

Development of trust marketing in the digital society

Popova, Nadezhda; Kataiev, Andrei; Skrynkovskyy, Ruslan; Nevertii, Anna

Veröffentlichungsversion / Published Version

Zeitschriftenartikel / journal article

Empfohlene Zitierung / Suggested Citation:

Popova, N., Kataiev, A., Skrynkovskyy, R., & Nevertii, A. (2019). Development of trust marketing in the digital society. *Economic Annals-XXI*, 3-4, 13-25. <https://doi.org/10.21003/ea.V176-02>

Nutzungsbedingungen:

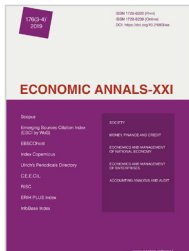
Dieser Text wird unter einer CC BY-NC-ND Lizenz (Namensnennung-Nicht-kommerziell-Keine Bearbeitung) zur Verfügung gestellt. Nähere Auskünfte zu den CC-Lizenzen finden Sie hier:

<https://creativecommons.org/licenses/by-nc-nd/4.0/deed.de>

Terms of use:

This document is made available under a CC BY-NC-ND Licence (Attribution-Non Commercial-NoDerivatives). For more information see:

<https://creativecommons.org/licenses/by-nc-nd/4.0>



ECONOMIC ANNALS-XXI
ISSN 1728-6239 (Online)
ISSN 1728-6220 (Print)
<https://doi.org/10.21003/ea>
<http://www.soskin.info/ea/>

Volume 176 Issue (3-4) 2019

Citation information:

Popova, N., Kataiev, A., Skrynkovskyy, R., & Nevertii, A. (2019). Development of trust marketing in the digital society. *Economic Annals-XXI*, 176(3-4), 13-25. doi: <https://doi.org/10.21003/ea.V176-02>

UDC 339.138



Nadezhda Popova

D.Sc. (Economics), Associate Professor,
Kharkiv Institute of Trade and Economics of
Kyiv National University of Trade and Economics
8 Otakar Yarosh lane, Kharkiv, 61045, Ukraine
pnv-15@ukr.net
ORCID ID: <https://orcid.org/0000-0003-2797-6989>



Ruslan Skrynkovskyy

PhD (Economics), Associate Professor,
Lviv University of Business and Law
99 Kulparkivska Str., Lviv, 79021, Ukraine
uan_lviv@ukr.net
ORCID ID: <https://orcid.org/0000-0002-2180-8055>



Andrei Kataiev

PhD (Economics), Associate Professor,
Kharkiv Institute of Trade and Economics of
Kyiv National University of Trade and Economics
8 Otakar Yarosh Lane, Kharkiv, 61045, Ukraine
kataev_av@ukr.net
ORCID ID: <https://orcid.org/0000-0001-8714-4063>



Anna Nevertii

PhD (Economics), Associate Professor,
Kharkiv Institute of Trade and Economics of
Kyiv National University of Trade and Economics
8 Otakar Yarosh Lane, Kharkiv, 61045, Ukraine
nevertii_anna@ukr.net
ORCID: <https://orcid.org/0000-0002-3802-1398>

Development of trust marketing in the digital society

Abstract. The development of a digital society, rapid access to information sources changes the consumers' behaviour in terms of goods and services purchased online. In these conditions, the key to business development is trust: trust in web sites, information and brands represented on the Internet. Trust promotes consumers' decision-making with regard to interaction and changes the approaches to marketing activities of business entities. The study identifies the factors that contribute to the development of trust and focuses on the importance of communication and consumer values, including the digital culture. The stages of trust marketing development, which are based on the principles of the theory of trust and consumer behaviour in a digital environment, are specified. The research was conducted with the involvement of online users through an on-line survey in April-July 2018 and included 2,038 respondents. Research questions were formed on the basis of focus groups, which included active Internet users. The research concerned Russian-speaking and Ukrainian-speaking Internet users. It reflects a certain socio-cultural environment of the Internet and gives impetus to continue the research focused on the multicultural comparison. This research gives an idea of consumers' confidence in the digital environment and defines the conceptual aspects of developing trust marketing in relation to interaction, communication, consumer values and development stages. As the results of the study revealed, changes in consumer behaviour in the Internet environment, lack of direct contact with staff members enhance the value of trust in the company or brand. Therefore, trust marketing becomes the most demanded concept of modern marketing. According to this concept, marketing tools of enterprises in a digital society should be configured to establish trust relationships with consumers. This generates changes in the behaviour of enterprises themselves.

The practical aspects of this research are to provide business stakeholders with guidance on developing trust marketing in a digital society based on consumer behaviour understanding. The social consequences of trust marketing development are the digital citizens' satisfaction with their livelihoods by increasing confidence in business and the state, minimizing the risks in the digital environment.

Keywords: Trust Marketing; Digital Society; Digital Culture; Consumer Values; Consumer Behaviour

JEL Classification: M30; M31; M39; D11; D21

Acknowledgements and Funding: The authors received no direct funding for this research.

Contribution: The authors contributed equally to this work.

DOI: <https://doi.org/10.21003/ea.V176-02>

Попова Н. В.

доктор економічних наук, доцент, завідувач кафедри маркетингу та торговельного підприємництва, Харківський торговельно-економічний інститут Київського національного торговельно-економічного університету, Харків, Україна

Катаєв А. В.

кандидат економічних наук, доцент кафедри маркетингу та торговельного підприємництва, Харківський торговельно-економічний інститут Київського національного торговельно-економічного університету, Харків, Україна

Скриньковський Р. М.

кандидат економічних наук, доцент кафедри економіки підприємств та інформаційних технологій, Львівський університет бізнесу та права, Львів, Україна

Невертій Г. С.

кандидат економічних наук, доцент кафедри маркетингу та торговельного підприємництва, Харківський торговельно-економічний інститут Київського національного торговельно-економічного університету, Харків, Україна

Розвиток маркетингу довіри в цифровому суспільстві

Анотація. У статті розглядаються зміни в поведінці споживачів у цифровому суспільстві, які ґрунтуються на широкому доступі до інформації та зростанні ролі довіри, що потребує цілеспрямованих змін у маркетинговій діяльності підприємств. Проведено дослідження щодо факторів, які впливають на рівень довіри споживачів і стимулюють прийняти рішення щодо купівлі товарів і послуг через Інтернет. Запропоновано концептуальну модель взаємодії споживачів і суб'єктів бізнесу в цифровому середовищі, яка сприяє формуванню довіри. Визначено етапи формування маркетингу довіри в цифровому суспільстві та кроки, що сприятимуть формуванню атмосфери довіри.

