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Sources and Dimensions of Trust in Service Relationships

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Ever since Dwyer, Schurr, and Oh (1987) emphasized the importance of trust in marketing relationships, it has been a central construct in research on business-to-business sales and service relationships, as well as consumer service relationships. Marketing researchers have highlighted the antecedents and consequences of trust in dyadic relationships, usually predicated on the notion that trust emerges only from factors specific to the interaction. In examining consumers' trust in service firms, this chapter takes a broader view by exploring both relationship-specific and environmental sources of trust, such as personality variables and social norms. We also emphasize the multidimensionality of trust and examine the managerial implications of our framework.

THE RELEVANCE OF TRUST TO SERVICE RELATIONSHIPS

Differences between the consumption of services and goods have been well documented (e.g., Murray 1991). In this section, we show that service consumption is more risky than the consumption of goods and that trust is therefore particularly relevant to service consumers and marketers.

All market offerings are made up of characteristics that are more or less difficult to evaluate (e.g., Darby and Karni 1973; Nelson 1970). "Search" attributes are easiest to evaluate because they can be assessed prior to purchase. For example, the color, styling, and size of an automobile are all search attributes. "Experienced" attributes can be evaluated only while consuming the market offering, and therefore usually can be assessed only after purchase and some trial. The plot, characters, and production values of a film are examples of experience attributes. "Credenced" attributes are difficult to evaluate even after purchase and consumption. The skill, speed, and precision of a surgeon's work are evidenced when the patient is not conscious, and the results of the work are hidden from sight once it is accomplished.

In general, services are more likely than goods to comprise credence attributes, whereas goods are more likely to comprise search attributes (Shapiro 1987; Zeithaml 1991). Because of this, service purchase and consumption often involves more risk. With services, the buyer is more vulnerable to opportunistic behavior from the seller, who may misrepresent the nature of the service offering in advance and who may keep negative aspects of the service hidden from the consumer. Economists refer to this as the "problem of agency," whereby principals are incapable of evaluating their agents (e.g., Bergen, Dutla, and Walker 1992; Eisenhardt 1989). The central problem of agency is the management of risk.

Risk taking and trust are two sides of the same coin (Deutsch 1958, p. 266). Often when we take risks, however large or small, we are also engaging in trusting behavior. For example, we do not "trust" that the blue car we bought yesterday will still be blue tomorrow, or that the compact microwave oven we see in a store will still be the same size when we bring it home. These are certainties that therefore present no risk, so trust is not an issue. On the other hand, we do trust that our baby-sitter will care for our children, our taxi driver has not been drinking, and our plumber has used the right piping. Because services are riskier than goods, issues of trust are more relevant, and the consumption and management of services can be facilitated or hindered significantly by the existence or lack of trust.

SOURCES OF TRUST

Many scholars, practitioners, and consumers use the word "trust," but what, exactly, is it? Among the many definitions of trust is a generally shared view that trust involves one person's expectation that another will behave in a certain way (e.g., Deutsch 1973; Scanzoni 1979; Schurr and Ozanne 1985). Trust also requires that, if the other does not behave as expected, the trusting party will experience more negative outcomes than if the other does behave as expected (Deutsch 1958). Building from this definition (and from other conceptualizations of trust), we argue in this chapter that consumers' trust expectations are developed from different sources, resulting in four types of trust: generalized, system, process-based, and personality-based (cf. Burchell and Wilkinson 1997; Kirchler, Fehr, and Evans 1996; Lane and Bachmann 1996). We also argue that the relevance of these levels of trust varies as the relationship progresses from exploration to commitment (Dwyer, Schurr, and Oh 1987). These dimensions are illustrated in Figure 21.1, and we examine each in the following sections.

