

A Framework for Customer Trust Measurement

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Abstract

Purpose – The research on trust, and specifically on trust measurement, has increased significantly over recent years. Although the importance of trust has reached theoreticians, as well as practitioners, the conceptualization, and particularly the measurement, of trust is under-explored within the field of management science. In addition, most trust measurement instruments were designed to suit a specific purpose or situation and therefore are too narrow in focus. Thus, the aim of this study is to conceptualize an appropriate measurement approach for customer trust that improves the practicability of trust measurement for various organizational settings. The focus is therefore to develop an instrument relevant for practitioners, as well as for theoreticians.

Design/methodology/approach – After a literature review on relationship management, customer retention and customer trust, this research identifies current shortcomings in trust measurement: chiefly that current trust measurements are not flexible enough to be applied to various customer situations. Following a pragmatist research philosophy, this research first integrates two well established models of trust measurement and secondly expands this to create a more flexible and nuanced framework and instrument of customer trust measurement. The instrument is designed to measure the current and expected level of customer trust, as well as the economic intention and intra-personal level of trust. Three large scale test are conducted in cooperation with three German-based companies, covering non-durable, durable goods and services categories. Various segmentation criteria are applied. With the help of statistical analysis the various level of trust are linked to the intra-personal level of trust, as well as the economic-intent of the customer.

Findings – The results from the three large scale studies indicate that the customer trust measurement instrument produces robust results. The instrument can be adjusted to each company's needs to measure the current and expected levels of customer (and non-customer) trust. Furthermore the current and expected levels of trust can be measured on a factor-, dimensional- and overall basis. Various segmentation criteria related to target groups can be applied. The overall level of trust can be linked to the economic intention of a customer group, but the indications are too weak to link trust to the intra-personal level of customer trust.

Originality/value – To the best of my knowledge, there is no customer trust measurement that combines the measurement of trust in an trust object (trust dimension) and trust characteristics (trust building factor) to provide one trust measurement scale. However, by combining these two entities a trust measurement instrument gains the necessary flexibility and nuance to be used in various situations to measure customer trust. This step seems to be adequate because recent

research concluded that this would be the “conditio sine qua non” for a useful measurement in trust research. Furthermore, all previous models and instruments only measure the current level of customer trust and do not link the level of customer trust to economic intention.

Keywords – trust, customer trust, instrument development, customer relationship management

To my loving girlfriend

I would not have been able to do it
without you

Declaration

I declare that the work in this thesis was carried out in accordance with the regulations of the University of Gloucestershire and is original except where indicated by specific reference in the text. No part of the thesis has been submitted as part of any other academic award. The thesis has not been presented to any other education institution in the United Kingdom or overseas.

Any views expressed in the thesis are those of the author and in no way represent those of the University.

Signed

Date

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List of symbols and abbreviations

€	euro
app.	approximately
bn.	billion
CL	customer lifetime
CRM	customer relationship management
DOHH	cities of Dortmund and Hamburg
e.g.	for example
fig.	figure
FMCG	fast moving consumer good
mil.	million
RM	relationship marketing
ROG	rest of Germany
RQ	research question
stg.	stage
t	time
tab.	table
TCT	transaction cost theory

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Chapter 1

Introduction

In today's continuously changing market environment, a company's welfare strongly depends on its understanding of the customer (Chikweche, 2013). Seller markets are changing more and more into buyer markets (Scheer & Loos, 2002) and consumers' increases power. The key to success therefore is to build long-term relationships with customers and to focus on win-win situations for both the company and the customer. Among many other benefits, long-term relationships lead to a higher level of profitability because serving a retained customer is more cost efficient than acquiring new customers (Reichheld & Sasser, 1990; Verhoef, 2003; Edward & Sahadev, 2011). However, what theoreticians seem to have known for some time, is that it is not as easy to implement this in practice.

As Sin et al. (2005) and Dowell & Morrison (2013) highlight, existing research about relationship management does not identify and operationalize the most important key components of customer retention, although there are many papers researching successful relationships. However, the term customer relationship management has become little more than a buzz-term (Lantieri & Chiagouris, 2009). Practitioners' efforts to create long-term relationships with customers are often too short-sighted, or one-sided, to be adequate in today's saturated markets (Palmatier, Dant, Grewal, & Evans, 2006).

Recently, trust has gained growing attention within the context of applied science (Kenning, 2008). Especially research on trust measurement, has increased significantly over recent years. There are many authors stating that trust can be seen as one of the key factors leading to successful long-term relationships (Dwyer & Schurr, 1987; Doney & Cannon, 1997; Morgan & Hunt, 1994; Palmatier et al., 2006, Dowell & Morrison, 2013) and consequently as one of the most effective

and relevant concepts within relationship management (Danesh, Nasab, & Ling, 2012; Berry, 1995; Morgan & Hunt, 1994; Ranaweera & Prabhu, 2003). In particular, trust appears to be one of the most important issues in life as humans need trust to overcome uncertainty and to build relationships with others (Luhmann, 1979). Consequently, customers appear to seek long-term and trusting relationships with companies to save energy and time (Jain & Bagdare, 2011).

However, the conceptualization and the measurement of trust is under-explored within the field of management science and therefore still subject to further research (Li, 2007; 2012; Dowell & Morrison, 2013). Consequently, practitioners still seek to answer questions such as “what exactly is trust?”, “how does it work?” and “how can it be given and gained?”.

Therefore, the motivation of this work is to provide scientifically based knowledge on trust for scholars and practitioners. Especially practitioners are in need of the understanding of how trust works, how trust influences customers' retention and how the advantages of trust can be used in daily business. As management trainee of a large German retailer, the author of this work experienced a company's perception of customer orientation and how the creation of customer retention was pursued. An initial research indicated that many companies had wrong perceptions of customer retention and how to engage with the customer. These findings were aggravated during the process of finding companies to participate in this research: three out of 18 approached managers acknowledged the necessity to approach the customer in a new way to create customer retention. These three companies also participated in this study. Hence, this research is meant to be a practical approach, a framework to lay the foundation for a better customer service of companies.

1.1. The research problem

The research problem of this study is twofold and consists of theoretical and practical components.

The theoretical part of the problem can be found in trust research itself. Until now, literature on trust is widely fragmented, so that no homogeneous definition of trust could be agreed on. Trust definitions are usually customized to the field and subject of research. This consequently leads to a limited conceptualization of trust measurements, which only serves the specific context and situation. Because of their inflexibility these trust measurements cannot be adapted to different situations, which also questions their generalizability. Even in the broader context of a field such as management science, trust measurement instruments are too specific and inflexible and therefore suffer from applicability.

The practical component of the research problem was induced through changing market environments. Saturated markets led to rising customer fluctuation. Means and measures introduced to create customer loyalty and ultimately retention cannot be seen as adequate anymore, because they primarily focus on building switching barriers for the customer, instead of engaging true customer relationships. Due to their ineffectiveness, companies have widely increased expenditures on marketing with the aim to lower customer fluctuation and improve customer trust and retention (Kenning 2008). To be able to boost the effectiveness of their marketing activities and to increase customer retention, companies need a practical approach to operationalize trust measurement.

In conclusion, the practical issue of the problem is closely related to the challenges of science to provide a more flexible instrument of trust measurement. To the best of my knowledge, up until now there is no instrument for customer trust measurement that provides the needed flexibility to produce robust and generalizationable results for academia and practice.

1.2. Research aim and objectives

Following the identified research problem, the aim of this study is to build an instrument for customer trust measurement, which provides the needed flexibility and robustness for academia and practice.

According to McEvily (2011), to provide such a model, “the contextual approach, would seem to require (1) a fairly comprehensive understanding of trust that specifies the different features of context and their relevance for circumscribing trust and (2) a set of customized measures designed to capture each specific type of trust” (McEvily, 2011 p. 1269). Within the literature review two existing and well tested models of trust measurement are identified to meet these objectives and these two models are then integrated. The comprehensive literature review, and the proposed models by Plank et al. (1999) and Pirson (2007), may lead to a model that fulfils the requirements as described by McEvily (2011).

To be able to reach the research aim of this study, the following general research questions are pursued:

- A. Is it possible to develop a comprehensive understanding of trust?
- B. Is it possible to conceptualize an appropriate measurement instrument for customer trust that improves the practicability of trust measurement?
- C. If it is possible to develop a new instrument of trust measurement, how will it provide a more nuanced and flexible instrument of trust measurement?
- D. Is it possible to measure trust within different consumer product categories (industries) to show the flexibility of the framework?
- E. Is it possible to segment different customer groups and measure trust within these groups to demonstrate the flexibility of the framework?

1.3. Contextualization

1.3.1. Customer retention

Within the field of relationship management, relationship retention is mentioned by many authors as being the most important objective (see Swift, 2001; Zineldin & Philipson, 2007). While some relationship management researchers on the one hand seek to conceptualize relationship development, others try to investigate customer retention in the field (Bruhn & Georgi, 1998). According to Jeng & Baily (2012) customer retention can be described as a “customer engaging in a contract, either formal or informal, over a period of time, which includes repeated transactions” (p. 1572). Consequently, customer relationship management cannot be successful without retained customers. As described earlier, many companies fail to establish long-term relationships and therefore to retain customers effectively. In order to derive a conclusion about customer retention relevant for practitioners, the most important issues around the creation of customer retention are explored in the following. In particular, the factors leading to retained customers are examined.

1.3.2. Factual and psychological retention

The literature describes two main categories of customer retention. Homburg et al. (2008) differentiate between factual and psychological retention (see also Meffert & Backhaus, 2008). Factual retention relates to all forms of retention that are situative, ecological, techno-functional or contract driven. Psychological retention, however, is based on emotional attachment of a customer (Meffert & Backhaus, 2008). Consequently, the first can be described as externally motivated retention and the second as internally motivated retention. These two kinds of retention lead to two differentiable sorts of relationship: by using externally driven techniques the provider of a good or service tries to build up barriers to prevent the customer from changing to competition or determining the business relation (Garcia et al., 2006). Therefore, external motivated retention leads to the bondage of customers, whereas internal motivated retention leads to involvement and commitment of the customer. Psychological retention can be referred to as the condition in which the customer gets involved of their free will and feels obliged to stay in the relationship for a certain period of time (Meffert & Backhaus, 2008).

Because externally motivated retention can only lead to customer retention as long as economical, technologic-functional and contract driven retentions are effective, companies should focus on the establishment of psychological retention, fostered by high customer satisfaction (see Diller, 1996; Lorbeer, 2003; Bruhn, 2011). This finding is of utmost importance for this thesis as it emphasises the importance of factors leading to emotional retention, which will be investigated in the next section.

1.3.3. The principle of customer retention

With regard to the customer lifetime cycle, customer retention is the most important aspect within the design of relationships. Homburg & Bruhn (2008) describe the determinants of customer retention in a model, that can be seen in the following figure.

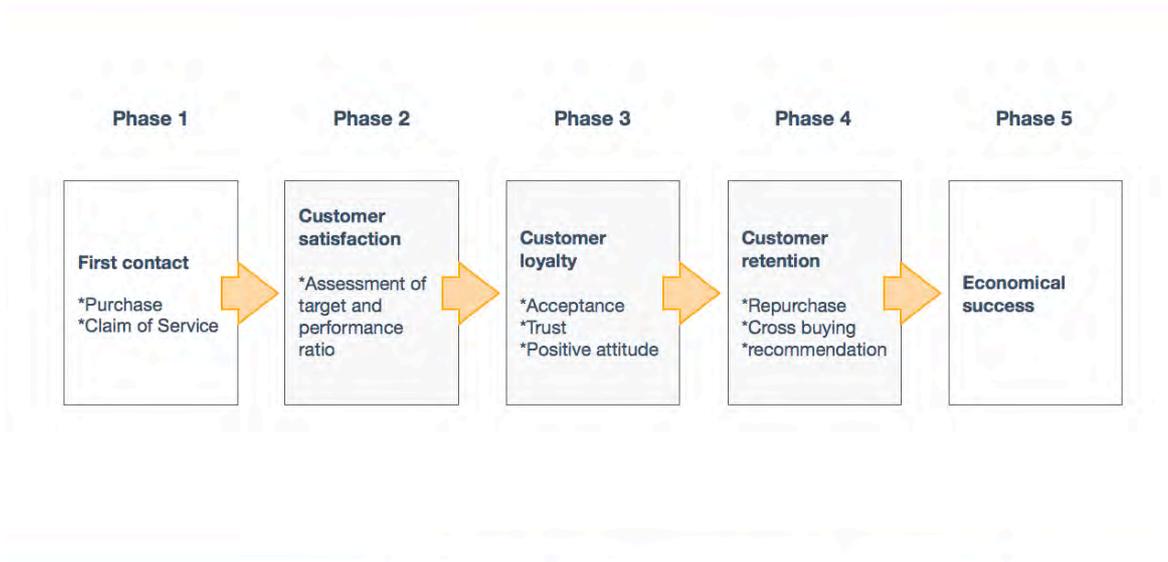


Fig.1 Functional chain of customer retention (adapted by Homburg 2008)

The model presents the functional chain of customer retention, leading from first contact through customer satisfaction and customer loyalty to customer retention and long-term economic success (Reinartz & Kumar, 2003; Homburg & Bruhn, 2008; Bruhn, 2011; Leußer et al., 2011). As can be seen in the model, after the first contact of the customer with the company, the customer evaluates their experience and develops a personal satisfaction level (see fig.1).

Personal satisfaction can then lead to customer loyalty, which is characterised by acceptance, a positive attitude and trust. Customer loyalty then results in customer retention when the customer's purchasing behaviour changes in favour of the company. This includes additional purchases of products sold by the same company or positive recommendations. Thereby, economic success can be achieved (Homburg & Bruhn, 2008).

To get a clearer understanding of this relationship within the field of customer retention, it is necessary to analyse the concept and relationship of "satisfaction" and "loyalty" within literature in more detail.

1.3.3.1. From customer satisfaction to loyalty

According to Jeng & Bailey (2012) customer satisfaction refers to “a consumer’s assessment of all the interactions they have with the products and services from a provider, relative to their expectations” (p.1572). In other words, satisfaction can be achieved by meeting the customer's expectations (Rapp, 1995; Zeithaml et al., 1988).

Within this context, Rapp (1995) states that there are five fundamental characteristics to customer satisfaction: technical product quality, service quality, reputation quality, personal relationship quality and price sensitivity. More recent research regarding satisfaction was conducted by Diez (2006), who divided customer satisfaction into a factual and a chronological dimension. Factual aspects are divided into: purchase-, product- and after-sales service satisfaction:

- (1) Purchase satisfaction implies the customer’s satisfaction with the purchase process itself and the customer care immediately after the purchase.
- (2) Product satisfaction relates to customer expectations as well as customer experiences with the purchased product.
- (3) The satisfaction with the after-sales service corresponds with service efforts made by the company in the long run after the purchase.

The chronological dimension can be divided into transaction oriented and relationship orientated satisfaction.

- (1) Transactional oriented satisfaction applies to customer satisfaction as a result from a single transaction e.g. by purchasing a new product.
- (2) Relationship oriented satisfaction relates to customer satisfaction resulting from numerous repeated interactions between organisation and customer (Diez, 2006).

Within these models, customers are seen as the best judge of their own personal satisfaction, basing their judgement on rational criteria (Jeng & Bailey, 2012). Consequently, whenever the customer feels that their experience was positive, the result is a personal level of satisfaction. Traditionally, this personal satisfaction has been recognised as the key variable leading to customer loyalty and customer retention (Danesh et al., 2012). However, there are authors suggesting other components, for example trust and commitment, are needed to go beyond satisfaction and thereby to be a more reliable component leading to long-term relationships (Morgan & Hunt, 1994; Lee & Kim, 1999; Ranaweera & Prabhu, 2003; Lin & Wu, 2011; Agrawal, Gaur, & Narayanan, 2012; Danesh et al., 2012). These propositions will be investigated further in the following examination of loyalty and its development.

1.3.3.2. From customer loyalty to retention

Loyalty can be described as behaviour containing various forms such “*as relationship continuance, cross-selling, up-selling, and word of mouth or customer referral (recommendation)*”. (Pezeshki, 2009, p. 35)

In literature the term loyalty is often used as a synonym for satisfaction and retention (Pezeshki, 2009). Nevertheless, the differentiation of these terms and the concepts behind it is of utmost importance to develop reliable measures in relation to a company's objectives. A company's customer retention rate for example is utilised to estimate the customers' switching tendency (Pezeshki, 2009). Customer loyalty, in contrast, is a more theoretical approach. Loyal customers are emotionally attached and the bond between customer and company is based on free will (Lehr, 2006; Pezeshki, 2009). Consequently, as the emotional attachment component is missing when customers buy products out of convenience, the customers may be retained but not loyal (Pezeshki, 2009). Finally, as mentioned previously, satisfaction is one of the components leading to loyalty and loyalty can only exist if both parties are satisfied in relation to regarding their objectives (Dick & Kunal, 1994).

However, the concept of loyalty development seems to be more complex and satisfied customers cannot be seen as a guarantee for loyal customers (Agrawal et al., 2012). In order to move from customer satisfaction to loyalty, many authors highlight the importance of commitment (see Anderson & Weitz, 1992; O'Reilly & Chatman, 1996; Semlinger, 2006; Huber, 2006; Agrawal et al., 2012). Commitment sums up the customer's desire for a long lasting relationship towards the company (Anderson & Weitz, 1992). Authors like O'Reilly & Chatman (1996) add that even when short term disadvantages may occur, commitment describes the willingness to overcome this stage and to work towards long-term benefits within this relationship (Dwyer & Schurr, 1987). In other words: satisfied customers only behave loyally when their basic attitude towards the company is positive and customers believe that the company will satisfy the customer's expectations in the future (Dwyer & Schurr, 1987; Huber 2006). This belief in the fulfilment of expectation can be defined as 'trust' (Doney & Cannon, 1997; Mayer, Davis, & Schoorman, 1995).

Consequently, commitment can be seen as a customer's intention to engage into a relationship and to be loyal, based on trust in the company's ability to satisfy the customer in the future (Dwyer & Schurr, 1987). This is supported by Agrawal (2012), who states that satisfaction first has to drive trust, which then drives commitment, resulting in loyalty. Lin & Wu (2011) suggest that satisfaction, trust and commitment are key components of relationship quality, a meta-construct defined as the “*degree of appropriateness of a relationship to fulfil the needs of the customer*” (Hennig-Thurau & Klee, 1997, cited in Lin & Wu, 2011 p. 536). The concept of relationship quality, consisting of

satisfaction, commitment of trust differs significantly from previous concepts and is seen to be a better predictor for loyalty and customer retention than for example pure service quality (Lee & Kim, 1999; Lin & Wu, 2011; Agrawal et al., 2012).

It can be concluded that focusing on customer satisfaction does not automatically lead to loyalty and customer retention (Morgan & Hunt, 1994; Lee & Kim, 1999; Ranaweera & Prabhu, 2003; Lin & Wu, 2011; Agrawal et al., 2012; Danesh et al., 2012). Satisfied customers still can move to the competition, as they only get engaged in a committed relationship when they trust in future satisfaction. Hence, to keep customers engaged in a relationship rather than to switching to the competition, trust in future satisfaction has to be established.

This notion is of utmost importance for this thesis. It can be seen, that companies willing to engage in long-term relationships cannot do so by only focusing on the satisfaction of customer needs and wants. Trust, leading to commitment is another important component, that companies have to be aware of. Having described the development of relationships and the role of trust, the next section will give an answer to the question why companies should seek to measure and increase their customers level on trust in detail.

1.3.4. The benefit of customer retention to the company

The relevance of customer retention within relationship management can be seen in the *objectives* of customer retention. As a main argument for customer retention the literature often acknowledged positive economic effect. In addition to that, authors have identified all sorts of other advantages. Gummesson (1997) argues that due to long lasting customer relations and therefore increased level of customer retention, relationship management contributes to market share, return on investment and the overall value of the company. He further states that relationship management increases marketing productivity and profitability at the same time. The reason for these effects will be explained in the following.

According to Bruhn & Georgi (2008) the advantage for a company to foster customer retention can be divided into relationship related advantages and relationship neutral advantages. The first kind of advantages encloses all aspects that emerge for a company from the fact that the customer does not terminate the relationship. The customer obtains the relationship by selecting the same company again and the company has the possibility to intensify the relationship more easily, because it gets to know the behaviour of the customer. In return, the customers gets a deeper knowledge about the products, the brands or the whole product range of one seller (Homburg & Schäfer, 2000). Relationship neutral benefits on the other hand result from positive, as well as

negative, communication by the customer. Positive or negative word-of mouth can have an indirect effect on a company's revenue (Garcia & Rennhak, 2006). Fig. 2 illustrates this distinction and the related advantages.

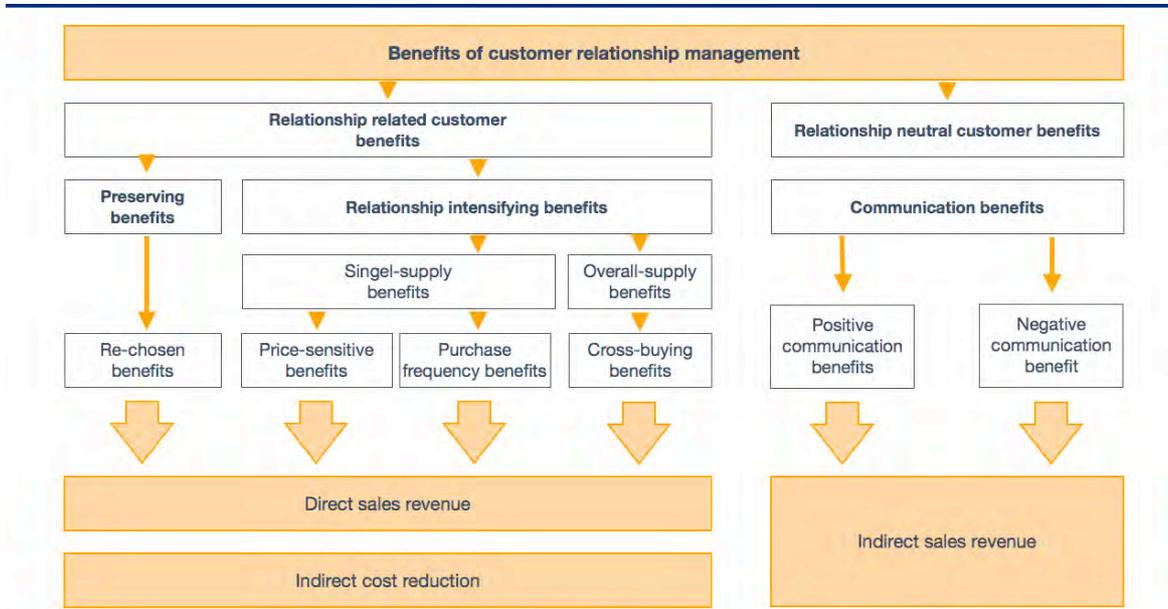


Fig.2 Benefits of customer relationship management (adapted from Bruhn,1998)

In general, serving repeat customers is more cost efficient than acquiring new customers and therefore customer retention leads to a higher level of profitability (Reichheld & Sasser, 1990; Zeithaml, Berry, & Parasuraman, 1996; Verhoef, 2003; Edward & Sahadev, 2011). Grönroos (1990c) explains this phenomenon by proposing that customer retention leads to decreasing marketing and sales costs. Retained customers can be seen as an “image-amplifier” as they often talk about their shopping experience or the product itself (Winkelmann, 2008). They may even recommend good products to friends and family (Winkelmann, 2008) or evaluate the product on the internet (Lazeta, 2009). This form of advertisement is highly effective and also cost neutral. Consequently, customer retention leads to a better external image due to positive word-of-mouth of active customers, and thereby to a long lasting increase in staff morale and retention (Bove & Johnson, 2000; Verhoef, 2003). Thereby, the level of stability and security within the company's external environment increases (Barnes, 1997).

In addition to the positive effect on word-of-mouth, there are other positive aspects regarding the purchase behaviour of retained customers. First, retained customers can be seen as less price sensitive as they do not tend to compare prices with competitors (Reichheld & Sasser, 1990; Schüller, 2005). An increase in sales price is often not that important or has no relevance at all. Further, these customers are more resistant to comparable products or alternatives and often do

not even consider offers by competitors. Second, customer retention leads to an increase in cross-selling as a retained customer is created through satisfaction leading to loyalty (Foscht, 2002; Homburg & Bruhn, 2008; Shani & Chalasani, 1992; Winkelmann, 2008). The following fig.3 illustrates the assumed effect on costs and turnover, resulting from customer retention activities in comparison to neutral behaviour.

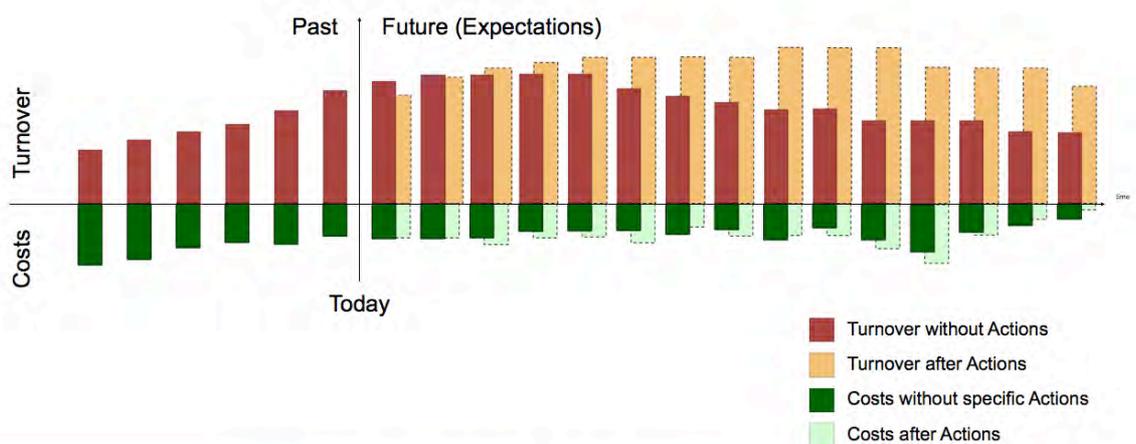


Fig.3 Customer lifetime value (adapted from Cambridge Technology Partners, 2002)

Reichheld & Sasser (1996) further demonstrate the effect of customer retention in numbers. The authors estimate the amount of emigrating customers of a company at 20% per year and postulate that if companies could manage to only keep half of them their overall turnover would double. Fig.4 illustrates the effect on companies profits as observed in an empirical study by Reichheld & Sasser in 1996.

Although this investigation seems to be dated, recent studies support the general conclusion of Reichheld & Sasser's research. US researchers found that that 12% to 15% of a company's most loyal customers are responsible for 55% to 70% of the organisation's total sales (MillerAssociates, 2013). In addition, Bain Consulting argues that an average organisation loses 20% to 40% of its customers every year and that reducing that number and thereby customer attrition by approximately five percent can lead to increased profits by 25 percent to 85 percent depending on the company. Consequently, improved customer retention by only one percent results in ten percent cost decrease. (MillerAssociates, 2013)

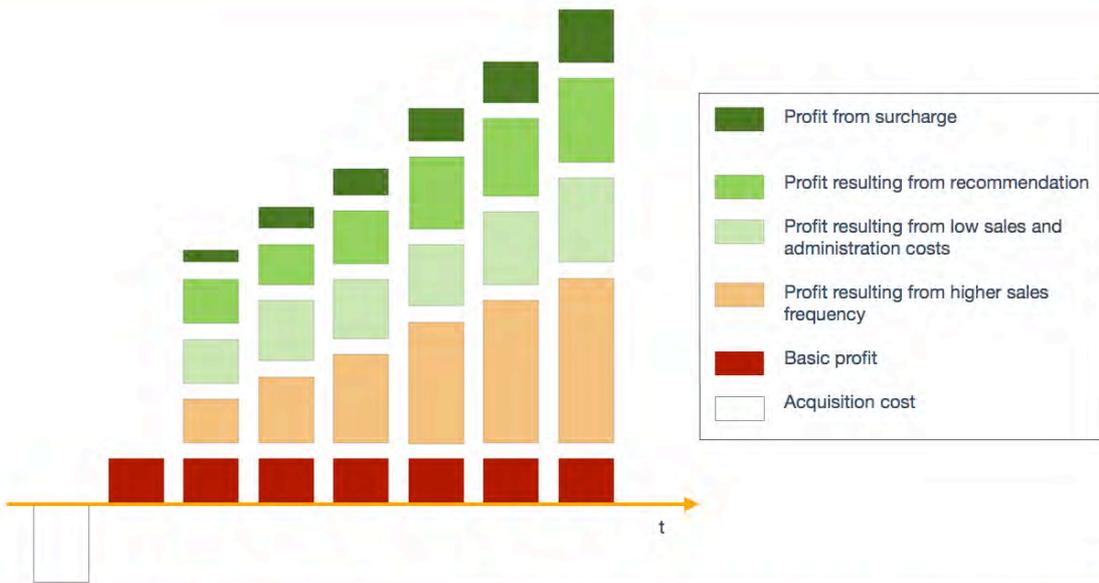


Fig.4 Development of customer benefit categories over the CL (adapted from Reichheld & Sasser, 1996)

Furthermore, retained customers' willingness to participate in a company's survey or panel is much higher than the willingness of new customers (Shani & Chalasani, 1992). Therefore, retained customers can help to gather information about buying behaviour and participate in the creation of a deeper level of customer retention (Pine, 1993). Jüttner & Wehrli (1994) note that this integration of the customers can lead to a faster, easier and more cost effective way to improve internal customer related processes.

1.4. Outline of the research

This thesis is divided into seven chapters. A short overview can be seen in the following figure.

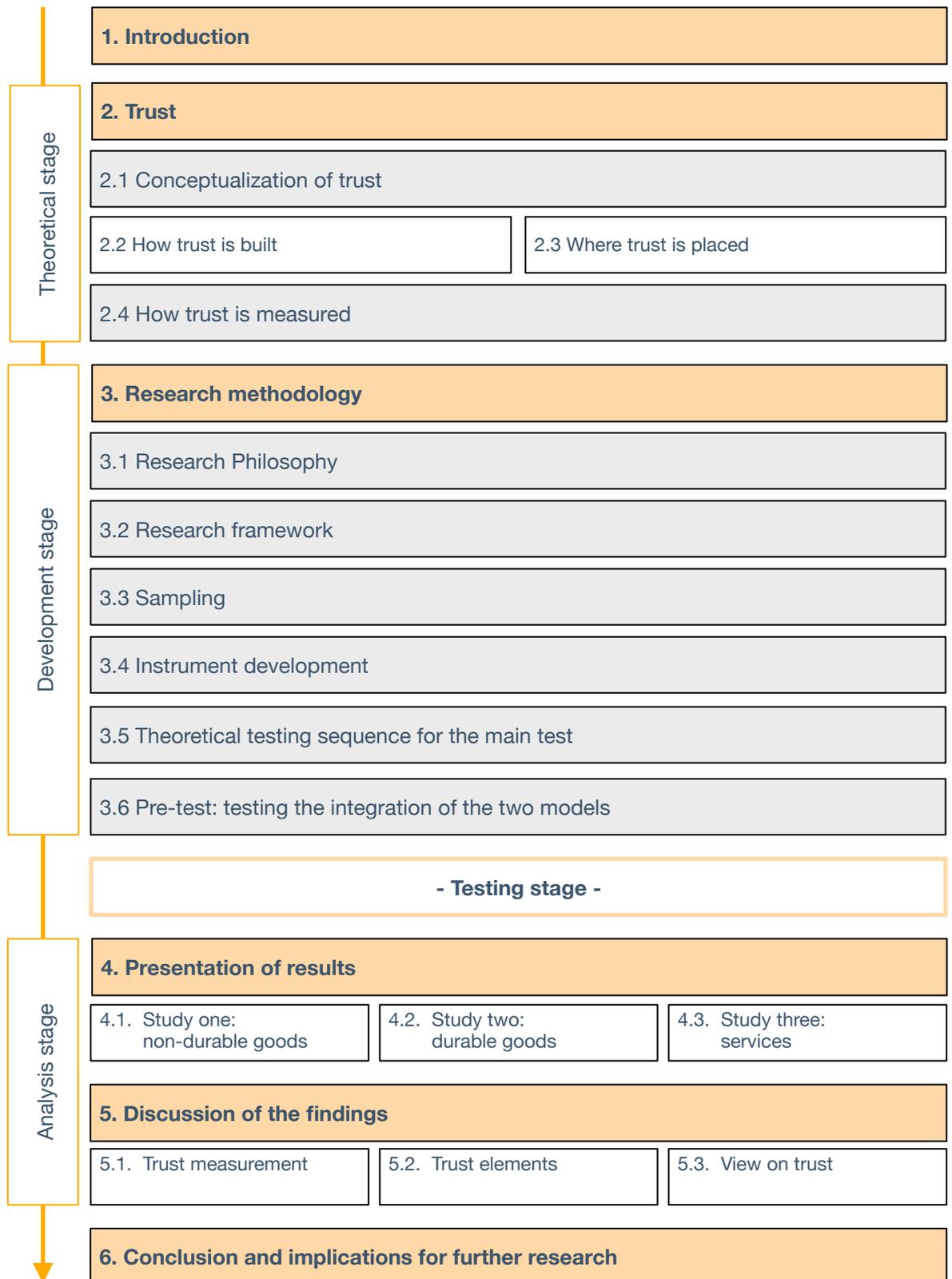


Fig.5. Research outline

Chapters two and three build the foundation of the theoretical background of relationship management and trust. While chapter two reviews the current literature on relationship management in theory and practice, and displays its implications on customer retention, chapter three provides a literature review on trust, aiming to investigate trust definitions, how trust is built and where trust is placed, before displaying how trust is measured. These steps are important milestones on the way to identify shortcomings in current understanding, which this research, in part, seeks to address.