Ключові слова: маркетинг довіри; цифрове суспільство; цифрова культура; цінності споживачів; поведінка споживачів.

Попова Н. В.

доктор экономических наук, доцент, заведующая кафедрой маркетинга и торгового предпринимательства, Харьковский торгово-экономический институт Киевского национального торгово-экономического университета, Харьков, Украина

Катаєв А. В.

кандидат экономических наук, доцент кафедры маркетинга и торгового предпринимательства, Харьковский торгово-экономический институт Киевского национального торгово-экономического университета, Харьков, Украина

Скриньковский Р. Н.

кандидат экономических наук, доцент кафедры экономики предприятий и информационных технологий, Львовский университет экономики и права, Львов, Украина

Невертій А. С.

кандидат экономических наук, доцент кафедры маркетинга и торгового предпринимательства, Харьковский торгово-экономический институт Киевского национального торгово-экономического университета, Харьков, Украина

Развитие маркетинга доверия в цифровом обществе

Аннотация. В статье рассматриваются изменения в поведении потребителей в цифровом обществе, основанные на широком доступе к информации и возрастании роли доверия, что требует целенаправленных изменений в маркетинговой деятельности предприятий. Проведено исследование факторов, влияющих на уровень доверия потребителей в цифровой среде и стимулирующих принятие решения о покупке товаров и услуг через Интернет. Предложена концептуальная модель взаимодействия потребителей и субъектов бизнеса в цифровой среде, которая способствует формированию доверия. Определены этапы формирования маркетинга доверия в цифровом обществе и шаги, способствующие формированию атмосферы доверия.

Ключевые слова: маркетинг доверия; цифровое общество; цифровая культура; ценности потребителей; поведение потребителей.

1. Introduction

Digital society is characterised by significant changes in virtually all spheres of human life at the expense of new opportunities provided by digital technologies, digital infrastructure, mobile and cloud technologies, Big Data, digital codification of information, significant growth of computing power, integration of information technologies with communication systems, digital automation and robotics. All this accelerates the development of society, stimulates the growth of the economy, enhances the quality of state administration and business management in all spheres of economic activity, and improves the living conditions. In these conditions, the key to business development is trust, namely

trust between partners, trust between the seller and the consumer, trust between the company and stakeholders. It provides new opportunities in relationships and cooperation through obtaining certain preferences and the credit of trust. Therefore, companies' actions should be aimed at building confidence, including through the use of marketing tools, which the relevance of this study confirms.

The problem of trust building as a basis for targeted marketing actions in the digital society requires changes in the conceptual framework of marketing. This is due to a change in consumer behaviour, an increase in the number of active Internet users, the use of modern mobile devices, new features that provide access to a variety of information. As a result, there is a growing need for trust marketing implementation, taking into account the behaviour of today's modern consumers in the digital society.

2. Brief Literature Review

The concept of trust is dealt with in various spheres of human life: philosophy, sociology, politics, and economics. The scientific work by F. Fukuyama (1995) [1] relates to significant research in the field of trust, in which trust is defined as a moral system that is not always subject to explicit consideration. F. Fukuyama argues that economic life is permeated by culture and depends on social trust. Yet, trust varies to some extent from country to country, and only high-confidence societies will be able to establish vibrant, successful business organisations.

D. S. Kennedy and M. Zagula (2012) [2] emphasised the important role of trust in business and marketing. In their research, they review the key strategies needed to strengthen trust and confidence in an unreliable world that would contribute to generating business profits. S. M. R. Covey (2006) [3] investigates the principal reasons for the relevance of trust. He believes the credibility to be the new currency of the modern world. R. M. Morgan and S. D. Hunt (1994) [4] determine that successful relationship marketing requires relationship commitment and trust. G. Urban (2005) [5] covers the entire «pyramid» of customer advocacy: starting with TQM and customer satisfaction initiatives, relationship marketing and new advocacy techniques built on trust.

The study of various aspects of trust in a digital society is based on the works of scientists who deal with the issues relating to:

- the impact of strategies on trust in online shops (Lim et al., 2006) [6];
- trust and confidentiality of information in a digital society (Bansal et al., 2016) [7];
- the impact of national cultural aspects on the propensity to trust in the on-line environment (Hallikainen and Laukkanen, 2018) [8];
- modelling and testing of consumer confidence in e-commerce (Oliveira et al., 2017) [9];
- the impact of website design on the trust towards little-known online retailers (Pengnate and Sarathy, 2017) [10].

T. C. Melewar et al. (2017) [11] view the impact of integration of identity, strategy and communications on organisational stakeholders' trust, loyalty and commitment. T. Keszey (2018) [12] focuses on the differential information processing consequences of trust in both inter-and intra-organisational information source.

V. Gligor and J. M. Wing (2011) [13] argue that a general theory of trust in networks of humans and computers must be built on both a theory of behavioural trust and a theory of computational trust. C. Castelfranchi and R. Falcone (2010) [14] explain the concepts of trust, and describe a principled, general theory of trust based on cognitive, cultural, institutional, technical and normative solutions. Y. Kim and R. A. Peterson (2017) [15] consider the role of online trust in business-to-consumer e-commerce. K. Kalaiganam et al. (2018) [16] prove that web personalisation enables firms with high online trust to charge premium prices. J. Kollat and F. Farache (2017) [17] investigate how consumers react to different corporate social responsibility communications approaches on social media. Collaborative values, which reflect upon the brand credibility and confidence in staff and consumer behaviour, are built on trust (S. T. K. Luk et al., 2018) [18]. The distinction between trust and distrust is connected to approach and avoidance-motivated behaviours (Zeeland-van der Holst and Henseler, 2018) [19].

However, despite a large number of scientific papers in the field of trust, the issues related to the formation of theoretical and methodological foundations of trust marketing, taking into account the peculiarities of consumer behaviour in a digital society and the specifics of digital culture, require more attention. This is due to the fact that trust marketing plays an important role in a digital society: it, with the help of marketing tools, technologies and actions, forms the trust of consumers in goods and services of companies, as well as their brands.

3. The purpose of the article is to identify the peculiarities of consumer behaviour in the digital environment in terms of confidence to web sites, brands and related aspects of trust marketing development in a digital society.

