating to purchase a product aids to scope the intentions of purchasing (Porter, 1974). Porter (1974) also elaborated customers' intention to purchase a focused brand is not merely by his same brand attitude, but also by his attitudes leading to other brands in choice of set considered. Purchase intention refers to a plan to purchase an exacting good or service in the future. (Business Dictionary.com, 2010). Fitzsimons and Morwitz (1996) confirmed that measuring intentions influence which product customer purchase. Purchase intention may classify as one of the mechanism of customer cognitive behaviour on how particular intended to purchase a particular product. Laroche Zhou (1996) argue that variables such as consumer deliberation in purchasing a brand and hope to purchase a product may use to determine customer purchase intention. These deliberation factors can consist of the customer's involved, attending, information and assessment as a part of the whole procedure in influential purchase intent.

Trust has been identified as an essential factor of advertising (Mcknight and Chervany, 2001). It encourages consumers to buy goods or services even if vendors are unknown (Akhter, Hobbs & Maamar, 2004). Trust in advertising also supports a greater use of advertising (Daughtre, 2001); simplifies the e-transaction process (Riegelsberger, Sasse & Mccarthy, 2003); develops consumer commitment (Yamagishi & Yamagishi, 1994); increases customer satisfaction (Sanzo et al; 2003); and establishes brand loyalty (Gefen, 2002). Furthermore, trust in advertising maintains long-term relationships with customers (Keen, 1997); helps achieve a competitive advantage (Weenerfelt, 1991); stimulates future purchases (Garbarino & Johnson, 1999); raises price tolerance (Delgado-Ballester & Munuera-Aleman, 2001); decreases customer

concerns of information privacy (Chellapa & Sin, 2005); and makes customers forgive occasional mistakes done by vendors (Green, 2006).

Trust is ambiguous word (Abdul-rahman & Hailes, 1997). It contains several meanings (Hardin, 2002). And is highly complex, multi-dimensional phenomenon (Mcknight & Chervany, 2001). Therefore, researchers found that it is difficult to capture and study trust (Head & Hassanein, 2002). Mcknight & Chervany (2001) and Yamagishi & Yamagishi (1994) recognise that trust is an elusive term. Similarly, Lewis & Weigert (1985) and Shapiro (1987) express that meanings of trust are confusing. Consequently, this problem led to there being no definition of trust in previous work (Rotter, 1971). Golembiewski & McConkie (1975) and Mcknight & Chervany (1996) argue that trust needs more theoretical explanation. Eventually, a lack of trust leads consumers to distrust advertising. Because trust is essential in encouraging consumers to engage in shopping activities (Mcknight & Chervany, 2001). The problem of distrust subsequently causes consumers to either limit or completely stop their purchase (Taylor Nelson Sofres and TRUSTe, 2005). Therefore, it is crucial to understand consumer issues of trust, to know how to improve consumer trust in advertising and to encourage them to make purchase decisions.

1.1 Importance of the Study:

From the practical perspective, development of a valid and reliable measurement for trust in advertising will be beneficial to advertising practitioners. Many consumer surveys have reported that there is a consistent tendency for consumers to distrust advertising and view advertised messages with skepticism (e.g., Calfee and Ringold, 1994). Consumer distrust of advertising is of great importance because it impedes advertising credibility and, as a result, reduces its marketplace effectiveness. For more efficient marketing communication, advertising practitioners need to understand what causes consumers to trust or distrust advertising and to find a way to improve the level of trust in advertising messages. Despite this importance, research to date has not fully explored the concept or measurement of trust in advertising.

1.2 Statement of the Problem:

A number of previous researchers have repetitively attempted to address the problem of trust with focus on technology (Bahreman (1995), Chadwick, Young & Cicouic (1997), Clifford, Lavine & Bishop (1998), Fernandes, (2001), Levi & Caglayan(2000), Perlman (1999), Rivest & Lampson, 1996). A lack of consideration of non-technical aspects of trust led other researchers to focus on web interface. Basso et al; (2001), Egger (2001), Fogg et al; (2001), Riegelsberger & Sasse (2001). Other researchers such as Corbitt, Thanasankit & Yi (2003), Gefen, Karahanna & Straub (2003), Pavlou (2003) however addressed how much relevant factors impact consumer trust in purchase. Mehmood & Muhammad (2011) explore the impact of social media on purchase intention of mobile phone customers in Pakistan. Bing Zhu (2013) explore how green advertising affect consumers purchase intention of green products. Jamal Mohammed Esmail Al-Ekham et al (2012) focus on influence of trust in advertising. From literatures reviewed, we found that most work done in the subject, found out the effects of advertising on firms sales using various econometric tools. Little can be said of work done on how trust in advertising influence consumer purchase intention. It is therefore, a necessary to have this research done.