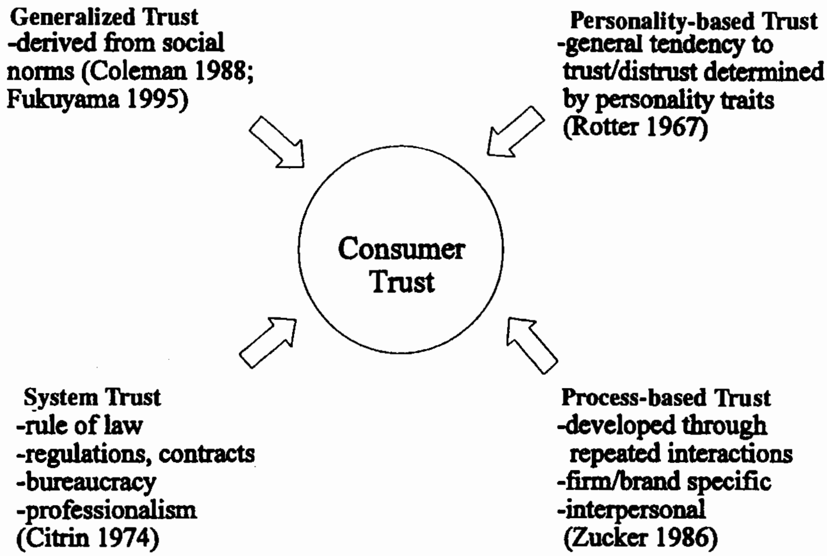

Figure 21.1 The Sources of Consumer Trust

Generalized Trust

Sometimes we trust without making a conscious decision to do so. On the basis of seeing only a yellow pages advertisement, we hand over our automobiles and household appliances to strangers to repair them. When traveling in an unfamiliar town or city, we purchase and eat the food provided to us on the sole basis of seeing a restaurant sign and a menu. This is the nature of generalized trust, which is the general level of confidence we maintain in the absence of reason to doubt. Members of society will operate under an assumption of generalized trust unless they are given reason to do otherwise. Generalized trust is a collective attribute existing among members of society, dictated by general shared norms of behavior (Lewis and Weigert 1985a). Social norms are enforced not by rules or law but by social mechanisms such as peer pressure and threat of ostracism.

Sociologists have referred to this kind of trust in different ways, but each recognizes its importance for societal welfare. Granovetter (1985) refers to it as trust based on "generalized morality." Coleman (1988) refers to trust between members of a society as "social capital" that is a factor of production much like labor or financial capital. Zucker (1986) refers to it as "background expectations," which are not specific to any situation but serve as a general framework for behavior.

Fukuyama (1995) proposes that different levels of economic development and performance between countries can be attributed to their respective levels of generalized trust. He argues that greater generalized trust fosters greater "spontaneous sociability" between individuals, which translates to their willingness to work together on new business ventures. It is important to note that even an extremely individualistic society characterized by little mutual dependence (such as the Ik in Northern Uganda) has its norms of generalized trust—although the trusting behavior encouraged by these norms is more limited than in other societies (Handelman 1990, pp. 72-76).

System Trust

Sometimes our expectations for others' behaviors are based on rules dictated by legislative and regulatory institutions. Consumers rely on state institutions such as the Federal Trade Commission in the United States or the European Advertising Standards Alliance in Europe to ensure that marketers are bona fide, that their products are safe, and that communication about their products is not misleading. Trust in these institutions depends on the public's satisfaction with the performance of the system. Political officers and institutions are motivated to produce system trust because their legitimacy can be maintained only through public trust (Citrin 1974).

Expectations for system trust are based on a community's written rules and on the effectiveness of regulatory institutions in enforcing these rules. For example, some countries afford greater protection than others in terms of banking, contract law, and advertising regulation.

Process-Based Trust

Borrowing from Zucker (1986), processed-based trust is defined as that which is developed through repeated interaction in a specific dyadic relationship. The source of process-based trust expectations is neither general social norms nor the rule of law, but rather the individual expectations developed by the two (or more) particular parties in the transaction.

Process-based trust is contingent—it depends on the behavior of each party involved in the interactions as well as the history of interactions among the parties. Zand (1972) refers to the process of trust building through repeated interactions as a process of "spiral reinforcement," in which initial levels of trust encourage information flow, which reduces uncertainty and further fosters trust. This in turn leads to more open acceptance of influence between parties, increased interdependence, and increased vulnerability. This process is similar to the contention of Dwyer, Schurr, and Oh (1987) that marketing relationships develop along a trajectory that involves increasing trust based on fulfillment of trust at each stage. Similarly, Bitner (1995) points out that the service firm gains the trust of its customers by keeping its promise at each service encounter.