The research methodology of this study is presented in chapter four. First, the philosophical position that provides guidance for this research are identified, before the framework and sampling methods of this study are outlined. Then, the process of instrument development are displayed, concentrating on the description of the theoretical testing sequence and the pre-test.

Chapter five presents the results of the three large scale studies. In cooperation with three multinational companies, trust was measured within the three customer product categories of non-durable goods, durable goods and services. The first study was conducted in cooperation with an multinational Italian chocolate manufacturer (non-durable goods). Within this study, trust was measured within one customer target group in relation to one specific chocolate product and one geographic location. Study two was conducted in cooperation with a multinational German automotive manufacturer (durable goods). The study measured customer trust in three pre-defined target groups in relation to a newly introduced car. The study was conducted at one geographic location. Study three was conducted in cooperation with a large multinational German insurance company. Trust was measured within three target groups in two geographical locations. Customer trust was measured in general and not in terms of a specific product or product group.

The discussion of the findings are presented in chapter six. The findings of the three studies are discussed alongside the proposed research questions and compared to the findings of the literature review. The integration of the different findings from the previous chapters provides a detailed understanding of the subject of customer trust measurement and helps to assess the significance of the instrument of customer trust measurement developed in this research.

In chapter seven the research process is reviewed and the contribution to existing theory is assessed further, before the limitations of the study and the suggestions for further research are detailed. Ultimately, an overall conclusion is given to finalize this research.

Chapter 2

Trust

“People in the UK trust a baked bean manufacturer more than the police, have greater faith in the makers of corn flakes than in the Church, and more confidence in a high street retailer than in Parliament”.

Henley Centre (1997/8): Planning for Social Change

The previous chapter revealed that trust in general can be seen as a very important factor for developing and maintaining relationships with the customer, as trust fosters the emotional attachment of individuals. In particular, trust is one of the most important issues in life and humans need trust to overcome uncertainty and to build relationships with others (Luhmann, 1979). As a consequence, with its roots within the field of socio-psychology, trust has gained attention in many fields of research such as: philosophy, sociology, ethics, politics, information systems, management, economics, law, market research and many more (see Morgan & Hunt, 1994; Rousseau, Sitkin, Burt, Camerer, 1998, & Sztompka, 1999; Schoorman, Mayer, & Davis, 2007; Bagdoniene & Jakstaite, 2009; Paliszkievicz, 2011; Klausner, 2012; Dowell & Morrison, 2013).

Although businesses seem to be aware of the importance of relationships, a lack of knowledge about the establishment of trust prevents them being successful (Palmatier et al., 2006). Practitioners still seek to answer questions such as “*what exactly is trust?*”, “*how does it work?*” and “*how can it be given and gained?*”. Nonetheless, for the area of this research it only seems important to focus on the fields of psychology, sociology and economy. The following chapter investigates the concept of trust within these three areas, to gain knowledge about how trust is developed in business relationships and in particular, to derive a conceptual approach to trust measurement.

2.1. Conceptualization of trust

In a first step, trust has to be defined to get a general understanding of the concept. However, as many authors (e.g. Pirson, 2007; Castaldo et al., 2010, Bachmann, 2011; Pirson & Malhotra, 2011; Li, 2012) state, the growing interest in trust has led to many differing concepts and definitions, depending on the relevant science discipline. As a consequence, a collective definition of trust as a basis for research, which is characterised through its universality and its general operationalisability within various areas of research is still not available with in academic literature (see Lorbeer, 2003; Paliszkievicz, 2011; Li, 2012; Dowell & Morrison, 2013).

However, Koza & Lewin (1998) state that *“for trust to be a useful concept, its principle components must be identified before they can be operationalized and measured”* (Koza & Lewin 1998, p. 259, cited in Li 2007). Having this in mind, some authors suggest first to acknowledge context specific findings, as they are often integrated in management research and help to understand the controversy in terms of the discussion on trust (Fladnitzer, 2006; Pirson, 2007; Castaldo et al., 2010; Bachmann, 2011).

It becomes apparent that conflicting definitions and views on trust have to be acknowledged first in order to provide a holistic assessment of the trust concept (Daley, 2009). Therefore, the diffusion of conceptual approaches in different scientific areas will be addressed in the following to get a general understanding of the ideas behind and around trust.

In order to answer the questions of what trust is, how trust is developed and how trust influences behaviour, psychological and sociological literature is examined. As to the purpose of this thesis is to develop a trust measurement approach useful to practitioners, trust in business relationships and therefore trust in economics with specific focus at the micro level is of importance and will be examined in addition to the three other areas.

2.1.1. Trust in psychology

The psychological contribution to the understanding of intra-personal trust is probably the most important, as it is acknowledged and discussed in many current academic papers (e.g. Gennerich, 2000; Daley, 2009; Castaldo et al., 2010; Li, 2012). Within psychology, trust is seen as a psychological trait of individuals, which depends on dispositional factors in combination with personal experience and socialisation (Erikson, 1966; Rotter, 1980; Hardin, 2001; Freud, 2010; Neumaier, 2010; Burkhardt, 2011).

In general, there are two main approaches that have to be distinguished: the disposition-based and the development-based approach to trust. Within the disposition-based theory, trust is seen as genetic disposition, whereas the development-based theory sees the capacity to trust and to mistrust as influenced by early childhood experiences (Deutsch, 1958; Lewicki & Bunker, 1995; Burkhardt, 2011). Both approaches, disposition-based and development-based, are relevant for economic research. Seeing trust as a personal disposition leads to the conclusion that trust is enduring and independent from specific situations, whereas seeing trust as the result of a continuous development process leads to the conclusion that trust can be “taught” over time (e.g. by consistent behaviour) (Hock, 2012).

Further, psychologists also tried to derive a conclusion about why some people trust more than others and how the general capability for trust is developed. Within this context, mistrust is researched and analysed.

2.1.1.1. Mistrust

Mistrust in general is described as missing or low distinctive trust towards another person or group (Buck & Bierhoff, 1986). It implies concern and anxiety and leads to the missing willingness to accept a risk (Mellinger, 1956; Buck & Bierhoff, 1986). Therefore, individuals with a high level of natural trust are more likely to trust others until solid evidence occurs that the other party is not trustworthy (Rotter, 1980; Luhmann, 2000a).

Psychological researchers see the origin of mistrust in early childhood years and are of the opinion that in particular traumatising events during the childhood (e.g. sexual abuse or violence in their family) lead to a lack of trust, resulting in a universal distrust into the individual's social environment (Erikson, 1963; Macias, Young, & Barreira, 2000). However, this theory is hard to prove (Laucken, 2000) and some authors state that a child has at least to develop a basic form of self-awareness to be able to trust or mistrust other people (Scheuerer-Englisch & Zimmermann, 1997).

The importance of mistrust is shown in the consequences, mistrust can have in relationships or networks. In particular, mistrust can weaken the effect of social amplifiers (*attention, commendation or criticism etc.), and therefore complicate the interaction with guardians (Hobbs, 1966). This is also supported by science of loneliness (Lobdell & Perlman, 1986; Schwab, 1997) and has been further researched by Couch & Jones (1997). Couch & Jones found a negative correlation between the UCLA-Loneliness Scale and their three interpersonal trust dimensions based on the work of Russell et al. (1980).

Within this context, Rotter (1980) distinguishes between high trusters and low trusters. Low trusters seem to enter situations with a greater affinity to distrust, whereas high trusters encounter the same situations with nearly naive trust. Yamagishi (2001) and Fichman (2003) show in their studies, that there is a connection between the ability of a person to trust and their trustworthiness. They observed that high trusters react strongly towards immoralities in a social context and generally find it difficult to excuse these kinds of behaviour and failures. Further, high-trusters are more likely to be a part of social interaction and because of that take greater risks that could lead to exploitation. However, high trusters tend to have a high level of social intelligence to be aware of these possible threats (Fichman, 1980, 2003; Yamagishi, 2001).

While the concept of trust has been of scientific interest for years, only little research has been undertaken on distrust. Science has widely accepted that if trust exists there is always the possibility of trust betrayal, which eventually can lead to distrust (McKnight and Chervany; 2000).

Authors like Deutsch (1958) and Rotter (1980) proposed that trust and distrust exist at the end of a continuum, which follows the classic view of trust research and that distrust has to be seen as the exact opposite of trust. Within this classic view Arrow (1974) noted that trust fosters cooperative behaviour and that distrust fosters opportunistic behaviour. Interestingly, within this concept the co-existence of trust and distrust has been described as inconsistent (Lewis and Weigert 1984).

This view of trust and distrust has changed over the last couple of years (Markowa & Gillespie, 2007). While some researcher e.g. by (Lewicki et al. 1998) have proposed theoretically that trust and distrust can exist simultaneously, other researchers empirical work shows that both constructs are distinct and only show low correlations (McKnight and Choudhury 2006).

As this short discourse has shown, there is still no unified understanding of the concepts of trust and distrust.

2.1.1.2. Trustworthiness

Trust and trustworthiness are two terms, which are often used as synonymous, whereas they can be differentiated (Blois 1999).

According to (Swan and Nolan 1985; Swan, Trawick, and Silva 1985) trustworthiness can be seen as a key ingredient in interpersonal relations to develop trust. Their findings indicate that directly made experiences and reputation contribute to the evaluation of other individuals to be trustworthy or not. Therefore an individual's reputation is closely related to be trustworthy or not.

Reputation further indicates to others if a person can be trusted or not. Donney and Cannon (1997) refer to this state of reputation as being trustworthy .

Colquitt et al. (2007) approaches the concept of trustworthiness from a different angle. They differentiate trustworthiness and trust propensity from trust through positive expectation of the individuals actions. Lewis and Weigert (1985) underline this train of thought by proposing that trustworthiness is based on “good intentions” towards the other party. Hence, trustworthiness can also be defined as benevolence and integrity of a trustee and trust propensity as the dispositional willingness to rely on others (Mayer, Davis, & Schoorman, 1995).

Trustworthiness has to be seen as an attribute to a person rather than an action. A person can be trustworthy on the the one hand but also can not be trusted. Therefore being trustworthy does not indicate if another individual trusts that person. Trustworthiness more relates to a quality that can be found within trustor generating trust (Mayer and Davis (1999)).

2.1.1.3. Trust as feeling

Lahno (2002) notes that trust also has an emotional dimension. In his view, the reason why only a few scientists from other scientific fields perceive trust as a feeling, can be seen in the definition of the term “*feeling*”. In contrast to the common understanding of the term feeling to be some sort of sensation, Lahno defines feeling as a factor which determines our perception of our surrounding or of a special situation. Feelings colour reality and let us focus on certain aspects, they foster conclusions or give individuals room for interpretation. Hence, for Lahno trust fits into the framework of feelings. In his understanding, to trust a person means to see a person from a certain perspective. Consequently, trust in psychology is often perceived as an emotional perception of the individual towards each other. The trustee appreciates certain aims and emotional aspects in the trustor. Therefore, in Lahno’s view defining trust as feeling is only possible within the field of psychology (Lahno, 2002).

2.1.1.4. Trust and confidence

Confidence is a construct very similar to trust and can also exist interpersonally (self confidence), or interpersonally (towards others) (Cofta, 2007). Cofta (2007) defines confidence as “the reasonable expectation of a trustor that the future behaviour of a trustee will be beneficial for a trustor” (p.173) and sees confidence as trust in combination with control. The extent of trust is therefore directly related to the level of confidence. According to Deutsch (1973) trust can be seen as a unidimensional (if a person trusts the other person without the other person knowing) and mutual trust (if both parties trust each other). Hence, regarding its increase or decrease,

confidence follows the same rules as trust. Following Deutsch (1973) trust, and therefore confidence, increases even faster, when it is mutual.

In conclusion, it can be stated that psychology focusses on the intrapersonal trust, trying to identify the core of trust. Within this context, trust is seen as either a genetic disposition or a socially learned attribute of an individual (Deutsch, 1958; Lewicki & Bunker, 1995; Burkhardt, 2011; Hock, 2012). With regard to business relationships, this notion is of importance, as trust not only seems to be naturally enduring, but also influenceable through external variables.

2.1.2. Trust in sociology

Sociology in contrast to psychology focuses on the exploration of trust in relationships between individuals, society and networks and thereby regards trust as a result of cultural variables, social structures and rules (Rothstein & Uslaner, 2005; Fladnitzer, 2006; Burkhardt, 2011). According to Pirson (2007) sociology distinguishes different forms of trust, e.g. system and personal trust. By doing so, sociology provides the basic understanding for every exchange transaction, of which the smallest form is the person-to-person transaction. This distinction leads to the most important finding of sociologists: trust “in” something is possible.

According to Endress (2002) modern society can only exist when individuals act and decide under uncertainty and imperfect knowledge. Within this context, trust is seen as the factor that reduces risk and results in specific behaviour. Every social interaction and thereby functioning relationship relies on trust (Miller & Rempel, 2004). Max Weber, one of the first to explore trust in societies, came to the conclusion that formal social mechanisms e.g. states` legal systems, or a functioning administrative system, foster trustworthy behaviour. Nonetheless, rules and regulations have to be consistent to create room for trust. Consistency makes it easier for individuals to trust into society or confide in others. Otherwise these social mechanisms can also destroy trust (Eisenstadt 1968, cited in Pirson 2007).

Within the sociological field of trust research, especially the research conducted by Luhman, Giddens, Coleman and Sztompka has to be mentioned (Endress 2002, cited in Pirson 2007, Möllering et al. 2006, Hock 2012). The four different approaches are dominant in literature and represent groundwork in sociology (Hock, 2012). Endress (2002) points out that all four authors underline different aspects of the trust debate. Coleman for example draws on his earlier work and analyses trust as part of his social theory (Möllering, 2006). Both Luhmann and Giddens examine trust from a historical perspective, whereas Coleman and Sztompka focus on system trust. Further, Luhmann and Coleman discuss functional aspects of trust, while Giddens and Sztompka

write about general social functions of trust. Following the structure of Pirson (2007), each author's trust concept is described briefly:

2.1.2.1. Luhmann's concept of trust

Luhmann (2000a) proposes a system-theoretic approach on the functionality of trust as an intermediary (Hock, 2012). In his opinion trust reduces the complexity in various systems, stabilises expectations and therefore influences the course of action positively. Luhmann states that trust can be used as an instrument to overcome gaps in knowledge as well as information. Without trust humans would not be able to act and react in certain situations (Luhmann, 2000a; Burkhardt, 2011).

Alongside other authors, such as Deutsch (1973), Luhmann differentiates between personal and systemic trust. He addresses non-differentiated trust towards personal or private relations whereas this differentiation becomes indistinct at a sociological level and needs mediation. Due to the ongoing complexity within society, Luhmann postulates a shift towards systemic trust approaches.

2.1.2.2. Coleman's concept of trust

In his studies Coleman (1990) views trust as the subclass of choice under risk (Möllering, 2006). According to his theory at least two parties are involved, where one party has to rely on the other party's trustworthiness (Möllering, 2006). He describes under which circumstances a rational person should invest in a trusting relationship and comes to the conclusion, that it is efficient if the cost of mistrust is bigger than the cost of trust. Coleman differentiates between the motives of the trustor and the trustee. He states that trust in a relationship is only possible if it is accepted by the trustee. The trustee can accept or break trust. He explains his theory through an example of a bank manager who grants credit to a vendor. By relying on his good experiences with the vendor, the bank manager decides to trust him and to grant him credit. For a rationalist like Coleman, trust therefore becomes calculative.

Writers like Dietl et al. (2002) who argue against Coleman's theory note that the model is not applicable to trust. The reason for that can be found in Coleman's assumption that trust is profits and losses can be calculated in advance. Dietl et al. (2002) note that the outcome of a trusting investment in a specific relationship can only be estimated and not be seen as certain.

2.1.2.3. Giddens' concept of trust

Giddens (1990) explored the role of trust in society from an evolutionary point of view. He argues that more and more members of a social society lose their foundation in these times of globalization. He calls this phenomena "disembeddedness" and pinpoints it to the loss of knowledge mechanisms, which are replaced by scientific or functional expert systems. Trust is the only connector that can keep expert systems functional. Endress (2002) adds that within these thoughts Giddens does not refer to interpersonal but to general trust in complex systems. Individuals in a society do not act only on conscious but unconscious calculations.

2.1.2.4. Sztompka's concept of trust

The research conducted by Sztompka (1999) is based on observations made during the change process in eastern European countries. Sztompka sees trust as a cultural resource to achieve and maintain latitude under complexity, uncertainty and insecurity. It makes control redundant and reduces costs. According to Endress (2002), Sztompka's notion is notable because of her macro-sociological approach and the enclosed trust-heuristic which distinguishes personal- and system trust as well as general trust, institutional trust, technological trust, organizational trust. Sztompka's research focuses on change mechanisms as well as on trust abuse. As a consequence of trust abuse, Sztompka highlights fatalism, corruption, increased social control, xenoph and paternalism.

Apart from these different sociological trust concepts proposed by specific authors, there are general concepts worth mentioning that have been developed within sociology.

2.1.2.5. Trust and familiarity

The concept of familiarity refers to knowing and understanding a specific situation. The situation can be diverse. It can be a familiar practice, method, goal, value or behaviour. The trustor can place trust in the trustee without risk because they are able to assess the situation (Gefen, 2000). Luhmann (2000b) states that familiarity is "*an unavoidable fact in life*" and that trust is a "*solution for a specific problem*" to avoid situations of risk (p.94). He further sees familiarity as a foundation for the development of trust and also mistrust. In his view in a familiar environment the past outshines present and future because both concepts, trust and mistrust, are based on experiences made in the past but influence actions in the future. He further points out that familiarity can exist towards issues, circumstances, situations, objects and, of course, people. Blau (1964) notes that familiarity is always built, when the trustee behaves as expected. Furthermore, if the trustor knows the trustee, capabilities can be assessed and the trustor can

adjust his expectations (Geyskens, Steenkamp, Scheer, & Kumar, 1996). Further the author proposes another factor of how familiarity creates and boosts trust. Through familiarity miscommunication and misunderstandings decreases. Hence, familiarity can be seen as an enabler and therefore a foundation for trust building.

2.1.2.6. Trust and gullibility

Rotter (1980) distinguishes trust and gullibility and states *“if we redefine trust as believing communications in the absence of clear or strong reasons for not believing (i.e., in ambiguous situations) and gullibility as believing when most people of the same social group would consider belief naive and foolish, then trust can be independent of gullibility”*(p.4). Johnson-George & Swap (1982) agree with this opinion and refer to gullibility as blind trust. That a high level of gullibility should not be put on the same level with interpersonal trust is shown by the studies of Geller (1966), Hamsher (1968), Rotter & Stein (1971), Wright (1972), Laroy (1975) and Rotter (1980). The degree of interpersonal trust has to be seen independent of the possible gullibility of a person. According to Rotter (1980) people with a high level of interpersonal trust, tend to trust people as long as there is a reason to not trust them anymore. While people with a low level of interpersonal trust tend to not trust in other people until there is a reason to trust them. Gullibility has the tendency provoke action within a person, even when the engagement of a risk is too high. Therefore, gullibility can be seen as a situative decision to trust based on a inappropriate and limited assessment of associated risk.

Pirson (2007) highlights that sociologists distinguish different forms of trust, e.g. system and personal trust. Sociological researchers concentrate more on the question of how trust influences interpersonal relations and social life rather than to identify what exactly is trust. Within sociology trust is therefore seen as an instrument or the result of rational thinking (Coleman, 1990; Luhmann, 2000b).

2.1.3. Trust in economics

In general, the economic research on trust can be divided into macroeconomic and microeconomic research. While, macroeconomic research on trust focuses on the influence of trust on economic theories and economic performance (e.g. Coase, 1993; Butler et al., 2009; Williamson & Ghani, 2011), microeconomic research on trust concentrates on trust on the organizational level (e.g. Lewicki & Bunker, 1996; Nieder, 1997, Kenning, 2008).

2.1.3.1. Macroeconomic trust research

According to Pirson (2007), macroeconomics' contribution to the field of trust research is very theoretical. The reason for this can be seen in the nature of economic models, which tend to be over simplistic. Although, for example, Coleman (1984) postulates that the basis of every economic development is trust, economic models did not include trust for a long time. Recent literature about economic models, however, includes trust as a variable or factor influencing decisions (Pirson, 2007). Most of the economic theories are based on the assumption that individuals base their decisions on rational evaluation (Williamson & Ghani, 2011). In the following, the thought behind the addition of trust into economic models will be investigated. This is of importance for this thesis, as it highlights that trust, at least in theory, can have an macroeconomic impact.

One example, that will be examined further, is transaction cost theory (TCT), which was developed by Ronald H. Coase in the early thirties and later broadened by Oliver E. Williamson (Coase, 1993). In general, TCT focuses on two basic behavioural patterns: "limited rationality" and "prospect opportunism". With regard to the first pattern, it is assumed that human beings try to act rationally in most situations. The second pattern, on the other hand refers to the individuals' effort to maximise their own advantage through others (Williamson, 1985; Williamson & Ghani, 2011; Cohen & Dienhart, 2012). Within this context, transaction cost refers to the cost for the effort made to prevent opportunism (e.g. legal protection) (Cohen & Dienhart, 2012). As Cohen (2012) states, trust can lead to decreasing transaction costs by enabling individuals to interact with each other without expensive measures to reduce the risk of opportunism, such as legal regulations or monitoring measures. Vogt (1997), who investigated the correlation between transaction costs and trust, provided evidence for this statement and also concluded that trust can reduce transaction cost. However, the potential to optimize an organization strongly depends on the business sector the organization is in and the type of business itself.

In addition to the vast amount of literature that investigates the theoretical effect of trust in economics, there are other authors examining the relationship between cumulative economic performance and trust in reality. Butler et al. (2009) for example researched the relationship between individual economic performance and individual trust. They come to the conclusion that excessive individual mistrust, but also excessive individual trust increase cost for an economy. Excessive mistrust increases social cost by reducing the ability to create an economic surplus, whereas excessive trust increases individual cost by increasing the probability to be cheated when relaying on the other parties trustworthiness. However, excessive trust may also be advantageous for the overall economic performance as it allows surplus creation (Butler et al., 2009).

2.1.3.2. Microeconomic trust research

For this thesis, microeconomic trust research is of particular importance. At an organizational level, trust became relevant in the 1990's, when relationship management reached its peak in research (Burkhardt, 2011). Since then, trust is widely discussed within the field of management science and often linked to a positive economic results of company (Shankar & Urban, 2002, Fulmer & Gelfand, 2012). Trust in general can be seen as an enabler of positive behaviour (Boersma & Buckley, 2003) that fosters cooperation between different entities and reduces opportunism in buyer seller relations (Pavlou, 2002).

Researchers distinguish in this context between inter-organizational and intra-organizational trust (Kenning, 2008). Whereas inter-organizational trust relates to external networks and relationships, especially buyer-seller relationships, intra-organizational trust focusses on trust within an organisation, including trust as an organisational principle or as a leadership style (Zaheer, McEvily, & Perrone, 1998; McEvily, Perrone, & Zaheer, 2003; Bornemann, Hennig-Thurau, & Hansen, 2006; Kenning, 2008; McEvily, 2011). Research in CRM has particular interest in trust, as trust is described as essential for customer relationships and customer retention (Kenning, 2008).

As Zaheer et al. (1998) state, inter-organizational trust research in particular faces the challenge to transfer trust as an individual-level phenomena (interpersonal trust) to the organizational level. Zaheer et al. (1998) further note that trust is always based on an individual perspective and that therefore the important relationship within inter-organizational trust is the relationship of individuals to organisations (Pirson & Malhotra, 2011).

Intra-organizational trust on the other hand, is seen to influence how employees act within the company (e.g. Krystek & Zumbrock, 1993; Lewicki & Bunker, 1996, Dirks & Ferrin, 2002). Within the intra-organizational trust literature, researchers specifically highlight the positive consequences trust can have for employee-employer relationships (Dirks & Ferrin, 2002). One of the most interesting findings in studies conducted by Lewicki & Bunker (1996) is that trust provokes a lower need for monitoring and controlling. According to Bradach & Eccles (1989) controlling of employees only aggravates distrust and its entailed disadvantages. Geyskens (1999) notes that less monitoring and controlling efforts lead to a higher level of motivation and to increased employee satisfaction.

Other examples for the positive effect of high-trust cultures within organisations are an increase in creativity (Boss, 1978; Nahapiet & Ghoshal, 1998), a venture supporting atmosphere, increased innovativeness (Nieder, 1997; Lusch & O'Brien, 2003), and easier conflict resolution (Simons & Peterson, 2000). In addition, trusted employees develop greater confidence towards the

management (Krystek & Zumbrock, 1993) and facilitate successful leadership (Dirks & Ferrin, 2002). As Lewis (1990) notes, this also leads to quick responses, calibration and a better coordination.

On the other hand, Klausner (2012) notes that a lack of trust within organisations results in the withholding of information and ideas to reduce the probability of harm and vulnerability. Consequently, the company's performance and especially the appearance of the company towards external stakeholder can be influenced through intra-organizational trust resulting in a competitive disadvantage (Nieder, 1997; Pirson & Malhotra, 2011).

As can be seen, economic relations, no matter if intra or inter-organizational, heavily depend on trust (Blois, 1999). Business relationships are not only based on economic exchange, but also on social exchange (Schurr, 2007). However, the downside of trust in management theory is the constant requirement to economize constructs such as trust. In this context Weibler (1997) and Gambetta (2001) describe that in practice management most often work through factors like fear, manipulation or money incentives and not trust.

As Pirson (2007) states, economists contributed to the understanding, of trust through their "analytical" perspective. Within economics, trust is assumed to be a cognitive and reflected process, which makes it possible to include trust as a rational strategy, that allows an increase in social capital (Pirson, 2007).

2.1.4. Contributions

As indicated in the last sections, trust has been studied from many perspectives from the early 1920's onwards (Blomqvist, 1997). Since then scholars have tried to find a universal definition of trust but the view of trust still varies with the discipline (Graeff, 1998; Lorbeer, 2003; Parra, Nalda, & Perles, 2011). As a consequence, trust definitions are described to be of polyhedral nature and characterized by their versatility or modularity (Castaldo et al., 2010).

The different fields mentioned above contributed to trust research from their own point of view and perspective. Influenced by the nature of the subject, every field has managed to find its own explanation and evaluation of trust. However, all fields have one message in common: they all consider trust to be one of the most important resources of human interaction. No matter how the different areas address different levels of social interaction: interpersonal, intergroup, and inter-organizational (Nguyen, 2013), all involve 'trust'.

Psychology, while focusing on intrapersonal trust, found that trust is not only an enduring attitude, but also influenceable through external variables (see Deutsch, 1958; Lewicki & Bunker, 1995; Burkhardt, 2011). In contrast to that, sociology addresses questions on interpersonal and societal level on trust (see Coleman, 1990; Giddens, 1990; Sztompka, 1999, Luhmann, 2000b). Within the economic field of research, trust has been integrated into economic models to research the relationship of trust and economic performance on a macro (Butler et al., 2009) as well as on a micro level (Zaheer et al., 1998; McEvily et al., 2003 Bornemann et al., 2006; McEvily, 2011). Macroeconomics tries to answer broader and more theoretical questions, whereas microeconomics concentrates on questions regarding the organizational level. Research on an inter-organizational level, especially the research focussing on trust management, is of practical use for companies and of specific importance for this thesis. Hence, trust is central to customer-relationships and therefore to research on inter-organizations.

In general it can be seen that the fields overlap, which makes it difficult to find a definition of trust suitable for all field only.

2.1.5. Trust definitions

As indicated earlier a collective definition of trust as a basis for research, which is characterized through its universality and its general operationalizability within various areas of research is still not available with the academic literature (Lorbeer, 2003; Paliszkievicz, 2011; Li, 2012; Dowell & Morrison, 2013).

However, there are several authors (e.g. Blomqvist, 1997; Rousseau, et al. 1998; Castaldo et al., 2010) who tried to derive a universal trust definition by collecting and analysing various definitions from various areas. Blomqvist (1997) was one of the first researchers to structure the most common definitions, while Castaldo et al. (2010) provide the most current collection. Having in mind that this thesis aims to develop a trust measurement approach valuable for practitioners, Castaldo et al. (2010) postulate a very useful framework on trust. Castaldo et al. (2010) collected many different definitions of trust to derive a consistent construct of trust, that aims to help scholars as well as practitioners to develop trust measuring approaches. The authors highlight that especially in business relationship literature, research streams have examined trust within different relational contexts and that the most influential authors, Moorman et al. (1992, 1993) and Morgan & Hunt (1994), unfortunately present more or less inconsistent definitions. After having analysed many other definitions, however, Castaldo et al. (2010) conclude on several “building pieces”(p. 663) of trust.

According to Castaldo et al. (2010) trust can be defined as:

- (A) an expectation (or a belief, a reliance, a confidence, and synonyms/aliases) that a
 - (B) subject distinguished by specific characteristics (honesty, benevolence, competencies, and other antecedents)
 - (C) will perform future actions aimed at producing
 - (D) positive results for the trustor
 - (E) in situations of consistent perceived risk and vulnerability
- (Castaldo et al., 2010, pp. 665/666)

Although this definition seems to be very comprehensive, there is still controversy regarding the origin of trust. Many researchers (e.g. Rousseau et al., 1998; Daley, 2009; Li, 2012) differentiate the psychological view on trust from other views on trust. Rousseau et al. (1998) for example advocate viewing trust as a psychological state rather than a certain behaviour or a choice to take a risk. In their view, trust is an unconscious psychological condition caused by behaviour. Supporting this, Daley (2009) also suggests a general differentiation of those trust definitions that describe trust as personal trait and those that describe trust as a dynamic factor, as the views seem not to be combinable. Further, Li (2012) differentiates between “trust-as-attitude” and “trust-as-choice” approaches. Within the “trust-as-attitude” approach trust is defined as “a psychological willingness to accept vulnerability”, whereas the “trust-as-choice” approach highlights the behavioural perspective on trust (Li, 2012, p. 101).

Furthermore, Li (2012) for example notes that there are still three major issues to overcome when investigating trust: (1) there is too much specific, but not enough general, literature about trust to provide a neutral basis for further research; (2) there is no commonly accepted definition of trust (see Li, 2007, for a review); (3) there is no commonly accepted measure of trust (see McEvily & Tortoriello, 2011, for a review) (Li, 2012).

Consequently, although authors (e.g. Blomqvist, 1997; Rousseau et al., 1998; Castaldo et al., 2010) tried to define a universal definition, there are still elements of trust that are under-explored but are relevant to this research. Further, although some authors provide comprehensive summaries of definitions after having reviewed trust literature, a single definition cannot be given (Li, 2012). Therefore, in the following, rather than to limit the concept to one single definition, elementary questions of trust will be explored to derive a general understanding of trust. The next sections will answer questions regarding different trust concepts (how trust is built?), the formation process of trust (how is initial trust developed) and the location of trust (where do people place trust in?) in order to draw a conclusion on the question of how to measure trust.

2.2. How trust is built

There are many approaches seeking to explain how trust in general is built and developed over time. As Dowell & Morrison (2013) state, previously conducted research mainly focussed on factors affecting the development of trust rather than investigating what exactly builds trust (Dowell & Morrison, 2013). In order to address this issue, the following section will analyse the literature on trust building concepts and factors.

2.2.1. Trust concepts

Regarding the examination of trust concepts, there are authors researching general and specific trust (Kenning, 2008), rational and emotional trust (e.g. Möllering, 2006) and several models of trust evolution based on according to several sub-stages such as calculus-based, knowledge-based, identification-based trust (Lewicki & Bunker, 1996; Paliszkievicz, 2011).

2.2.1.1. General and specific trust

In 1961, Cattell & Scheier proposed that trust can be differentiated into two main concepts, the first concept views trust as a personal trait (general trust) and the second one views trust as a state (specific trust) (see also Mayer et al. 1995). Before investigating the relevance of this distinction in management literature and in relation to this thesis, each of the two trust concepts will be explained briefly.

General trust

According to Colquitt (2007) general trust can be described as a personality-based form of trust, which is also named trust propensity (Mayer et al. 1995), dispositional trust (Kramer 1999) or defused trust (Sztompka, 1995). This concept is based on the psychological view on trust, describing trust as a psychological disposition, that develops in early childhood years (Erikson, 1963; Kenning, 2008). Accordingly, general trust is not perceived to be alterable to any great extent (Erikson, 1963; Kenning, 2008).

As Dietz (2011) emphasises, there are many authors arguing that general trust, referred to by Li (2007, 2008, 2012) as 'trust-as-attitude', does not sufficiently explain trust. In particular, a behavioural support has to be given to establish trust (Schoorman et al. 2007, cited in Dietz 2011). Consequently, specific trust, referred to by Li (2007, 2008, 2012) as 'trust-as-choice' becomes relevant.

Specific trust

In comparison to general trust, specific trust is related to defined situations and described as being influenceable by the individual, other individuals or the environment (Buck 1986; Kenning, 2008). As Kenning (2008) highlights, specific trust is assumed to play a crucial role in building and maintaining long-term relationships between companies and customers. Therefore, most relationship marketing studies focus on specific trust, rather than on general trust.