1.3 Objectives of the Study:

The broad aim of this study is to find out if there is any effect of trust in advertising on consumer purchase intentions among employees of *tertiary institutions in Adamawa State including Adamawa State University Mubi, Federal Polytechnic Mubi and Federal College of Education Hong.*

The specific objectives of the study are:

1. To develop a reliable and valid scale that measures trust in advertising by following systematic measurement development process.
2. To examine the use of trust in advertising in predicting other advertising-related response variables.
3. To explore the meaning and scope of the trust in advertising construct.
4. To investigate if trust in advertising is a unique construct different from other similar advertising constructs.

1.4 Proposed Research Hypothesis:

H1: There is significant relationship between consumer trust in advertising with trust in ads.

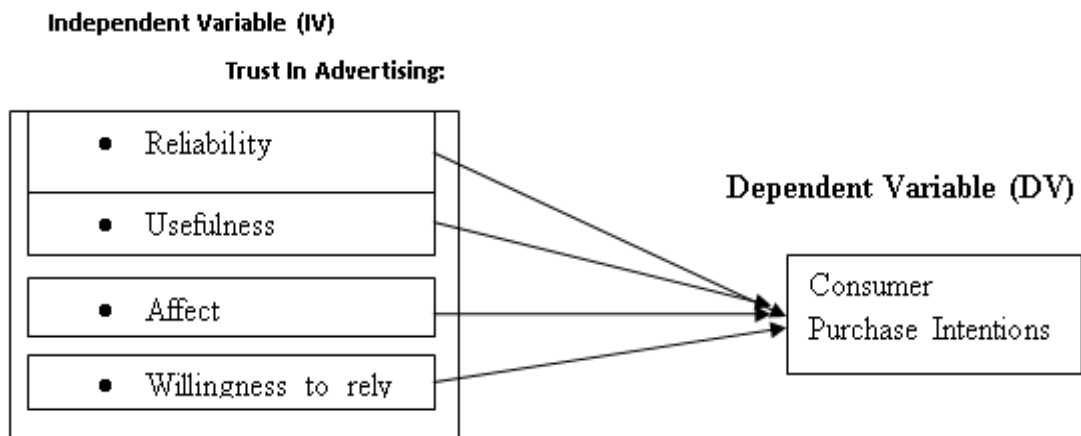
H2: There is significant relationship between consumer trust in advertising with use of information conveyed in advertising on making purchase decisions.

H3: There is significant relationship between consumer trust in advertising with attitude toward ads.

H4: There is significant relationship between consumer trust in advertising with advertising involvement.

2. THEORETICAL FRAMEWORK AND LITERATURE REVIEW

2.1. Theoretical Framework/Model of the study:



Source: Researcher

Figure1: Proposed Research Model.

The model above shows clearly the relationship between the four components of ad- trust in advertising and consumer purchase intention based on the literature reviewed.

Underpinning Theory: Theory of Planned Behaviour (TPB)

The theory of planned Behaviour confirms that purchase intentions is a direct function of trust in advertising and perceived value is significantly affect purchase intentions, that is functions of attitude towards behaviour whether favourable or unfavourable.

Subjective norm is considered as the perception of an individual on whether people who trust in advertising should make a purchase-related decision.

2.2. Literature Review:

Consumer purchase intention:

Consumer intention to purchase a product and to patronize a firm service is referred to as a consumer purchase intention (Shao et al; 2004). According to Dodds et al; (1991) Purchase intentions have been described as buying willingness. Gruber (1971) suggest that provide the relationship between the acquisition and use of product and consumer reaction to the product.

However, many companies take advantage of known faces like celebrities in their advertisement to have their proficiency and practical acquaintances with the products and services. Hence this method is very helpful to make consumers memorize the product or service; advertising celebrities produce good impacts on the minds of customers and also help to build brand trust and purchase intention. Endorsement advertising also enhances the product recognition (Maclnnis, Rao & Weiss , 2002), (Laffery & Goldsmith,1999),(Goldsmith, Lafferty & Newell, 2000).While in the recent years celebrity advertisement increase tremendously and many companies are adopting this strategy (Hsu & McDonald ,2002). According to the research of an advertising magazine it is concluded that US is spending billion of US dollar for TV commercial advertising and about 10% of US dollar are paid to wellknown stars (celebrities). Meanwhile this result indicates that more companies are interested in using famous celebrities to publicize and promote their product or service. Celebrity advertisement can transfer a great feeling toward the consumer about the product (Chi, Yeh & Huang, 2009);