The general consensus among researchers is that process-based trust is at first fragile and then resilient. A service firm's initial encounter is critically important in creating a first impression (cf. Bitner 1995), without which the consumer will not proceed to the next step in the relationship. Through successive encounters, social bonds are established (Turnbull and Wilson 1989) and the relationship becomes resistant—although not invulnerable—to dissatisfying events. Marketing researchers have focused almost exclusively on process-based trust. Trust has been presented as a quality that is developed between two parties (e.g., a supplier and a manufacturer or a market researcher and a marketing manager) based on their mutual behaviors. This research has produced considerable evidence in support of the contention that process-based trust has a positive influence on marketing relationships. For example, in symmetric marketing relationships (i.e., wherein parties operate with similar amounts of power), trust reduces the propensity of a partner to react negatively to inflexible and unfair behavior (Schurr and Ozanne 1985). Where previous interactions have established trust, conflict is more likely to result in functional outcomes (Morgan and Hunt 1994). Although relationships with asymmetric power are less likely to be trusting ones (Anderson and Weitz 1989; Kumar, Scheer, and Steenkamp 1995a), those that are more trusting are less likely to witness the exercise of power of the stronger party over the weaker (Andaleeb 1995).

Even though a link between trust and economic success may be theoretically defensible and intuitively appealing, there is mixed empirical support for such a relationship. Several studies have indeed confirmed the positive effect of trust on anticipated future interactions (e.g., Crosby, Evans, and Cowles 1990; Doney and Cannon 1997; Ramsey and Sohi 1997), but the lack of support for the direct impact of trust on sales is equally convincing. Data collected by Crosby, Evans, and Cowles (1990) could not support a link between relationship quality (trust and satisfaction) and sales effectiveness. Doney and Cannon (1997) also found that neither trust in a supplier firm nor trust in a salesperson influences a buyer's choice of supplier. Moorman, Zaltman, and Deshpande (1992) found trust in marketing researchers to be unrelated to clients' use of marketing services.

On the face of it, these results suggest that although relationship marketing may have a positive influence on a number of important marketing constructs, it does not directly improve the bottom line. This lack of evidence could be attributed to lack of researcher consideration for the influence of the other types of trust that we describe in this chapter or to the likelihood that different types of trust will have different influences at different points in a relationship. For example, Grayson and Ambler (1997) replicated the Moorman, Zaltman, and Deshpande (1992) results and, after accounting for length of the relationship, found trust to be a significant predictor of service use in short, but not long, relationships. We will return to this general point shortly.

Personality-Based Trust

Considerable research, particularly in social psychology, has supported the view that trust between individuals is a function of an individual's propensity to trust, determined by one's personality traits. Much of this research builds upon work by Rotter (1967), who developed an Interpersonal Trust Scale (ITS) to measure an individual's inherent propensity to trust. Rotter (1967) defines trust as a generalized expectancy held by an individual that the word, promise, or oral or written statement of another individual or group can be relied on. Individuals hold generalized expectancy to trust others, which determines their willingness to trust a partner in specific circumstances. In our framework, a "generalized expectancy" is based not on social norms but rather on personality traits. An individual's propensity to trust is a product of the social learning process that shapes one's personality, especially early behaviors reinforced by parents and peers. In essence, propensity to trust holds trust to be a function of the qualities of the trusting and not the trusted. Taken to the extreme, it implies that a reliance solely on one's propensity to trust may lead to a state of blind trust whereby a party is trusted without an assessment of his or her trustworthiness.

Compared to situational determinants of trust germane to the specific context of the interaction (e.g., an actor's credibility or expertise), personality traits have been demonstrated to have only a moderately significant effect on an individual's level of trust (Schlenker, Helm, and Tedeschi 1973). It has been suggested that propensity to trust is most influential in ambiguous circumstances, devoid of context-specific cues (Martin 1991; Schlenker, Helm, and Tedeschi 1973). Thus, propensity to trust should be a more influential determinant of trust in the initial transaction stage of a relationship, when specific interaction-based cues are not available.

SERVICE RELATIONSHIPS AND THE FOUR TYPES OF TRUST

The four types of trust are not always easily distinguished. For example, an individual's propensity to trust may result as much from having lived in a society with high generalized trust as from being an inherently trusting person. Similarly, the process-based trust built up between two individuals may be strongly influenced by the system-trust mechanisms that support their interactions. We believe it is useful, however, to distinguish between the four types for two reasons. First, the distinction highlights the fact that there are many different sources of trust and that these sources go beyond the process-based trust that has been the primary focus of marketing researchers. This explication should alert both managers and researchers to a number of additional strategic variables that are important to consider when examining the influence of trust.