4. Results

To ensure an effective implementation of trust marketing, one must understand the behaviour of consumers in a digital society. Therefore, it is necessary to identify the factors that affect the formation of consumer confidence in the web sites of enterprises, their products and services and stimulate the decision to purchase them through the Internet. For this purpose, in April-July 2018, surveys reflecting a certain socio-cultural environment of consumers were conducted among the Internet users in both the Russian-speaking and Ukrainian-speaking environment.

The research was conducted using Google Forms. A set of research questions and responses was formulated based on the results of three focus groups, which included active Internet users. To develop the forms, the following methods were used: posting on profile and regional forums *kharkovforum.com*, dedicated forums of buyers *shu.com.ua*; publishing to *Instagram* and *Facebook* personal accounts; posting ads through *BoardMasterPro*. The goal of the given placement of advertising was to ensure the representativeness of the sample in each age group among Internet users. The respondents' replies were compiled by providing guests access in a single account for data collection. *Microsoft Excel™* was used for the aggregated analysis of the data.

The study involved 2,038 respondents between the ages of:

- 16-21 y.o. - 17%;
- 22-29 y.o. - 31%;
- 30-36 y.o. - 25%;
- 37-44 y.o. - 15%;
- 45 and more y.o. - 12%.

Most of the consumers who participated in the survey are active Internet users (93%). They are making use of the opportunities to communicate in social networks (64.38%), to search for the necessary information (60.16%), to read news (55.79%), to watch films (47.01%), to visit web sites serving networks of interest (43.87%), to do online shopping (43.47%), to search and listen to music (37.59%), to play online games (26.54%), as well as to visit web sites for purchasing goods or ordering services (24.48%).

The respondents submitted answers to the questions raised as for the trust in the digital environment and the factors affecting it. During the study, the following was determined:

- the factors that most affect the trust of consumers in web sites;
- the nature of the information sought by consumers on the web sites when selecting goods and services;
- factors influencing the level of consumer confidence in a company or brand represented on the Internet;
- factors that influence the decision to purchase a product or service through the Internet.

Analysing the results of the study (Figure 1), it can be noted that the greatest Internet users' trust in web sites is prompted by responses (43.96%).

This confirms the fact that in a digital society, the availability of information and the speed at which one can access it promotes trust or distrust of the web sites and information posted on them. Therefore, from the point of view of trust marketing, full transparency is needed in communicating with consumers. It is important to create blogs, review pages on web sites, as well as social networking sites that affect the degree of trust in web sites.

When selecting goods or services through the Internet, consumers are concerned about the design of web sites (42.15%), convenient navigation (35.87%), the access speed of the site (34.69%) and the functional features (33.51%). The above characteristics raise the consumers' sense of professionalism, convenience, pleasure, which contributes to enhancing the level of trust in the web site. From the perspective of trust marketing, it is important to use the design, convenient navigation, functionality and operational speed to attract consumers to visit web sites, to create a sense of trust, to encourage the Internet users to take certain actions and to create a positive emotional connection.

In the course of the study, 33.61% of the respondents pointed out that their trust in the web site was influenced by the posted content. This means that from the standpoint of trust marketing, to

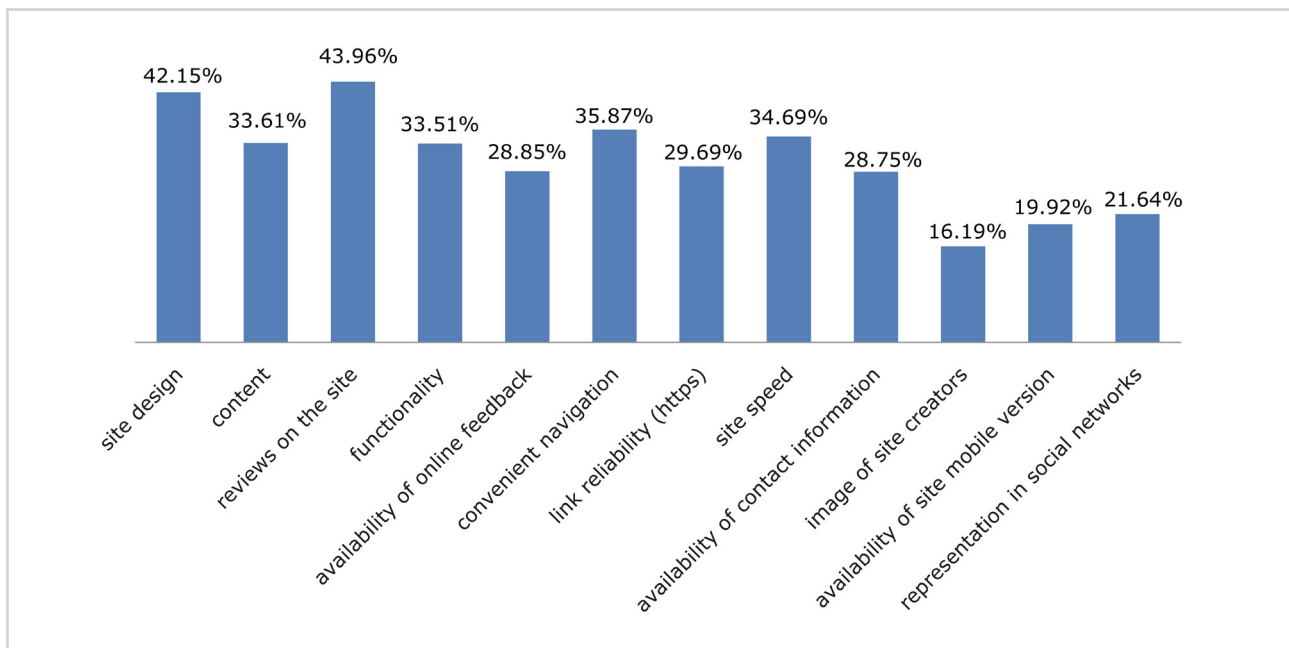


Figure 1:
Factors affecting the level of trust in web-sites

Source: Compiled by the authors

attract the modern consumer to visit the web site, it is necessary to create high-quality content focused on the target audience, based on the appeal to the consumers' values, the corresponding linguistic constructions and creativity, as well as providing original information. The content should trigger emotional feedback among the web site visitors. To create a representative and user-friendly web site page, one needs to be responsive to the consumers' individual needs.

The reliability of the link (<https://>) (29.69%) is also essential for building the web site credibility. This is due to the site's security, its value for the user to click through to the web site. Today, this factor is the underestimated and insufficiently studied growth lever required for generating large volumes of traffic. Therefore, marketers need to take into account the fact that the reliability of the link is significant at all stages of marketing activity, especially when working with «cold traffic», as well as in the process of attracting users.