Celebrities have great impact on the consumers purchase intention (Ohanian , 1990, 1991), (Laffery & Goldsmith, 1999), (Bower & Landreth, 2001), (Chi, et al; 2009). Endorser's celebrity advertisement can be divided in to three categories which are expertise, attractiveness and credibility, (Ohania, 1990). When advertising celebrities have great professional knowledge and experience their impact on purchase intention is more significant than credibility and attractiveness. The interface between the celebrity image and a product or service also has great effect on the celebrity credibility (Chi, et al; 2009). Celebrity attractiveness is best way to plead consumer credibility (Freiden 1984). Celebrity expert recommendation can increase trust on a product and also increase on purchase intention and also helps to promote the product value and brand recognition (Maddux & Rogers, 1980). A consumers feelings and evaluation and external factors develop consumer purchase intention and which is vital feature to envisage consumer behaviour (Fishbein & Ajze, 1975). Purchase intention can determine the prospect of a consumer to buy the product or service (Dodds, et al; 1991),(Schiffman & Kanuk, 2000) ,(Yang, 2009). Purchase intention indicate that consumers will chase their experience, liking and external environment to gather information about the products or services, evaluate alternatives and make final Decision about the product or service (Zeithaml, 1988), (Dodds et al; 1991), (Schiffman & Kanuk ,2000),(Yang ,2009). Advertising celebrity's popularity, attractiveness and expertise can appeal consumers attraction in a short time and improve consumers purchase intention (Chi, et al ;2009). Consumer purchase intention is a result of consumer's perception about the product and it is also important element to predict consumer purchase interaction it is also stated that apparent value and apparent quality will impact the purchase intention (Monroe and Krishna, 1985). The higher purchase intention also increases the perceived quality (Zeithaml, 1988). Purchase intention may amount the chances of a buyer to purchase a products, larger the buyer intent is, the larger a buyers intent to purchase a goods (Dodds et al; 1991), Schiffman & Kanuk (2000). Buyer intent specifies, buyers will stay up with their know-how, first selection and external vicinity to collect information, and make buying choice by assessing substitutes (Zeithaml, 1988), (Dodds et al; 1991),(Schiffman & Kanuk, 2000), (Yang, 2009), (Rizwan et al; 2013). According to Sproles & Kendall (1986) a consumer's decision making style is "a mental orientation characterizing a consumer's approach to making choices". Porter (1974) explained that customers buying behaviour also depend on the level of existing competition in the industry.

Consequently, the consumer's brand attitude and confidence determine his/her purchase intention (Laroche, 2002), (Laroche, Kim & Zhou ,1996). On one hand, an ad context can influence ad evaluations (Burke & Edell , 1989), (Hastak & Olson ,1989), (Keller, 1991), (Singh & Churchill, 1987). For instance, Laroche & Sadokierski (1994) demonstrated that intention to choose an investment firm depends on confidence in the evaluations of the firm. Furthermore, Laroche, Kim & Zhou (1996) found that if an individual's confidence in evaluating competing brands is stronger, his/her intention to buy a focal brand will be lower.

Trust has been recognized as an important element of human relations, communication, and marketing transactions. As Gambetta (1988) pointed out, trust pervades the most diverse social situations, from private individual lives to international affairs, as a fundamental ingredient and an unavoidable dimension of social interaction. Recognizing the importance of trust, research in sociology, psychology, communication, and marketing has examined the conceptual and measurement dimensions of trust and the role of the construct in human interaction and effective communication. Trust is also important for effective advertising (MacKenzie & Lutz, 1989). Advertising serves many communication functions (Sheth, 1974) however, a primary function that society has assigned to advertising is the role of informing consumers about products, services, and ideas, to help them weigh one choice against another (Sandage, 1973). Carey (1960, p.14) defines advertising as market information and suggests advertising's basic institutional function is to facilitate judgment and free choice on the part of the consumer by providing relevant information. Nelson (1974, p.54) agrees with advertising's value as an information source by postulating that advertising reduces monopoly power and consumer ignorance by increasing the amount of information available for consumer search. However, crucial to fulfillment of this function is the premise that consumers judge the information delivered by advertising as useful in their decision making processes. Consumers must have trust in ad-conveyed information for advertising to function most effectively as an information source. Despite the research in other disciplines, trust has been the subject of little systematic study in advertising. Credibility, a related construct to trust, has long been studied in the context of advertising, but literature suggests that credibility and trust are distinct constructs which have different conceptual characteristics (Doney & Cannon, 1997), (Hovland, Janis & Kelly, 1953).