Second, as we have suggested earlier, the relative influence exerted by these four types of trust is likely to vary as buyer-seller interactions move from discrete transactions to relational exchanges. In the initial stages of a relationship, the buyer has no choice but to rely on both generalized and system trust, especially for market offerings with high credence qualities. For example, when a consumer first approaches an independent financial adviser, he or she relies on the generalized expectation that such advisers operate ethically and on the system-based expectation that unscrupulous advisers will lose their licenses. Without these assurances, the consumer's decision to use a financial adviser involves more uncertainty. In societies high in generalized or system trust, consumers are therefore more likely to enter into relationships with new service providers and are also more likely to engage spontaneously in risky purchasing behavior (Fukuyama 1995).

The purchase decision may also be influenced initially by personality-based trust. A consumer who has a natural predilection toward trusting behavior will (other factors being equal) be more willing to engage in risky purchase behaviors than one who has less personality-based trust.

A customer's first encounter with a service firm is his or her first "moment of truth" and is a potential first step on a road leading away from reliance on generalized, system, and personality-based trust toward a reliance on process-based trust. Because system and generalized trust are held in common by members of society and are equally available to all firms, they offer less potential for competitive advantage. By building process-based trust, however, service firms can encourage customer retention and gain competitive advantage (Barney and Hansen 1994).

Marketing researchers have identified the drivers of process-based trust by proposing and empirically testing several models of trust (see Table 21.1). Marketing channels researchers have identified shared values, goal congruence, perception of transaction-specific investments, cooperation, and age of relationship, among other factors, to be antecedents of process-based trust (e.g., Anderson and Weitz 1989; Anderson and Narus 1990; Morgan and Hunt 1994). Within the services marketing environment, researchers have identified service domain expertise, relational selling behavior, and interpersonal characteristics to be antecedents of process-based trust (e.g., Crosby, Evans, and Cowles 1990; Moorman, Deshpande, and Zaltman 1993).

THE DIMENSIONS OF CONSUMER TRUST

In addition to being influenced by different sources, trust may comprise different dimensions (for an analysis of the dimensions of trust, see Hwang and Burgess 1997). In marketing research, trust has been defined as being composed of such elements as credibility, benevolence, and honesty (e.g., Doney and Cannon 1997, p. 36; Ganesan 1994, p. 3; Kumar, Scheer, and Steenkamp 1995b, p. 58). A buyer who believes that the supplier is credible and honest is one who believes that the supplier will live up to his or her word and has the expertise required to perform the job effectively and reliably. A benevolent supplier is one who is perceived to be positively disposed toward the buyer and willing to make short-term sacrifices with a balanced understanding of unforeseen circumstances. Although these dimensions of trust have been useful in understanding the dynamics of some marketing relationships, research in sociology and social psychology has shown that an examination of additional dimensions of trust may be equally fruitful (cf. Lyons and Mehta 1997; Nooteboom, Berger, and Noorderhaven 1997).

For many years sociologists and social psychologists (e.g., Barber 1983; Lewis and Weigert 1985b; Luhmann 1979) have argued that trust is a multidimensional construct with cognitive, affective, and behavioral dimensions, and recent em-