In order to examine trust in a customer relationship, the differentiation between specific and general trust is of importance (Lewicki & Wiethoff, 2006; Kenning, 2008; Dietz, 2011; Li, 2012). Li (2012) chooses in his research to differentiate between “trust-as-attitude” and “trust-as-choice”. According to Li (2012), this differentiation is important as the “trust-as-attitude” view limits the probability that trust leads to a decision to engage in concrete behaviour. “Trust-as choice”, however, can be seen as more meaningful in exchange transactions, as the behavioural consequence of trust is not restricted. Further, to view “trust-as-choice” makes it possible to view trust as more than a rational choice. In particular, it captures the dynamic nature of trust and makes it possible for other parties to “initiate the trust-building process and the trust-repair process” (Li, 2012, p. 102). Therefore, the behavioural view on trust is more relevant in a managerial context, as it allows trust to be viewed as being influenceable across relationship's lifetime. The consequence of this train of thought would be to ignore general trust with regard to marketing measures and to focus on specific trust.

According to Kenning (2008), this is exactly what management research does in many cases. In Kenning's view management research implicitly treats trust as influenceable by marketing measures and companies use the specific trust approach to justify their spending on trust related marketing measures (Kenning, 2008). However, after having conducted research on the effect of general and specific trust in buyer-retailer relationships, Kenning provides evidence that both, general and specific trust, positively influence buying behaviour. Further, Kenning notes that general and specific trust are not correlated, but that general trust is higher, when specific trust is lower. He explains this finding by stating that having a high level of general trust substitutes the need for specific trust. This is supported by Lewicki & Wiethoff (2006), who state that many authors regard general trust as necessary for initial interaction before an actual evaluation of further specific information regarding a trustee (Lewicki & Wiethoff, 2006).

As a consequence, it can be stated that general and specific trust are of different nature. The first form of trust refers to a psychological disposition, while the latter one refers to a specific situation (Cattell & Scheier, 1961; Mayer et al., 1995; Kenning, 2008). As shown in this section, there is no need to decide whether the one or the other form of trust is “correct”. It can rather be concluded

that general and specific trust exist contemporaneously and that general trust is difficult to influence or develop in contrast to specific trust. This finding is especially important for the establishment of an general understanding of trust within this thesis.

2.2.1.2. Affective and cognitive trust

In addition to the distinction of general and specific trust, trust is believed to consist of two distinguishable but correlated elements: cognitive trust, which is based rationality, and affective trust, which is based on emotions and feelings (Johnson-George & Swap, 1982; Lewis & Weigart, 1985; Mc Knight et al., 1998; Morrow et al., 2004; Lewicki et al., 2006; Möllering, 2006; Kenning, 2008; Viitaharju & Lähdesmäki, 2012). Lewis & Weigert (1985) for example undertook one of the most cited research studies in the trust literature (Morrow et al., 2004, Lewicki et al., 2006). They emphasise that trust always consists of feelings and rational thinking and they were almost the first authors to differentiate emotional (affective) and rational (cognitive) trust.

Affective trust

Affective trust is based on emotional experiences and feelings (McKnight et al. 1998, Morrow et al. 2004, Lewicki et al. 2006, Kenning 2008). Put differently, it is the confidence a trustor has in the trustee with regard to the feelings and emotions that are established (Johnson & Grayson, 2005). Affective trust is not always conscious, and can therefore referred to as a good feeling in a specific situation (Morrow et al. , 2004). As Lewis & Weigert (1985) state, close and long-term relationships often foster emotional trust. This is supported by Rempel et al. (1985) as well as McAllister (1995), who state that an emotional bond between trustor and trustee is essential to affective trust.

Cognitive trust

Cognitive trust, however, is based on accumulated knowledge and a person's conscious experience that allows a prediction on the other parties future behaviour to be made (McKnight et al. 1998, Morrow et al. 2004, Johnson:2005va, Lewicki et al. 2006, Kenning 2008). In particular it is based on the perception of the trustee's ability and dependability (Mayer et al., 1995), furthered by past experience (Johnson-George & Swap, 1982), reputation (McAllister, 1995), and attributions (Pillutla, Malhotra, & Keith Murnighan, 2003). Consequently, other than affective trust, cognitive trust is seen as the result of the calculated trustworthiness of another party, which might also be influenced by, for example, perceived benevolence (Kenning, 2008).

Some authors, as for example Lewis & Weigert (1985), suggest a third trust concept: behavioural trust. According to Lewis & Weigert, to trust in a behavioural way includes deciding to take action

based on the expectation and feelings towards the trustee. Consequently, according to Mayer et al. (1995) cognitive and affective trust lead to behavioural trust, that is the decision to take a risk. If the trustee then behaves according to the trustor's expectation, cognitive trust will be reinforced (Lewicki et al., 2006).

All in all, it can be stated that most scholars perceive affective and that cognitive trust as distinguishable concepts, which are fostered through different factors, and may lead to behavioural trust. As Möllering (2001) notes, even the most deterministic trust theories (e.g. exchange theory or transaction cost theory) now approve a more inclusive view rather than limit trust to perfect rationality. Additionally, although there is still confusion about which part of trust has the most influence on a customer's purchase intention (Kenning, 2008), Lewis & Weigert (1985) proposed that there is a high probability that the affective element of trust will influence the "cognitive platform" in the long run (Lewis & Weigert, 1985: 971, cited in Lewicki et al. 2006). Further, if a person's trust is honoured repeatedly, this will reinforce the level of confidence (cognitive trust) towards the trustee.

As a consequence, with regard to the recommendation for companies to focus on emotional retention (Bruhn, 2011; Diller, 1996; Lorbeer, 2003), affective trust seems to be the matching concept, as it decreases the transparency of the relationship and substitutes for rational thinking (Johnson & Grayson, 2005). However, as highlighted, emotional trust is based on unconscious feelings, which are difficult to influence. Cognitive trust, on the other hand, is considered to be based on knowledge about the trustee and the trustor's perception about the trustee's capabilities. As a consequence, companies may be able to influence the level of cognitive trust through their own behaviour and therefore the overall level of trust (Kenning, 2008).

In addition to the nature of trust and the role of emotions and rationality, other concepts explore trust regarding its development over time. The next section will investigate one of the most common models of trust in detail to be able to summarize trust holistically.

2.2.1.3. Calculus-based, knowledge-based, identification-based trust

Trust is not static but rather develops under high levels of repeated social interaction and evolves as the relationship evolves (Shapiro, 1987; Paliszkievicz, 2011). Based on this, Lewicki & Bunker (1995) proposed a model of trust evolvement through three different stages: (1) calculus-based trust, the rational calculation of reward and punishment, (2) knowledge based trust, the possession of specific information of the other party and (3) identification based trust, the appreciation of an identity with the other party (Lewicki et al., 2006; Paliszkievicz, 2011). As

Lewicki & Bunker (1995) state, each level is linked to the previous stage and can develop into the next stage over time (see also Lewicki et al., 2006). McAllister (1995) follows this thought and saw the development from low to high trust relationships as a progression from a calculative relationship to a relationship with affective components, for instance social identification or empathy. However, that there are other authors, for example McKnight et al. (1998) who state, that the 'process' of trust does not necessarily have to pass each level before moving to the next level of trust. McKnight et al. (1998) rather sees calculus-based and knowledge-based trust as two separate trust concepts, as individuals do not start a relationship without firsthand knowledge. Fig.6 illustrates the different trust stages. Each stage, will be described in detail in the next section.

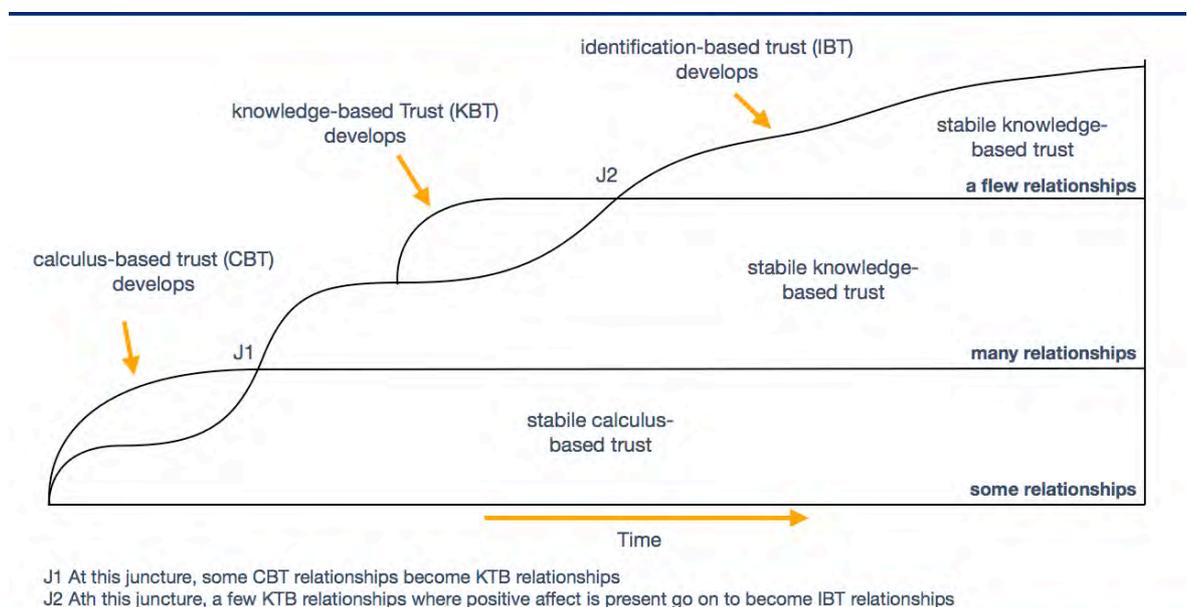


Fig.6 Calculus-based, knowledge-based and identification-based trust (Lewicki and Bunker 1995)

Calculus-based trust

At the first stage of trust building, the calculus-based (or calculative) trust level, trust is based on a balance of benefits and costs (Paliszkievicz, 2011). According to Laucken (2000) calculative trust consists of: (1) the overall potential of gaining or loosing, as well as (2) the perceived probability that a gain or loss is likely. Following this, calculative trust is based on the economic notion of trust in situations containing the risk of opportunistic behaviour (Williamson 1993, cited in Johnson & Grayson 2005).

Barber (1983) notes that the overall intentions must be based on credible information relating to both parties intentions and competence. However, in many situations, information is not available and therefore the trustor has to substitute information about the trustee by her own evaluation

(Dunbar, 1998) with another party's evaluation in the form of reputation, or through credentials e.g. certifications, attestations and references. Consequently, calculative trust equals the notion of cognitive trust, mentioned in the previous section (Johnson & Grayson, 2005).

Summing up, calculus-based trust is the stage in which a person gathers knowledge about another party from different sources (Paliszkievicz, 2011) to decide about the other party's trustworthiness (Doney & Cannon, 1998). In this stage, exchange transactions are most likely to be ended, as a result of trust breach. However, having successfully established a satisfying knowledge base, the trust relationship enters the next level: that of knowledge-based trust (Paliszkievicz, 2011).

Knowledge-based trust

Knowledge-based trust refers to the stage in which the trustor knows sufficiently enough about the trustee to foresee the other's behaviour (Lewicki & Bunker, 1995, 1996; Lewicki et al., 2006).

In this stage trust is built through repeated interactions over a certain time. The trustor learns about the trustee, knows his/her behaviour and can assess specific situations (Lewicki et al., 2006; Lewicki & Bunker, 1995, 1996). According to Liljander & Roos (2002) frequent and long-term interactions lead to relationships founded on reciprocated interpersonal caring and concern. Consequently, the trust relationship is open for emotional trust and seems to be more stable than the previous stage of trust (Lewicki & Bunker, 1995, 1996; Liljander & Roos, 2002; Lewicki et al., 2006; Paliszkievicz, 2011). Furthermore, relationships can overcome unfulfilled expectations when developed through the two stages. Rousseau et al. (1998) propose that it is necessary for both partners to build on previously gained information and enter the next stage of trust through repeated interactions.

Finally, as the knowledge base about the other party grows, so identification with the other party grows (Paliszkievicz, 2011).

Identification-based trust

When identification with the trustee characterises the relationship of two parties, identification-based trust has been reached (Paliszkievicz, 2011). To Lewicki & Bunker (1995) this level of trust can be seen as highly intense and as the highest form of trust. All individuals can anticipate the other party's reaction and know what kind of response their own behaviour fosters in terms of common goals and outcomes. As Shapiro et al. (1992) notes, both parties have internalized each other's preferences and agree, empathize and take on the other's values. In this case, there is no need for monitoring measures to reduce risk (Shapiro et al., 1992). In Shapiro et al.'s (1992)

opinion, to achieve identification based trust, a much higher investment in the relationship is required.

This finding is especially relevant in an organizational context. Following the three stages of Lewicki & Bunker, long-term relationships are most stable when they are based on identification-based trust. Liljander & Roos (2002) note that for companies to achieve the state of identification-based trust, customers have to give information, which then can be used to learn about that customer with the aim to increase interaction and thereby the customer's identification.

In summary, so far trust concepts have been analysed in relation to their underlying assumptions of trust and their relevance for this study. The question, of how trust is built, requires different but correlated concepts. As can be seen, the concepts overlap and are, all in all, related to each other. However, the differentiation of terms within the concepts allow the connection of the terms to a useful conclusion about the concept of trust relevant to this thesis.

Nonetheless, the last section did not provide a comprehensive overview of elements, that are necessary for trust to be established. Therefore, in the next section, along with a description of the process for initial trust building, the different components of trust will be dismissed further.

2.2.2. Initial trust formation

Trust, in addition to customer satisfaction has to be established to engage customers in long-term effective relationships (Agrawal, Gaur, & Narayanan, 2012; Danesh, Nasab, & Ling, 2012; Lee & Kim, 1999; Lin & Wu, 2011; Morgan & Hunt, 1994; Ranaweera & Prabhu, 2003). The next question to answer regarding this challenge is how initial trust is developed. In other words: what are the necessary elements for people to establish trust.

In their work about interpersonal trust, Lewicki et al. (2006) asked the same question and refer to Shapiro et al. (1992), who propose that trust begins below zero, at a stage, where an individual has to determine the potential risk as a consequence of a trustee's behaviour. In relation to the three-stage model of trust, initial trust therefore can be seen as pre-step, before developing the actual trust level through knowledge gathering. This is supported by McKnight et al. (1998), who refer to initial trust as trust that cannot be based on knowledge or prior experiences with the other party. In contrast, initial trust is based on general trust or on indicators that allows trust in a person without knowledge. In contrast to Shapiro et al. (1992), however, McKnight et al. (1998) do not differentiate between initial trust and calculus-trust. For Mc Knight et al. (1998) initial trust and calculative trust both are based on conscious rational thinking.

Many authors have proposed different approaches to the creation process of initial trust (Rempel et al., 1985; Zaltman & Moorman, 1988; Neumann & Bauer, 2007). The most simple approach was proposed by Locke (cited in Baier 2001): Person (1) entrusts Person (2) with a (3) valued good or character. Following the idea of Rousseau et al. (1998) who propose that the basic principles of organizational trust are the same as within interpersonal trust, the sequence changes as follows: a customer (1) trusts a company (2) to provide valued good or service (3) (Baier, 2001). However, prior to the trust action of a customer, there has to be a process or sequence a customer follows, deciding to “place” trust (Rousseau et al., 1998).



Fig.7 Trust process (based on Seifert 2001)

Pirson (2007) describes and tests a trust creation process that was primarily introduced by Seifert (2001). To both authors trust is situational and also follows the rules of interpersonal trust formation. Seifert (2001) defines four core elements of the trust process in an organizational context: trust situation, trust decision, trust expectations, trust actions, (fig.7) which will be described in detail in the following section.

2.2.2.1. Trust situation

Apart from the basic characteristic traits of the individual, trust can only be created when certain factors are immanent within the specific situation. Luhmann (2000a) notes that there are three factors: uncertainty, risk of personal loss and freedom of choice, which are necessary to create trust. These factors are used also by other authors; however, some authors add or propose new situational factors which have to be immanent to create a situation in which trust is needed.

Bauer (1960) for example agrees with the factors, uncertainty and risk of personal loss and combined the two elements in his theory of perceived risk, which is cited numerous times in the context of customer behaviour. The theory in essence indicates that a risk-situation, as opposed to an individual having total control over a situation, is perceived subjectively by the individual and depends on two factors. The first factor is the “amount of loss” in that situation which is at stake. The second factor is the “feeling of subjective certainty”. Although both factors influence the amount of perceived risk within a situation independently, Plötner (1995) proposed that only the risk level is perceived as high if both factors are distinctive. Griffin (1967) adds the element of benevolence. In his view, trusting means to rely on the features of an object, the occurrence of an occasion or the behaviour of a person, to achieve a desired aim under uncertainty or within risky situations. Gambetta (2001) notes in this context that a trust situation can only exist if it is possible for all parties involved to experience exit, betrayal and defection.

Finally, Li (2012) distinguishes between four summarizing variables, in which trust matters the most: 1) high uncertainty of unmet expectations (e.g. complexity and ambiguity), 2) high vulnerability of control (e.g. failure of formal contract), 3) high stakes of unmet expectations (e.g. financial loss), 4) high long-term interdependence (e.g. reciprocal relationship).

Therefore, trust can be seen as an opportunity to reduce complexity or risk of a personal loss with regard to the social or physical environment of a person. Consequently, if a situation is certain and the outcome is secure, trust is not needed (Lewis & Weigart, 1985; Moorman et al. 1992). As Pirson (2007) adds, the same is valid in a situation with a lack of choice. If a person has no choice to decide between at least two alternatives, the established dependency eliminates the necessity to trust.

2.2.2.2. Trust decision

The second element in Seifert's model is the trust decision, which is influenced by routines, emotions and rationality (Seifert 2001, cited in Pirson 2007).

A trust decision based on routines relates to the repetitive element of trust. Routines help individuals to develop and form orientation (Nelson & Winter, 1982), which is important for the trust decision and later for trust formation. Known, repetitive situations do not seem risky.

Within this context, emotional trust is based on a strong positive affect for the other party and has to be distinguished from rational reasoning in terms of the other party's trustworthiness (Möllering, 2006). Lazarus (1991a) and Power & Dalgleish (2008) note that emotions can influence our ability to make decisions in a specific situation and that they are not often reasonable to other individuals. Emotions are adaptive to trusting situations and often can create an internal dilemma while deciding whether to trust or not (Lazarus, 1991b). That is why Maier (2009) postulates that decisions resulting from spontaneous emotional actions are still not easy to explain for trust research. Interesting in this context is the finding of Seo & Feldman-Barrett (2007) who found that emotions help to make more effective decisions.

As mentioned, the second factor, rationality, refers to a rational evaluation of the situation (Möllering, 2006) and can often be found in business relationships. Deutsch (1958) explains this with the effect of being dependent or having certain goals. In business relations individuals are trying to calculate the outcome to some degree if information is not available. Lewis & Weigert (2012) add that the rational choice of a person can also be influenced by emotions. For example, when trust has been exploited, emotional pain is experienced and affects the confidence of the trust giving person. This will ultimately lead to an decrease in the trustor's future capability to trust, also when rational arguments for trust are available (Lewis & Weigert, 2012).

Consequently, it can be stated that in particular, both emotions and rationality influence the decision to trust in a situation which an individual is not used to. Having these elements in mind, it becomes apparent that the psychological notion of trust as a trait is far from being sufficient to explain why trust is placed in something (Li, 2012).

2.2.2.3. Trust expectations

As Pirson (2007) states, having decided to trust somebody implies the expectation that the other party will act in a certain way.

The expectation stage within the trust process is mentioned in many trust definitions, of which one of the most cited is from (Mayer et al., 1995; Cohen & Dienhart, 2012). According to Cohen (2012) Mayer et al. (1995) define trust as: “*the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor*” (Mayer et al., 1995 p.712, cited in Cohen 2012). As Cohen (2012) states, Rousseau et al. (1998) also found this definition to be supported in the management literature.

2.2.2.4. Trust action

According to Seifert (2001) the fourth element in the trust building process is called trust action. It contains the elements of (1) risky input, (2) that the individuals gives without having the intention to get something back and (3) being able to lose control.

According to Pirson (2007), Ripperger (2003) describes trust action as the transferal of control onto the other party. The return for the credit, the trustor gives, is uncertain and therefore, the investment of trust is risky. The trustee's behaviour and actions depend on the intrinsic motivation resulting in honouring or dishonouring the given trust. Further it depends on the tendency towards altruistic behaviour and the overall moral disposition (Pirson 2007).

It becomes apparent that there is no certainty about future actions of the trusted individual. Simmel (1908) points out that if a trustor knows everything, trust is not necessary, whereas if a trustor knows nothing, trust is not possible. As a consequence to foster trust in an initial stage, a trustee has to behave in a certain way, so that the trustor is willing to trust and therefore, to undertake a risky investment. As Pirson (2007) states, the displayed trust process can serve as the foundation for a general understanding of stakeholder trust within an organizational context. However, additionally, it has to be taken into account that trust evolves over time and that initially developed trust can be destroyed easily by reciprocative behaviour (Lewicki & Bunker, 1996, Lewicki et al., 2006; Paliszkievicz, 2011).

The next section will present factors, that foster trust building. Trust can be seen as emotional and rational trust; rational trust is based on gained knowledge and rational reasoning about a trustee's trustworthiness (Möllering, 2006). Castaldo et al. (2010) support this and state that the trustee always is characterised by certain characteristics, such as honesty or benevolence or other antecedents. Consequently, the following section will investigate which factors lead to an evaluation of the trustee, resulting in trust at the trustor's side.

2.2.3. Factors which build trust

Many trust researchers have explored various factors that can foster and develop trust within a person, between two people or even within an organizational setting. Pirson & Malhotra (2011) highlight the importance of differentiating between trust and trustworthiness. As indicated in the previous sections, the trusted individual possesses specific characteristics (Castaldo et al., 2010). These characteristics determine the level of trustworthiness, which is what makes the trustor willing to accept vulnerability (Mayer & Davis 1999, Kim et al. 2006, Branzei et al. 2007, cited in Pirson & Malhotra 2011). Other authors do not use the word trustworthiness, but refer to the same process. Twyman et al. (2008) for example mention that the trustor relies on certain signals, the trustee sends, which can be either refer to his/ her capabilities or her well-meaning. Supporting this, Dietz (2011) adds that any trust situation asks for an evaluation of the other party's characteristics.

Consequently, the perceived characteristics of the other party are what makes people willing to trust in another, meaning to accept vulnerability based on the other party's behaviour. In the following section, a comprehensive overview will be given to derive a conclusion about trust building factors or the "indicators of trustworthiness" (Zucker, 1986, p. 60). The following table shows a collection of factors found within 124 papers. The majority of the identified factors is based on research by Lorbeer (2003), Pirson (2007) and complemented through additional research by Svensson (2004/2006) and the author of this study (see tab.1).

Within the search for trust antecedents, Mayer et al. (1995) propose ability, benevolence and integrity. These three factors are often used as a basic framework on which many authors have built their work (Guenzi & Georges, 2010; Mishra, 1996). However, with regard to the many terms used, the factors proposed by the many authors show strong heterogeneity, which indicates intensive discussion about trust antecedents.

factor	no. of authors	see for example
ability	8	Twyman (2008), Mayer et al. (1995)
acceptance	2	Lorbeer (2003), Bonoma (1976)
accessibility	1	Jennings (1967)
altruism	2	Hess (1995), Frost et al. (1978)
authenticity	1	Luhmann (2000)
availability	5	Tschannen-Moran (2000), Butler (1991), Jennings (1967)
benevolence	30	Twyman (2008), Lorbeer (2003), Mayer et al. (1995), Rempel et al. (1985)
business sense and judgement	1	Gabarro (1978)
capability	1	Hacker (2002),
citizenship behaviour	1	McAllister (1995)
commitment	2	Gillespie and Mann (2004), Hacker (2002),
competence	34	Schockley-Zalabak et al. (2011), Twyman (2008), Neumann (2007),
completeness	1	Nienaber and Schewe (2011)
concern	4	Hoy and Tschannen-Moran (1999), Whitener et al. (1998)
confidence	4	Gennerich (2000), Shepard and Sherman (1998), Ring (1996)
confidentiality/ discreteness	8	Gennerich (2000), Ratnasingham (1998), Smith and Barclay (1997)
congruence	1	Sitkin and Roth (1993),
consistency	14	Gillespie and Mann (2004), Lorbeer (2003), Hacker (2001)
credibility	2	Neubauer (1997)
customer orientation	6	Guenzi and Goerge (2010), Hawes et al. (1989), Trawick (1987), Saxe and Weitz (1982)
dependency	2	Svensson (2004), Swan and Nolan (1985)
discretion	1	Butler (1991)
effort	1	Sullivan and Peterson (1982)
expertness/ expertise	6	Guenzi and Goerge (2010), Twyman (2008), Donney et al. (1997), Moorman et al. (1993)
fairness	8	Twyman (2008), Kumar (2000), Michel et al. (1998), Zaheer et al. (1998)
flexibility	2	Aulakh et al. (1996)
friendly(ness)	1	Svensson (2004)
honesty	24	Schockley-Zalabak et al. (2011), McKnight and Chervarny (2002)
humor	1	Luhmann (2000)
identification	7	Ranaweera and Prabhu (2003), Pavou (2002), Lewicki and Bunker (1996)
information exchange	4	Moore (1998), Donney et al. (1997), Donney et al. (1997)
integrity	23	Mayer et al. (1995)
intentions	6	Delgado et al. (2003), Cook and Wall (2003), Kee and Knox (1970)
likability	8	Guenzi and Goerge (2010), Nicholson et al. (2001), Swan et al. (1988)
loyalty	4	Gillespie and Mann (2004), Butler and Cantrell (1984), Jennings (1967)
open communication	11	Ranaweera and Prabhu (2003), Luhmann (2000), Das and Teng (1998)
openness/ transparency	10	Schockley-Zalabak et al. (2011), Mishra (1996), Hart et al. (1986)
predictability	18	McKnight and Chervarny (2002), Dasgupta (2000), Ring (1996)
promise keeping	2	Gillespie and Mann (2004), Butler (1991)
reliability	25	Schockley-Zalabak et al. (2011), Kramer (2006), Gennerich (2000)
relevance	1	Nienaber and Schewe (2011)
reputation	23	Neumann (2007), Moran (2005), Steckbeck (2004), Einweiller (2003)
responsibility	4	Smith and Barclay (1997), Swan et al. (1988), Granovetter (1985)
respect	1	Jackson (1985)
security	1	Zandt (1978)
sharing control	1	Whitener et al. (1998)
similarity (value)	4	Twyman (2008), Crosby et al. (1990)
sincerity	4	Michel et al. (1998), Moorman et al. (1993), Dwyer and Oh (1987)
size	1	Donney et al. (1997)
specific investments	4	Schwane (1996), Ganesan (1994), Barney and Hansen (1994)
support offered	1	Anderson and Weitz (1989)
sympathy	4	Lorbeer (2003), Hawes et al. (1989), Swan et al. (1988)
tactfulness	1	Moorman et al. (1993)
topicality	1	Nienaber and Schewe (2011)
willingness to customise	1	Donney et al. (1997)
willingness to reduce uncertainty	1	Moorman et al. (1993)

Tab.1 Trust antecedents

Lorbeer (2003)	Pirson (2007)
competence	benevolence
competence	concern
expertise	care
	service
reputation	safety
reputation	listening
size	respect
	altruism
consistency	being taken
predictability	seriously
consistency	compassion
reliability	personal interest
customer orientation	integrity
willingness to customise	absence of opportunism
flexibility	sincerity
specific investments	honesty
support offered	responsibility
responsibility	betrayal
	fairness
communication	integrity
communication	authenticity
willingness to reduce uncertainty	deception
information exchange	exploitation
	hidden agenda
sympathy	
likeability	identification
	value congruence
integrity	identification
sincerity	goals
confidentiality	purpose based trust
honesty	
truthfulness	transparency/ openness
	openness
benevolence	communication
citizenship	accessibility
fairness	information flow
	reliability
	keeping promises
	reliability
	breaking promises
	credibility
	competence
	security
	competence
	technical competence
	reputation
	reputation

Tab.2 Categorization of trust antecedents used by Lorbeer (2003) and Pirson (2007)

To resolve this issue of fragmentation in literature, some authors, as for example Lorbeer (2003) and Pirson (2007) categorised various trust building factors, as the meaning of many of the highlighted terms is similar. Lorbeer, after having conducted a literature review on trust antecedents, suggests eight trust factor groups (competence, reputation, consistency, customer orientation, communication, sympathy, integrity and benevolence), Pirson, also after having conducted a literature review and additional interviews, suggests seven factors (competence, reputation, integrity, Identification, transparency, reliability, benevolence). The following table shows the two categorization models (see tab.2).

As can be seen, although the authors used different terms and categories to group the factors, the two models appear to be similar in many regards. For example, both authors suggest including the grouping factors benevolence, competence, reputation, and integrity. Besides these four factors, Lorbeer highlights the additional factors consistency, customer orientation, communication and sympathy. Pirson used the factors identification, transparency and reliability in addition to the four mentioned ones. In the following, definitions of similar and different factors have been researched, to reassure that an integration of the two proposed understandings is possible.

However, Lorbeer's factor 'customer orientation' can be grouped together with the factor 'benevolence', as customer orientation can be considered as a substitute for benevolence given that both terms refer to non-opportunistic behaviour towards the customer supported through a strong customer focus and shared benefits (Schwepker 2003, cited in Guenzi & George 2010).

In addition, Lorbeer's factor 'sympathy' is compatible with Pirson's 'identification' factor. This is based on the notion that identification with another person can be understood as 'being alike' and to share the same values (Pirson, 2007). This congruency on the other hand leads to attraction and evokes positive feelings (Pirson, 2007). Sympathy, can also be described as an connection based on affective elements and positive feelings (Lorbeer, 2003). Consequently, both terms, sympathy and identification can be grouped together.

When comparing the remaining elements (communication and consistency - Lorbeer and transparency - Pirson) it can be seen that Lorbeer's communication and Pirson's transparency contain similar elements. Lorbeer, for example, views 'communication' as consisting of the willingness to reduce uncertainty and information exchange, whereas Pirson views 'transparency' as containing communication, openness and information flow. As a result, communication and transparency can be grouped together. Lorbeer's 'consistency' on the other hand, contains the factor reliability, which is an indication of a whole new category. In Pirson's model, 'consistency'

refers to consistent and dependable behaviour (Tschannen-Moran & Hoy, 2000, cited in Pirson 2007). Following this, consistency can be seen as being related to reliability.

The only factor, which is mentioned twice in an inconsistent manner is responsibility. This factor is mentioned once among the factor integrity (Pirson) and once among the factor customer orientation/benevolence (Lorbeer). However, based on the notion of Lorbeer defining responsibility as to consider the other parties wants and needs carefully (Lorbeer, 2003), it appears more appropriate to group responsibility in the factor benevolence.

It can be seen that both models are largely consistent and therefore they can be integrated and used as the base for a meta-model for trust antecedents. The following table shows the integrated model consisting of the five group factors, proposed by Pirson (2007) and enriched by the factors collected by Lorbeer (2003). In a smaller font all identified factors have been listed, the bold font referees to the category these factors are grouped in. However, it is possible that a dominant and often used factor was used to name a whole category and is therefore mentioned twice.

Lorbeer (2003)	Pirson (2007)	Integration Lorbeer / Pirson
customer orientation	benevolence	benevolence
customer orientation	concern	concern
willingness to customise	care	care
flexibility	service	service
specific investments	safety	safety
support offered	listening	listening
responsibility	respect	respect
	altruism	altruism
benevolence	being taken	being taken seriously
citizenship	seriously	compassion
fairness	compassion	personal interest
	personal interest	willingness to customise
		flexibility
		specific investments
		support offered
		responsibility
		citizenship
		fairness
competence	competence	competence
competence	security	security
expertise	competence	technical competence
	technical competence	expertise
consistency (reliability)	reliability	reliability
predictability	keeping promises	keeping promises
consistency	reliability	breaking promises
reliability	breaking promises	credibility
	credibility	predictability

Lorbeer (2003)	Pirson (2007)	Integration Lorbeer / Pirson
communication (transparency)	transparency/ openness	transparency
communication	openness	openness
willingness to reduce uncertainty	communication	communication
information exchange	accessibility	accessibility
	information flow	information flow
		willingness to reduce uncertainty
		information exchange
reputation	reputation	reputation
reputation	reputation	size
size		
integrity	integrity	integrity
sincerity	absence of opportunism	absence of opportunism
confidentiality	sincerity	sincerity
honesty	honesty	honesty
truthfulness	responsibility	betrayal
	betrayal	fairness
	fairness	authenticity
	integrity	deception
	authenticity	exploitation
	deception	hidden agenda
	exploitation	confidentiality
	hidden agenda	honesty
		truthfulness
sympathy (identification)	identification	identification / Sympathy
likeability	value congruence	value congruence
	identification	goals
	goals	purpose based trust
	purpose based trust	likeability

Tab.3 Integration of trust antecedents used by Lorbeer (2003) and Pirson (2007)

In order to further base the analysis of factors on the integrated model of Pirson (2007) and Lorbeer (2003) the group factors, 1. competence, 2. benevolence, 3. integrity, 4. reliability, 5. transparency, 6. identification and 7. reputation, have to be defined in the following.

Competence

According to Colquitt et al. (2007) competence, also named ability, refers to the possession of specific knowledge and skills needed for specific assignments and to achieve results (Colquitt, Scott, & Le Pine, 2007; Lewis, 1999). Further, competence also contains interpersonal skills and general wisdom to complement knowledge and skills (Gabarro, 1978, cited in Colquitt 2007, Butler & Cantrell 1984). As Pirson adds, having benevolent intentions alone are not enough to create trust. Skills and expertise are relevant in many situations to justify the establishment of trust. This is especially important in business relationships (Pirson, 2007).