Lewis & Weigert (1985a), Ohanian (1990), Swan, Trawick, Rink & Roberts (1988). According to Random House Webster's Unabridged Dictionary (1998) trust is defined as assured reliance, confident dependence, and confident anticipation . Trust has been defined as "a willingness to behave based on expectation about the behaviour of others (

Luhman, 1988), “an expectancy that the word, promise, verbal or written statement of another can be relied upon (Rotter, 1967), or “a willingness to rely on an exchange partner in whom one has confidence”(Moorman, Deshpandé & Zaltman, 1993). The literature on trust often suggests that trust has several components not typically included in credibility: confidence in the trusted party’s integrity, competence, benevolence and reliability; mutual emotional investment; and willingness to rely on the trusted party (e.g., Doney & Cannon, 1997) (Johnson-George & Swap, 1982),(Larzelere & Huston, 1980),(McAllister, 1995). The concept of trust has long been considered vital to the effective functioning of all levels of human relations: nations, organizations, groups, dyads, and individuals (Butler, 1986). Rotter (1967) claims that a high expectancy that others can be relied upon is an important variable in the development of adequate social relationships. Lewis & Weigert (1985a:968) contend that trust is “indispensable in social relationships.” Zucker (1986:56) adds to this, saying that trust is “vital for the maintenance of cooperation in society and necessary as grounds for even the most routine, everyday interactions.” Recognizing the importance of trust in social life, the construct has been investigated over several decades in a variety of different disciplines, including sociology, psychology, management, and business. Sociologists often define trust as “social good” which is embedded in social relationships among actors (Granovetter 1985) Lewis & Weigert (1985a). Psychologists commonly conceptualize trust as an individual’s personal traits such as propensity to trust (Rotter,1967). Social psychologists and organizational management researchers frame the construct in the context of interpersonal relationships as a state of mind which is affected by situation specific factors (Mayer, Davis & Schoorman, 1995), (McAllister, 1995). The wide diversity in the research on trust seems to make trust investigators uncomfortable. For example, a sociologist Luhman (1980: 8) complains that trust research seems theoretically unintegrated and incomplete. Zucker (1986: 56) criticizes that “the definitions proposed unfortunately have little in common.” Shapiro (1987: 624) agrees that the considerable attention to trust results in “a confusing potpourri of definitions applied to a host of units and levels of analysis.” More recently, Hosmer (1995) agrees saying “there appears to be widespread agreement on the importance of trust in human conduct, but unfortunately there also appears to be equally widespread lack of agreement on a suitable definition of the concept.

Guided by prior literature, trust in advertising is preliminarily conceptualized as “a consumer’s confidence that advertising is a reliable source of product/service information and one’s willingness to act on the basis of information conveyed by advertising.” This definition is consistent with the prior trust conceptualization that trust consists of cognitive, emotional, and behavioural dimensions (Barber, 1983),(Lewis & Weigert, 1985a),(Luhmann, 1979), (Mishra, 1996). It also is inclusive of the seven components of trust that have been most frequently identified in past research. Following are discussions of the three-part dimensional nature of trust in advertising and the seven components.