TABLE 21.1 Models of Antecedents and Consequences of Trust

Researchers	*Context*	*Antecedents*	*Trust Construct and Definition*	*Consequences*
Doney and Cannon (1997)	Trust of a supplier firm and salesperson	Characteristics of supplier firm and relationship, salesperson and relation	Perceived credibility and benevolence of target of trust	Choice of supplier firm, anticipated future interaction
Morgan and Hunt (1994)	Commitment, trust in marketing channels	Shared values, communication, opportunistic behavior	Confidence in partner's reliability and integrity	Commitment, acquiescence, likelihood of leaving, cooperation, functional conflict, uncertainty
Ganesan (1994)	Trust and dependence in retail buyer/vendor relationships	Specific investments, reputation, experience, satisfaction with previous outcomes	Credibility and benevolence	Retailer's long-term orientation
Moorman, Deshpande, and Zaltman (1993); Moorman, Zaltman, and Deshpande (1992)	Trust in market research provider-user relationship	Individual user characteristics, perceived researcher interpersonal characteristics, perceived user organizational characteristics, perceived interorganizational/ interdepartmental characteristics	User trust in researcher: willing to rely on exchange partner in whom one has confidence	Use market research information, quality interactions, researcher involved in research activities, commitment to relationship
Anderson and Narus (1990)	Manufacturer-distributor firm working partnership	Communication, outcome given comparison levels	Believe another firm will take actions that result in good outcomes	Cooperation, functional conflict, conflict, satisfaction
Crosby, Evans, and Cowles (1990)	Relationship quality (trust, satisfaction) in service selling life insurance	Similarity, service domain expertise, relational selling behavior	Consumers trust in sales context, confidence that salesperson will serve long-term interest of customer	Sales effectiveness, anticipation of future interactions
Anderson and Weitz (1989)	Continuity between manufacturers, sales agents	Support, goal congruence, cultural similarity, age of relationship, communication	Belief that one's needs will be fulfilled by actions of other party	Negative reputation, power imbalance, perceived continuity of relationship
Dwyer and Lagace (1986)	Buyer-seller trust conceptual model	Perception of sellers (honesty, fairness, cooperative intent), experience with buyer/seller, personality		

pirical investigations (e.g., Cummings and Bromiley 1996; McAllister 1995) have supported this theorizing. In relationships, individuals trust cognitively based on their knowledge of their partner's character; they trust affectively based on their emotions toward their partners; and they trust behaviorally by taking actions that display trust in their partners. In essence, cognitive trust involves a conscious decision to trust a partner based on assessments of competence, reliability, and dependability (Butler 1991; Johnson-George and Swap 1982; McAllister 1995; Rempel, Holmes, and Zana 1985). Affective trust relies on the notion that emotional ties developed between individuals can become the basis for trust.

The third component of trust—behavioral trust—results from cognitive and affective trust. Behavioral trust involves the undertaking of a risky course of action based on the confident expectation that all persons involved in the action will act competently and dutifully (Barber 1983). It goes beyond mere execution, in that when we see others taking actions that imply trust, we become more disposed to reciprocate by trusting them (Luhmann 1979). Hence, behavioral trust begets trust. These three dimensions are interdependent and mutually supportive aspects of the trust construct.

Previous conceptualizations of trust in marketing research have tended to emphasize the cognitive dimension. Honesty, credibility, and even benevolence as it has been defined and operationalized tend to be measured based on knowledge of the trusted party (such as whether or not they keep their promises or possess a level of expertise). The affective dimension of trust has been largely ignored in the literature. This bias toward the cognitive dimension is probably appropriate, given the business-to-business environments in which a number of trust studies have been implemented. Although affective dimensions are certainly influential in business-to-business relationships, it is likely that cognitive issues (such as expertise and credibility) will dominate. Consumer relationships with firms and service providers, however, involve risks of specific personal relevance to the individuals involved. Thus, it is more reasonable, and perhaps essential, to include consideration of the affective dimension in the study and management of consumer-level marketing relationships.

At first it may seem inappropriate to speak of affective trust in consumer-service provider relationships because commercial relationships are unlikely to achieve the intensity cited as a requirement for developing affective trust. For example, affective trust has been linked with behavior that is motivated intrinsically, say by the inherent joy of spending time with a close friend (Rempel, Holmes, and Zana 1985). It could be argued that behaviors in commercial relationships are unlikely to be perceived as intrinsically motivated because, ultimately, all actions directed at a buyer are motivated by extrinsic rewards.

It is important, however, not to ignore the social dimensions of service experiences. The influence of interpersonal interactions in creating satisfied customers is well documented throughout the services literature (e.g., Crosby, Evans, and Cowles 1990; Crosby and Stephens 1987; Parasuraman, Zeithaml, and Berry 1985; Solomon et al. 1985). For example, service personalization involves embellishing routine service delivery actions with personal references and gestures that convey a feeling of individuation to the customer (cf. Surprenant and Solomon 1987). These actions include friendly conversation and special favors that transform a dyad from a series of transactions to a relationship. By managing social aspects of dyadic interactions, firms develop social bonds with their customers (Turnbull and Wilson 1989). Within a nexus of good quality in core aspects of the service, the care and concern displayed for the customer may be perceived as intrinsically motivated. Johnson and Grayson (1998) found empirical support for the multidimensionality of trust in relationships between customers and their financial advisers. Cognitive and affective trust were found to be separate dimensions of trust with unique antecedents and consequences for these relationships.

