



By Richard D. Czerniawski

IS YOUR BRAND WORTHY OF CUSTOMERS' TRUST IN IT?

A Deloitte X Trust ID Study, conducted by Lawless Research for Deloitte Digital and Twillo, Inc., shows a discrepancy in consumers' trust for a brand and its company leaders' perception of it. Specifically, 72% of B2C leaders claim their customers have a “high level of trust” in their brands. However, only 52% of consumers declare a “high level of trust.” It appears to me that there’s a trust gap.

It’s not unusual for leaders to overstate their company, brand, and, even, individual performance. It happens all the time. But there’s more to it than that.

The study points to four areas: humanity, transparency, capability, and reliability. These are pretty broad areas, which I feel confident are aggregates of individual factors such as quality and pricing, among others. However, without the benefit of reviewing the study, I’d like to ponder what might contribute to engendering trust. Here are a few for your examination:

- **Value Perception** – Specifically, does the brand warrant its pricing? This is critically important, mainly if the brand is premium priced. The marketer needs to create a perception of “added value.” This added value could take the form of intangibles, such as special financing, extended warranties or guarantees, education, etc. It may also be evidenced in superior performance that the customer can experience. Bounty Paper Towels is a simple example of value-added performance. The consumer gets more paper towel sheets or its equivalency with more absorbency per sheet versus competition.

American Express has provided me with value-added services since 1977. Yes, I pay for my “membership.” However, I receive far more in value with exclusive, discounted stays for AMEX members at prestige hotels, among many other services not provided by competitive credit card brands and organizations.

- **Exceptional Quality** – Quality is about meeting expectations—pure and simple. If a customer knowingly pays substantially less for a product or service than the competition, s/he is probably expecting less and is okay with it—providing it meets their lower expectations. If you purchase a packet of sauce mix for 79-cents, what do you expect? Certainly not the same quality of a ready-to-serve, refrigerated sauce.

On the other hand, exceptional quality is about delighting customers to the point that it

generates word-of-mouth praise. Word-of-mouth praise from trusted sources, such as a friend or family member, will bolster the level of trust in the brand. It's "social proof" that the brand is trustworthy. Trust in a brand based upon its quality is not just about meeting expectations but exceeding them.

This is particularly applicable when a problem arises. For example, when I've had insurance claims, my insurer, USAA (United Services Automobile Association), has handled them quickly and to my utmost satisfaction each and every time over the 50-years I've been a member. I can count on them to have my back and do what's right for me, and my family's insurance claims.

- **Customer Engagement** – Marketers need to maintain a dialogue with customers. One can't expect to build and maintain customer trust without staying engaged. Importantly, brands need to speak the same language as their customers, be where their customers go, and when their customers are present. If we want to engender trust, we need to talk with customers in such a way that they believe we're present in their lives and talking directly to them—not at them or the world.

Gatorade is a worthy example. They engage in “point of sweat” events donating free product at the community level. Consistent with the brand and its positioning, you can find Gatorade refreshing consumers participating in your community's annual Turkey Trot 10-K on Thanksgiving. Additionally, we see the alpha-athletes we admire for their winning ways and hope to emulate (e.g., “I wanna be like Mike”—Michael Jordan—when he was flying above the hoop and dominating competitors), endorsing and consuming Gatorade at sporting events.

- **Meaningful Differentiation** – We perceive the brands we trust as being different. Not different for difference's sake but being relevant and meaningfully different to us. It's like the brand is made for a specific customer—me!

It's clear, Tesla is different from gas-fueled autos. However, electric vehicles are not yet for everyone. For those who prefer electric automobiles, Tesla is different with its styling, reputation, prestige factor, and well-appointed features. Its premium pricing reflects its differentiation from the pack of all-electric competitors. While it's not for everyone, or everyone interested in an all-electric vehicle, it is relevant and meaningfully differentiated to a select customer target.

- **Responsible and Responsive** – We tend to trust those brands that take responsibility and fess up to any problems. Johnson & Johnson was clear that they faced a crisis with tampering of TYLENOL that killed several in the Chicago area and imperiled the lives of many more across our nation in 1982. The company took decisive action, recalling the product from retail shelves and reintroducing it with tamper-proof packaging.

Trusted brands are also responsive to our needs when we need them. Trust can emanate from proper handling a customer complaint or providing required information. My Abbott Freestyle Libre Continuous Glucose Monitor fell off my arm after just a few days of use. A call to customer service earned me a free replacement that they immediately sent out to my home. By the way, the customer service representative did not make me feel that I was the only one who experienced this problem or somehow caused it. Instead, she listened, took responsibility on behalf of the company, apologized, and responded to my complete

satisfaction.

Trust leads to loyalty. Customers come back to brands they trust. They may even forgive a brand and its company of a random, innocent transgression. However, trust isn't a one-time event. It's earned every day in every way.

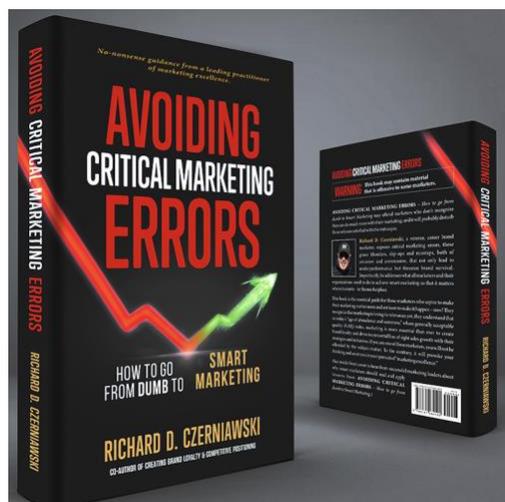
We earn and maintain trust by doing the right things in the right way to the complete satisfaction of our customers. It's like what we see in the current State Farm Insurance commercials. Consumers shower gifts on Jake, their State Farm neighbor and agent, for what they believe was special treatment. Treatment that State Farm Insurance agents provide to all their customers. Now, this is where trust leads to loyalty.

Proposed Action(s) for Implementation (*Crossing the chasm from learning to impact*):

1. Review the abovementioned factors and identify any I missed that you believe are critically important to building trust.
2. Identify the top three.
3. Use them to determine if your brand is worthy of customers' trust.
4. If not, do something about it to earn their loyalty.

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Peace and best wishes,

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