The trust in web sites is also affected by the availability of feedback (28.85%), contact information (28.75%), and the image of the site's creators (16.19%). This is due to the possibility of interactive real time communication among the Internet users, open dialogue through various means of communication based on contact information. Interactive communication makes it possible to accelerate the process of interaction with the consumer, creates an emotional feedback and promotes the emergence of an atmosphere of trust. This allows cooperation between a business entity and the consumer over a long period of time. The image of site creators is important in the event that the creators are known for their positive reputation and prompt confidence in users.

The availability of a web site page in social networks (21.64%) is also an important factor for users who have the ability to obtain the required information. By developing marketing confidence in a digital society, one must take into account the rapid variability of the social network environment, and the fact that the success of marketing depends on properly sequenced priority with respect to the consumers' values.

19.92% of the respondents noted that the mobile web site version is the very factor triggering trust and confidence in web sites. This is due to the fact that mobile traffic is rapidly developing. It possesses such advantages as efficiency, convenience and simplicity. Mobile traffic is becoming an essential tool in the development of trust marketing due to the wide reach of the audience, good opportunities for the transmission of information and access to the Internet in different conditions. Therefore, the mobile environment is becoming very attractive for marketers.

As the results of the survey showed, searching for information online, the modern Internet users prefer more detailed, substantiated information (40.48%), as well as information provided with illustrative material (39.6%). The users are no longer satisfied with short notes (27.33%), since a wide

range of goods and services, as well as competition between brands, vendors and service providers, requires decision-making based on a comparison of characteristics the consumer is highly interested in.

Unlike the previous few years, when the volume of a 300-word post was deemed to be long, today they are better at searching 1200- and 1500-word posts. Such volumes of information are more appealing to consumers than short notes; they enjoy far higher ratings in SEO. Google is proposing to break down such a long-term content form into subtitles, to embed an image to make it easy to read and perceive. Visualization of information provides an opportunity for the consumer to obtain more information, generates interest, enables to keep the attention and promotes the formation of trust.

Research has shown that the level of trust in a company or brand represented on the Internet is shaped by the factors presented in Figure 2. These are, above all, the quality of goods and services one can get information about from consumer reports, blogs or the experience of directly purchasing them; reliability of supply, which is based on the adequacy of commitments and real capacity; the level of service, which helps to establish long-term relations with consumers. The factors such as the qualifications of the staff, its friendliness, a brand or enterprise image, its position in ratings and reviews, availability of certificates for goods and services, offered service and product visualization or portfolio availability are also important for implementing trust.

However, less emphasis was placed on the factors of past experience of consumer communication and the image of a company or a brand. This suggests that for most consumers awareness about the quality of products is therefore of crucial importance, rather than the continuity of work with a particular supplier. They can alter their preferences by focusing on other factors.

A situation, in which the consumer has all the required information about the product or service, is awareness of the quality, price and other characteristics and requires a decision on the choice of supplier. The research has shown that this decision is affected in varying degrees by the factors presented in Figure 3. This is, above all, the price (65.65%) and the quality of goods (64.47%). Their ratio affects the consumer's motivation, which is based on a certain level of trust in the company. The price also involves a variety of promotions that enhance the value of goods in the eyes of the consumer (43.42%), as well as the convenience of payment and delivery (36.70%). An important factor that attracted the attention of 33.61% of consumers is brand credibility. If the consumer is satisfied with the brand and has confidence in it, this trust becomes a long-term relationship and contributes to enhanced credibility with other consumers through the dissemination of positive information.

Thus, trust generates trust and, in particular, brand credibility. Brand credibility is defined as consumers' trust regarding the quality of goods and services, conformity with expectations of the realities. Brand trust is also related to the reliability of the supplier company, of which

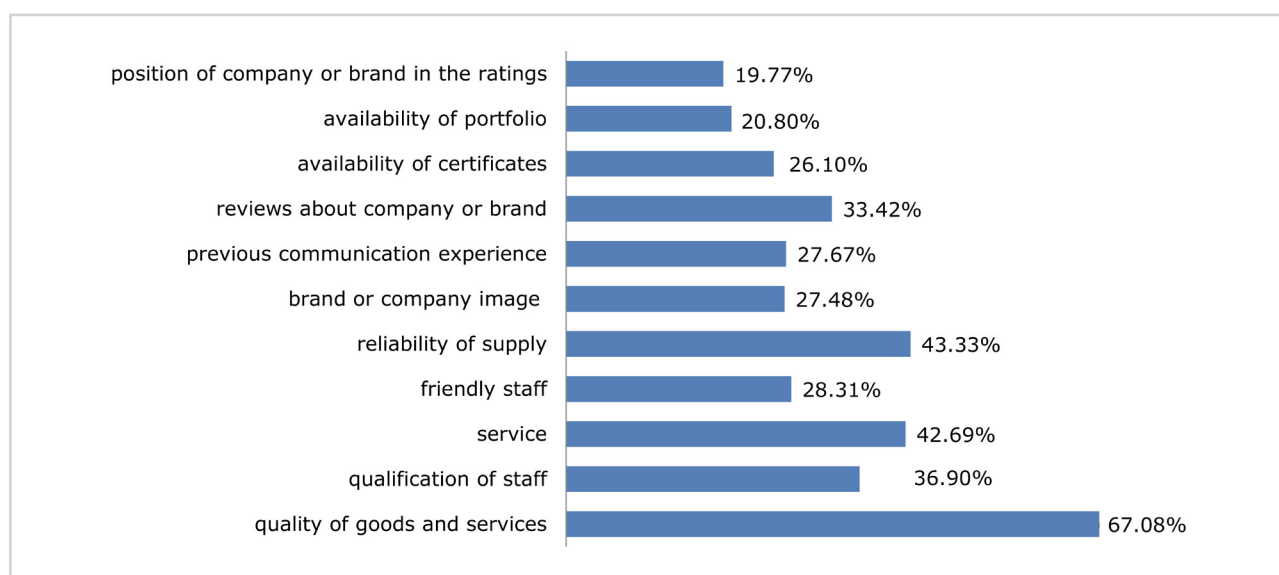


Figure 2:

Factors affecting the level of consumer trust in the company or brand, represented on the Internet