More recently, marketing researchers have examined social support behavior in service relationships (e.g., Adelman and Ahuvia 1995; Adelman, Ahuvia, and Goodwin 1993). Social support occurs when a service provider's verbal or nonverbal communication increases a client's self-esteem or sense of social connection to others (Adelman, Ahuvia, and Goodwin 1993). These researchers have highlighted the importance of non–core-related benefits in attracting and retaining customers. For example, frequency of visits and length of stay at a restaurant or hairdresser may be a function of a customer's need for a sense of identity and social integration. By making friendly conversation and providing a listening ear, service professionals build social connection and a sense of community that engender affective trust.

The magnitude and importance of affective trust is dependent on structural aspects of the service delivery process. Affective trust is more likely to develop in relationships involving frequent and extended interactions with the same service provider. For example, one would expect affective trust to be less relevant to telephone banking because the customer interacts with varying attendants and service encounters are usually brief. Visits to a hairdresser, however, involve repeated and extended service encounters through which social bonding is likely to develop. The development of affective interpersonal trust in service relationships is perhaps best observed in extended service encounters, especially those involving considerable risk to the customer, for example, white-water rafting, climbing, or hiking expeditions. These encounters have been referred to as "extraordinary service experiences" because they are personally challenging and imbued with emotional intensity, dynamic interaction, and spontaneity (Arnould and Price 1993).

Once again, the early phase of an extended service encounter is critical. A trail guide must establish his or her trustworthiness early in the encounter by demonstrating the knowledge and experience required to lead the venture. At this stage, trust is primarily cognitive, because emotional bonds are yet to be established. As the encounter progresses, however, it becomes boundary-open, with both customer and service provider becoming actively involved in sharing their feelings and reacting to each other's emotional behavior (Arnould and Price 1993;

Sutton and Rafaeli 1988). Gradually, trust assumes interpersonal dimensions as social bonds develop.

MANAGERIAL IMPLICATIONS

Trust is widely accepted as an important element of consumer perceptions of brands and companies (e.g., Aaker 1997; Bainbridge 1997), so understanding its different aspects has clear managerial implications. One important managerial conclusion from our framework is that when one source of trust is not available, companies can and should draw from different sources. For example, when the British government's ability to protect its citizens from contaminated beef fell into question during the "BSE scare" (Bentley 1997), food companies could not rely on the government's system trust in fostering general comfort with food quality. Thus, companies like Burger King, McDonald's, and Bird's Eye turned instead to process trust—that is, the trust that each brand had built with its customer base. To capitalize on this trust, all three of these companies (and many others) began to do their own safety labeling (Bentley 1996; Rogers 1997).

Furthermore, companies unaware of the potential impact of generalized and system trust are likely to be missing strategically relevant information. For example, the *Economist* ("In Greed We Trust" 1997) recently reported that Americans' trust in "Wall Street" has been accompanied by falling trust in other institutions such as "the media." Companies in industries where system trust is declining will need to rely more strongly on other forms of trust for building their business. Those where system trust is increasing will need to protect themselves from firms that free ride on customer confidence and thus steal business without having to develop process-based trust with consumers. As we have emphasized, the role of different kinds of trust is likely to change as a relationship progresses from awareness through exploration to commitment.

Currently, a particularly interesting arena for understanding and exploring trust is the Internet. Observers disagree about the degree of trust (or lack thereof) that consumers hold regarding the Internet, but there is little disagreement that this new aspect of social life will require businesses to think differently about trust development (e.g., Babcock 1997; Cairncross 1997; Dyson 1997; Fukuyama 1996; Keen 1997). Today, many aspects of interaction on the Internet do not benefit from strong system trust; therefore, much of the trust that is built on the Internet is process based. As new systems for supporting trust (e.g., digital signatures) become commonplace, the recommended strategies for success on the Internet are likely to change.

In sum, the main point of our chapter is this: There are a number of potential sources of trust, and trust comprises a number of dimensions. For a full understanding of its impact, managers and researchers must take account of these nuances. Although research on trust to date has begun to shed light on our understanding of its influence in marketing relationships, considerable additional work is still required before trust's changing and multidimensional influence will be understood fully.

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