The definition of trust encompasses not only people’s beliefs about objects, but also their willingness to use knowledge as the basis for action (Luhman, 1979). As documented in the literature, numerous researchers have conceptualized trust as a composition of a trusting belief and a trusting behavioural intention (e.g., Lewis & Weigert, 1985a), (Luhman, 1979), (McAllister, 1995), (McKnight et al; 1998), (Moorman et al; 1993). In agreement with the prior conceptualizations, the current study proposes that trust in advertising is composed of beliefs about advertising’s trustworthiness and willingness to act on the information conveyed in advertising. It should be pointed out that trust in advertising as conceived here incorporates behavioural intent (i.e., a willingness to rely on advertising) rather than an actual behaviour (i.e., relying on advertising). Many scholars have suggested that trusting behaviours (e.g., cooperation or reliance) without confidence in others’ trustworthiness may result from situational factors (e.g., power or control) rather than actual trust in others(Lewis & Weigert, 1985a), (Moorman et al; 1992), (Pearce, 1974). In the case of advertising, lack of an alternative source of product information might force consumers to rely on the information provided by advertising with limited alternative information sources (e.g., such as Consumer Reports, friends who have used the product before, or a new feature on the product), a consumer might have no choice but to use and accept information from advertising, even though he or she does not have confidence in the trustworthiness of the ad-supplied information. Thus, the willingness to act on advertising would be a more appropriate indicator of trust in advertising than actual trusting behaviour. Meanwhile, trust in others is in part responsible for trusting behaviour. However, the proposed definition of trust in advertising takes into account confidence, an emotional element of trust. It has also been well documented that trust is composed of cognition and emotion dimensions (Johnson-George & Swap, 1982), (Johnson & Grayson, 2005),(Lewis & Weigert, 1985a), (Rempel et al; 1985), (Swan et al; 1988), (Young & Albaum, 2003). The cognition dimension involves an individual’s evaluation of the trustworthy attributes of the trusted object such as reliability, benevolence or honesty. The emotional base involves an individual’s feeling to judge the trusted object, e.g., emotional security or confidence: Do I feel confident that advertising is reliable? Confidence in the party results from the firm belief that the party is reliable and has high integrity (Altman and Taylor, 1973), (Larzelere & Huston, 1980), (Morgan & Hun, 1994), (Rotter, 1971). Thus, it is proposed

that trust in advertising includes consumer beliefs about the reliability of advertising and that this confidence results from those beliefs.

Various components of trust have been proposed and identified by previous studies. Among those identified, seven components have most frequently appeared and seem relevant to trust in advertising: integrity, reliability, benevolence, competence, confidence, likeability, and willingness to rely on.

A dictionary defines **integrity** as “adherence to moral and ethical principles” (Random House Webster’s Unabridged Dictionary (1998, p.990). Scholars have measured integrity as a perception of the party’s moral character, basic honesty, truthfulness, and sincerity (e.g., (Butler & Cantrell, 1984), (Larzelere & Huston, 1980), (McKnight et al; 2002). Consistent with prior conceptualizations, the present study defines integrity as a consumer’s perception of honesty, truthfulness and the morality of advertising.

Reliability refers to a consumer’s belief that advertising keeps its promise. Reliability has been measured using the labels of reliability, dependability, credibility and consistency(e.g., Butler & Cantrell, 1984) (Johnson-George & Swap, 1982),(McKnight et al; 2002), (Rempel et al; 1985). If a consumer perceives advertising as reliable, one believes that advertising is sincere about the claims it made for the advertised product or service and that the claims are usually fulfilled.

Benevolence pertains to a consumer’s belief that advertising concerns consumers’ interests, and that advertising is guided or motivated by favourable and positive intentions toward the consumer welfare, not by the advertiser’s interests only (Andaleeb, 1992). Benevolence includes a consumer’s perception of an advertiser’s favourable motives and that the source is not acting opportunistically or manipulatively to make a profit. Thus, those who believe in the benevolence of advertising are more likely to think that advertising tries to benefit consumers not only to make a profit for advertisers.

The dictionary defines **competence** as “having suitable or sufficient skill, knowledge, experience or ability to do something” or “good enough or suitable for something” (Random House Webster’s Unabridged Dictionary, 1998, p.417). Also competence refers to groups of skills, expertise, and characteristics required for doing the job successfully. Hence, from a consumer’s point of view, the primary function of advertising is to provide consumers with product or service related information. In terms of advertising, competence can be defined as advertising’s usefulness as a good source of product information. The first four beliefs (integrity, reliability, benevolence, and competence) together comprise a cognition base of trust (McKnight et al; 2002). Integrity, reliability and benevolence all reflect ethical traits. However, benevolence relates to the party’s altruistic motives and is based on good will (Mayer et al; 1995) whereas integrity and reliability refer to adhering to a promise and not lying, which may be held for utilitarian, rather than altruistic reasons (McKinight et al; 2002).

Confidence and likeability have been considered as emotional bases of trust. Confidence has been often measured as emotional security or faith (Chaudhuri & Holbrook, 2002), (Johnson-George & Swap, 1982), (Lewis & Weigert, 1985b), (McAllister, 1995), (Moorman et al; 1992), (Rempel et al; 1985), (Young & Albaum, 2003). In terms of advertising, confidence can be defined as a consumer’s feeling that relying on advertising is safe.