Source: Compiled by the authors

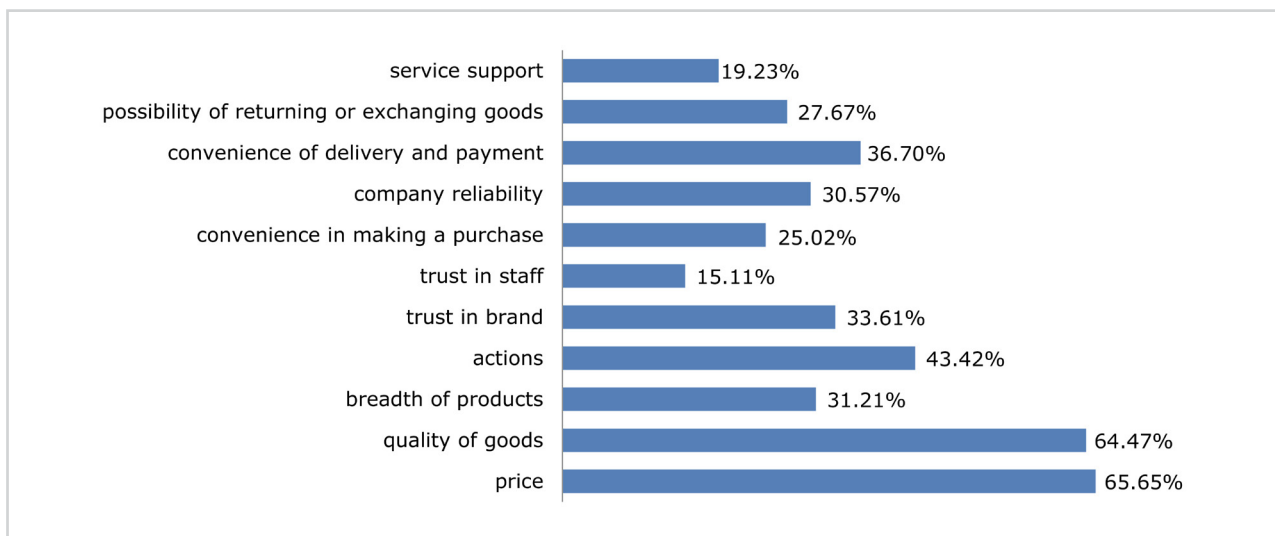


Figure 3:
Factors affecting the decision to purchase goods or services via the Internet
Source: Compiled by the authors

30.57% of respondents stressed the core values and the importance of the brand. In addition, the decision to purchase goods or services via the Internet is affected by the breadth of product range presented (31.21%), the possibility of return and exchange of goods (27.67%), convenience of making a purchase (25.02%), service support (19.23%) that in consumers' understanding is connected with the reliability of the company, which, in turn, is associated with the trust in the company or firm represented in the Internet environment. The low percentage (15.11%) of trust in personnel is due to the fact that contacts with personnel in the Internet environment are limited.

The obtained conclusions made it possible to broaden the understanding of the theoretical foundations of trust marketing development in a digital society and the influence of consumer behaviour on managerial decisions of enterprises. Trust marketing is a concept that builds trust building between business and consumers, as well as other stakeholders through marketing tools, technologies, actions to build long-term sustainable relationships and gain added value.

As the results of the study revealed, changes in consumer behaviour in the Internet environment, lack of direct contact with staff members enhance the value of trust in the company or brand. Therefore, trust marketing becomes the most demanded concept of modern marketing. According to this concept, marketing tools of enterprises in a digital society should be configured to establish trust relationships with consumers. This generates changes in the behaviour of enterprises themselves.

So, in a digital society, support for enterprise competitiveness requires the transition to modern business technology, digital communications, changes in customer service, flexible response to their needs and personalisation of offers. Thus, the development of trust marketing requires consideration of the specifics of interaction of the subject of business (enterprise) with consumers in a digital environment, based on effective communications, reliable transparent information, value-based approach, as well as the definition of trust marketing implementation stages and efforts by the industry with regard to their introduction into the digital society.

The digital society is based on extensive information and digital technologies used to receive, process and promote information. The work by A. Toffler (1970, 1984) [20] and D. Bell (1973, 1976) [21] deal with the problems of society conducive to a qualitatively new level of development and integration into the information space. Therefore, D. Bell (1973) [21] identified knowledge and information as agents of the information society transformation and its strategic resource. They are transmitted through specific human-to-human digital technologies.

A digital society is an integral social system inclined to self-organisation in the information environment. In conformity with the principle of equivalent causality, all subjects of such a system bring themselves in line with the existing information flow. Each subject of this system is part of several systems (social, cultural, professional and family), so it can occupy several «information niches» and play the role of information «carrier», being inside them. It can also duplicate

information itself, expand its boundaries and thus adapt to the digital environment. Consequently, it can manage the «information wave». The digital society poses challenges relevant to data sharing and privacy, survival of quality content, algorithmic operation and control (Queensland Government, 2018) [22].

Digital innovation affects society, economy and politics at a pace that is inherent in the VUCA word. Mobile and cloud technologies, Big Data and Internet of Things offer new opportunities for businesses, stimulate their growth. Introduction of digital innovations improves the management process and helps to make effective management decisions. They improve the citizens' quality of life in many areas, including the access to information, consumption, cultural diversity, freedom of expression and human rights. E. Isin and E. Ruppert (2015) [23] «suggest that if we constitute ourselves as digital citizens, we have become subjects of power in the cyberspace».

As a rule, enterprises develop their own information systems and programs with emphasis on specific business goals, attractive features and technological capabilities of hardware or software tools. However, if competitiveness in a digital society is concerned, enterprises should, in the first place, focus on the needs of consumers and their values when designing their information systems. «User-centered design is a framework of processes in which the needs, and limitations of end users of a process, service or product are given extensive attention» (LIBRe Foundation, 2018) [24].

With all the diversity of digital technologies given the competition between them, the consumer will give priority to those enabling them to adapt to the digital environment. These technologies should be environmentally friendly, as well as simplify the interaction and transfer of information from one information niche to another. In these conditions, communication between consumers and businesses should be built on the basis of trust and value concepts. This involves building a chain of communication messages that promote the information from the product to a problem, the solution of which has a certain value for the consumer. Solving a problem through communication messages adds emotional colouring, resulting in consumer satisfaction. The more acute the competition is in a digital environment between business structures for consumers' attention, the greater effect will be obtained by those focused on values and trust.