Benevolence

Benevolence within this context is considered to refer to the extent to which a person behaves in the interest of another person. This includes not acting in an opportunistic and selfish manner but rather loyal in a caring and supportive way (Colquitt et al., 2007; Lewis, 1999; Mayer et al., 1995; Pirson, 2007). Within this context, it is possible to foster an affective connection between the trustee and the trustor through benevolent behaviour (Lorbeer, 2003; Mayer et al., 1995).

Integrity

Integrity, in contrast, refers to the extent a person behaves according to moral and ethical principles (Colquitt et al., 2007; Pirson, 2007). Moorman et al. (1993) refer to integrity as a "perceived unwillingness to scarify ethical standards to achieve individual or organisational goals" (p.84, cited in Lorbeer, 2003). According to Butler and Cantrell (1984) integrity further can be considered as being honest and truthful with regard to another party. As a consequence, to behave with integrity gives other people the possibility to predict behaviour (Lind 2001, cited in Colquitt 2007).

Reliability

Reliability also fosters the predictability of behaviour by another party. However, as Pirson (2007) states, within the context of reliability, predictability develops as a result of consistent behaviour and not of moral and ethical principles (see also Rempel et al. 1985; Mishra, 1996; Hoy & Tschannen-Moran, 1999). If a person's behaviour is considered to be consistent, there is less uncertainty with regard to future behaviour, which leads to the establishment of trust (Ring, 1996 cited in Lorbeer 2003).

Transparency

Mohr & Nevin (1990) view transparency as being open, accessible and available. Especially in situations of information asymmetry, transparency and open communication are important (Lewis, 1999). Further, transparency is considered to guarantee a good information flow (Mohr & Nevin, 1990). Within this context, Schoorman et al. (2007) propose that a person's perceived risk can be minimised through transparent behaviour (see also Das & Teng, 1998). However, as Pirson (2007) highlights, transparency has to be accompanied by responsibility, as only appropriate information should be shared with another party.

Identification

Identification with, as well as sympathy for, another person can be described as an affective element among the trust antecedents. Sympathy therefore goes beyond the perceived competence of another person. Trust is established based on the notion that sympathetic people have more positive motives and intentions (Nicholson et al., 2001, cited in Lorbeer, 2003). According to Pavlou (2002) proposes, that familiarity and similarity build the basis for identification. In addition, high value congruence appears to foster identification with another person (Shockley-Zalabak & Ellis, 1999).

Reputation

Reputation is defined as a third-party evaluation (Ganesan, 1994; Lorbeer, 2003). As Pirson (2007) states, especially in the beginning of a relationship, third-party information is used to cope with the a lack of own experience. Additionally, as Doney & Cannon (1997) note, market position and company size also can be viewed as an indicator for successful operations and therefore are considered to foster a good reputation (Lorbeer, 2003).

In addition to the factors identified by Lorbeer and Pirson, additional factors have been identified by for example Svensson (2004/2006) and within own research. According to their meaning and interpretation, these factors where re-sorted to fit the different factor groups suggested by Pirson and Lorbeer. The following table highlights the categorization (see Tab.4):

Additional factors	Assignment to group	Reason
acceptance	benevolence	According to Svensson (2004), acceptance fits the factor benevolence
business sense and judgement	benevolence	Business sense and judgement is described by Svensson (2004) to fit the notion of customer orientation and thereby benevolence.
friendly(ness)	benevolence	Friendlyness is described by Svensson (2004) to fit the notion of benevolence.
tactfulness	benevolence	According to Moorman et al (1993), tactfulness refers to a certain level of etiquette a person has when displaying information. Although the person has to be honest, tactfulness refers to the attitude communicated. Therefore, tactfulness fits the notion of benevolence.
caring motives and intentions	benevolence	While mentioning caring motives and intentions as a trust fostering factor, Colquitt (2007) refers to Mayer et al.'s (1995) model, in which a caring character is described to be a component of benevolence.
ability	competence	According to Cantrell (2007) ability and competence both capture the knowledge and skills needed to do a specific job
capability	competence	Hacker (2002) views capability as the level a person fulfils a certain role. Dowell and Morrison (2013) state that if a person has the capability and expertise to pursue a certain expected role, the person is competent. Consequently, capability can be grouped together with competence.
loyalty	reliability	Pirson (2007) mentions Butler and Cantrell (1984), who see loyalty as fitting benevolent behaviour.
availability	reliability	Butler (1991) defines availability as to be physically present when needed. This fits the notion of reliability.
humour	reliability	Lyttle (2001) views humour as increasing a person's credibility (Bergeron and Vachon 2008). Credibility, however, is connected to the factor reliability (Pirson 2007).
dependency	reliability	Svensson (2004) views dependency as having the same meaning as reliability and groups the two factors together.
sharing control	transparency	According to Whitener et al. (1998) sharing control can be described as behaving in the interest of another person and showing respect the other party to share important information. Having another party involved and making information accessible leads to the notion of transparency.
relevance of information	transparency	Relevance and completeness of information are key to open and transparent communication (Nienaber and Schewe 2011).
completeness of information	transparency	Relevance and completeness of information are key to open and transparent communication (Nienaber and Schewe 2011).
topicality of information	transparency	In line with relevance and completeness, information, given by another person should be up to date, to foster open and honest communication (Nienaber and Schewe 2011).
commitment	integrity	Hacker (2002) states that committed persons do not have a hidden agenda. Further, Gillespie and Mann (2002) view commitment in the context of leadership as to be committed to the things that are promised. Therefore, commitment fits the notion of integrity.
discretion/discreetness	integrity	Discretion fits the factor confidentiality, which Lorbeer (2003) groups with integrity. Consequently, discretion can be grouped with integrity.
effort	integrity	Sullivan and Peterson (1981) believe effort, described as hard work for the future of a relationship, fosters trust. In their opinion, people rely on the fact that the effort, other people undertake will be good. Therefore, effort can be grouped to the factor integrity.

Tab.4 Assignment of additional literature to Pirson's (2007) categorisation

In conclusion, it can be seen, that all the identified antecedents of trust can be mapped onto the categorisation of Pirson (2007). Although different terms have been used, each term can be grouped to one of the seven factors Pirson suggests in his research. The enriched list with the seven factors and the various sub-factors builds the basic understanding of trust antecedents within this study. An complete overview over all literature analysed can be seen in App.I1. (see tab.5):

Trust building factors of the integrated model based on Lorbeer (2003) / Pirson (2007)	
benevolence / customer orientation	concern, care, service, safety, listening, respect, altruism, being taken, compassion, personal interest, willingness to compromise
	additional factors: acceptance, business sense and judgement, friendly(ness), tactfulness, caring motives and intentions
competence	security, technical competence, expertise
	additional factors: ability, expertness, capability
reliability	keeping promises, breaking promises, credibility, predictability, consistency
	additional factors: loyalty, availability, humour, dependency
transparency/ openness	openness, communication, accessibility, information flow, willingness to reduce uncertainty, information exchange
	additional factors: sharing control, completeness and relevance of information, topicality
integrity	absence of opportunism, sincerity, honesty, betrayal, fairness, authenticity, deception, exploitation, hidden agenda, confidentiality
	additional factors: commitment, discretion, effort
identification / sympathy	value congruence, goals, purpose based trust, likeability
reputation	size

Tab.6 Categorization of trust antecedents

Concluding the search for trust antecedents, it can be said that Pirson (2007) suggests a comprehensive framework for the categorisation of factors. The literature review regarding trust antecedents within this study confirmed Pirson's (2007) initial findings and, then is needed to enriched Pirson's (2007) list of factors to get a holistic overview.

Consequently, the seven factors that appear to be important for trust building are:

- **competence** (e.g. Kee & Knox, 1970; Gabarro & Athos, 1978; Mayer et al., 1995; Neumann & Bauer, 2007; Twyman et al., 2008, Bönnte, 2008; Guenzi & Georges, 2010; Shockley-Zalabak & Morreale, 2011)
- **benevolence** (e.g. Gabarro & Athos, 1978; Rempel et al., 1985; Mayer et al., 1995; Lorbeer, 2003; Twyman et al., 2008; Guenzi & Georges, 2010, Nienaber & Schewe, 2011)
- **integrity** (e.g. Gabarro & Athos, 1978; Mayer et al., 1995; Hoy & Tschannen-Moran, 1999; Bönnte, 2008;)
- **reliability** (e.g. McAllister, 1995; Lewicki & Bunker, 1995, 1996; Mishra, 1996; Gennerich, 2000; Pavlou, 2002; Bönnte, 2008; Nienaber & Schewe, 2011; Shockley-Zalabak & Morreale, 2011)
- **identification** (e.g. Lewicki & Bunker, 1996; Pavlou, 2002; Ranaweera & Prabhu, 2003; Gillespie & Mann, 2004)
- **transparency** (e.g. Mishra, 1996; Whitener, Brodt, & Korsgaard, 1998; Neumann & Bauer, 2007; Bönnte, 2008; Twyman et al., 2008; Shockley-Zalabak & Morreale, 2011)
- **reputation** (e.g. Lewicki & Bunker, 1995; Rousseau et al. 1998; Doney & Cannon, 1998; Einwiller, 2003; Moran, 2005; Neumann & Bauer, 2007; Steckbeck, 2004; Ebert, 2009)

When reviewing the literature, it becomes apparent that there is agreement about the existence of factors that lead to trust. Further, as shown, many authors suggest trust building factors in their studies. However, there is a lack of research clarifying how intense the various factors have to be. Put differently, there is no research about how competent (or reliable, or transparent, or other antecedents) a person has to be, to be perceived as trustworthy. Although many papers discussing trust antecedents were published in recent years, many of the authors cited previously published over a decade ago (e.g. Swan et al., 1988; Mayer et al., 1995). Parra et al. (2011) refer to this issue in their work as well. According to Parra et al. the justification for the usage of older papers lies in their continued importance for academic literature today. As such, much of the current academic work is still based on findings by authors like Mayer et al. (1995) or Rousseau et al. (1998).

The next section will build on this established knowledge and shed light on trust in different contexts. These contexts can be identified as where trust is placed and this notion provides therefore the focus of investigation.

2.3. Where trust is placed

Within the literature, authors differentiate trust situations according to the characteristics of the trustee. Castaldo et al. (2010) for example call the trustee and the trustor involved in the trust situation the “subjects” of trust and note that they can be “*individuals, groups, firms, and organizations*” (p.663). Within this context, Guenzi et al. (2009) and Guenzi & Goerge (2010) distinguish between inter-personal trust and organizational trust, while Luhmann (2000) for example proposes a distinction between personal and system trust. Other authors (e.g. Williamson, 1993a) add the notion of institutional trust. Within this context, trust may also be classified as being impersonal, as the trust recipient does not necessarily have to be a person (McKnight & Chervany, 2002).

Organizational trust will be examined with reference to the relation to interpersonal trust. Within the context of organizational trust, different dimensions will be explored, before system and institutional trust are examined.

2.3.1. Inter-personal and organizational trust

As mentioned, inter-personal trust is often researched within sociological or psychological science and focusses on trust between two people, a small network, or even a whole society (Deutsch, 1958; Lewicki & Bunker, 1995; Rothstein & Uslaner, 2005; Fladnitzer, 2006; Castaldo et al., 2010; Burkhardt, 2011; Hock, 2012). As such, the concept of interpersonal trust has also attracted the interest of organizational scholars (Lewicki et al. 2006).

Although Blomqvist (1997) notes that trusting a person or trusting an organisation are two different things, many other researchers consider interpersonal trust to be the foundation for organizational trust (Anderson & Narus, 1990; Fulmer & Gelfand, 2012; Pirson & Malhotra, 2011; Zaheer et al. 1998). In particular, according to Fulmer & Gelfand (2012); organizational trust is believed to consist of interpersonal trust, but at a multidimensional level. Therefore, the challenge with the organizational trust conceptualization is to expand an individual-level phenomenon to multiple dimensions within an organizational context (Anderson & Narus, 1990; Zaheer et al., 1998).

There are two important research streams to mention (Lewicki et al., 2006): psychological trust research, viewing trust as an intrapersonal state, influenced by dispositional factors; and behavioural trust research, considering trust as being a rational-choice. This categorisation fits the distinction between general and specific trust (Kenning, 2008) or the differentiation of trust-as-attitude and trust-as-choice (Li, 2012), that have been examined earlier in detail. The behavioural view on trust is more relevant in a managerial context, as it allows trust to be seen as influenceable across a relationship's lifetime (Kenning, 2008; Li, 2012).

Pirson & Malhotra (2011) state that interpersonal trust, defined as the “*extent to which individuals (origin) trust other individuals (referent) along relevant trustworthiness dimensions*” (p. 1089) can be transferred to the organizational context by stating that organizational trust is “*the extent to which individuals (origin) trust an organisation (referent)*” (p. 1089).

The identified factors, influencing an individual's perceived trustworthiness can be transferred to an organizational context, as well. As Schoorman et al. (2007) and Ellonen et al. (2008) state, trustworthiness dimensions that can be found at an individual level, such as benevolence or integrity, also decide about an organisation's perceived trustworthiness. This finding is of utmost importance for this thesis, as the objective is to measure the level of interpersonal trust an individual has within the buyer-seller relationship.

According to Guenzi et al. (2009) a person's relationship with a company is multidimensional. Consequently, it is not only the companies overall trustworthiness, expressed by certain characteristics, that influences a customer's trust. As Iacobucci and Ostrom (1996) state, it can be distinguished between individual-to-individual relationships and individual-to-firm relationships (Guenzi et al., 2009). Individual-to-individual relationships relate to situations with personal interaction (e.g. between the customer and salespeople or front line employees (see Noorderhaven, 1992), while individual-to-firm relationships, relate to a customer's familiarity with a company, its brand(s) and the goods or services, the company offers. Within this context, Guenzi et al. (2009) refer to Bendapudi and Berry (1997) and Gwinner et. al. (1998), who suggest a customer-centric perspective, consisting of 1) customer-to-employee, 2) customer-to-company, 3) customer-to-brand and 4) customer-to-good/service relationships.

Although these four items seem to comprehensively describe the dimensions, a customer can trust in, there is another dimension worth mentioning. Jeng and Bailey (2012) suggest that value-added-services have increasingly become a hygiene factor to customers and that value-added-service therefore should be regarded as being of similar importance as the core good or service a company is offering. In fact, in many business areas, companies are focussing on improving their value-added-services, to differentiate themselves from their competitors (Janig, 2004; Berndt et al., 2010; Beutin, 2005). Thus, besides trust-in-products, trust-in-value-added-services should be integrated in the customer-centric perspective.

As a consequence, with the attempt to measure customer trust in an organizational context, it can be seen that a multidimensional view is to be recommended. This opinion is shared by others researchers, for example Plank et al. (1999), who also suggest that trust within a buyer-seller dyad trust should always be considered on a multidimensional perspective. Plank et al. go on to

advocate the dimensions 1) salesperson, 2) product and 3) company. However this does not offer an as nuanced typology. The five dimensional view on trust in a buyer-seller-dyad, with the addition of a value-added-service and brand dimension, affords a better conceptual base. (Bendapudi & Berry, 1997; Gwinner et al., 1998; Guenzi et al., 2009; Jeng & Bailey, 2012). Consequently, applying Plank et al.'s terminology, the five dimensions are 1) salesperson trust (customer-to-employee), 2) company trust (customer-to-company), 3) product brand trust (customer-to-brand), 4) product trust (customer-to-good/service) and 5) value-added-services trust (customer-to-value-added-services).

2.3.1.1. Company trust

According to Plank et al. (1999) company trust "is the belief that the company will fulfil all its obligations as understood by the buyer (p. 62). As Schoorman et al. (2007) state, customer trust towards a company depends on the perceived level of the company's trustworthiness, which can be seen as a direct result from the company's behaviour and actions. However, being trustworthy does not equal to being trusted (Shockley-Zalabak & Morreale, 2011).

Shockley-Zalabak & Morreale (2011) highlight that companies have to implement trustworthy principles throughout the whole organisation. Ennew & Sekhon (2007) highlight that an institution's trustworthiness is influenced by internal policies and intra-organizational practices. A company's image and its reputation help the customer to access trustworthiness. Companies, can for example, be perceived as competent or benevolent, which leads to customer trust. Additionally, trust in a company is fostered through ethical corporate behaviour and will be reduced by unethical corporate behaviour (Leonidou et al., 2012). A company's perceived trustworthiness then will reduce uncertainty for the customer (Leonidou et al., 2012).

When buying a product, customers often have problems in assessing a product's performance. Therefore, the company, being the service or product provider becomes relevant (Ennew & Sekhon, 2007). The company builds the framework for a purchase situation and customers often infer product quality when they trust the institution (Ennew & Sekhon, 2007). However, as Guenzi et al. (2009) state, company trust is always separable from product or salesperson trust.

2.3.1.2. Salesperson trust

According to Fulmer & Gelfand (2012) organizational trust is believed to consist of interpersonal trust, but at a multidimensional level. One dimension according to Plank et al (1999) is the salesperson. Trust in a salesperson is probably the most researched dimension within this context (see Swan & Nolan, 1985; Hawes et al., 1993; Guenzi & Georges, 2010), because trusting a

salesperson is no different to trusting another person (Anderson & Narus, 1990; Zaheer et al., 1998). In many cases, the first impression and the behaviour of a salesperson during a relationship decides about customer trust and consequently customer behaviour (Wünschmann & Müller, 2006). Salesperson trust can reduce uncertainty by substituting brand trust if customers purchase unbranded products (Guenzi et al., 2009). There are many guides and recommendations for salesperson based on notions of interpersonal trust regarding the question of how to behave to foster customers trust.

Pirson & Malhotra (2011) define an interpersonal relationship as being characterised by the *“extent to which individuals (origin) trust other individuals (referent) along relevant trustworthiness dimensions”* (p. 1089). The referent, in this case the salesperson, would therefore be evaluated along his/her characteristics, such as for example benevolence or integrity, to decide about the level of trust (Schoorman et al., 2007). As a consequence, Plank et al. (1999) refer to salesperson trust as *“the belief that the salesperson will fulfil his/her obligations as understood by the buyer”* (p.62). Further, Plank et al. (1999) refer to Swan & Nolan (1985), who stated that *“the buyer believes and feels that he can rely on what the salesperson says or promises to do in a situation where the buyer is dependent upon the salesperson's honesty and reliability”* (p. 40). Consequently, salesperson trust is an important dimension within organizational trust, as the salesperson can directly influence or change the customer's behaviour.

2.3.1.3. Product trust

According to Plank et al. (1999) customer trust can also exist towards a good or a service. Due to their characteristics, there is a difference between trust in goods and services. The customer is usually able to touch and explore a good before purchase. This is not so for services. Services are intangible. The point of usage and experience of the service usually falls in the exact same point in time. Hence, according to Plank et al. (1999), more trust is needed in the area of services, than general goods and is built on the construct of expectation.

Meffert & Backhaus (2008) note that the good/service is of great importance to the overall trust building process and that it is closely related to the overall trust assessment of the customer. This is supported by Wilson et al. (1995), who state that trust in a goods or service can be described as the heart of an exchange relationship. The authors further state that a good or service must perform well in order to let the relationship continue. They note that *“customers cannot be retained if a firm does not provide equal or greater value than the competitors”* (Wilson et al., 1995).

Pirson (2007) notes that trust in goods and services can be fostered through a high level of perceived quality. Other product attributes, e.g. design and price can also foster trust. Consequently, the trust in goods and services also depends on the good's or service's trustworthiness (Pirson, 2007; Meffert & Backhaus, 2008). This view is also underlined by Plank et al. (1999), who proposed that good's and service's trust can be fostered through customer satisfaction and if a company's customer service listens closely to the customer.

Consequently, trust in good/service can be defined as the belief that the product/service will fulfil its function as understood by the buyer (Plank et al. 1999, p.62).

2.3.1.4. Product brand trust

San Martín & Camarero (2005) argue, that at the beginning of a customer-company relationship, there is information asymmetry between the two parties: the customer knows little about the company and thus, perceives the decision for one specific company as risky. The company therefore has to mitigate the customer's selection problem through information exchange (Meffert et al., 2005). A brand, in particular, is seen as having a certain signalling effect, helping the firm to present for example competence and quality (San Martín & Camarero, 2005). Consequently, the information a person gets through a brand name reduces the risk perceived by the consumer when selecting a company (Esch & Wicke, 2001; Gries, 2006; San Martín & Camarero, 2005). Especially well-known brands are perceived to be less risky to buy, if no additional information is available (Wünschmann & Müller, 2006). This is supported by Sprenger (2007), who refers to brands as "navigation aids" for the customer that lead to a better recognition and differentiation among other products (Weber, 2012). The company therefore should carefully decide about the brand name and the message behind it, as false promises also can lead to distrust (San Martín & Camarero, 2005).

In many cases, companies seek to develop brand personalities that connect to human characteristics, such as competence or reliability, with branded products, (Wünschmann & Müller, 2006). According to Wünschmann & Müller (2006) the customer's perceived brand value is formed by omnipresence and publicity and can be broadened with the help of advertisement.

According to Delgado-Ballester (2004) brand trust in particular is considered to be "the confident expectations of the brand's reliability and intentions in situations entailing risk to the consumer"(p. 574). This definition fits the prevailing "expectancy conceptualization" of trust that includes risk as a critical variable to influence a choice (Delgado-Ballester, 2004).

To be consistent with the notions of company, salesperson and product trust, brand trust can be defined as the belief that the brand will fulfil its functions as understood by the buyer. This definition is also consistent with the definition of brand trust proposed by Chaudhuri & Hoibrook (2001), who propose a definition in consonance with Moorman et al.'s (1992) and Morgan and Hunt's (1994) definition. The authors state that brand trust is "the willingness of the average consumer to rely on the ability of the brand to perform its stated function" (Chaudhuri 2001, p. 82). In addition, it is important to highlight that just as every other trust recipient, brands also undergo calculative processes of trustworthiness evaluation (Doney & Cannon, 1997; cited in Chaudhuri & Holbrook, 2001).

2.3.1.5. Value-Added-Services

Value-added-services can be defined as benefits for the customer, which s/he does not expect. In most cases, the added services are directly linked to the main product or services, complement the core product or upgrade its perceived value (Janig, 2004; Beutin, 2005; Berndt et al., 2010). As Berndt et al. (2010) point out, value-added-services support a company's effort to increase customer satisfaction and they trigger repeat purchases and positive word of mouth.

Typical examples for this dimension are: (1) FMCG: coupons for other products, competitions, store cards or reward programs; (2) customer durables: financial services, insurances, product extensions, tickets to sport games, IT apps or services, after-sales service; (3) services: tickets to sport games, service bundle, check ups or inspections at no charge, IT-apps or services.

Jeng & Bailey (2012) suggest that value-added-service should be regarded as being of similar importance as the core good or service a company is offering. Consequently, just as the customer trusts in the product, s/he is also assumed to trust in value-added-services. To be consistent with Plank et al.'s (1999) definitions of salesperson, company and product trust, trust in value-added-services therefore can be defined as: trust in value-added-services is the belief that the services will fulfil their functions as understood by the buyer. This definition highlights the similarity of product and value-added-service trust.

Dietz (2011) makes an important point regarding inter-personal trust in organisations. In his opinion, it does not matter what form of trust is relevant in a specific situation, because every trust process follows the same sequence: "an assessment of beliefs, a decision, a risk-taking act, feedback on the outcomes" (p. 216). Consequently, although the trust recipient varies, the resulting process remains the same (Dietz, 2011). Trust in one of the five dimensions (company,

salesperson, product, product brand and value-added-service) therefore is always based on an assessment of trustworthiness characteristics (Schoorman et al., 2007).

However, as Bachmann (2011) states, this does not mean it is possible to ignore the contextual setting of trust. In particular, Bachman postulates that unfortunately many conceptual and empirical studies on trust, including the well-known trust concepts of Mayer et al (1995) or Rousseau et al. (1998), see trust as a micro-level phenomenon between individuals, which can be described as a “dispositional attitude or a state of mind an individual develops over time in the fact of experiences made with another individual”(p.204). In Bachmann's view, this definition, if applied, ignores the macro-level factors that are linked to institutions and systems (see also Williamson, 1993a; Luhmann, 2000; McKnight & Chervany, 2002). Therefore, in the following, both, system and institutional trust, will be considered.

2.3.2. System and institutional trust

System trust

Lewis & Weigert (1985) define system trust as the belief in rules or regulations that support successful transactions. Further, Luhmann (1979) states that “*the inner foundations of trust which we are seeking cannot lie in cognitive capacity*” but in “*a type of system-internal suspension*” (Luhmann 1979, p. 79, cited in Möllering 2004). According to Pennington et al. (2003) system trust consists of two distinguishable elements: 1) structural assurances—measures that foster a feeling of safety within the trustor (e.g. norms, legal regulations, guarantees and contracts); and 2) situational normality—routines and measures that establish normality, thus reducing uncertainty

Consequently, individuals trust in the functionality of rules and regulations rather than in a specific person (Luhman 1979, Lewis & Weigert 1985, cited in Blomqvist 1997). Interpersonal trust thereby becomes less important, when the individual is part of a greater system (Blomqvist, 1997). According to Blomqvist (1997) the same is true for institutional trust, which will be described below.

Institutional Trust

In particular, institutional trust “refers to the social and organizational context within which contracts are embedded” (Williamson, 1993b, p. 486, cited in Cowles, 1997). Within this context, Hacker (2005) defines institutional trust further. For the author, trust can be between people, or between bodies of people (institutions), which he defines as the greater environment a person is integrated in. In an organizational context, therefore, the organisation is the body for the employees, setting ground rules, norms and policies (Hacker, 2005). Following this thought, the institutional environment can also be defined as macrostructure, supporting every transaction (Williamson, 1993b).

As a consequence, rather than to trust in microlevel or personal transaction support, Williamson (1993) views the institutional environment as containing satisfying mechanisms to reduce uncertainty. He summarises five safety mechanisms on a population level (culture, politics, regulation, professionalisation, networks) and one safety mechanism on an organizational level (corporate culture) (Cowles, 1997). As these six elements of institutional trust reduce the necessity for interpersonal trust, it is often referred to as impersonal trust (McKnight & Chervany, 2002).

This finding is especially important within the investigation of customer trust in an organizational setting. It can be seen that the organisation, representing the macro-level body for an individual, good or service with an pre-defined set of the rules and norms may lead to customer trust. This is supported by Schweer & Thies (2005), who highlight that trust can only be gained if trust is implemented as a company principle (Hubig & Simoneit, 2007).

All of the presented trust forms seem to be relevant in an customer-company relationship (Dowell & Morrison, 2013). Dowell et al. (2013) for example, defined customer relationships evolve through different phases; each phase has different trust requirements. In the first phase (pre-relationship) individuals have not met yet, which leads to trust, if it exists, being based on institutions (McKnight & Chervany, 2002) or brands (Esch & Wicke, 2001; San Martín & Camarero, 2005; Gries, 2006) rather than on another person. In contrast, trust within the next stage (early interaction) may also contain interpersonal trust. However, institutional or brand trust might reduce the necessity of interpersonal trust within this stage. The next stage (relationship growth) is seen as the most critical to the development of trust, as interpersonal trust is expanding. After this phase, Dowell regards the relationship as being at its mature level. (Dowell & Morrison, 2013) Obviously, having in mind that long-term relationships should be fostered, this step should be enlarged if possible.

In summary, it can be said that the five dimensions, including their value in specific situations, have to be considered when conceptualizing customer trust in an organizational context. Further, it is also important to understand the interconnectedness of the different concepts. Inter-personal trust appears to be the base for most of the research in an organizational setting. However, before concluding the conceptual framework of trust within this study, trust measurement is explored in detail, in order to be able to bring together the view on trust within this study and an appropriate measurement approach.

2.4. How trust is measured

As the literature review on trust has shown, research on organizational trust has gained more and more attention over the last few of years. Even though it seems that certain fields will be able to produce “onsets” of coherence in conceptualization and definition in the near future, work on measurement is still fractured (Earle et al., 2010; Gillespie, 2012). Nonetheless, to gain more knowledge about trust, its measurement is still an important issue. This train of thought is also underlined by Koza & Lewin (1998), who state “for trust to be a useful concept, its principle components must be identified, operationalised, and measured’ (Koza & Lewin 1998, p. 259, cited in Li 2007). However, within the literature, there are only a few studies that have tried specifically to measure customer trust. Therefore, the context of trust measurement has to be broadened to see if trust is measurable and how other authors have measured trust in a range of situations. For that reason, the following section will investigate the measurability of trust and examine existing approaches to trust measurement. First the literature will be reviewed according to “how trust is measured”, followed by the question if, and under which circumstances, trust is measurable.

2.4.1. Conceptualization of trust measurement

When analysing literature on trust measurement, a few characteristics came to light. These characteristics of trust measurement can be used to structure this section.

2.4.1.1. General and specific trust scenarios

The first differentiation can be seen in general and specific trust scenarios. While early methods of trust measurement concentrated on general trust measures and its implications (Rotter, 1967; Johnson-George & Swap, 1982; Anderson & Narus, 1990; Couch & Jones, 1997). Later attempts focused on trust measurement within specific fields. Michell et al. (1998) measured trust within the banking, trade- and electronic sector; Crosby et al. (1990) measured trust within the insurance sector, Mohr & Spekman (1994) measured employees trust; Nielson (1998) measured trust

between a company and its suppliers; Ranaweera & Prabhu (2003) measured trust within the telecommunication sector.

2.4.1.2. Trust psychometrical measures

The second differentiation within the field of trust measurement can be undertaken regarding their psychometry. According to McEvily (2011) there is a common used research paradigm that appear to dominate in organizational research. In particular within economic science, behavioural measures are preferred, while within social science organizational research emphasises the importance of attitudinal measures. Behavioural measures often include economic game theory, which has been renamed in the “trust game”. Within this game and comparable measures, observable alternatives are often linked to monetary consequences, to fit the economic basis of the approach (McEvily, 2011).

Colquitt (2007) also examined the trust literature and found three scales of trust measurement, which can be subsumed under attitudinal measures: (1) expectation measurements (e.g., Cook & Wall, 1980; Luo, 2002; McAllister, 1995; Read, 1962; Roberts & O’Reilly, 1974, cited in Colquitt 2007); (2) vulnerability measures (e.g., Jarvenpaa et al., 1998; Mayer & Davis, 1999; Mayer & Gavin, 2005, Schoorman et al., 2007, cited in Colquitt 2007); (3) direct measures (e.g., Ball et al., 1993; Brockner et al. , 1997; Driscoll, 1978; Earley, 1986, cited in Colquitt 2007).

Schoorman et al. (2007), while reviewing their own work on trust conceptualising, also highlight different trust measurement efforts. Their own model (Schoorman, Mayer, & Davis, 1996) is based on the definition of trust as “the willingness to be vulnerable to another party” (p. 347) and thus measures the strength of willingness to take a risk with regard to the other party. With their four-item approach, their measured trust level went beyond the level explainable by the factors ability, benevolence, and integrity and reached a strong internal consistency (Cronbach’s alpha 0.82).

According to Uslaner (2008) many attitudinal studies are not suitable to be used in practice because they do not adequately predict the customer’s behaviour. Instead Uslaner (2008) points out that most trust measures only address the moral values associated with trust.

2.4.1.3. Trust measuring method

The third differentiation can be identified regarding their trust measuring method (Naef & Schupp, 2009). Broadly, trust measurement are either conducted through experiments or observation (Berg, Dickhaut, & McCabe, 1995; Glaeser et al. 2000; Mechanic & Meyer, 2000). Experiments are mostly qualitative, while observations are mostly conducted through questionnaires, which are

mostly quantitative (Hedges et al. 2009; Huth, 2004; Pirson, 2007; Plank et al., 1999). In the last years mixed-method approaches were used more frequently, consisting of qualitative and quantitative methods to increase the significance of the results (e.g. Todd, 2001; Ozag, 2002; Daley, 2009). Triangulative measures (different measures which are used to explore one scientific circumstance) have the advantage to increase objectivity (Wilczynski, & Kaiser, 2012). Especially when the matter of research can be seen as subjective (List & Scrubar, 1988). Newer trust measuring approaches try to focus on the utilisation of modern methods. Other authors like (Dimoka, 2010) try to approach trust measurement from the field of neuro-science by measuring brain activity through functional brain imaging during experiments to provide new insights to unanswered questions of trust research.

2.4.1.4. Trust object and content

The forth differentiation can be made regarding the trust object (where trust is placed) and trust content (how trust is built).

According to Calnan and Rowe (2006) and Guenzi (2009), a relationship of a customer with a company is multidimensional, which means that the customer does not just trust the company, but differentiates between multiple facets of the company. Most commonly proposed trust objects are: company, service, product, product brand, brand, system provider, various institutions or institutional levels, salesperson, management, value-added-services or the government (Iacobucci & Ostrom, 1996; Bendapudi & Berry, 1997; Gwinner et al., 1998; Plank et al., 1999; Korczynski, 2000; Huth, 2004; Jeng & Bailey, 2012; Vickerstaff et al. 2012).

It seems that the trust object (trust building factors) and their constellations are strongly influenced by the field and subject of research. Most of the time no solid definition is given why a specific set of objects is tested.