Likeability has not appeared as much as other elements, but the literature suggests that feelings of trust are related to liking (Swan et al; 1988). Likeability has been considered to include attractiveness, feeling of liking, enjoyability, and positive affection (Ganesan, 1994), (Haley, 1996), (Ohanian, 1990) (Young & Albaum, 2003). Likeability of advertising is not hypothesized to include friendship or love, which have been previously studied as an emotional base of trust, because in the context of trust in advertising, those emotions are arguably irrelevant to an economic transactional activity like advertising.

Willingness to Rely On is considered a behavioural component of trust. As discussed above, trust involves a willingness to take a risk by relying on the trustee’s words or actions. In the context of advertising, risk includes undesirable outcomes of relying on advertising for making purchase decisions: financial loss due to the purchase of unsatisfactory products or services, or social-emotional loss resulting from a peer-group’s negative judgments to selection or use of the wrong brand. Thus, willingness to rely on advertising can be specified as willingness to take a potential loss by using information conveyed in advertising. The four components of ad-trust, *Reliability*, *Usefulness*, *Affect*, and *Willingness to Rely On*, emerged from empirical investigation, and reflected seven of the initially hypothesized elements of the construct: integrity, reliability, competence, benevolence, confidence, affect, and willingness to rely on.

Reliability: Refers to a consumer’s belief that advertising keeps its promise. Reliability has been measured using the labels of reliability, dependability, credibility and consistency (Butler & Cantrell, 1984), (Johnson-George & Swap,

1982), (Mcknight et al; 2002) and (Rempel et al; 1985). If a consumer perceives advertising as reliable, one believes that advertising is sincere about the claims it made for the advertised product or service and that the claims are usually fulfilled. Hence the information is reliable for making purchase-related decisions.

Usefulness: The second component, Usefulness, refers to consumer feeling of how useful advertising is for purchase-related decision making. Arguably, Usefulness is parallel to competence, a frequently investigated trust component in past trust research. Competence is often defined as the ability of the trustee to do one's job successfully and how well the trustee did his or her job (Barber, 1983), (Butler & Cantrell, 1984), (McKington et al; 2002). From a consumer point of view, the primary function of advertising is to provide consumers with product- or service-related information.

Affect: The Affect component reflects the likeability of advertising. Likeability can include attractiveness, feeling of liking, enjoyability, and positive affection (Ganesan, 1994), (Haley ,1996), (Ohanian, 1990), (Young & Albaum, 2003). Having Affect as one component of trust in advertising is consistent with prior findings that indicate that feelings of trust are related to liking (Swan et al; 1988), (Swan, Trawick, & Silva, 1985) and the conceptual argument that both cognition and emotion form the basis of trust (Lewis & Weigert, 1985).

Willingness to rely on: Willingness to Rely On reflects behavioural intent to act on the basis of the information conveyed in advertising. Many trust theorists have conceptualized that trust is inseparable from taking a risk (i.e., relying on the trustee), (Coleman ,1990), (Deutsch, 1958), (Hall, Dugan, Zheng & Mishra , 2001), (Hosemer ,1995), (Rousseau, Sitkin, Burt, & Camerer, 1998). Willingness to Rely On has been empirically investigated by many researchers as an element of trust (Albrecht & Travaglione , 2003), (Mayer & Davis ,1999), (McAllister,1995) (McKnight et al; 2002), (Moorman et al; 1992, 1993) and the ADTRUST scale component, Willingness to Rely On, is consistent with that part trust research.

3. METHOD

For the purpose of this research, primary data will be sourced with the use of questionnaire. The completed questionnaires will be drawn based on research questions under study. The population of the research includes some selected tertiary institutions in Adamawa State. From this population, samples of the (3) institutions (Adamawa State University, Mubi, Federal Polytechnic Mubi and Federal College of Education Hong) will be drawn from Adamawa to participate in the research and four hundred (400) questionnaires will be administered to their staff to draw conclusion and analysis from their responses. In order to achieve the study objectives, the researcher will develop the questionnaire, which measures the following characteristics and variables. Section A: measures the study demographic variables – Gender, Age, Marital status, Educational Qualification and Job position. Section B: measures the study independent variable utilizing a 7- point likert scale ranging from “1= strongly agree” to “7 = strongly disagree”. Section C : Measure the study dependent variable utilizing a five point likert scale ranging from “1 = strongly agree” to “5 = strongly disagree”. The independent variable is Trust in Advertising, the 4 dimensions of trust in advertising which consist of reliability, usefulness, affect and willingness to rely on will be measured using 20 items likert format scale (the ADTRUST scale) adopted from (Bauer and Greysen, 1968). While the dependent variable is consumer purchase intention which will be measured using 4 –items adopted from (Esch et al; 2006).

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