According to K. Wertime and Ia. Fenwick (2012). [25], digital communication channels create new ways and enhance the rate of consumer attraction. They are the address channels that allow a permanent two-way person-to-person dialogue with each consumer, increase their involvement in communications, which refers to interest and emotional deepening that inspires the consumer's action to respond and maintain contact.

In the light of the integration of values and digital marketing communications, one should take into account the system of their interaction, aimed at the end result, namely consumer satisfaction. Figure 4 presents a conceptual model of interaction between consumers and business entities in the digital environment.

Addressing the consumer with a proposal to solve problems or meet the needs through certain goods or services, business entities must be guided by the consumers' value system, the importance of which is emphasised in this particular connection, which is likely to affect the behaviour of the latter.

The consumer's decision to purchase a product or service is influenced by values that can be represented in the form of balloons, the core of which is the values obtained in the process of educating a person in certain cultural conditions.

The next layer is the set of values formed by the person in the habitat. The environment, society or groups which a person constantly deals with imprint such values. Values can vary throughout life. Every age, social class, status, living conditions, cultural environment can be inherent in their values. Therefore, the last layer presents the values related to the factors of human existence, the current living situation, which the individual finds himself in at any given time.

Each layer of values has its own protective barriers. They can be overcome in the course of a real integration of the communication message and value orientations. A barrier may be the degree of inconsistency of the scale of consumer values and the benefits that the proposed product or service offers. In addition, the barrier may be a psychological factor in the communication interaction of the parties, the lack of perception or the lack of interest in certain communication tools, as well as the distrust of information, the enterprise-supplier, the product or brand.

Also the culture of a digital society is an important factor in the effectiveness of communications between consumers and businesses. It reflects the diffusion of the differences between

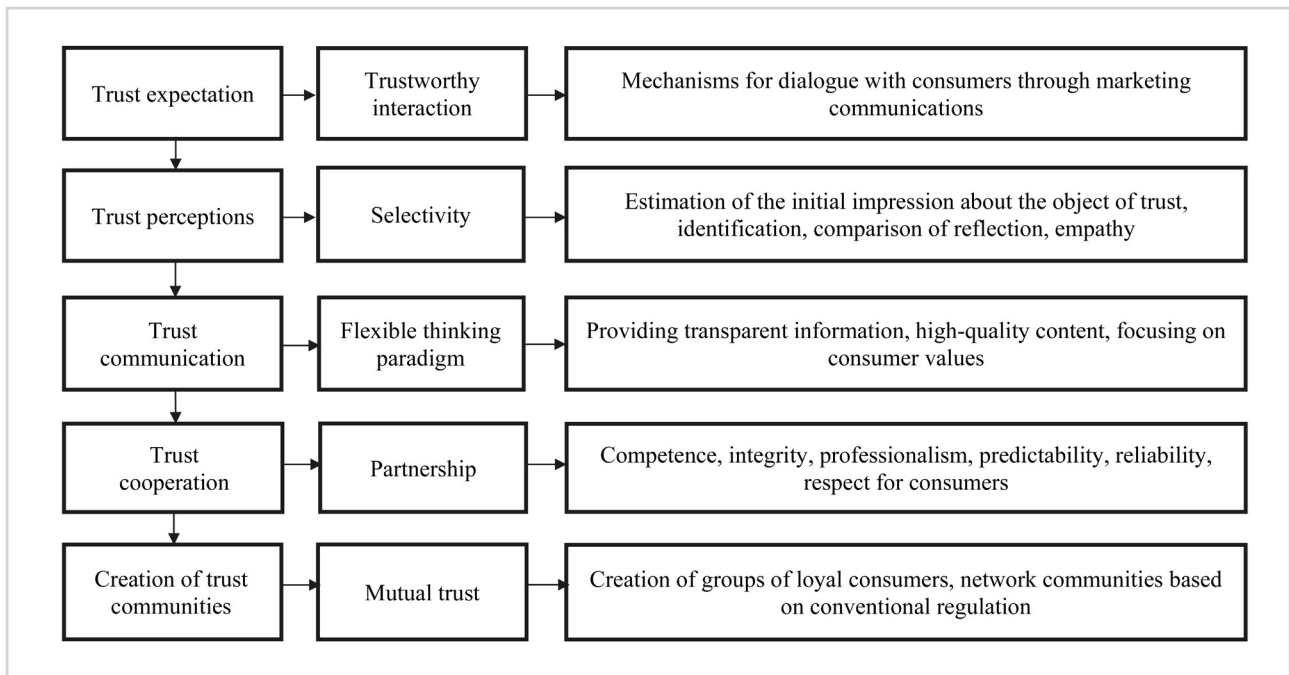


Figure 5:
Stages of Trust Marketing Development
Source: Compiled by the authors

communicating online. Trustworthy interaction, which is understood as the fact of an attempt to gain trust is at the core of trust expectations. In this phase, enterprises, through marketing communications, establish a dialogue with potential consumers. The consumer, having certain needs, is seeking to scoop relevant information in various sources, acquaints with the company's web site, reviews on the Internet, open source information, as well as appeals to the enterprise employees.

The phase of trust expectations is transformed into the second phase - the phase of trust perception. Central to that is such perception property as selectivity. Trust perception includes four procedural components: the assessment of the first impression of the subject of trust, identification, reflection and empathy.

Estimation of the first impression about the subject of trust

Developing trust between a company and consumers in the digital environment has its own complexities related to the remote valuation of goods. For a consumer, high uncertainty in the quality of goods or services is associated with a certain risk. In order to lower the risk, the consumer seeks to assess what is available at the time of the decision point. This is the reputation or image of both the company and brand, the availability of recommendations, consumers' reviews on the network, staff conduct, its competence combined with professionalism in remote interaction, the quality of advertising, trust in the site proper and its content.

Identification, which refers to the process of matching, comparing one object with another based on any sign or property, resulting in the establishment of their similarity or disparity. Through the process of identification, the recognition of the company's quality, the product, the brand and its competitors, their comparison, as well as the potential consumer's determination of certain characteristics capable of creating the trust or distrust of the company, products, brands and their competitors takes place.

Reflection, which is understood as a mechanism of reflection of personal meanings and principles of action through establishing linkages between a particular situation and values, is chosen as the basis of self-control and self-regulation of personality in communication and in performing various activities. Basing on the comprehension of the information received and comparisons, reflection helps the consumer to determine the relation to the company or brand and to compare the proposed benefits with their personal values.