Within the context of attitudinal measures, a great variety of factors have been proposed in different constellations. As shown before, most factors were based on ability, benevolence, competence, confidentiality, consistency, fairness, honesty, integrity, openness, predictability, reliability, reputation (Saxe & Weitz, 1982; Swan & Nolan, 1985; Michaels & Day, 1985; Coleman, 1990; Mishra, 1996; Doney & Cannon, 1998; Lewicki et al. 1998; Rousseau et al., 1998; Shockley-Zalabak & Ellis, 1999; Hoy & Tschannen-Moran, 1999; Dasgupta, 2000; Coulter & Coulter, 2002; Pavlou, 2002; Hacker et al. 2002; Einwiller, 2003; Farrelly & Quester, 2003; MacMillan et al. 2004; Gillespie & Mann, 2004; Kingshott, 2006; Zhao & Cavusgil, 2006; Neumann & Bauer, 2007;

Twyman et al., 2008; Shockley-Zalabak & Morreale, 2011; ;Vickerstaff et al., 2012; Ozawa & Sripad, 2013).

2.4.2. Accessibility of trust measurement

Several studies have demonstrated that trust in general is measurable, if trust is understood and defined in a specific way. (Morgan & Hunt, 1994; Cummings & Bromiley, 1996; Plank et al., 1999; Huth, 2004; Pirson, 2007; Naef & Schupp, 2009; Shockley-Zalabak & Morreale, 2011; Ozawa & Sripad, 2013).

Trust has to be seen as part of an interaction involving a trustor and a trustee, or put differently: an origin and a referent (Pirson & Malhotra, 2011). Recent research indicates that the trustee does not necessarily have to be a person, but can also be a system, institution or an tangible or intangible object (Calnan & Rowe, 2006; Colquitt et al., 2007; Schoorman et al., 2007, Guenzi et al., 2009;). Further, trust has to be viewed as cognitive (Mayer et al., 1995) and therefore as a reflective process (Luhmann, 2000), which is perceived in essence as a conscious decision (Baier, 2001). If trust is seen as an unconscious decision (e.g. Endress, 2002), trust is not measurable.

Additionally, trust has to be considered as being behavioural or attitudinal (Schweer & Thies, 2003). Behavioural trust, however, is especially difficult to measure, because studies can only be conducted through observation, experiments or longitudinal studies (Naef & Schupp, 2009; McEvily, 2011). Trust as an attitude has been widely accepted to be measurable (McEvily, 2011), but is perceived as unsuitable in economic and organizational scenarios, because it does not link the customers attitude to trust action (e.g. to take a risk) (Uslaner, 2008). Consequently, many authors (e.g. McEvily, 2011; Vickerstaff et al., 2012) suggest mixed-method approaches, which combine behavioural and attitudinal, and therefore qualitative and quantitative approaches, to increase robustness of the model.

Another issue in trust measurement is the quality of existing scales. According to Hall et al. (2002), the quality of trust measurement scales differs widely in research. Most scales are specialized on a field or outcome and therefore do not incorporate the most important domains of trust. More flexibility by providing scale validity and reliability is needed to adapt to various situations. The second noticeable problem with recent trust scales is the limited number of study participants leading to inadequate assumption about causality, the non-existence of long term studies and no repetition of studies (Hall et al., 2002).

In conclusion, it can be stated that trust measures can be differentiated into general and specific trust measures, psychometrical measures, trust measuring methods or regarding trust object measurement and trust content measurements. Furthermore, most empirical studies undertaken so far appear to focus on specific trust situations, emphasising attitudinal measures through quantitative research by focussing on trust.

As this research tries to assess the measurement of existing trust methodologies, a couple of authors could be identified who state critical thoughts on current trust measurements.

For instance Hernandez & Santos (2010) argue that many studies define trust as expectation of the trustee's future behaviour, but do not base their measurement approach on this notion. In contrast, many scholars then use an approach to measure simply a trustee's characteristics. However, to overcome this issue, some researchers defined trust as the expectations of another party's characteristics. However, this view leads to the measurement of an expectation, rather than to the measurement of trust (Hernandez & Santos, 2010).

Dietz and Den Hartog (2006) identify two additional problems. The majority of trust scales are either one dimensional and aim to measure the level of trust of one specific stakeholder group (Rotter, 1967; Thornton & Kline, 1982; Robinson, 1996; Spreitzer & Mishra, 1999; Mayer & Davis, 1999; Delgado-Balleste et al. 2003; Pirson, 2007) or suggest which trust objects (trust building factors) are relevant (Dietz & Hartog, 2006). This means that existing trust measuring scales can be considered as too specific or narrow to fit different customer product categories.

According to Whipple et al. (2013) so far the disciplines of customer retention and customer trust strongly relied on the scale development of other fields such as sociology, psychology or economics and marketing. Trust measurement scales developed for a specific purpose were often transferred within the context of a broader understanding of interpersonal trust to another research problem (Hall et al., 2002). It seems that content validity and reliability are often of second order, because content validity of specific trust measures is not automatically transferred to a new measurement situation (Whipple et al., 2013).

When developing an instrument to measure trust, it is important to have these restrictions and current challenges in mind. However, as shown, it is of utmost importance for the measurability on trust to first conclude on a general understanding of trust. Before a trust measurement instrument is developed, the findings of this chapter and a presentation of a trust framework concludes this chapter.

2.5. Conclusion

As indicated, trust is assumed to be the key to successful long-term relationship as it influences inter-personal and inter-organizational relationships on multiple levels (Zaheer et al., 1998). In relationship marketing, trust is assumed to play an important role (Morgan & Hunt, 1994), as it reduces uncertainty in today's complex business environment (Luhman, 2000, cited in Kenning, 2008). However, trust research is highly inconsistent and mainly depends on the background of the researcher.

A collective definition of trust as a basis for research, which is characterised through its universality and its general operationalizability within various areas of research, is still not available with the academic literature (e.g. Lorbeer, 2003; Paliszkievicz, 2011; Li, 2012; Dowell & Morrison, 2013). This research explores different aspects of trust in order to build an own understanding of trust, which is presented in the following.

In general, trust is considered to develop and evolve under high levels of repeated interaction and to be based on the notion of general and specific trust (Shapiro, 1987; Kenning, 2008; Paliszkievicz, 2011; Li, 2012). In addition, there are several elements that have been identified to be essential (Seifert, 2001; Pirson, 2007; Castaldo et al., 2010).

As Seifert (2001) and Pirson (2007) state, a person faces a trust situation, when it is characterised by uncertainty, a potential personal loss and the freedom of choice. The trust decision then depends on several things. A person's level of trust towards other individuals or networks depends on dispositional factors, in combination with situational factors. There are many authors suggesting distinctions of concepts, of which the most comprehensive studies are summarized in the following:

- (1) psychological view on trust (Lewicki et al., 2006); general trust (Kenning, 2008); trust-as-attitude (Li, 2012)
- (2) behavioural view on trust (Lewicki et al., 2006); specific trust (Kenning, 2008); trust-as-choice (Li, 2012)

It is believed that if someone has a low level of general trust, it might be a challenge for this person to develop trust in specific situations (see also Kenning, 2008). However, the important notion for companies is that specific trust is based on affective (emotional) and cognitive (rational) elements (Möllering, 2006) and thereby influenceable (Kenning, 2008; Li, 2012). Emotional trust, on the one hand, is based on unconscious feelings (Johnson & Grayson, 2005), while cognitive trust

is based on gained knowledge and rational reasoning about a trustee's trustworthiness (Möllering, 2006; Castaldo et al., 2010).

Accordingly, to foster trust in an initial stage and to establish expectations about the other parties behaviour, a trustor has to gather information about the trustee. The most important information a trustor has to gather concerns the trustee's trustworthiness. The perceived level of trustworthiness is what makes the trustor willing to accept vulnerability and ultimately to trust (Mayer & Davis 1999, Kim et al. 2006, Branzei et al. 2007, cited in Pirson & Malhotra 2011, Dietz 2011).

Although there are several trust building factors, that have been suggested by an extensive number of authors, seven factors appear to be most relevant and to describe other suggested trust factors comprehensively (Pirson, 2007). These factors are: competence (e.g. Kee & Knox, 1970; Gabarro & Athos, 1978; Mayer et al., 1995; Neumann & Bauer, 2007; Twyman et al., 2008, Bönte, 2008; Guenzi & Georges, 2010; Shockley-Zalabak & Morreale, 2011); benevolence (e.g. Gabarro & Athos, 1978; Rempel et al., 1985; Mayer et al., 1995; Lorbeer, 2003; Twyman et al., 2008; Guenzi & Georges, 2010, Nienaber & Schewe, 2011); integrity (e.g. Gabarro & Athos, 1978; Mayer et al., 1995; Hoy & Tschannen-Moran, 1999; Bönte, 2008); reliability (e.g. McAllister, 1995; Lewicki & Bunker, 1995, 1996; Mishra, 1996; Gennerich, 2000; Pavlou, 2002; Bönte, 2008; Nienaber & Schewe, 2011; Shockley-Zalabak & Morreale, 2011), identification (e.g. Lewicki & Bunker, 1996; Pavlou, 2002; Ranaweera & Prabhu, 2003; Gillespie & Mann, 2004); transparency (e.g. Mishra, 1996; Whitener, Brodt, & Korsgaard, 1998; Neumann & Bauer, 2007; Bönte, 2008; Twyman et al., 2008; Shockley-Zalabak & Morreale, 2011), reputation (e.g. Lewicki & Bunker, 1995; Rousseau et al. 1998; Doney & Cannon, 1998; Einwiller, 2003; Moran, 2005; Neumann & Bauer, 2007; Steckbeck, 2004; Ebert, 2009).

Trust within this study is understood as the following: trust is part of an interaction involving a trustor and a trustee, where the trustor has to take an action based on his/ her expectation about an uncertain future. Further, the trustee can be characterized according to seven trust building factors (benevolence, competence, integrity, reliability, transparency, identification), which can reduce uncertainty and thereby increase the level of trust. Consequently, the level of trust is based on the trustor's rational evaluation of the trust recipient and or on emotions (specific trust). How easy a person develops trust, however, depends on his/her personal disposition (general trust).

Accordingly, as Zeithaml et al. (1988) note that satisfaction is the result of fulfilled expectations, it can be inferred that if trust (built on expectations about future behaviour) gets fulfilled, the trustor is satisfied. Within their model SERVQUAL the authors are using the term expectation in a certain

way. They understand the term expectation as normative ideal form in a more general way. In this research the understanding of expectation relates not to a general ideal but to a specific desire e.g. in form of a product or service.

The following figure illustrates the interconnectedness of trust concepts and describes trust as understood in this study (see fig.8).

This view on trust, however has to be transferred to an organizational context, as the aim of this study is to approach the measurement of customer trust.

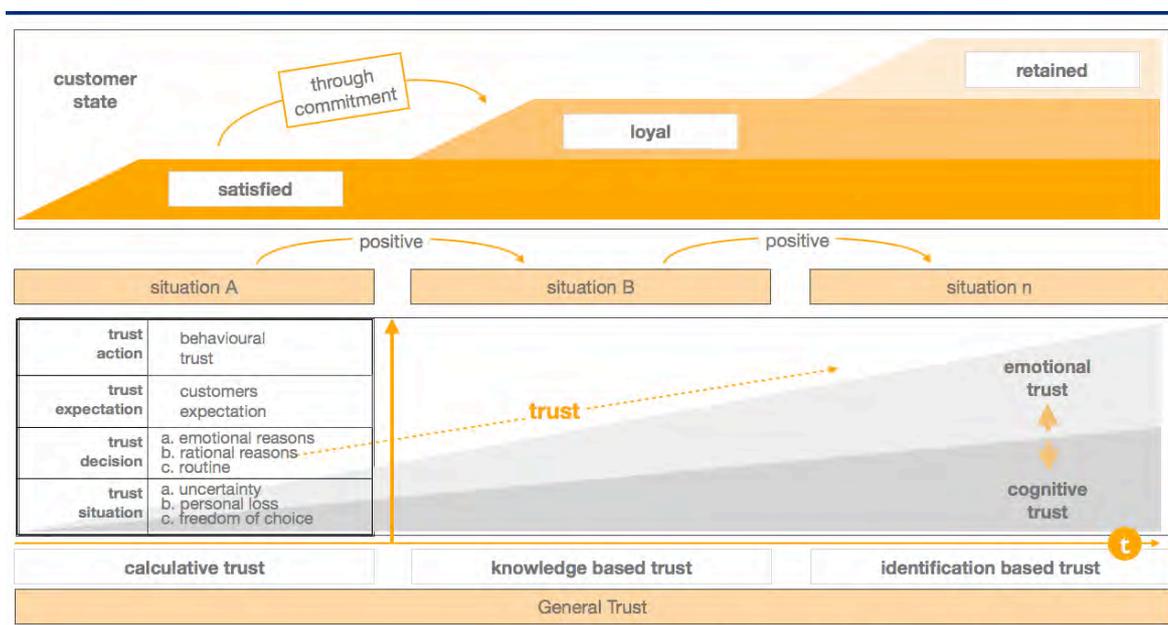


Fig.8 Trust concept as understood in this research

If trust is researched in an organizational setting, multiple dimensions have to be considered (Zaheer et al., 1998; Plank et al., 1999; Pirson & Malhotra, 2011; Fulmer & Gelfand, 2012). The dimensions identified to be relevant for customer trust are: 1) salesperson trust (customer-to-employee), 2) company trust (customer-to-company), 3) product brand trust (customer-to-brand), 4) product trust (customer-to-good/service) and 5) value-added-services trust (customer-to-value-added-services) (see Bendapudi & Berry, 1997; Gwinner et al., 1998; Plank et al., 1999; Guenzi et al., 2009; Jeng & Bailey, 2012).

In summary, the five dimensions within organizational trust each have their own value for the customer. The company, for example sets the framework of values (Schweer & Thies, 2005). If a customer is uncertain whether to buy a specific and unknown product, s/he might prefer to buy a product of a company s/he knows (Kenning, 2008). The company in this setting represents a

trustworthy institution and therefore the macro-level for the customer (see also Cowles, 1997; Bachmann, 2011). However, there are situations, in which the company has no influence on a customer's trust, as s/he does not have relevant information or knowledge about the company (San Martín & Camarero, 2005).

With regard to the five dimensions, Dietz (2011) notes that the customer always follows a sequence of trust building steps, including an assessment of the trust recipients trustworthiness (Dietz, 2011). This is supported by Schoorman et al. (2007), who add, that the identified trustworthiness factors relevant to interpersonal trust are transferrable to each dimension. Consequently, customer trust within this study is seen to be multidimensional, while each dimension has to be regarded and evaluated according to trust building factors separately, depending on the context (Schoorman et al., 2007; Dietz, 2011).

Consequently, having in mind that trust is based on an expectation regarding an uncertain future, it is important to add the notion that in an organizational context five dimensions, rather than one, decide about the confidence supporting the expectation. This understanding is especially important for customer trust measurement, as this leads to the necessity to measure five separable trust dimensions, rather than a single one.

However, the challenge of measuring trust in most cases already begins with an appropriate definition. Many researchers have trouble finding a suitable definition that on the one hand fits the notion of trust, and on the other hand can be transferred into a measurement approach (Hernandez & Santos, 2010). Accordingly, existing trust measuring scales appear to be too specific or narrow to fit different customer product categories. The majority of trust scales either focuses on only one single dimension in order to measure the level of trust of one specific stakeholder group or simply suggests which trust objects (trust building factors) are relevant (Rotter, 1967; Thornton & Kline, 1982; Robinson, 1996; Spreitzer & Mishra, 1999; Mayer & Davis, 1999; Delgado-Ballester et al., 2003; Dietz & Hartog, 2006; Pirson, 2007).

However, as previous research indicates, not all trust dimensions (Plank et al., 1999) and trust building factors (Pirson, 2007) are equally important. This leads to the conclusion that the aim of this research should rather be to develop a flexible 'framework' of trust measurement, where dimensions and factors can vary, than a 'fixed model' of trust measurement with a permanent set of dimensions and factors.

Chapter 3

Research methodology

Monette et al. (2013) suggest that research should pass through the following steps: (1) problem formulation; (2) research approach; (3) data collection; (4) data analysis; (5) drawing conclusions, (6) dissemination of results. Within this thesis, theory was used to explain the socio-psychological phenomena of customer retention and trust and to formulate a research problem (1).

The purpose of this chapter is to demonstrate the research approach (2) used as a preparation for data generation. The methodology framework of this study is developed in reference to the formation of the research questions. The chapter is organised as follows:

- (1) research philosophy
- (2) research framework
- (3) research method (sampling, development of the instrument and theoretical testing sequence)
- (4) pre-test of the instrument

This chapter begins with an explanation of the researcher's philosophical position to further guide this research. Guba & Lincoln (1994) describe the importance for a researcher to identify the philosophical paradigm in which the study is conceived and carried out, because it influences and guides the researcher's strategy. According to Jonker & Pennink (2010) a research paradigm functions as a framework, built on assumptions, views and beliefs, guiding the researcher's behaviour. Neuman (2011) underlines this train of thought and points out the importance of defining a research paradigm prior to starting the research. Within this context, McGregor & Murane (2010) distinguish two dimensions: (a) a philosophical view about the world and (b) technical methods and techniques adapted within the research. In this research the term

paradigm is understood as the philosophical view of the world rather than technical methods and techniques adopted and used in this research. Therefore the major current research paradigms are discussed to illuminate a framework for this research, in which research ethics are also taken into account. The section about research methods displays information about sampling, instrument development, followed by the description of data generation and issues of the analytical tools applied. Within each section, all the steps of the theoretical testing sequence are displayed in detail to give a comprehensive overview of each part of the study. This chapter ends with a first application of the developed instrument (pre-test) to get a first indication of how to measure and model customer trust in practice before moving on to the main tests of this research. The next chapter will display the results of the three main studies in detail.

3.1. Research Philosophy

Guba & Lincoln (1994) and Esterby-Smith et al. (2002) identified four research paradigms predominant in social studies that lead researchers to develop their views of the world: (1) positivism, (2) postpositivism (3) critical theory and (4) constructivism. Within each of these philosophical views, literature distinguishes three philosophical dimensions (Guba & Lincoln, 1994; Healy & Perry, 2000):

- ontology: the reality the researcher investigates
- epistemology: the relationship between the researcher and that reality
- methodology: the way in which the researcher looks at this reality

The differentiation into ontology, epistemology and methodology is important to achieve a better understanding of the research philosophy of this work. However, the literature on research philosophy is fragmented. Many authors (e.g. Guba, 1990; Guba & Lincoln, 1989; Ritchie & Lewis, 2003; Saunders, Lewis, & Thornhill, 2009; Mkansi & Acheampong, 2012) use different descriptions, wording, categorisations and classifications for the same research paradigms. Sobh and Perry (2006) note that there is no objective method to choose a research paradigm. Instead the researcher should affiliate with the research paradigm which is closely related to the researchers own belief and view. An initial explorative research on research philosophy has show that the most common used paradigms as proposed by Guba & Lincoln (1994) do not fit this research or the world view of the researcher. Because of the practical focus, this research follows a pragmatist's research paradigm.

Pragmatism emerged and gained popularity through authors like James, Peirce or Dewey among other authors. From a theorists point of view it follows the ontological notion of "actions" and

“change”. Individuals act so the world, as being the object of influence, has to change constantly (Pansiri, 2005). In this context, Blumer (1969) notes that “the essence of society lies in an ongoing process of action - not in a posited structure of relations. Without action, any structure of relations between people is meaningless. To be understood, a society must be seen and grasped in terms of the action that comprises it” (p.71). According to Dewey (1931) human action can be seen as an intermediary and has to be guided by knowledge and and directed through purpose. Another ontological principal is that action is the result of knowledge and that a concept conducted in a specific way is the result or consequence of the idea of concept. Thus knowledge and action can be seen as inseparable. Following this view Peirce (1978) proposed a principal of pragmatism and noted that it all comes „down to what is tangible and practical as the root of every real distinction, no matter how subtle it might be, and there is no distinction of meaning so fine as to consist in anything but a possible difference of practice“ (p.30).

This research follows a pragmatist ontology because as demonstrated within the literature review, trust underlies the concept of interpretation and is strongly influenced through social conditioning and an individual perception of people (Healy & Perry, 2000). Incorporating this understanding, this research tries to gather knowledge and to create a framework for trust measurement to be able to induce controlled action of the gathered knowledge. The assumptions extracted from literature are used to create a measurement based on the five trust dimensions of trust. Measuring trust therefore means to develop a testing sequence on the basis of the understanding of the research problem, to provide a pragmatic solution. As this example of the connection between literature analysis and measurement development shows, this research incorporates the pragmatic understanding of using an approach which works.

From an epistemological point of view this research underlies as well the assumptions of pragmatism. Dewey (1938) notes on the concept of knowledge inquiry: “Inquiry is the controlled or directed transformation of an indeterminate situation into one that is so determinate in its constituents, distinctions and relations as to convert the elements of original situation into a unified whole” (p.108). Following this definition, this research tries to investigate reality with the specific purpose to induce a controlled change and improvement.

Dewey (1931) further notes that a pragmatist should not only have interest in the current situation but also in prospective situations. This research follows a gap based approach, which compares the current situation to an expected (prospective) situation. An instrumental view on knowledge is also important to pragmatism. Beginning with the literature review, existing literature was analysed and interpreted to form an understanding of this study - the understanding of the trust paradigm

was based on the general understanding of literature and its interpretation to build a framework, which can lead practitioners to action and change.

From a methodological point of view this research uses qualitative and quantitative research methods, which are conducted in a natural or contextual situation. Research methods such as focus groups, which emphasise qualitative observation and interviewing to extract knowledge are applied. Keeping this assumptions in mind, the framework of consumer trust measurement has to be flexible to be adapted to various consumer product categories. The framework is sensitive to respondents answers. A flexible framework like this, which can be adjusted to various participants and situations would not fit that well into the understanding of other research paradigms. Due to the fact that generated knowledge can be seen as subjective (List & Scrubar, 1988) and single measurement would not create sufficient objectivity (Diamantopoulos, Sarstedt, Fuchs, Wilczynski, & Kaiser, 2012), triangulation is applied. Various research methods are combined to get as close as possible to objective knowledge (Venkatesh, Brown, & Bala, 2013). However, finally it can be stated that this framework does not claim to be definitive but could contribute to a better understanding of customers trust in various product categories.

3.2. Research framework

Embracing the pragmatist paradigm also influences all other parts of this research, such as, literature review, research strategy and design, as well as instrument development, analysis, interpretation and limitations of this study. Keeping the influence of the research paradigm in mind, in this section the research framework of this study is described, starting with the literature review.

3.2.1. Literature review

A researcher has two general sources of knowledge, primary and secondary data. Literature research is considered to serve as a secondary data source and is an effective first step to generate advanced knowledge about a field of research (Webster & Watson, 2002). It is not only the basis for sophisticated research (Boote & Beile, 2005) but also supports the researcher in finding out what is already known about the research topic (Barnes, 2005). According to Ngai & Wat, 2002, not everything published in a field is equally important to the research. Hence, it is of importance, to use the reviewed literature as foundation of the research (Barnes, 2005).

To get an overview of the existing literature (Kamler & Thomson, 2006), propose six steps to accomplish when working with literature:

- (1) demonstration of the nature of the field of the research
- (2) identification of the major contributions (studies, ideas and methods)
- (3) establishment of the most suitable contributions for the research
- (4) identification of gaps in the field
- (5) demonstrating the relevance of the study
- (6) identification of the contribution the study will accomplish

The literature review this research does not try to reach for universality or to be all-embracing. The field of trust is too wide and complex to be able to achieve such goals. Following Byman (2012) this research rather tries to identify and discuss the most relevant theories and contributions to be able to use the literature as a solid foundation to identify a gaps to investigate. The literature review was primarily carried out through the following channels: academic online data bases, library research at different universities (e.g. University of Gloucestershire, UK; New York University, USA; Northeastern University, Boston, USA; International School of Management, Dortmund, Germany) and general internet research. The main sources used were: academic publications, dissertations, company studies and reports, as well as press reports and topic related monographs.

3.2.1.1. Literature gap

As shown in the last chapters there is no homogeneous understanding of trust. Depending on the field of research, scholars published various definitions, which seek to contribute to the overall understanding of trust. Unfortunately, the result is a vast number of heterogenous definitions and explanations about trust and its development. However, although the trust approaches and definitions vary, there is some consensus about the important role trust plays in building successful long-term relationships and therefore customer retention (see Dwyer & Schurr, 1987; Crosby, Evans, & Cowles, 1990; McKenna, 1992; Moorman, Deshpande, & Zaltman, 1992; Ganesan, 1994; Morgan & Hunt, 1994; Doney & Cannon, 1997; Geyskens & Steenkamp, 1998; Plank, Reid, & Pullins, 1999; Palmatier, Dant, Grewal, & Evans, 2006; Dowell & Morrison, 2013). Therefore, as shown in the last chapter, to be able to develop an instrument of customer trust measurement, there was a need to establish an understanding of trust, as none of the existing definitions did comprehensively answer the important questions relevant for trust measurement.

Trust is part of an interaction involving a trustor and a trustee, where the trustor has to take an action based on his/her expectation about an uncertain future. Within this context, the trustee can be characterised according to seven trust building factors which can reduce trustor uncertainty and thereby increase the level of trust.

Based on the analysis of Lorbeer (2003) and the factor categorisation of Pirson (2007), seven trust building factors are considered to be most relevant. These factors are:

- (1) **competence** (Kee & Knox, 1970; Gabarro & Athos, 1978; Mayer, Davis, & Schoorman, 1995; Neumann & Bauer, 2007; Bönnte, 2008; Twyman, Harvey, & Harries, 2008; Guenzi & Georges, 2010; Shockley-Zalabak & Morreale, 2011)
- (2) **benevolence** (Gabarro & Athos, 1978; Rempel, Holmes, & Zanna, 1985; Lorbeer, 2003; Mayer et al., 1995; Twyman et al., 2008; Guenzi & Georges, 2010; Nienaber & Schewe, 2011)
- (3) **integrity** (Gabarro & Athos, 1978; Hoy & Tschannen-Moran, 1999; Mayer et al., 1995; Bönnte, 2008)
- (4) **reliability** (McAllister, 1995; Lewicki & Bunker, 1995; 1996; Mishra, 1996; Gennerich, 2000; Bönnte, 2008; Nienaber & Schewe, 2011; Pavlou, 2002; Shockley-Zalabak & Morreale, 2011)
- (5) **identification** (Lewicki & Bunker, 1996; Pavlou, 2002; Ranaweera & Prabhu, 2003, Gillespie & Mann, 2004)
- (6) **transparency** (Mishra, 1996; Brodt, & Korsgaard, 1998; Neumann & Bauer, 2007; Bönnte, 2008; Twyman et al., 2008; Whitener, Shockley-Zalabak & Morreale, 2011)
- (7) **reputation** (Lewicki & Bunker, 1995; Doney & Cannon, 1998; Rousseau, Sitkin, Burt R. S., Camerer C., 1998; Einwiller, 2003; Steckbeck, 2004; Moran, 2005; Neumann & Bauer, 2007; Ebert, 2009)

As trust is seen to develop out of affective and cognitive elements (specific trust), the level of cognitive trust is based on the trustor's evaluation of the trust recipient along these trust building factors. A trust recipient behaving benevolently (or competently, or other antecedents) for example reduces the uncertainty perceived by the trustor in a specific situation as the trustor infers a certain future behaviour. In other words, the perception of the trust building factors decides about the expectation the trustor has about the future and the level of confidence, s/he has that his/her expectations will be fulfilled.

As stated earlier, this view on trust has to be transferred into an organizational context, because if trust is researched in an organizational setting, multiple dimensions have to be considered (Zaheer, McEvily, & Perrone, 1998; Plank et al., 1999; Pirson & Malhotra, 2011; Fulmer & Gelfand, 2012). The dimensions identified to be relevant for customer trust are: (1) company trust

(customer-to-company), (2) product trust (customer-to-good/service), (3) salesperson trust (customer-to-employee), (4) product brand trust (customer-to-brand), and (5) value-added-service trust (customer-to-value-added-services) (Bendapudi & Berry, 1997; Gwinner, Gremler, & Bitner, 1998; Plank et al., 1999; Guenzi, Johnson, & Castaldo, 2009; Jeng & Bailey, 2012). Put differently, a customer can trust along the five dimensions, while each dimension has its own value for the customer, depending on the specific situation.

However, authors (e.g. Pirson, 2007), who focused on the identification and measurement of relevant trust factors, did not apply the multidimensional view on trust and measured trust with the help of their factors only into one entity, e.g. a company, a product brand, a salesperson. In comparison, authors (e.g. Plank et al., 1999), who pursued a multidimensional view on organizational trust in their measurement models have shortcomings regarding the identification of trust building factors.

Based on the conducted literature review, this research comes to the conclusion that an appropriate framework of customer trust measurement, includes organizational trust as a multidimensional phenomenon, as well as the notion of the seven trust building factors as proposed by Pirson (2007).

As there is no existing multidimensional framework of organizational trust proposing the five dimensions identified in this research (salesperson, company, product brand, product, value-added-services), Plank et al.'s (1999) three dimensional model is used for orientation.

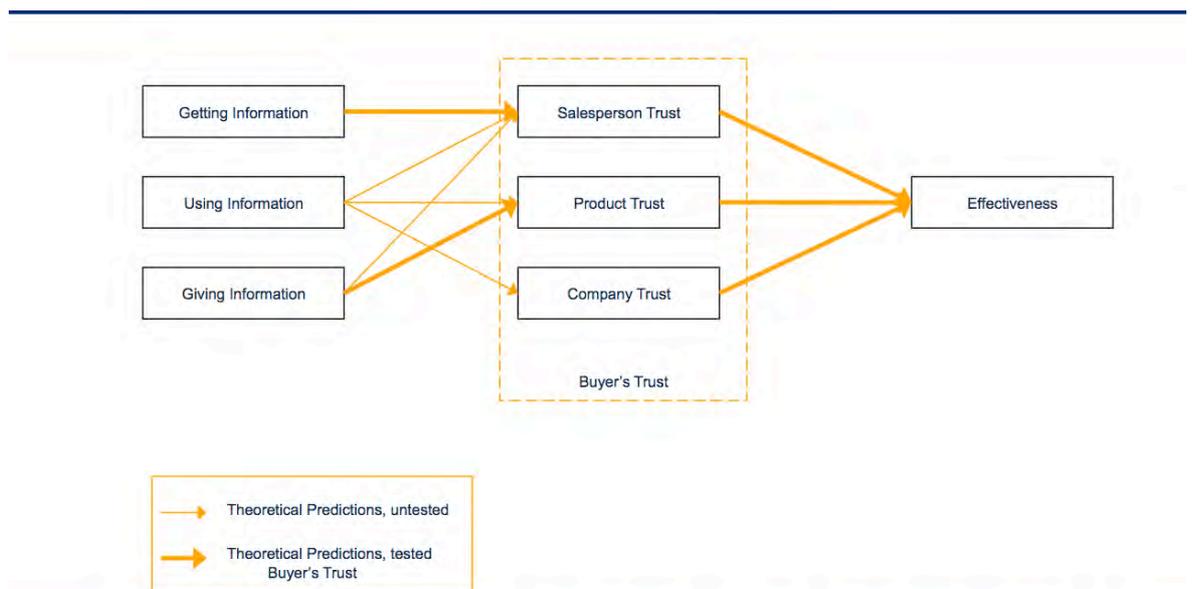


Fig.9 Nomological net for testing trust measures (adapted from Plank et. al, 1999)

Plank et al. suggest the dimensions (1) company (organizational trust), (2) salesperson trust (interpersonal trust) and (3) product/ service (product and service trust). An overview of the original model by Plank et al. (1999), linking different level of information generation, using and providing to buyers trust is displayed in fig.9.

As indicated in the last chapter, Plank et al. consider each dimension to fulfil an obligation as perceived by the customer in order to create trust. This view is based on rational and functional aspects related to the level of fulfilment of expectation by the buyer.

The framework proposed within this research consequently integrates the two research approaches of Pirson (2007) and Plank et al. (1999) to derive a comprehensive framework of trust based on the displayed trust framework. The detailed development of the integration is shown in the following sections.

Excursus: Measuring trust with Pirson's initial seven factor model

Throughout the model development process, Pirson (2007) came to the conclusion that the factor *competence* has to be split into *technical competence* and *managerial competence* to generate better results. The new model showed better factor loadings when conducting another factor analysis. He therefore extended his initial literature-based-model to eight factors, splitting the factor 'competence' into *technical competence* and *managerial competence*.

In this research trust is tested through Pirson's initial model. The reasons for that can be found within the fact that Pirson's trust building factors are integrated into Plank's dimensions. Competence does not have to be split into technical and managerial competence, because it is evaluated within the context of a trust dimension. Managerial competence can therefore be found in the dimensions e.g. company or salesperson, whereas technical competence can be found in the dimension of the e.g. product. Hence, each factor will be characterised through the application in a dimension and not solely on its own as a characteristic.

3.2.1.2. Extension of the model to fit different product categories

As described within the introduction, the aim of this research is to develop an framework to measure customer trust to eventually create customer retention within different customer product categories.

Customer goods are usually classified by customers' consumption habits (Runia, Wahl, Geyer, & Thewißen, 2005; Kotler, Keller, Brady, Goodman, & Hansen, 2009). However, economic literature

also provides a more general definition (Kotler et al., 2009), which keeps the complexity of the research to measure trust in different customer product categories in manageable boundaries. Customer products can be divided into (1) non-durable goods, (2) durable goods, and (3) services.

- (1) Non-durable goods are usually used up after purchase. These goods have to be made available at many locations because most people use them on a daily bases. The typical non-durable goods is marketed heavily to get customers to try them out. Non-durable goods are e.g. candy, toothpaste or yogurt and often referred to as FMCG (fast moving consumer good).
- (2) Durable goods can be used several times before they vanish. The prices on durable goods are normally higher then on non-durable goods. These goods have to be marketed through personal selling and require more service. As Kotler et al. (2009) pointed out, higher margins are needed and usually longer guarantee. Examples for specialty goods are: cars, watches, china or selected wines.
- (3) Services are differentiated from the other two groups through their intangibility. Due to their lack of physical appearance they usually need stronger quality control, supplier credibility and adaptability (Kotler et al., 2009). Common examples are haircuts, legal advice or insurances. Kotler et al. (2009) further noted that services in reality usually contain both tangible and intangible attributes.

3.2.1.3. Research questions

The research questions are primarily based on the findings of the literature review and the research undertaken by (1) Plank et al. (1999), (2) the extension of the model and (3) Pirson (2007). According to Plank (1999) there are three dimensions to build customer trust within a business setting: *company trust*, *product trust* and *salesperson's trust*. Two additional dimensions, extracted from literature, broaden these three dimensions: *product brand trust* and *value-added-services*. Each dimension has seven trust building factors extracted from literature and validated by Pirson (2007). The overall framework and its relation to be tested is demonstrated in fig.10.

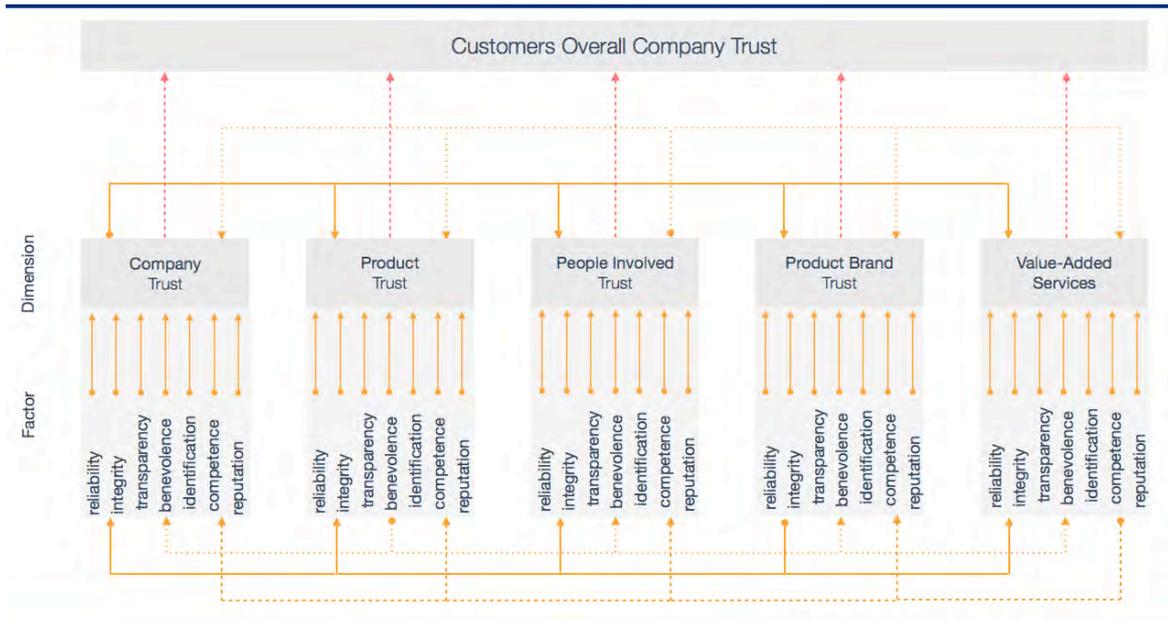


Fig.10 Illustration of the framework

Keeping the purpose of this study in mind, the research questions of this study can be described as the following:

- A. How is it possible to develop a comprehensive understanding of trust?
- B. How is it possible to conceptualize an appropriate measurement instrument for customer trust that improves the practicability of trust measurement?
- C. If it is possible to develop a new instrument of trust measurement, will it provide a more nuanced and flexible instrument of trust measurement?
- D. How is it possible to measure trust within different consumer product categories (industries) to show the flexibility of the framework?
- E. How is it possible to segment different customer of one company and measure trust within these groups to show the flexibility of the framework?

3.2.2. Research design

The research design of a study is closely related to the problem of interest and the the related research question's. Churchill (2001) describes three types of research designs: exploratory research, descriptive research, causal research.

Exploratory research

Exploratory research design is used when not much is known about the research subject and the literature research did not provide sufficient additional knowledge (Yin, 2011). It is often used to develop definitions or hypothesis within the research process, create direction for further research or to generate information or deeper knowledge of a subject (Churchill, 2001). The flexible design, which is often used at the beginning of a research to gain more information, is achieved through less structure and planning. Research methods which are used within the exploratory research process are: focus groups, interviews and literature review (Saunders et al., 2009).

Descriptive research

With the help of a descriptive research approach researchers try to describe target groups, calculate occurrences or to make predictions (Churchill, 2001). Usually variables are researched, extracted and defined from literature. Hence, descriptive research is highly analytical, which gives great control over the research content. This is why existing theory is used to gain deeper insights into a specific situation (Mitchell & Jolley, 2012). In contrast to exploratory research designs, descriptive research designs are not very flexible, but well planned and structured. On the basis of research questions and hypothesis, planning and structure gives the study the required level of detail. Research methods which are used within the descriptive research process are especially observational method, case study method and survey method (Jackson, 2011).

Causal research

Churchill (2001) explains that causal research focuses on determining causal relationships between variables. It is of interest to determine the influence of variables towards and among each other (Mitchell & Jolley, 2012). The most common research method in causal research is the experiment, in which research participants are segmented in multiple groups and surveyed. Research experiments can be divided into laboratory and field experiments. Within the first one a required environment is created to be able to test and observe dependencies more clearly, within the second one research participants are surveyed in a familiar and natural environment (Elmes, Kantowitz, & Roediger, 2011).

According to Churchill (2001), the three research designs can be seen as different research concepts. Each research design has different advantages and disadvantages to address the research question. Therefore Malhorta (2002) proposes that each research design can complement each other. Hence, the choice of a research design for a study is closely related to the existing level of knowledge (literature), external environmental factors and most important the research problem. It has to be determined what research design seems to be adequate to answer the research question best.

3.2.3. Connecting research design to the research process

After having discussed different research designs regarding their ability to answer the research questions, this study comes to the conclusion that a mixed research approach has to be applied.

This research can be divided into four stages: (1) conceptual stage, (2) instrument development stage, (3) testing stage and (4) analysis stage. Stage (2) instrument development uses an exploratory research design and stage (3) uses exploratory-, descriptive-, and causal research. Each stage was divided in different research phases to gain a better overview and to be able to describe each phase in more detail. An overview of the different research stages and phases is given within the research process given in fig.11.

Stg.	Conceptual	Instrument development			Testing			Analysis		
Purpose	Phase 1 Secondary research & methodology	Phase 2 Secondary Research/ Primary data collection	Phase 3 Theoretical development of testing sequence	Phase 4 Test to assign dimensions	Phase 5 Pre-Test of the study	Phase 6 Primary data collection (study 1)	Phase 7 Primary data collection (study 2)	Phase 8 Primary data collection (study 3)	Phase 9 Analysis and presentation of data collection	Phase 10 Analysis and presentation of data collection
Sample		Students of university		Convenience sample	Students of university	Main and potential target group	Main and potential target group/ age	Main and potential target group/ age/ location		
Method	Literature review	Literature review/ workshops	Desk research	Online survey	Focus groups/ online survey	Focus groups/ online survey	Focus groups/ online survey	Focus groups/ online survey	Presentation of results of studies 1, 2, 3	Discussion of findings for research question 1, 2, 3
Design		exploratory		descriptive	exploratory descriptive	exploratory descriptive causal	exploratory descriptive causal	exploratory descriptive causal		Conclusion and implications

Fig.11 Research plan

By using three different types of research design, the complexity of this research increases. When designing this research, a number of principles were taken into account to balance the advantages of the research design and its limitation.

- (1) This research follows a pragmatist's paradigm. Hence, it respects the assumptions of this paradigm.
- (2) This research uses qualitative and quantitative research methods to create an approach and instrument for consumer trust measurement.

After having introduced the research design of this research, the research methods used for data collection are presented next.

3.2.4. Research methods used for data collection

This section will present the ethical considerations, explain the concepts of reliability, validity and replicability before discussing appropriate methods for the data collection.

3.2.4.1. Ethical considerations

To be able to develop an instrument to measure customer trust, it is necessary to work with research participants. Typical forms of collaboration are workshops, focus groups or online surveys. Within this study, these research methods are used to generate ideas, review thoughts, definitions, to clarify applicability or pre-test parts before a main test. All methods and research instruments used should follow ethical standards (Laband & Piette, 2000).

Bryman & Bell (2007) proposed ten principles of ethical considerations, which were compiled after having analysed the ethical guidelines of nine professional social research associations:

- (1) Research participants should not be subjected to harm in any way whatsoever
- (2) Respect for the dignity of research participants should be prioritised
- (3) Full consent should be obtained from the participants prior to the study
- (4) The protection of the privacy of research participants has to be ensured
- (5) Adequate level of confidentiality of the research data should be ensured
- (6) Anonymity of individuals and organisations participating in the research has to be ensured
- (7) Any deception or exaggeration about the aims and objectives of the research must be avoided
- (8) Affiliations in any forms, sources of funding, as well as any possible conflicts of interests have to be declared
- (9) Any type of communication in relation to the research should be done with honesty and transparency
- (10) Any type of misleading information, as well as representation of primary data findings in a biased way, must be avoided.

Following this ethical guidelines supports the research endeavour of a pragmatist while discovering new knowledge. Therefore, it can be stated that this research follows these ethical guidelines by applying these 10 rules to every stage of the research.

3.2.4.2. Reliability, validity, replicability and generalizability

Reliability, validity and replicability decide about the quality of a research. Qualitative research in particular is often criticised because of its lack of replicability and consistency (Boeije, 2009). Within this context, Dunn et al. (1994) note, “if content validity does not exist, then there is no reason to proceed with the analysis because the desired construct is not being properly represented by the group of items” (Dunn, Seaker, & Waller, 1994). As previously stated, the aim of this research is to develop an instrument for customer trust measurement, which can be used in various situations and different consumer product categories. Agreeing with Dunn et al. (1994), it is of great importance to build a measurement instrument that follows the principals of reliability, validity and replicability.

Reliability

In social science, reliability refers to data measurement and information consistency. Reliability is especially important in the context of quantitative research and strongly influenced by the method of data collection used in the research (Bryman, 2012). Hence, taking the concept of reliability into consideration, the research method and instruments used have to be able to generate consistent data.

Validity

Validity can be differentiated into internal and external validity of a measurement (Gravetter & Forzano, 2011). Internal validity refers to the question if the results of a study consisting of multiple items are in a valid causal relationship. External validity relates to the question if the result of a study can be transferred into a broader context. The general concept of validity is widely discussed in research (Gravetter & Forzano, 2011). In particular, validity appears to be an issue within qualitative research. While advocates of quantitative research approaches criticise qualitative methods for not being valid (Boeije, 2009), other authors state that reliability and validity cannot be used as criteria for qualitative methods, because they have different methodological aims (Parker, 2012). Therefore, authors like Gravetter and Forzano (2011) or Bryman (2012) suggest to evaluate qualitative methods according to credibility (were the intended data detained), transferability (is the research applicable to other situations), dependability (is the research replicable), and confirmability (can the research be confirmed by others).

Replicability

The construct of replicability refers to the possibility to duplicate the study as it is (Bryman, 2012). In other words, if the study cannot be repeated under the same conditions with the same variables to test the results its validity is in question (Gravetter and Forzano, 2011).

Generalizability

The concept of generalizability explains the ability to extend the results of a research conclusion to other cases or a whole population (Milles et al. 2010). The authors further note that generalizability more or less can be seen as synonymous for external validity, but also point to the challenge for the researcher to fit the concept to their underlying ontological assumption.

However, this research seeks to incorporate all of the above mentioned criteria within the instrument development phase of this research. Especially when quantitative and qualitative methods for measurement are applied, the mentioned concepts were taken into account.

3.2.4.3. Research methods used for data collection

As mentioned in the last section, applying a mixed-method research approach is a complex undertaking. Accordingly, the research methods for data collection were selected with regard to the following attributes (1) easy to handle, (2) production of reliable results and (3) reproducible results (Bryman, 2012). Research methods should be able to generate data which can be used for triangulation to increase the significance of the collected information. In the following, the previously mentioned attributes will be described in more detail:

- (1) When undertaking research *easy to handle* research methods reduce the possibility of errors. Additionally, when conducting e.g. focus groups a simple sequence gives more room to focus and interact with the research participants. As a result, better insights can be gained.
- (2) If research methods are easy to handle, the generation of *reliable results* is more likely. As mentioned, the reliable results are essential to data collection.
- (3) Due to the fact that this research consists of three main studies, reproducible results are important. Reproducible results would mean that the research method can be used in other areas to measure consumer trust.

(see Bryman, 2012)

Group interviews/ workshops

Within the development stage of this study, group interviews/ workshops were used to validate and further define the five trust dimensions and seven trust building factors. Boyce & Neale (2006) note that intensive interviews with the help of small groups provide a reliable method to get important insights on certain perspectives and ideas (see also Fuller et al., 1993, cited in Krueger & Casey, 1994). O'Leary (2004) divides interviews into three categories: structured, semi-structures and unstructured. Structured interviews follow a pre-defined sequence of questions, which need to be answered by the participant. Semi-structured interviews have a pre-defined set

of questions, which can be extended in regard to the answers of the participant to gain stronger focus. Unstructured interviews do not contain pre-defined questions and are therefore influenced by the specific circumstances of the situation. (O'Leary, 2004) Hence, within this research, semi-structured group interviews/ workshops were used in the development stage of this research to be able to define previously researched terms in depth.

At a later stage of the research, focus groups were used to collect primary data within the main studies. The difference between focus groups and interviews is that group interviews/ workshops are used to reflect on existing knowledge extracted from the literature review, while focus groups are used to gain customer insights following a predefined procedure (instrument for trust measurement).

Focus groups

As Proctor (2005) defines, focus groups can be seen as an in-depth discussion of seven to twelve people about a pre-defined topic, led by a moderator. As mentioned, focus groups are usually undertaken to generate insights, which are not accessible without the interaction within a group (Morgan, 1988). This is especially important when trying to extract different views of different target groups.

According to Stewart et al. (2007) there are six steps necessary to conduct a focus group. They propose to (1) identify a moderator, (2) create an interview guide, (3) pre-test the interview guide, (4) recruit a sample, (5) conduct the group and (6) analyse the results (Stewart et al., 2007). Within this research, these steps served as an orientation for the development of the focus groups.

Apart from the structure, the number of focus groups is relevant to generate meaningful results. According to Vaughn et al. (1996) a minimum of two focus groups have to be conducted. If both groups do not produce sufficiently congruent results, a third group appears to become necessary to reflect the results of the first two groups. Furthermore Morgan (1997) describes the importance of the selection of the site of research. A research site should fit the needs of the participant, but also the need of the researcher and produce unadulterated data. In this research focus groups were undertaken in a natural environment of the company and not under laboratory conditions.

Online survey

In general, a survey can have various forms (online-, computer-, telephone-, or mail questionnaire) (Kuß, 2012). While each survey aims to gather quantitative data to formulate representative statements (Kuß, 2012), each of the different form has its advantages and disadvantages. One main advantage of online surveys is that with the help of social-platforms, professional

networks, blogs and mailings, a great number of research participants can be reached. Further, according to Monette et al. (2010) online questionnaires can be answered without a researcher being present. This facilitates the collection of data and reflects on the premise of “easy to handle” research methods.

The first step to every survey, however, is the formulation of questions and the creation of an adequate questionnaire design (Kuß, 2012). The questions should relate to the research questions and/or formulated hypothesis of the research (Vikat et al., 2007) to facilitate analysis. Within this context, the researcher has to create a questionnaire that delivers good rate of return. Therefore, it is especially important to take the motivation of the respondents into account (Cannell & Kahn, 1957). A respondent who enjoys talking about a topic, is willing to answer a longer and more complex survey than people who have no motivation. Motivation can be influenced through an incentive, but also through the length of the questionnaire, the word choice, the grammar or the content (Dillman, 2000; Dörnyei & Taguchi, 2009; Fink, 1995; Herzog & Bachman, 1981). Literature further highlights question order (Baker, 2003) to be important for the design of a questionnaire. Questions should be in an easy to understand and logical order (Baker, 2003). To ensure the appropriateness of the questionnaire, it is of importance to pre-test a questionnaire to avoid a lack of motivation.

In this research online surveys were used in the instrument development phase (phase 4), as well as in the pre-testing phase (phase 5) for the main tests (phases 6, 7, 8). During instrument development, online surveys were used to derive assurance (static assigning test), while in the pre-testing, online surveys helped to gather information to test the framework for reliability and data consistency. In the final framework then, online surveys are used to measure customer trust. In this research online surveys are used as a fundamental research technique to accompany other research methods to achieve triangulation. Further, the questionnaire is designed in a structured and easy to comprehend way to increase motivation, and to reduce time and energy required of the participants. However, apart from the questionnaire design, participants are also motivated through incentives.

3.3. Sampling

The idea of this research is to develop an instrument for consumer trust measurement that is flexible enough to measure consumer trust under various conditions. The measurement of trust in different consumer product categories (non-durable goods, durable goods and services), is in particular essential to this research. Accordingly, the testing stage of this research consists of three large scale studies and the sampling procedures used incorporate a certain flexibility. To

avoid confusion, detailed information about the sampling procedure will be given in chapter 5 when introducing the main studies. The following section covers sampling from a broader perspective, to provide a framework for the sampling procedure.

3.3.1. Sampling criteria

	Product type	Location	Segmentation criteria	Target group
Non-Durable Goods	Chocolate bar	One location: Dortmund	Product usage	light-user
				heavy user
Durable Goods	Automobile	One location: Dortmund	Product usage/ age	non-customer 18-25
				non-customer 26-35
				customer 50+
Services	Insurance	Two locations: Dortmund/Hamburg vs. rest of Germany	Product usage/ customer segment/ geography	unexperienced/ younger customer
				DOHH
				ROG
				experienced/ self-employed
				DOHH
				ROG
				experienced/ public sector
				DOHH
				ROG

Tab.6 Overview of sampling criteria

The primary sampling criteria differed from study to study. The selected participants had to be part of the overall target group of the companies participating in the test. The participants were chosen in accordance with the specific company. Except for the primary sample criteria, within the overall target group, the following sample criteria were tested: (1) product usage, (2) product usage and different age groups, (3) product usage, different customer segments and different geographical locations. An overview of this combination is shown in tab.6. In the following the sampling criteria will be described in more detail.

Non-durable goods study - product usage

The sample criteria for the first study had to be simple, to be able to see how and if the framework of trust measurement works. According to its characteristics, the product that was assumed to need a low level of trust to be purchased. In collaboration with the market research department of the non-durable goods company, a simple segmentation setup was discussed that suited the research aims of this study and should answer the main questions of the company. The company agreed to use one target group that was situated at one location, but could be divided into two groups according to their product usage.

To sample customers, (1) who were situated in Dortmund, (2) could be divided into two separate sub-groups, into light- and heavy-user where chosen. (see fig.12).

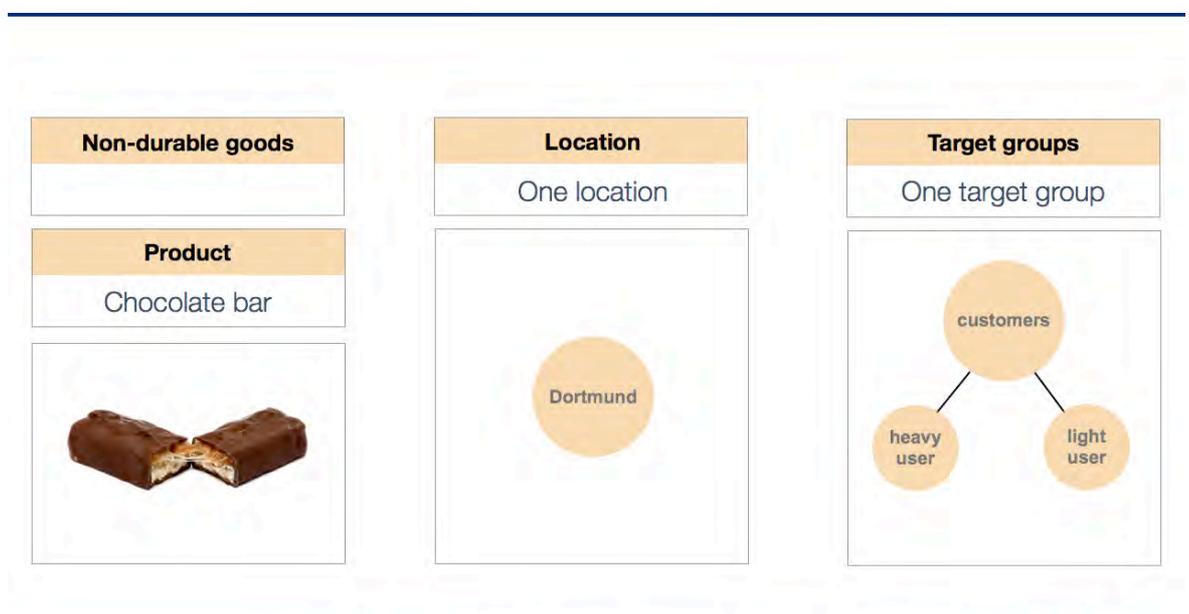


Fig.12 Overview of tested consumer product categories - non-durable goods

Durable-goods study - product usage and age

The sample criteria for the second study were chosen to build on the sample criteria of study one, and advance the sampling by one condition, to see how the framework of trust measurement adjusts to the new sampling setup. The sampling criteria again had to fit to the research aims of this research and to the research questions of the company. In collaboration with the marketing and research department of the company the following sample was agreed on: participants had to be located at one location, they had to be sampled according to their product usage and also according to their age.

Therefore, it was agreed to sample participants, (1) who were situated in Dortmund, (2) either did not use the product at all or were already customers of the company, and (3) were between the age of 18-25, 26-35 or 50+. According to the marketing and research department of the company, both younger target groups were new to the company and not in their customer portfolio. Only participants 50+ could be identified as customers. Therefore the participants were sampled into potential customers (non-customers) 18-25 and 26-35 and customers 50+. (see fig.13).

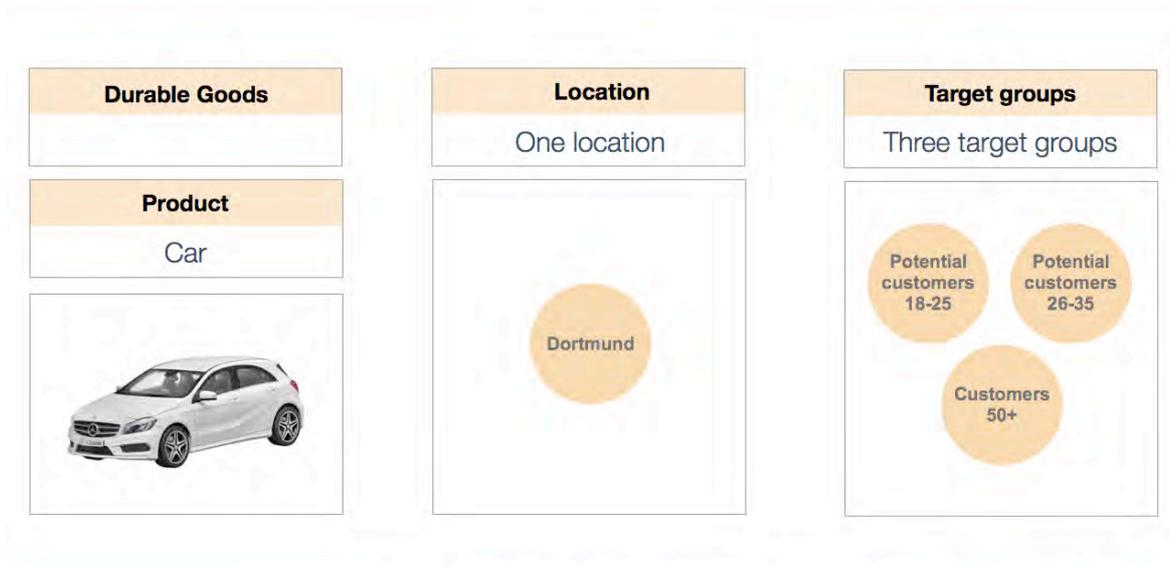


Fig.13 Overview of tested consumer product categories - durable goods

Service study

The sample criteria of the third study also build on the sample criteria of study one and two. For this study a more complex sampling setup was chosen, to see how the framework of trust measurement would adjust. The sampling criteria again had to fit to the research aims of this research and also to the research questions of the company. Together with the board of directors and the research department of the company the following sample criteria were agreed on: The participants had to be located on two locations, they had to be sampled according their product usage and also according their customer segment.

Therefore, it was agreed on to sample participants into the following groups: participants, (1) who were situated in Dortmund/ Hamburg as the main marketing areas of the company and the 'rest of Germany' as developing areas, (2) could be divided into unexperienced customers and customers with experience and (3) belonged to one of the main target groups of the company (younger customers, self-employed customers and public sector customers) (see fig.14).

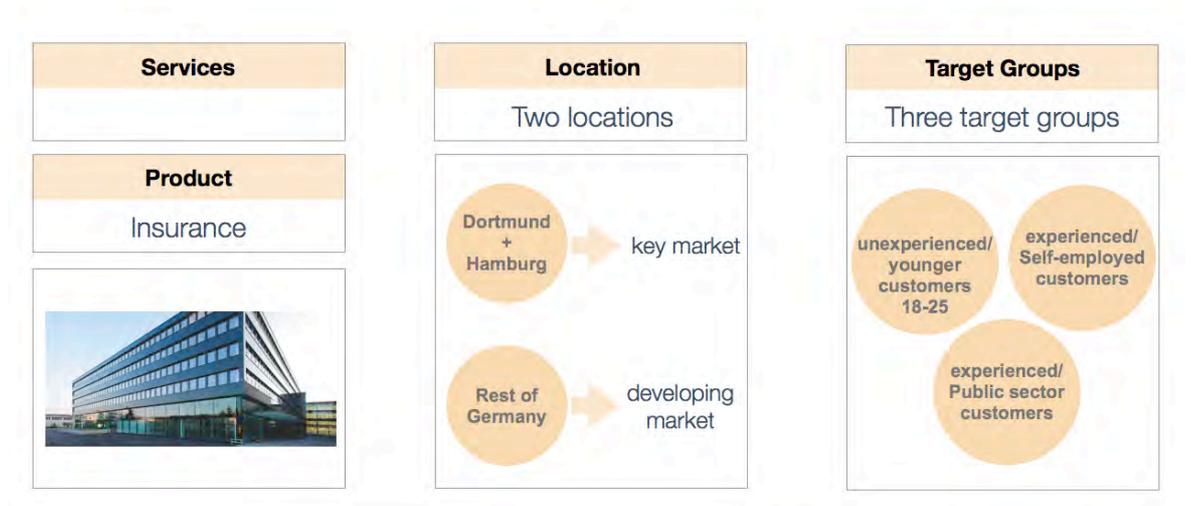


Fig.14 Overview of tested consumer product categories - services

Most companies helped in the process of acquiring research participants for the focus groups. They further contributed incentives to facilitate the acquisition of focus group participants, and they also offered a larger reward for completing the online survey. Participants could enter a competition to win e.g. tickets for car races, test drives or electronic goods etc .

3.3.2. Sampling methods

According to Levy & Lemeshow (2013) the primary objective of sampling is to choose a sample from a pre-defined population with the help of sample parameters. Accordingly, sampling refers to the process of selecting a number of subjects to represent a whole population, so that the researcher can draw conclusions from the sample on the whole population (Yates, 1949). Sampling methodologies can be divided into two classifications of sample - probability and non-probability samples (Babbie, 2012).

Probability samples are defined as “the characteristic that every element in the population has a known, non-zero probability of being included in the sample. A non-probability sample is based on a sample plan that does not have this feature” (Levy & Lemeshow, 2013, p.19). In a probability sample every element has the same chance to be selected and avoids biased selection of estimates and limits arbitrary decisions (Wiid & Diggines, 2010). This sampling method provides a robust way to select representative samples from a larger population. There are four forms of probability sample often used in research: simple random-, stratified-, cluster- and systematic sampling. Simple random sampling begins with a preparation of an sample over view, from which

the population to survey is drawn. The difficulty for the researcher is that the whole sample must be known. Sample drawings are often done by computer, because of large population or to avoid bias (Berger & Zhang, 2005). A stratified random sample classifies populations into groups, which have to be mutually exclusive and collectively exhaustive (Levy & Lemeshow, 2013). The actual samples then are drawn independently from each group. As the sample is pre-categorized, the sample drawn provides better results than other sampling techniques (Levy & Lemeshow, 2013). A cluster sample is often confused with stratified random sample, because both techniques cluster the population prior to the actual sampling (Babbie, 2012). The difference is that in cluster sampling the researcher tries to pre-define a cluster to provide a representative sample of the population (Babbie, 2012). As in a stratified random sample, a simple random sample is drawn from the selected cluster. The last sampling method is systematic sampling. The researcher selects every n^{th} member of a population.

Non-probability sampling refers to the selection of a part of a population undertaken by the researcher choosing a specific element of the population (Babbie, 2012). According to Levy and Lemeshow (2013) probability sampling is time consuming and expensive. Therefore non-probability sampling, as a much quicker and cost-effective method, is often used in market research and public opinion surveys. On the other hand, researchers cannot be certain that the sample extracted is representative of the whole population (Babbie, 2012). There are three types of non-probability samples, which are often used in research: convenience-, quota- and judgement sampling (Gravetter & Forzano, 2011). Convenience sampling refers to surveying people or participants the researcher has easy access to. However, this form of sampling has a lack of accuracy (Gravetter & Forzano, 2011). Quota sampling classes cannot be isolated before the sampling process. Respondents are divided into the classes within the survey (Babbie, 2012). Judgement samples use the expert judgement of the researcher to preselect the sample. As with all these sampling methods the error induced by the researcher cannot be measured (Beri, 2007).

Within this research various sampling methods were used. The development stage of this research used convenience sampling for integrating the two models and testing the fixed assignment of dimensions, as well as for the pre-test. The main stage of this research primarily consisted of focus groups and online surveys. For both methods quota sampling was used. A more detailed overview of the sampling procedures can be found at the beginning of each study in chapter 5.

3.4. Instrument development

The next section demonstrates the instrument development process used in this study. The definition and item development phase will be investigated, followed by further research to shape and facilitate the instrument. This includes the outline of the testing sequences and procedures, applied in this research.

3.4.1. Development of the integration of the two theoretical models

As stated earlier, the literature review indicated the necessity of integrating of two different models. To be able to do this, each dimension and factors had to be defined and explained in detail. This step is important for empirical research, especially when conducting qualitative research (workshops and focus groups) and quantitative research (online questionnaire). Only a clear definition of each dimension and factor can assure that both entities are understood by the research participant. Herbst & Coldwell (2004) support this train of thought and note that good research is based on proper definitions. They continue and underline the importance of a common understanding of terms, especially when working with other people.

3.4.1.1. Definition of the trust dimensions and factors

Before being able to test the factors within each dimension, each factor and dimension had to be defined to achieve a more detailed understanding among research participants. The definition of each factor followed a twofold procedure.

Definition in literature

In a first step all dimensions and factors were researched and defined with the help of relevant literature. Within this context, Pirson (2007) provided an excellent foundation for the definition of the factors and facilitated the research for factor definitions. The five organizational dimensions, however, had to be defined with the help of additional literature research (see chapter 4).

Workshops

In a second step, three workshops were conducted at a University in Dortmund, Germany. The aim of these workshops was to reflect on the findings of the literature review, and thus to generate factor and dimension definitions as a basis for empirical research. Accordingly, the gained insights in the workshops were used to expand the definitions to increase their comprehensibility for the workshops.

The workshops were carried out between 21 July- 01 July 2011 and each of the workshops took about 3-4 hours time. Students of the university who participated in one of the workshops were asked to generate participants for the following groups via snowball technique. Each group contained six to ten students, both male and female.

After a short introduction to the project and the research framework, participants of the first workshop were shown the results of the literature review. Starting with the dimensions, the participants were asked to read the first definition and discuss its meaning. This process was repeated for all dimensions and trust building factors. The discussion was broadened to the three consumer product categories to be used as the context for the main studies to achieve a common understanding of the dimension or factor in all three categories. The second and third workshop followed the same procedure, except that participants were not shown the results of the literature review, but rather the outcome of the previous workshops. Definitions were confirmed, modified and edited through this process.

This method brought three important benefits: first, all dimensions and factors could be defined with regard to relevant consumer product categories. Second, because literature regarding the different dimensions was limited, especially in combination with the seven factors, a better understanding could be achieved. Third, examples for each dimension and each factor could be created. This step was necessary to develop a better understanding of the factors within the dimensions as a basis for the research. Additionally, by following this procedure, the researcher was able to provide an elaborated basis of knowledge for each of the focus groups used in the main studies. The detailed description of the developed definitions can be found in appendix A.

3.4.1.2. Item development

Having defined each dimension and trust building factor through the literature review and workshops, all trust building factors had to be transformed into a suitable item-based questionnaire. As mentioned before, Pirson (2007) tested seven trust building factors of stakeholder trust in various companies. Pirson used a standardized questionnaire to achieve this goal, containing a minimum of three questions (items) per trust building factor. This indication and the advantages of a multi-item scale in terms of dimensionally, significance and robustness (see. Steenkamp & Van Trijp, 1991; Viswanathan, 2005) led to the application of multi-item scales for this research. As Pirson's questionnaire has been sufficiently tested, his items were used for orientation within item development.