Empathy is supposed to be an ability to understand and penetrate the world of another person, passing on this understanding. Interaction involves mutual understanding; therefore a sense

of mutual understanding should arise in the process of the company's personnel communication with the potential consumer. Empathy includes: motivation (the ability to perceive interlocutors' arguments, the motives for making decisions), perception (the ability to perceive verbal and non-verbal information), emotions (the ability to understand the interlocutor's feelings) and instruction (the ability to make sense while communicating). With this in view, the company should teach the personnel to correctly formulate arguments, as well as to take into account the motives of potential consumers' behaviour.

The phases of trust expectations and trust perception serve as a trust generator. If they appear to be successful, then building the third phase - trustful communications - is needed to maintain and develop trust relationships. To achieve effective trustful communication, it is necessary to form a flexible paradigm of thinking capable of penetrating the consumer's needs and values and comprehending the point of view of the latter.

Effective interaction involves partnership of subjects and objects of trust, which, in turn, requires the establishment of the fourth phase of dynamics, namely trust cooperation. It is rooted in mutual respect, employees' professionalism, reliability and integrity, which have an impact on the enterprise's positive image formation.

The final, fifth phase of the dynamics consists in the formation of trust communities, which differ in scale and the lifetime but in essence represent some kind of network communities based on conventional regulation. For businesses, this implies the creation of loyal consumer groups in the network, where the relationship is based on mutual trust.

To build trust relationships, a company should target all marketing strategies to the generation and development of trust, as opposed to traditional marketing strategies that target product promotion or interaction marketing strategies aimed at building CRM systems and developing customer relationships based on the joint creation of values.

Trust emerges gradually, evolving over time; therefore, actions that are beneficial to the consumer are to be taken to foster trust and credibility. If the previous cooperation has resulted in the consumer's satisfaction, then the latter, if necessary, is likely to request services from the company. Trust also possesses such effects as gradual distribution. This is related to the fact that the company's customers having trust in the latter, positively assess its activities on the network among other potential consumers, thus promoting their attraction. Therefore, the company should clearly understand that achieving a high level of consumer confidence will yield results, including the economic ones.

Based on this, the key steps that are likely to foster an atmosphere of trust between the business and consumers in the digital environment can be as follows:

- Demonstration of the company's reality. To achieve this, a visual contact that can be created remotely by placing the company's and the employees' photos on the web site is required. It contributes to creating an emotional connection with the consumer.
- Demonstration of the company's achievements by posting certificates, commendations, and awards on the web site.
- Attraction of consumers' interest through blogs, posting useful information and customer testimonials on the company's web site.
- Prompt response to the consumers' requests both through the web site and communications technologies.
- Setting up communications to create an atmosphere of trust between businesses and the consumer, which requires the ability to attract the attention of decision makers, reasonably prove the required information, and bring about positive emotions and trust.
- Demonstration of competencies as one of the easiest ways to gain credibility and trust among consumers and partners.
- Demonstration of experience based on professionalism, since a long-term business enterprise is more trustworthy than the one recently created.
- Reliability in the agreement implementation, discipline in honouring the deadlines or guarantees.
- Implementing a digital culture and the provision of information security conditions on the Internet.

5. Conclusions

In a digital society, businesses need to expend much greater effort on gaining the trust of potential consumers, since consumers tend to purchase goods or order services from a company in their

confidence. Therefore, the implementation of trust marketing and its tools application should be accorded due attention of enterprises in all spheres of activity.

In this study, features of trust marketing development in a digital society were dealt with. That was done by carrying out an on-line Internet user survey on trust in the digital environment. It made it possible to reveal the factors influencing consumers' confidence and their decision to purchase goods or services online.

This study also led to theoretical achievements. The findings made it possible to review the issues relating to the importance of marketing communications and their peculiarities in a digital society, where the rate of dissemination and amounts of information are of great importance. The emphasis is on the integration of digital and communication technologies, data sharing and privacy, survival of quality content, algorithmic operation and control.

It was determined that in a digital society the consumer behaviour tends to alteration, which is a reaction to communication messages. This is due to the fact that access to a large amount of information enables the consumer to have a wide choice of suppliers of goods and services. The value approach in the interaction of the subject of business, namely the consumer, as well as the emotional colouring of this process, taking the form of consumer satisfaction is of a great importance in this regard. This is reflected in the conceptual model of interaction between consumers and the subjects of business in a digital society. In our view, marketing tools in a digital society should adapt fairly quickly to consumers' needs, new technologies, society, and digital culture change.

Effective communication, consumer value orientations and digital culture serve as the basis for developing trust marketing in a digital society. Based on the theory of trust, the authors have identified the phases of trust marketing development. They focus on the phases of confidence development in relation to marketing activities. They are expectation, trust perception, trustful communication, trustful cooperation and creation of trust communities on the Internet. The authors evaluated the first impression of the subject of trust, identification, reflection and empathy as procedures for implementing trust marketing. Thus, the identified theoretical aspects of developing trust marketing in a digital society enable businesses to adjust their actions towards the development of a relationship of trust with consumers.

From the perspective management, the studies enable marketers and the management personnel to focus on important communication factors, value orientations, communication messages, web-site design and service provision. In the study, we have identified the key steps to be taken by marketers and management personnel to contribute to creating an atmosphere of trust between the enterprise, brand and consumers. The result of such actions will be consumer satisfaction and increased competitiveness of business entities and brands.

Further development of the theoretical and methodological aspects of trust marketing in a digital society requires the creation of conceptual models related to consumer behaviour and marketing activities of businesses for building confidence. Taking a look at how trust changes over time and what these shifts are due to is another important aspect of further research. Is trust a factor affecting the long-term relationship between the consumer and the business entity in a competitive environment and in the context of rapid change?

There is also a significant interest associated with conducting a global study on trust in the digital environment among representatives of different cultures and countries and their comparison, as well as in finding answer to the question in what cultures and countries, trust in the digital environment is more important, either developed or developing ones. The way cross-cultural management affects the development of trust in the global world.

The issues relating to the peculiarities of using marketing tools in trust marketing, the way they affect both the motivation and decision-making by consumers, what role they play in the emotional perception of information and brands, depending on the socio-cultural environment are equally important.

Research on the relationship between trust marketing, neuromarketing and digital marketing will help to identify new areas for the development of business entities marketing activities and help to better understand the consumer behaviour as well as the impact of the effectiveness of interaction.

In our view, the development of digital culture both in relation to business entities and consumers requires further research in the rapidly changing world of today. We believe that these research areas will enhance the understanding of consumer behaviour in a digital society and determine the impact marketing tools on trust between consumers and business entities.