To create the items three workshops were conducted at a university in Dortmund, Germany. The two workshops were carried out between the 13 July- 28 July 2011. Students of the university were sampled via a snowball technique. Each workshop contained six to eight students (male and female) and took about 3 hours. As preparation for the focus groups, five mind maps were created (one for every trust building dimension) with mind manager software (Mind Manager 9.0 for Mac). Each mind map contained all 21 items developed by Pirson (2007).

The aim of the workshops was to take the 21 generalized items by Pirson (2007) and to alter them to match the different trust dimensions. Consequently, the process had to be repeated five times. For a better understanding, two additional documents were handed to the participants. First, the definitions elaborated in the previous phase were given to the participants. Second, the original questionnaire developed by Pirson (2007) was handed over to the participants.

After a short introduction to the research project, the first dimension “company” was introduced and the prepared mind map was presented to the participants. Then, the group discussed every single item (question) with regard to the relevant dimension. Ultimately, the group rephrased the questions or, if necessary, suggested new items until agreement was reached. This procedure was applied for every one of the five dimensions. According to Hayes & Flower (1986) self-evaluation and self-correction of written texts is extremely difficult for inexperienced writers. Therefore, the second group was confronted with the results of the previous group. They had to review the items produced by their predecessors and to evaluate them with regard to the fit to the relevant dimension. Ultimately, if the second group did not agree with the items of the first group, they were asked to suggest a solution of their own. The third group then had to revise the suggestions of the second group.

As a result, 21 general items (three for each trust building factor) for each of the five dimension had been generated, all revised and improved in a three step process. To form a questionnaire, however, a scale had to be added to these 21 items. Ultimately the questionnaire had to be grammatically adapted to fit the three different customer product categories. An overview of the developed items is presented in appendix B.

3.4.2. Development of a fixed assignment of dimensions

While developing ideas for the main test, it that the number of trust dimensions in combination with each trust building factor (comparing “current values” to “expected values”) led to an unwieldy framework for consumer questionnaire. Keeping this in mind, it would be difficult to follow DeVellis, (2003) and apply a multi-item measure approach

Testing seven trust building factors based on three items in five different dimensions, would lead to a 105 item questionnaire. Accordingly, assessing both, the “expected values” and the “current values”, would lead to 210 questions without introductory- or sociodemographic questions. Therefore, to reduce the number of relevant trust building factors, a fixed assignment of the trust dimensions to each consumer product category was considered to be necessary. The reduction of the numbers of trust dimensions could lead in a first step to a suitable number of items for the questionnaire.

Hence, the general assumption was made that not all trust dimensions were equally important to every consumer product category. The level of trust of a non-durable good, e.g. a candy bar sold on a shelf, was most likely to neglect the dimension salesperson or company, the level of trust in a service, e.g. a wireless plan, however, was not likely to be influenced by the product-brand.

The key questions at that point in research were:

- (1) Are all five dimensions of trust equally important to the customer?
- (2) If so, does a specific customer product category always have the same constellation of dimensions the customer places his/her trust in?
- (3) Is the rank of the dimension the customer places his/her trust in always in the same order?

With the help of an online survey the variation of the trust dimensions within different customer product categories was tested. For each consumer product category typical product-types were chosen:

- | | |
|--------------------------------|---|
| (1) Non-durable good category: | crisps, shampoo and frozen pizza |
| (2) Durable goods category: | mobile phones, TV-set and car |
| (3) Services: | all-inclusive vacation, insurances and family doctors |

During the test participants were asked to build a rank of the five trust dimensions with regard to dimensional importance when shopping for a specific product. An example of the questionnaire can be seen in appendix C.

3.4.2.1. Results of the fixed assignment of the dimensions to product categories

The online survey was carried out between 07 November - 28. November 2011. The participants this survey were sampled randomly via snowball technique. The link to the online questionnaire was promoted in social- and professional networks. Although there was no incentive offered for

participants, 260 completed questionnaires were returned. The quit rate of the questionnaire was 62.6%. At the end of the questionnaire, typical sociodemographic questions were asked about age, gender and occupation to get a deeper insight and to find patterns. All participants were given the same questionnaire. An overview of the sociodemographic composition is given in fig. 15.

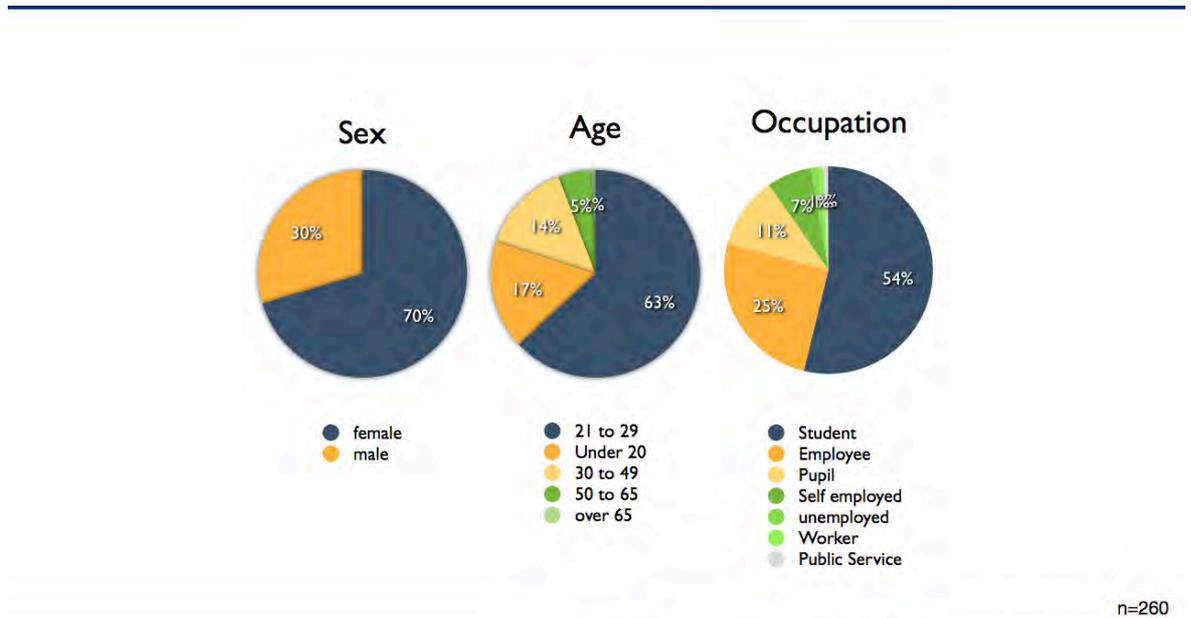


Fig.15 Dimension Test - Sociodemographic overview

Statistical analysis

Unfortunately not all segments could be filled with enough responses to conduct a complex statistical analysis in terms of the sociodemographic variables. Nonetheless, a consideration of the age of the participants was possible and led to good results. At the beginning of the analysis an overall ranking of the five trust dimensions per consumer product category was calculated. Results showed that each product category led to very similar outcomes. Within the non-durable goods category the first three trust dimensions were product, brand and company. Unfortunately, within the customer durables product category, the picture was not that clear. For cars and televisions, product, brand and salesperson were ranked to be most important. A mobile phone, however, showed different results (company instead of salesperson at rank three). The top three ranks of services, the outcome again was similar within two categories and different in the third one. Insurance and all-inclusive vacations had the same dimensions product, personnel and company, whereas family doctors had personnel (including the doctor him/herself), product and the company in the first three ranks.

Product type: non-durable goods

	Crisps					Shower Gel					Pizza				
	Product	Brand	Company	Personnel	Value Added Services	Product	Brand	Company	Personnel	Value Added Services	Product	Brand	Company	Personnel	Value Added Services
Overall	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<20	1	2	3	4	5	1	2	2	3	4	1	2	3	4	5
20-29	1	2	3	4	5	1	2	3	5	4	1	2	3	5	4
30-49	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
50+	1	2	3	4	5	1	3	2	4	5	1	3	2	4	5

Product type: durable goods

	Cars					TV Stets					Mobile Phones				
	Product	Brand	Personnel	Company	Value Added Services	Product	Brand	Personnel	Company	Value Added Services	Product	Brand	Company	Value-Added-Services	Personnel
Overall	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<20	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
20-29	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
30-49	1	2	3	4	5	1	2	4	3	5	1	2	3	5	4
50+	1	3	2	4	5	1	2	3	4	5	1	2	4	5	3

Product type: services

	All Incl. Vacations					Insurances					Family Doctor				
	Product	Personnel	Company	Value Added Services	Brand	Product	Personnel	Company	Value Added Services	Brand	Personnel	Product	Company	Value Added Services	Brand
Overall	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
<20	1	2	3	4	5	1	2	3	4	5	1	2	3	4	5
20-29	1	2	4	3	5	1	2	3	4	5	1	2	3	4	5
30-49	1	2	3	4	5	1	2	3	4	5	1	2	3	5	4
50+	1	2	4	3	5	1	2	3	4	5	1	2	3	5	4

Tab. 7 Dimension test: ranking by age

In a second analysis the change of the rank were analysed by the age groups of the participants (see tab.7). Within the category of non-durable goods some changes could be recognized. Whereas crisps did not vary over age, shampoo and frozen pizza showed minor inconsistencies within higher age groups. Similar observations could be made with at least one age group in one product category per dimension. To get a better understanding of the fluctuations the arithmetic mean per age group, and especially their changes, had to be examined.

Product type: non-durable goods

	Crisps					Shampoo					Pizza				
	Product	Brand	Company	Personnel	Value Added Services	Product	Brand	Company	Personnel	Value Added Services	Product	Brand	Company	Personnel	Value Added Services
Overall	1,41	2,39	3,19	3,88	4,13	1,44	2,47	3,02	3,96	4,11	1,36	2,48	3,04	4,00	4,11
<20	1,82	2,57	3,16	3,43	4,02	1,86	2,75	2,75	3,59	4,05	1,66	2,70	2,95	3,61	4,07
20-29	1,34	2,29	3,23	4,05	4,09	1,37	2,33	3,10	4,12	4,07	1,31	2,35	3,09	4,22	4,02
30-49	1,24	2,49	3,11	3,84	4,32	1,24	2,57	3,16	3,84	4,19	1,27	2,57	3,08	3,78	4,30
50+	1,33	2,73	3,07	3,47	4,40	1,47	3,00	2,47	3,53	4,53	1,27	3,07	2,67	3,33	4,67

Product type: durable goods

	TV Stets					Cars					Mobile Phones				
	Product	Brand	Personnel	Company	Value Added Services	Product	Brand	Personnel	Company	Value Added Services	Product	Brand	Company	Value-Added-Services	Personnel
Overall	1,43	2,83	3,34	3,51	3,90	1,65	2,56	3,18	3,40	4,20	1,55	2,58	3,48	3,56	3,83
<20	1,66	3,07	3,30	3,39	3,59	2,09	2,82	3,00	3,16	3,93	1,68	2,98	3,41	3,43	3,50
20-29	1,40	2,75	3,29	3,60	3,95	1,64	2,39	3,26	3,45	4,26	1,58	2,38	3,51	3,54	3,99
30-49	1,32	2,95	3,62	3,16	3,95	1,30	2,84	3,14	3,54	4,19	1,32	2,73	3,49	3,76	3,70
50+	1,27	2,73	3,27	3,67	4,07	1,40	3,00	2,93	3,27	4,40	1,47	3,13	3,40	3,67	3,33

Product type: services

	All Incl. Vacations					Insurances					Family Doctor				
	Product	Personnel	Company	Value Added Services	Brand	Product	Personnel	Company	Value Added Services	Brand	Personnel	Product	Company	Value Added Services	Brand
Overall	1,48	2,69	3,43	3,44	3,96	1,60	2,61	3,10	3,58	4,11	1,40	2,24	3,25	3,89	4,22
<20	1,95	2,64	2,93	3,66	3,82	2,00	2,57	2,82	3,59	4,02	1,73	2,45	3,07	3,80	3,95
20-29	1,41	2,66	3,54	3,37	4,02	1,54	2,60	3,20	3,55	4,11	1,35	2,23	3,23	3,83	4,37
30-49	1,30	2,76	3,46	3,59	3,89	1,46	2,62	3,05	3,73	4,14	1,19	2,19	3,46	4,16	4,00
50+	1,33	3,00	3,53	3,27	3,87	1,40	2,73	2,93	3,60	4,33	1,53	1,87	3,47	4,20	3,93

Tab. 8 Dimension test: arithmetic averages by age

The highlighted (red) fields in Tab.8 show the change in dimension per age group. In most instances the difference between the means is not great. Only in some cases do differences over 0.4 occur. Hence, changes within different age groups exist but are, most of the time, not large.

To be able to get a better understanding if there is consistency over all product categories, the sort-sequence of the products and trust dimensions was adapted and illustrated in tab.9.

		Non-Durable Goods			Durable Goods			Services		
		Crisps	Shampoo	Pizza	TV	Cars	Mobile Phones	All-Inclusive Vacations	Insurance s	Family Doctors
2	Product	1	1	1	1	1	1	1	1	2
4	Brand	2	2	2	2	2	2	5	5	5
1	Company	3	3	3	4	4	3	3	3	3
3	Personnel	4	4	4	3	3	5	2	2	1
5	Value-Added-Services	5	5	5	5	5	4	4	4	4

Tab. 9 Dimension test: ranking sorted by category

A switch from non-durable goods to services in various dimensions could be observed. Whereas for non-durable goods trust dimensions such as product and brand seem to have great importance, especially the dimension brand loses importance when services are considered. The same pattern could be observed for value-added-services. This dimension is fairly unimportant for non-durable goods but gains importance within the category of services.

The product 'mobile phone' appears to have a special position with regard to the dimensions. As mentioned earlier the first three ranks are very similar to non-durable goods, but on the other hand rank four and five are the same as for services.

3.4.2.2. Interpretation of the results and conclusion

At the beginning of the analysis the non-durable goods product category showed very promising results. Only slight changes over different age groups and products could be observed. Within the category of customer durables, however, mobile phones appear to have a special position, similar

to family doctors within the service category. A mobile phone seems to carry non-durable good and service characteristics while being a customer durable. Product features and branding seems to be important as well as value-added-services (apps - financial aid etc.). Mobile phones seems to be the bridge between classical customer durables and service. Family doctors on the other hand, could be an result of an error. It has to be considered that the participants were not able to differentiate between personnel (the doctor him/herself) and the product (which covers both rank one and two).

As can be seen in Tab. 9, there is no fixed assignment of trust dimensions towards consumer product category is possible. The characteristics of the products tested seem to vary too much to draw a reliable assignment from it. Different product types seem to create too many associations to always create the same sequence of dimensions.

Given this variability, it was necessary to establish a mechanism to reduce the number of items in relation to the category context being examined. Therefore, a test to apply in focus groups had to be developed. The test had to relate to the needed flexibility of the customer to choose the most important trust dimensions. In the following section, the process of developing a reduction mechanism will be described.

3.4.3. Development of the reduction test

As indicated, a test to reduce the number of trust dimensions had to be developed. As the measurement of trust should be conducted with focus groups and online surveys, the focus groups were used to reduce the dimensions to the most relevant ones.

The first test about the fixed assignment of a dimensions showed that the ranking of the dimensions varied for different consumer product categories. In order to identify the most important dimensions, it was suggested (as an analogy to the fixed assignment test) to let the research participants rank and discuss the dimensions with regard to their importance. Then, the three most important dimensions were explored further in relation to the seven trust building factors. As there was not always consensus among the focus groups, a method to homogenize and clarify the result of each focus group had to be developed. In order to achieve homogenisation, in a first step, each factor was ranked regarding its importance and, in a second step, weighted. Fig.16 shows an example of the extrapolation of the identified factors and how the data of each focus group can be used to determine the most appropriate set of trust building factors for the questionnaire.

Arithmetic Averages of ranks

Arithmetic Averages of characteristics

Trust building factors	Rank (original)		Rank (ø)	Weighting (ø)		Value (ø)	Target Value
	Gr1	Gr2	4	Gr1	Gr2	3	
	1 competence	3	7	5	5	1	3
2 reliability	6	5	5,5	5	5	5	27,5
3 transparency	5	4	4,5	3	4	3,5	15,75
4 integrity	2	6	4	0	5	2,5	10
5 identification	1	1	1	0	1	0,5	0,5
6 reputation	4	2	3	1	3	2	6
7 benevolence	7	3	5	5	4	4,5	22,5

Cut-Off value

Extrapolated Values

Overall Rank

Ranks per group

characteristics

Fig.16 Example of the calculation of the trust building factors (1/2)

In the first part of the table, the average rank of both focus groups was calculated and multiplied with the average value of both groups. Statistically, with the help of this method, the area where all values are located is expanded, to get a better visualisation and clearer understanding of the most important trust building factors.

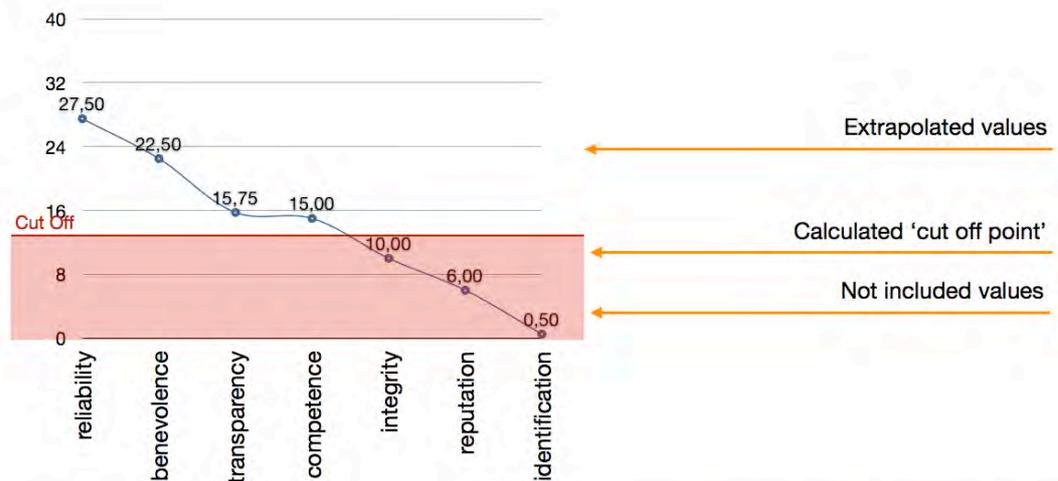


Fig.17 Example of the calculation of the trust building factors (2/2)

Fig.17 shows a graphical exemplification of the table. The red line indicates the value below which the importance of the factors diminishes significantly. All factors above this value have a

reasonable significance within both focus groups and are therefore adapted to form item-questions in the questionnaire.

First extrapolation test towards the trust dimensions and trust building factors also showed that almost every time beyond the fourth trust building factor, a decrease in significance could be observed. The example above shows a drop of importance by five points from the factor competence to the factor integrity. Keeping the need to reduce the complexity of the questionnaire in mind (see Peterson, 2000; Brace, 2008), it is advisable to use these drops in importance to be able to reduce the trust building factors to a suitable number.

3.4.4. Development of the high-vs-low-trustee test

As mentioned before Kenning (2008) provides evidence that the amount of general trust can positively influence the buying behaviour of a customer. Authors like Rotter (1980), Yamagishi (2001) and Fichman (2003) differentiate trustees according to their capability of general trust disposition into trust into two groups: high- and low-trustees. Their research has shown that low-trustees appear to enter situations with a greater affinity to distrust, whereas high-trustees encounter the same situations with nearly naive trust. Further, high-trustees react strongly towards immoralities and generally find it difficult to excuse these kinds of behaviour and failures.

Within a survey situation, a group consisting of high-trustee participants was therefore assumed to give different answers than a group of low trustees. Following this logic, a comparison of two groups with different level dispositional trust would therefore not be possible.

The most used construct for measurement was proposed by Rotter (1967), named the Interpersonal Trust Scale (ITS). A questionnaire consisting of 25 questions to assess the level of trust of a person within various situations. According to Petermann (1996) the items of the ITS can be grouped into four categories: (1) society and its future, (2) political and social institutions, (3) trustworthiness of media, (4) trustworthiness of various groups.

The high-low trustee test is based on the interpersonal trust scale proposed by Rotter (1967) and follows the same basic assumptions. When Rotter created items for the questionnaire, he tried to focus on general expectations. He tried to avoid creating items which were closely related to specific expectations of the individuals past made with family and friends. Due to the fact that this research focusses on customer trust, many of the item categories used by Rotter (1967) appeared to be inappropriate for this research. Instead the factors proposed by Pirson (2007) were used to create a shorter questionnaire, to assess the level of intra-personal trust.

The final high and low-trustee test consisted of seven questions, one question for each of the seven trust building factors (competence, reliability, transparency, integrity, identification, benevolence, reputation). The trust building factors were tested on a single-item scale - one item for each factor. The reason for that can be found in the disadvantages of multi-item scales in exploratory research. At least two item-questions had to be asked, leading to a high number of additional questions, often described as “over-surveying” (Fuchs & Diamantopoulos, 2009). Bergkvist and Rossiter (2007) proposed that “theoretical tests and empirical findings would be unchanged if good single- item measures were substituted in place of commonly used multiple-item measures” (2007, p. 183). The authors further state that single-item scales can have the same validity and as multi-item scales. As the high-vs-low-trustee test is not part of the main objectives of this research, it can be considered to be exploratory research. Consequently, single-item-scales could be used to reduce complexity and create shorter surveys (Stebbins, 2001). The statistical analysis, however, had to show if the items generated the necessary validity to include the results in this study. Further, the high- vs.-low-trustee items tested in the questionnaire used a 5-point Likert scale, based on “agreement”. The scale was anchored by 1=agree, 2=somewhat agree, 3=neither agree nor disagree, 4=somewhat disagree, 5=disagree. An overview of the test can be seen in tab.10

Transparency	I am open-minded with regard to other people
Goodwill/ Benevolence	I care about other peoples' needs
Identification	I often feel obliged to help other people
Reputation	Other people have a positive attitude with regard to my person
Competence	I am self-confident and trust my own skill
Reliability	I keep my word
Integrity	I set high moral standards for myself

Tab.10 Main survey overview section high-vs.-low-trustee-test

The results of the high- vs. low. trustee test will be compared to the results of the trust measurement of the target group to see if the level of intra-personal trust has an influence of the answer pattern of a target group.

3.4.5. Development of the economic intent test

Section 2.2.3 describes the benefits of customer retention to companies. The most mentioned reason for companies engaging in customer retention can be seen in its positive economic effect and the competitive advantage (Gummesson, 1997; Homburg & Schäfer, 2000, Garcia & Rennhak, 2006; M. D. Johnson & Selnes, 2004; Kamakura, Wedel, De Rosa, & Mazzon, 2003; Palmatier et al., 2006). The reason for that can be found in customer retention having a direct effect on the cost situation of the company. In general, serving repeat customers is more cost efficient than acquiring new customers and therefore customer retention leads to a higher level of profitability (Edward & Sahadev, 2011; Reichheld & Sasser, 1990; Verhoef, 2003; Zeithaml, Berry, & Parasuraman, 1996). Accordingly, the customer is more engaged in relation to the company. Customers are less price sensitive (price sensitivity), demand the same product/ service more often (repurchase intention), purchase other products (cross selling), purchase more expensive goods (up-selling), tend to buy less at competition (fluctuation rate), recommend products/ services to friends and family (recommendation rate), tend to forgive company's mistake and seek dialogue (error tolerance) (see Reichheld & Sasser, 1990; Shani & Chalasani, 1992; Foscht, 2002; Schüller, 2005; Homburg & Bruhn, 2008; Winkelmann, 2008).

As demonstrated previously, the level of customer trust has a strong influence on the level of retention and therefore on the economic situation of a company (Bolton, Lemon, & Verhoef, 2004; Gupta & Zeithaml, 2006; Palmatier et al., 2006). Consequently, the measurement of the economic intention of a customer (group) towards the company was included in the questionnaire as well. This measure aimed to provide deeper insights about the connection between current level of trust and the economic intentions of the customer group.

The economic intent test consisted of seven questions, covering the topics: cross-selling, up-selling, recommendation rate, repurchase rate, willingness to change to competition, price sensitivity and error tolerance. Following the same logic as the high- vs. low. trustee test, the economic intent test also used a single item scale, as it considered to be exploratory research. As mentioned before, in cases of exploratory research, single item scales can be used. The items which were tested in the questionnaire used a 5-point Likert scale, based on "agreement". An overview of the basic questions can be seen in tab.11

Cross-Selling	I could imagine buying more products offered by the company
Up-Selling	I could imagine buying another model of my product the next time
Recommendation-Rate	I would recommend the products made by the company
Repurchase Rate	I could imagine buying the same product again
Willingness to change	If I had to buy such a product today, I would choose the same company
Price sensitivity	The price is of less importance to me when I buy products produced by this company
Error tolerance	If something does go wrong at the company, I would forgive the company and share my experience

Tab.11 Main survey overview section economic intent

3.4.6. Development of the calculation of the trust gaps

The determination of the current level trust only carries a limited amount of information. In particular, no conclusion could be drawn about the question if the current level of trust is sufficient or not. To give the analysis greater meaning and room for interpretation, a target trust value had to be taken as a reference value.

As mentioned before, the basic idea of this research was to use the focus groups for the generation of the expected values of trust and then to compare them to the current values of trust, extracted from the online survey. To be able to determine the value distances between current and expected values, a calculation method was developed. An overview of the calculation is given in fig. 18.

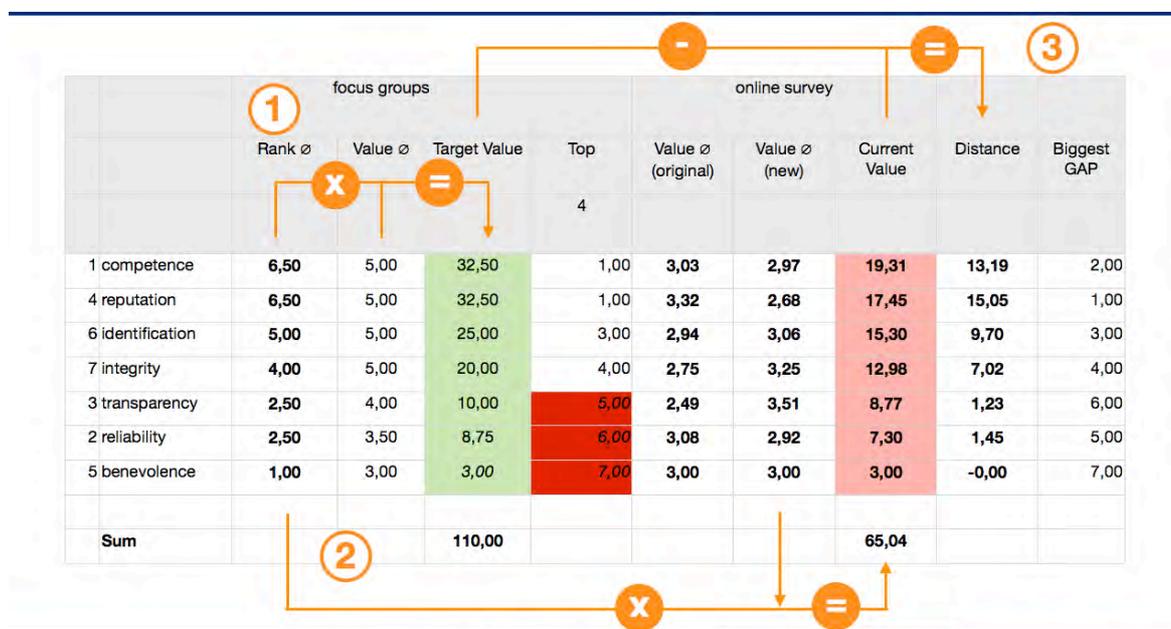


Fig.18 Calculation of the value distance (target and current values)

The basic mean (value \emptyset) of a factors parameter-value extracted from focus groups only has little significance and meaning. The main disadvantage is that it can occur more than once among the seven trust building factors. This is why this research used the method of mathematical extrapolation, by multiplying the mean of the rank of a trust building factor with its parameter-value. Hence, the expected value of a trust building factor has been calculated by multiplying the rank of a trust building factor with its parameter-value as can be seen in fig.18.

A general assumption of this research is that the importance (rank) of a factor within a trust dimension is more important than its parameter-value. In other words, the parameter-value follows

the rank. This is especially important when calculation the current value, because the current ranking of the trust building factors can differ from the ranking of the expected trust building factors. Ultimately the current trust situation should be adjusted to the expected trust situation. Hence, to calculate the current level of trust for a trust building factor, the current parameter-value of the trust building factor had to be multiplied with the expected rank of the trust building factor (as can be seen in fig.18)

To be able to calculate the value distance of the expected level of trust towards the current value of trust, the value of the current level of trust has to be deducted for the value of the expected level of trust (as can be seen in fig.18).

The calculation of the trust gaps improved the possibilities for interpretation as the current level of trust can be set in relation to a target level of trust. A graphical illustration of this finding can be seen in fig.19.

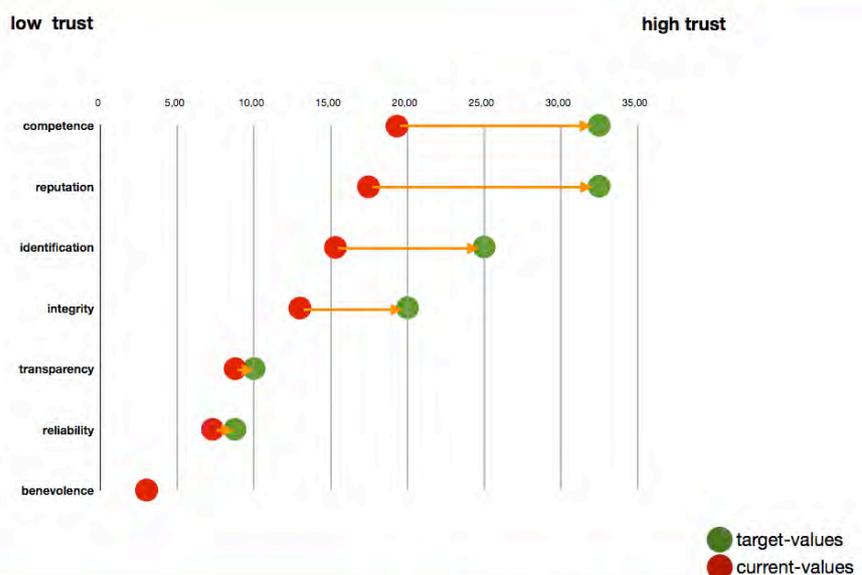


Fig.19 Comparison of current- and target values

3.5. Theoretical testing sequence for the main test

In the following section the sequence of the main test to measure customer trust in various consumer product categories will be described. In general, the instrument consisted of several tests to generate the necessary data to determine the overall level of current- and target trust.

For the whole sequence, however, two basic requirements were considered to be essential:

First, the tests had to produce reliable and reproducible results. Second, the chosen approach had to provide a certain flexibility to measure customer trust within different customer product categories and also to provide a comparison of target values with current values. Hence, a sequence of easy to use tools was chosen to fulfil the pre-defined requirements.

As mentioned before the main test consisted of two main parts: focus group discussions and an online survey. In the following these two elements will be examined in detail.

3.5.1. Focus group discussions

The main task of the focus group discussion was (1) to validate or eliminate the trust building factors in each of the five dimensions; (2) to rank the seven factors in terms of how the “company” should represent itself according to the seven trust building factors; (3) to reduce the overall framework to its relevant components and make it manageable during the survey phase. Hence, the focus groups were used to get a deeper understanding of the expected values and also to reduce the framework’s complexity.

Focus group - introduction phase

The introduction gave the participants all necessary information about the focus group, how data was collected and used. In particular information about data security and confidentiality were stressed in the introduction. Besides the information about the intention of the study, additional advice regarding rules of participation and the treatment of group members was given. At the end of the introduction the approval to record the focus group on video was shared out to sign. Then, the focus group started.

Focus group - activity one: creative phase

As a group, all participants were given the same task. They were asked to create a collage with the help of old magazines and newspapers using their headlines and pictures. The topic which given to the them was: “The trustful non-durable good (or durable goods, or service) company” (fictional), to identify the ideal company attributes and sensitise the participants for

further questions concerning trust. The collage activity consisted of three smaller tasks, which will be displayed in more detail in the following:

The **first task** of the collage phase was an association test: “What do you associate with trust? What images do you have in mind when thinking about trust?” The **second task** of the collage phase was to identify certain topics of trust and to group these ideas in relation these topics: “Please, try to identify related topics and summarise your findings and ideas underneath these topics.” The **third task** of the collage phase was to transform these categories and ideas towards the company that later was the subject of discussion. After they completed the task they were asked to present their work and explain their thoughts (see fig.20).

Task	1. Please show us what trust is and means to you; 2. Try to group and cluster your findings; 3. Please try to apply your findings to „the product“ and describe your point of view
Aim	Reduction of constraints, establishing a positive group dynamic, enabling the participants to talk about trust, getting qualitative information to later explain the trust gaps
Type	Collage



Fig.20 Determination of „target-values“ - warm-up phase

Focus group - activity two: ranking of five trust dimensions

After the collage was completed and recapitulated by one member of the group, the moderator introduced the five trust dimensions of the framework to the participants and asked them to build a ranking out of these trust dimensions. After the participants have agreed on a ranking and explained why they have decided to sort the trust dimensions in that order, the two last dimensions were eliminated. The top three dimensions were then used for deeper assessment. An overview can be seen in fig.21.