References

1. Fukuyama, F. (1995). *Trust: The Social Virtues and the Creation of Prosperity*. New York: Free Press.
2. Kennedy, D. S., & Zagula, M. (2012). *No B.S. trust-based marketing: the ultimate guide to creating trust in an understandably un-trusting world*. Irvine: Entrepreneur Press.
3. Covey, S. M. R. (2006). *The speed of trust: the one thing that changes everything*. New York: Simon & Schuster.
4. Morgan, R. M., & Hunt, S. D. (1994). The Commitment-Trust Theory of Relationship Marketing. *Journal of Marketing*, 58(3), 20-38. doi: <https://doi.org/10.2307/1252308>
5. Urban, G. (2005). *Don't Just Relate - Advocate! A Blueprint for Profit in the Era of Customer Power*. New Jersey: Upper Saddle River. Retrieved from <http://ptgmedia.pearsoncmg.com/images/9780131913615/samplepages/0131913611.pdf>
6. Lim, K. H., Sia, Ch. L., Lee, M. K. O., & Benbasat, I. (2006). Do I Trust You Online, and If So, Will I Buy? An Empirical Study of Two Trust-Building Strategies. *Journal of Management Information Systems*, 23(2), 233-266. doi: <https://doi.org/10.2753/mis0742-1222230210>
7. Bansal, G., Zahedi, F. M., & Gefen, D. (2016). Do context and personality matter? Trust and privacy concerns in disclosing private information online. *Information & Management*, 53(1), 1-21. doi: <https://doi.org/10.1016/j.im.2015.08.001>
8. Hallikainen, H., & Laukkanen, T. (2018). National culture and consumer trust in e-commerce. *International Journal of Information Management*, 38(1), 97-106. doi: <https://doi.org/10.1016/j.ijinfomgt.2017.07.002>
9. Oliveira, T., Alinho, M., Rita, P., & Dhillon, G. (2017). Modelling and testing consumer trust dimensions in e-commerce. *Computers in Human Behavior*, 71, 153-164. doi: <https://doi.org/10.1016/j.chb.2017.01.050>
10. Pengnate, S., & Sarathy, R. (2017). An experimental investigation of the influence of website emotional design features on trust in unfamiliar online vendors. *Computers in Human Behavior*, 67, 49-60. doi: <https://doi.org/10.1016/j.chb.2016.10.018>
11. Melewar, T. C., Foroudi, P., Gupta, S., Kitchen, P. J., & Foroudi, M. M. (2017). Integrating identity, strategy and communications for trust, loyalty and commitment. *European Journal of Marketing*, 51(3), 572-604. doi: <https://doi.org/10.1108/EJM-08-2015-0616>
12. Keszey, T. (2018). Trust, perception, and managerial use of market information. *International Business Review*, 27(6), 1161-1171. doi: <https://doi.org/10.1016/j.ibusrev.2018.04.007>
13. Gligor, V., & Wing, J. M. (2011). Towards a Theory of Trust in Networks of Humans and Computers. In B. Christianson, B. Crispo, J. Malcolm & F. Stajano (Eds.), *Security Protocols XIX. Lecture Notes in Computer Science Vol. 7114*. (pp. 223-242). Berlin, Heidelberg: Springer. doi: https://doi.org/10.1007/978-3-642-25867-1_22
14. Castelfranchi, C., & Falcone, R. (2010). *Trust Theory: A Socio-Cognitive and Computational Model*. Chichester: Wiley. Retrieved from <https://www.wiley.com/en-us/Trust+Theory%3A+A+Socio+Cognitive+and+Computational+Model+-p-9780470028759>
15. Kim, Y., & Peterson, R. A. (2017). A Meta-analysis of Online Trust Relationships in E-commerce. *Journal of Interactive Marketing*, 38, 44-54. doi: <https://doi.org/10.1016/j.intmar.2017.01.001>
16. Kalaighnam, K., Kushwaha, T., & Rajavi, K. (2018). How Does Web Personalization Create Value for Online Retailers? Lower Cash Flow Volatility or Enhanced Cash Flows. *Journal of Retailing*, 94(3), 265-279. doi: <https://doi.org/10.1016/j.jretai.2018.05.001>
17. Kollat, J., & Farache, F. (2017). Achieving consumer trust on Twitter via CSR communication. *Journal of Consumer Marketing*, 34(6), 505-514. doi: <https://doi.org/10.1108/JCM-03-2017-2127>
18. Luk, S. T. K., Liu, B. S.C., & Li, E. L. Y. (2018). Effect of multilevel trust on effort-in-use and service co-design behaviour. *Journal of Services Marketing*, 32(4), 505-519. doi: <https://doi.org/10.1108/JSM-08-2015-0261>
19. Zeeland-van der Holst, E., & Henseler, J. (2018). Thinking outside the box: a neuroscientific perspective on trust in B2B relationships. *IMP Journal*, 12(1), 75-110. doi: <https://doi.org/10.1108/IMP-03-2017-0011>
20. Toffler, A. (1970, 1984). *Future Shock*. (Reissue Edition). New York: Bantam Books.
21. Bell, D. (1973, 1976). *The Coming of Post-Industrial Society: A Venture in Social Forecasting*. (Reissue Edition). New York: Basic Books.
22. Queensland Government (2018). *Digital society (Definition)*. Retrieved from <https://www.qgcio.qld.gov.au/publications/qgcio-glossary/digital-society-definition>
23. Isin, E., & Ruppert, E. (2015). *Being Digital Citizen*. London: Rowman & Littlefield International. Retrieved from <http://oro.open.ac.uk/42465>
24. LIBRe Foundation (2018). *Digital Society*. Retrieved from <http://libreresearchgroup.org/en/a/digital-society#collapse-3>
25. Wertime, K., & Fenwick, Ia. (2012). *DigiMarketing: The Essential Guide to New Media and Digital Marketing*. Singapore and Hoboken, N.J.: John Wiley & Sons (Asia). doi: <https://doi.org/10.1002/9781119207726>
26. Levin, I. (2014, May). Cultural trends in a digital society. In *Tools and Methods of Competitive Engineering (TMCE): proceedings of the 10th International Symposium*, May 19-23, 2014 (pp. 13-21). Budapest, Hungary, 2015. Retrieved from https://www.academia.edu/21805897/Cultural_Trends_in_a_Digital_Society

Received 14.02.2019

Received in revised form 20.03.2019

Accepted 25.04.2019

Available online 20.08.2019