Task	Participants are asked to build a rank regarding the most important trust building dimensions: If it comes to „company XYZ“, what are the most important dimensions to you? Please explain!
Aim	Reduction towards the most important trust building dimensions of the research subject, reduction of complexity of the model
Type	Whiteboard or brown paper



Fig.21 Determination of „target-values“ - reduction of trust building dimensions

Focus group - activity three: ranking of the seven trust building factors

Part three of the focus groups, the participants evaluated the importance of the trust-building factors in each of the three remaining trust dimensions. The first task of part three was to build a ranking of all seven trust building factors in a dimension. If the group decided that a factor had no influence in the trust building process, a factor could also be eliminated. The overall aim of this task was to generate a ranking of the most important trust building factors for this dimension.

After the whole focus group agreed on a rank, the parameter-value on a scale of one to five for each trust building factor was set by the focus group. The aim of this task was to evaluate the importance of each factor and to be able to calculate the cut-off points, as described earlier. In other words, the question of which of the trust building factors has no or just little importance within a dimension was answered. An overview of this step can be seen in fig.22.

Task	Participants are asked to build a rank regarding the most important trust building factors within a trust building dimension and evaluate the range of the value to generate trust
Aim	Reduction towards the most important trust building factors within a trust building dimension of the research subject, reduction of complexity of the model to be able to test the model
Type	Whiteboard or brown paper

„Target-Values“ extracted from Focus Groups

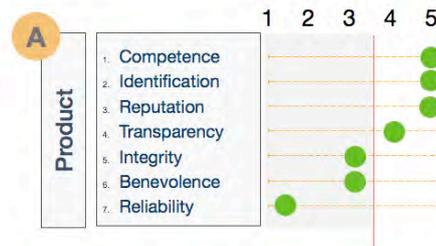


Fig.22 Determination of „target-values“ - reduction of trust building factors and determination of range

Again, each rank was discussed and evaluated by the whole focus group. This sequence was repeated for the three previous selected dimensions (step b). The focus group discussions were video and/or audio taped for analysis. All participants were informed about that prior to the discussion. After the focus group was over, the promised incentives were given to the participants to thank them for participation.

3.5.2. Calculation of the items relevant for the online survey

After the focus groups have been conducted, the method described in section 4.4.3 was used to determine the most important trust dimensions and trust building factors. Then, this set of dimensions and trust building factors was used as the basis for the online survey, which was generated according to stage 2 “item development”. Put differently: the universal questionnaire was altered to fit the results of the focus groups. This included the adjustment and rewriting of questions. The final online survey then consisted of three item questions for each relevant factor. The online survey will be described in the following.

3.5.3. Online-survey

As mentioned, after all parts necessary for the online survey were developed, the questionnaire was put together to measure the current level of trust for a specific company. As indicated in the item-development section as a basis for the questionnaire, the main test is based on the

advantage of a multi-item scale in terms of dimensionally, validity and reliability (Steenkamp and van Trijp 1991).

However, apart from the general structure of the survey, scales had to be developed. Plank et al. (1999) as well as Pirson (2007) used 5-point Likert-type scales. Due to the fact that both authors successfully measured trust within their model, this measurement scale was also implemented in this study. Hence, main part of this research, as well as the high- vs. low trustee test and the economic intent test, use structured Likert-type scales. According to Hair et al. (2005), Likert scale format questions are especially suitable for self-administered survey methods. The items used in the main part of the questionnaire were 5-point Likert scales based on "agreement". The scale is anchored by 1=agree, 2=somewhat agree, 3=neither agree nor disagree, 4=somewhat disagree, 5=disagree.

The online survey contained six parts: (1) introduction, (2) pre- or filter-questions to determine to which target group the participants belongs, (3) the main part, consisting of the three most important trust dimensions and three item questions towards each trust building factor, (4) the high-vs-low-trustee test, (5) the economic intent test, (6) socio-demographics and competition questions. In the following each section of the questionnaire will be described in more detail.

(1) Part one: Introduction

The introduction of the questionnaire gave the participants all the information necessary to fill out the survey. Accordingly, the introduction part informed about how the collected data would be used and how confidentially would be provided. Further, information about the intention of the study and the expected length of the questionnaire were given.

(2) Part two: pre- or filter question

The complex structure of the testing sequence required a customer segmentation at the beginning of the survey. Explorative testing had shown that different target groups, can have different preferences towards the trust dimensions and trust building factors. Therefore it was essential to customise the online survey to the preferences of the target group.

By starting the online survey with a filter question, it was possible to give a different questionnaire to different target groups. This approach ensured a procedure flexible enough to test different consumer product categories and ultimately to compare different customer segments (e.g. usage, age, location).

(3) Part three: main part (dimension test)

The main part of the questionnaire consisted of the three dimensions and the item questions with regard to the most relevant trust building factors. As mentioned before, the online survey was based on the general questionnaire developed in the workshops, and altered to fit the specific target groups.

(4) Part four: high-vs-low trustee test

Part four consisted of the earlier described high-vs-low trustee test. This test consisted of seven questions, based on the seven trust building factors proposed by Pirson (2007). As previously mentioned the high-vs-low trustee test used a 5-point Likert scale. An overview of the section of the questionnaire can be seen in appendix D - general questionnaire.

(5) Part five: economic intent test

Part five of the online survey contained several questions with regard to the economic intent of the participants. In particular, as it was described earlier, the questionnaire consisted of seven questions, based on advantages of customer retention. Similar to the other parts of the questionnaire, the economic intent test used a 5-point Likert scale. An overview of the section of the questionnaire can be seen in appendix D.

(6) Part six: socio-demographics and competition

For the analysis and interpretation of the data it is important to get background information about the participant. Therefore some common socio-demographics questions were asked at the end of the questionnaire. The questions were determined with the company, which was the subject of the survey. Therefore, this part could also include a question about habits, product use or future intentions. As mentioned before most surveys achieve better results if the participant is rewarded for his help. Therefore, the participants got the possibility to take part in a competition.

An overview of the general version of the complete questionnaire can be found in appendix D.

3.5.4. Data analysis

This section will give a theoretical layout for data analysis which was used in this research. However, different types of analysis were used to analyse the collected data in a way, that all research questions could be answered. In general, the data was analysed with the help of the statistical software SPSS 20 by IBM. In the following a brief description of the analytical tests that were used in this study is given:

(1) Cronbach's alpha analysis

The Cronbach's Alpha analyses measures the internal consistency or average correlation of a scale and describes its relational strength of its items (Cronbach, 1951). Cronbach's alpha analysis is the most used reliability coefficient in social science. Although random errors cannot be completely excluded in statistical tests, the assumption that they level within their means make them predictable. By following this assumption the reliability of scales can be tested. (Nunnally & Bernstein, 1994)

Therefore, Cronbach's alpha as a statistical method can be used to measure the reliability of a group of items. The results then will be presented on a scale of zero to one, whereas higher values indicated a higher reliability. According to George & Mallery (2002) the calculated values from more than 0,7 and higher can be seen as acceptable. The hight of alpha can vary influenced by the number of items used. When using a low number of items, lower alpha values are also acceptable (two items alpha of 0,5 is acceptable, three items an alpha of 0,6 is acceptable) (Nunnally & Bernstein, 1994).

(2) Descriptive statistics

Descriptive statistics are "procedures for summarising, organising, graphing, and, in general describing quantitative data (Vogt & Johnson, 2011, p. 104). Following this definition the collected data is analysed primarily regarding its arithmetic average and its standard deviation. Therefore, a descriptive analysis provides a first indication about the condition of a sample and facilitates it to comparison of one sample to another.

(3) Factor analysis

A factor analyse is a statistical method which enables the researcher to reduce a larger number of variables to a smaller number of variables, or factors, or latent variables (Vogt & Johnson, 2011, p. 137). Thereby, a factor analysis calculates the number of factors and shows the relationship between the factors (factor correlations) or the relationship between the factors and the underlying construct (factor loadings) (Child, 2006).

To be able to derive conclusions, literature suggests to test data for consistency before applying factor analysis (Cureton & D'Agostino, 1993). Accordingly, literature further suggests an acceptable sample size and at least 60 to 80 responds with an ratio of 1:3 responses to variables (Cureton & D'Agostino, 1993). In general a factor analysis tries to reduce complexity by aggregating data to identify and discover "new" variables. Therefore, this analysis was conducted for all previously defined target groups to compare the results and identify similarities and/ or differences.

(4) Factor analysis/ varimax with kaiser-normalisation

Factor loadings of the new identified factors can be further tested with varimax/ kaiser-normalisation. To make it easy to interpret the factor analysis, all factors can be rotated with varimax with kaiser-normalisation (Vogt & Johnson, 2011). The aim of factor rotation is to identify a pattern in form of simple structures among the factors. This is achieved by rotating the factors around their axes and increasing the values of large factor loadings and decreasing the factors of small factor loadings (Vogt & Johnson, 2011).

To be able to gain further information and a clearer picture of the study results, factors were rotated with varimax with kaiser-normalisation in this research. Thereby, this research followed the general convention of factor loadings of the indicator variable of a min. 0.5 or higher.

(5) Correlation analysis

Correlation analysis tests values towards their interconnectedness. Consequently, correlation analysis helps to determine if there is a relationship between two variables, how strong the relationship is and what direction the relationship has. Values close to +1 reflect a close positive relation, values close to -1 reflect a close negative relation while small values in general reflect no relation (Healey, 2011).

Information generated from this analysis can be used to either confirm/ detail low Cornbach's alpha values or to explain the result of the factor analysis/ rotation. Further, the identification of correlations between the trust building factors are important to understand if the trust dimensions are interlinked with each other or can be seen as separate.

In this research correlation analysis was conducted to identify the trust building factors with the highest positive or negative correlation. In other words, this analysis aimed to answer the question if there were trust building factors, appearing to have a strong relation with each other.

(6) T-test

According to Rasch et al. (2006), a t-test is conducted to see if there are any differences or similarities among different target groups. Technically, a t-test is a statistical method which compares two means to each other and analyses if these means are significantly different to each other. The resulting t-value can be either positive or negative. Values under 2.0 indicate a small difference, whereas values between 2.0 and 2.7 indicate groups being different towards each other to 95%. A value over 2.7 indicates a difference of 99% between two groups (Rasch et al., 2006).

Within this research, t-tests were used to analyse if pairs of surveyed customer target groups were similar. If groups were identified to be similar, qualitative data could give a good indication if they could be treated equally by the company or not.

3.5.5. Calculation of the trust gaps

The next and final step in the development of the theoretical testing sequence was the calculation of the trust gaps. The theoretical approach of how the current and the expected trust building values are calculated is explained in section 4.4.6.

The trust gaps provide the necessary knowledge about customer trust levels. Accordingly, when trust gaps are calculated, the qualitative data extracted from the focus groups can be used for a more detailed interpretation. Further, large trust gaps indicate the need for a company to act in a certain direction to attempt to close the 'gap'.

3.6. Pre-test: testing the integration of the two models

Before conducting the three main studies, a pre-test was conducted at a university in Dortmund, Germany to achieve construct validity. The aim of the pre-test was to see if the developed testing sequence would produce valid and reliable results. The testing sequence followed the previously created theoretical process: (1) focus groups, (2) calculation of the expected trust values (3) online survey (4) calculation of the current trust values (5) calculation of the value distance between current and expected value (6) data analysis with basic statistical tools to evaluate the results. In the following, the result of each test is described to demonstrate that the testing sequence of the instrument produces valid results.

3.6.1. Description of the focus groups

Between 21. November and 02 December 2011, two focus groups were conducted at a University, in Dortmund, Germany. Each focus group consisted of 6-8 participants. The test consisted of one primary group and one control group. All participants were between the age of 20 and 24, male or female and students of the university. The research object was a university.

3.6.1.1. Focus group - activity one: creative phase

As described earlier, at the beginning of the group, the participants were kindly asked to create a collage with the help of magazines and newspapers. In fig.23 an example of a collage created in one of the focus groups is given:



Fig.24 University study - calculation of the dimension „company trust“

The trust dimension ‘product’ trust consisted of the trust building factors competence, integrity, reputation and benevolence (see fig.25).



Fig.25 University study - calculation of the dimension „product trust“

Further, for the trust dimension ‘salesperson’, the trust building factors competence, reliability, integrity and transparency were identified to be relevant (see fig.26).



Fig.26 University study - calculation of the dimension „salesperson trust“

Summary

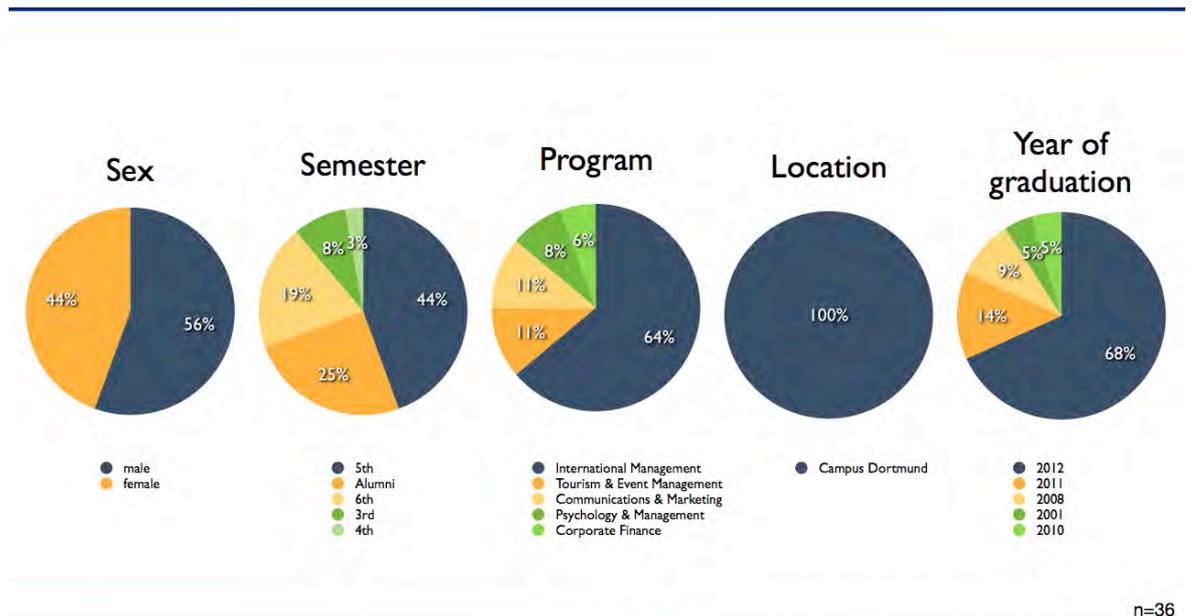
The first and the second group of students had the same preferences towards the trust-building dimensions: product, company and salesperson. They excluded the dimensions additional services and brand. With the help of extrapolation, the most important trust building factors for each dimension could be calculated.

3.6.2. Description of the online survey

The online survey was conducted between 09 January - 27 January 2012. 57 students were questioned regarding their opinion towards the university. The 12 pre-defined questions were asked within the dimensions: university (company), lectures (product) and professors (sales people). An overview of the general questionnaire can be found in appendix D. The questionnaire which was used in this pre-test phase is not provided in this research, because only minor grammatical adaptations were undertaken.

Sociodemographic overview

As can be seen in fig.27, most of the participants were male (56%). Further, the majority of participants was either in the fifth semester (44%) or alumnus (25%) of the university. Most participated in the international business (64%) study programme followed by tourism and event management (11%). All of them studied in Dortmund. The majority of the current students (68%) intended to graduate in 2012 (see fig.27).



n=36

Fig. 27: University study - overview sociodemographic

3.6.2.1. Statistical analysis

In the following, a list of abbreviation used in the analysis of the pre-studies is given in tab.12.

c_comp	competence of the company
c_repu	reputation of the company
c_ident	identification of the company
c_integ	integrity of the company
p_comp	competence of the product
p_integ	integrity of the product
p_repu	reputation of the product
p_bene	benevolence of the product
s_comp	competence of the salesperson
s_rel	reliability of the salesperson
s_integ	integrity of the salesperson
s_trans	transparency of the salesperson

Tab.12 University study - list of abbreviations

Cronbach's alpha analysis

Examination prior to generation of variables	CRONBACH'S
	ALPHA
c_comp	0,685
c_repu	0,676
c_ident	0,839
c_integ	0,421
p_comp	0,739
p_integ	0,772
p_repu	0,758
p_bene	0,689
s_comp	0,762
s_rel	0,863
s_integ	0,734
s_trans	0,883

Tab. 13 University study - cronbach's alpha analysis

The Cronbach's Alpha analysis (tab.13) showed good data consistency except for one value within the dimensions of company trust. With an alpha value of 0.421, the data consistency

appears to be low. All other trust building factors showed good data consistency, even though the number of participants was fairly low.

Descriptive statistics

The descriptive statistics showed that the arithmetic means within the three dimensions of trust varied. Further clusters appeared to be visible. The highest values were given to the professors ($\bar{x}2.0$ to $\bar{x}2.5$), while the lectures were given values between ($\bar{x}2.5$ to $\bar{x}2.75$) and the university itself was evaluated between ($\bar{x}2.5$ to $\bar{x}3.0$). The results can be seen in tab.14.

	N	arithmetic average	standard deviation
c_comp	55	2,4909	0,64901
c_repu	55	2,7545	0,74318
c_ident	55	2,9394	0,97519
c_integ	55	2,9970	0,63707
<hr/>			
p_comp	39	2,6538	0,87224
p_integ	39	2,5726	0,90466
p_repu	39	2,7094	0,88251
p_benel	39	2,7564	0,89250
<hr/>			
s_comp	37	2,1081	0,76600
s_rel	37	2,0270	0,86915
s_integ	37	2,1351	0,82574
s_trans	37	2,4955	1,05005

Tab.14 University study - arithmetic average and standard deviation

Factor analysis

This finding was amplified when conducting a factor analysis. 67.1% of the underlying construct could be explained through two factors (see tab.15)

Component	First Eigenvalues			Extraction Sums of Squared Loadings					
	overall	% variance	cumulated %	overall	% variance	cumulated %			
1	6,487	54,059	54,059	6,487	54,059	54,059	4,65	38,75	38,75
2	1,576	13,136	67,196	1,576	13,136	67,196	3,414	28,446	67,196
3	0,941	7,84	75,036						
4	0,815	6,791	81,828						
5	0,593	4,945	86,773						
6	0,464	3,87	90,643						
7	0,367	3,055	93,699						
8	0,246	2,053	95,752						
9	0,168	1,404	97,156						
10	0,145	1,212	98,368						
11	0,116	0,965	99,333						
12	0,08	0,667	100						

Tab.15 University study - factor analysis

Factor analysis with varimax/ Kaiser normalization showed a good to average data consistency within the dimension of sales people (professors), but also a high number of outliers within the two other dimensions. The students appeared to hardly differentiate between the two dimensions (see tab.16).

Rotated-Component-Matrix ^a		
	Component	
	1	2
u_komp	0,259	0,808
u_rep	-0,071	0,795
u_ident	0,544	0,372
u_integ	0,785	0,233
p_komp	0,522	0,703
p_integ	0,795	0,214
p_repu	0,347	0,832
p_wohl	0,657	0,5
s_komp	0,658	0,536
s_verl	0,757	0,313
s_integ	0,771	0,235
p_trans	0,780	-0,112

Tab.16 University study - factor analysis/ kaiser normalisation

Correlation analysis

This finding was also supported by correlation analysis, which revealed high correlation within the dimension of sales people (professors), lower correlations between the factors of the trust dimension product and very low correlations between the factors of the dimension company (see tab.17)

Correlations		u_komp	u_rep	u_ident	u_integ	p_komp	p_integ	p_repu	p_wohl	s_komp	s_verl	s_integ	s_trans
u_komp	Pearson	1	.461**	.453**	.364**	.685**	.407*	.713**	.493**	.571**	.502**	.388*	.451**
	Sig. (2-tailed)		0.000	0.001	0.006	0.000	0.010	0.000	0.001	0.000	0.002	0.018	0.005
	N	55	55	55	55	39	39	39	39	37	37	37	37
u_rep	Pearson	.461**	1	.341*	0.255	.389*	0.142	.579**	0.305	0.301	0.078	0.172	0.162
	Sig. (2-tailed)	0.000		0.011	0.060	0.015	0.389	0.000	0.059	0.070	0.648	0.309	0.338
	N	55	55	55	55	39	39	39	39	37	37	37	37
u_ident	Pearson	.453**	.341*	1	.511**	.407*	.461**	0.308	.566**	.461**	.487**	.594**	.326*
	Sig. (2-tailed)	0.001	0.011		0.000	0.010	0.003	0.056	0.000	0.004	0.002	0.000	0.049
	N	55	55	55	55	39	39	39	39	37	37	37	37
u_integ	Pearson	.364**	0.255	.511**	1	.579**	.678**	.358*	.616**	.587**	.557**	.534**	.551**
	Sig. (2-tailed)	0.006	0.060	0.000		0.000	0.000	0.025	0.000	0.000	0.000	0.001	0.000
	N	55	55	55	55	39	39	39	39	37	37	37	37
p_komp	Pearson	.685**	.389*	.407*	.579**	1	.608**	.772**	.779**	.674**	.568**	.425**	.505**
	Sig. (2-tailed)	0.000	0.015	0.010	0.000		0.000	0.000	0.000	0.000	0.000	0.009	0.001
	N	39	39	39	39	39	39	39	39	37	37	37	37
p_integ	Pearson	.407*	0.142	.461**	.678**	.608**	1	.415**	.652**	.565**	.525**	.492**	.640**
	Sig. (2-tailed)	0.010	0.389	0.003	0.000	0.000		0.009	0.000	0.000	0.001	0.002	0.000
	N	39	39	39	39	39	39	39	39	37	37	37	37
p_repu	Pearson	.713**	.579**	0.308	.358*	.772**	.415**	1	.617**	.689**	.541**	.464**	.558**
	Sig. (2-tailed)	0.000	0.000	0.056	0.025	0.000	0.009		0.000	0.000	0.001	0.002	0.000
	N	39	39	39	39	39	39	39	39	37	37	37	37
p_wohl	Pearson	.493**	0.305	.566**	.616**	.779**	.652**	.617**	1	.614**	.509**	.470**	.440**
	Sig. (2-tailed)	0.001	0.059	0.000	0.000	0.000	0.000	0.000		0.000	0.001	0.003	0.006
	N	39	39	39	39	39	39	39	39	37	37	37	37
s_komp	Pearson	.571**	0.301	.461**	.587**	.674**	.668**	.689**	.614**	1	.788**	.698**	.699**
	Sig. (2-tailed)	0.000	0.070	0.004	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000
	N	37	37	37	37	37	37	37	37	37	37	37	37
s_verl	Pearson	.502**	0.078	.487**	.557**	.568**	.525**	.541**	.509**	.788**	1	.782**	.705**
	Sig. (2-tailed)	0.002	0.648	0.002	0.000	0.000	0.001	0.001	0.001	0.000		0.000	0.000
	N	37	37	37	37	37	37	37	37	37	37	37	37
s_integ	Pearson	.388*	0.172	.594**	.534**	.425**	.492**	.484**	.470**	.698**	.782**	1	.668**
	Sig. (2-tailed)	0.018	0.309	0.000	0.001	0.009	0.002	0.002	0.003	0.000	0.000		0.000
	N	37	37	37	37	37	37	37	37	37	37	37	37
s_trans	Pearson	.451**	0.162	.326*	.551**	.505**	.640**	.558**	.440**	.699**	.705**	.668**	1
	Sig. (2-tailed)	0.005	0.338	0.049	0.000	0.001	0.000	0.000	0.006	0.000	0.000	0.000	
	N	37	37	37	37	37	37	37	37	37	37	37	37

Tab.17 University study - correlation analysis

3.6.3. Brief demonstration and analysis of the existing trust gaps

Given the fact that the focus of the pre-study was to test the data validity and reliability of the trust measurement instrument, the qualitative analysis within the focus groups was not fully conducted. Therefore, the researcher of this study did not analyse why students trust or do not trust their university. Nonetheless, the value distances between the current and the expected value of trust were calculated to see if the whole analysis would be possible. In the following, as an example and to demonstrate how the analysis was conducted in the main studies. the result of the trust building dimension company trust is given (see tab.18).

All trust building factors could be calculated regarding their target value and their current value. The ranking of the factors helped to set the focus of the most important trust building factors. Even the distance between the target and the current value could be calculated to determine the size of the trust gap.

It can be seen that company competence and company reputation are the most important factors with a target value of 32.5 trust points. However, when examining the current values of these two

factors, the general characteristics differ. Company competence is currently the factor which generates the most amount of trust. In contrast, the trust gap of reputation is larger and needs more attention to be closed.

	focus groups				online survey				
	Rank \emptyset	Value \emptyset	Target Value	Top	Value \emptyset (original)	Value \emptyset (new)	Current Value	Distance	Biggest GAP
				4					
1 competence	6,50	5,00	32,50	1,00	3,03	2,97	19,31	13,19	2,00
4 reputation	6,50	5,00	32,50	1,00	3,32	2,68	17,45	15,05	1,00
6 identification	5,00	5,00	25,00	3,00	2,94	3,06	15,30	9,70	3,00
7 integrity	4,00	5,00	20,00	4,00	2,75	3,25	12,98	7,02	4,00
3 transparency	2,50	4,00	10,00	5,00	2,49	3,51	8,77	1,23	6,00
2 reliability	2,50	3,50	8,75	6,00	3,08	2,92	7,30	1,45	5,00
5 benevolence	1,00	3,00	3,00	7,00	3,00	3,00	3,00	-0,00	7,00
Sum			110,00				65,04		

Tab.18 Students „university“ - comparison of current- and target values

The trust building factor identification and integrity display less important target values. First findings indicated that trust building factors with lower factor ranks seem to have smaller the trust gap. The same result can be observed in the other dimensions. Please find the other results in appendix E (app.E1, app.E2). Further, a graphical display as an example of the results of the dimension company trust can be seen in fig.28.

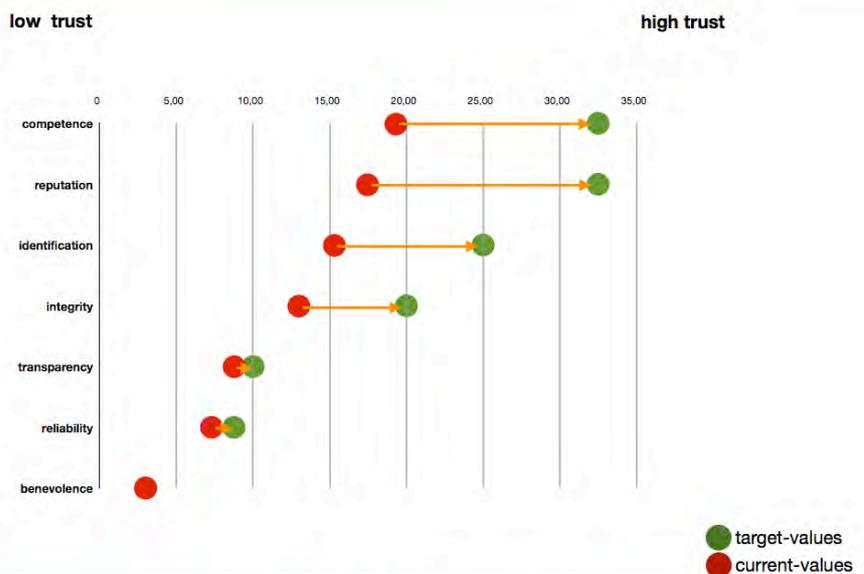


Fig.28 Students „university“ - comparison of current- and target values

3.6.4. Results of the pre-test

As can be seen within this section the pre-test of framework produced excellent results. The data of the pre-test showed overall good data consistency. Most trust building factors demonstrated Cronbach’s alpha values over 0.6. The reasons for one factor producing lower values can be found in the low number of participants or the misleading formulation of item questions. Item questions were therefore revised before the main studies were conducted. In the following fig.29 a detailed overview of the trust situation is given.

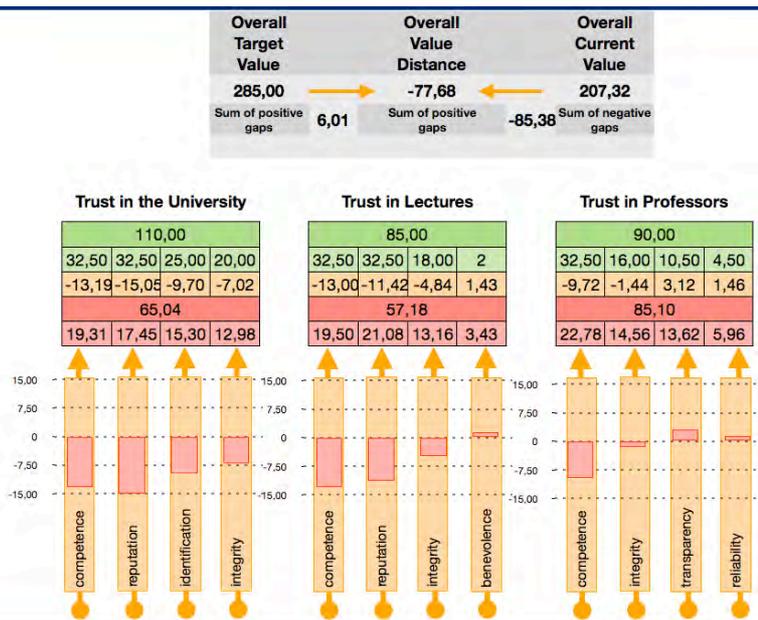


Fig.29 Pre-study - „trust score board 2011“

The overall means varied within each dimension between $\bar{x}2.0$ to $\bar{x}3.0$. The low values of the trust building factors result in low overall trust values of the dimension. The factor analysis as well as the correlation analysis also pointed to good data consistency and valid results of the instrument.

An overall target value of 285 points could be calculated, 207.31 trust points could be measured for the current situation. The overall trust gap could be calculated at 77.68 trust points. The value distance consisted of +6.01 positive trust points and -85.38 negative trust points.

The pre-test also showed that the integration of the two proposed trust instrument produces valid results. Due to the fact that the integration of the tool appeared to be successful, the three main studies could be conducted.



Chapter 4

Presentation of results

This chapter analyses and discusses the collected data of this research. The three large scale studies were conducted in cooperation with three multinational companies to measure customer trust in three different customer product categories.

Study one was conducted in cooperation with an multinational Italian chocolate manufacturer (non-durable goods). Trust was measured within one customer target group in relation to one specific chocolate product and one geographic location. Study two was undertaken in cooperation with a multinational German automotive manufacturer (durable goods). The study measured customer trust in three pre-defined target groups regarding a newly introduced car. The study was conducted at one geographic location. Study three was collected in cooperation with a large multinational German insurance company. Trust was measured within three target groups in two geographical locations. Customer trust was measured in general and not regarding a specific product or product group. In the following the results of each study are displayed in detail:

Study one: non-durable goods

4.1.1. Description of the company

The company in the first study was a chocolate manufacturing company that produces and sells chocolate candies worldwide. In 2011 the company employed about 22,000 employees, who generated a turnover of approximately 6,600 bn. €. In total the company sells 28 different candy brands. One of the company's key values is trust - it seeks to build trusting relationships with the customer.

Recently the company was subject to a court order to pay fines for false allegations in TV commercials. Therefore, the company suggested testing one of its strongest products in its primary target group to see how distinct the level of customer trust actually is.

4.1.2. Description of the selected customer groups

In cooperation with the company one target group was selected and divided into two sub-segments - heavy- and light-user. The target group of this study consisted of deciders of household food expenditure; mostly females, between 18-42, who are likely to have at least one child and also younger customers under the age of 30, male or female.

The group was split by their product usage into light- and heavy-user. Heavy-user were defined as customers who consume the company's products between once a month to once a week. Light-user on the other hand consume the product two to four times a year.

4.1.3. Description of the focus groups

Four focus groups, two heavy-user and two light-user, were conducted at a University in Dortmund, Germany. Participants were acquired in front of supermarkets by asking them profile

questions to determine whether they fit the requirements of the general target group or not. The focus groups were held between March 1 to 10, 2012. Each group took about two to three hours. As an incentive, all participants received a gift basket with products manufactured by the company.

4.1.3.1. Light-user

Light-user - group 1:

The focus group was conducted on the March 5, 2012. The group consisted of seven participants, all female between the age of 18 and 42. The majority of the participants had children. The group had a strong orientation towards organic and healthy living. Fruit for example was seen as candy. At the beginning the group was homogenous because the health oriented participants had the moral argument on their side. Later the group split up into two: health-conscious and less health-conscious customers. The group in general was talkative and animated.

Light-User - group 2:

The second focus was conducted on the March 6, 2012. The group consisted of five participants, female and male between the age of 18 to 42. All participants were single and had no children. The group had a good dynamic developed a lively discussed. In contrast to the group with household deciders, healthy food was not that much of an issue. The collages of both light-user groups can be seen in appendix F (app.F1 and app.F2)

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product Brand	integrity	reliability	competence	transparency
Company	competence	integrity	reputation	reliability
Product	reliability	benevolence	transparency	competence

Tab.19 Light-user - comparison dimension and trust building factors

Determination of the most important trust building dimensions and factors per dimension

The first and the second group of light-user had the same preferences towards the trust-building dimensions. They excluded the dimensions additional services and salesperson. With help of extrapolation, the most important trust building factors for each dimension could be calculated. An overview of the dimensions and trust-building factors selected by the focus is given in tab.19.

The values reliability and competence can be found within all three dimensions, whereas other factors vary. A detailed overview of the calculation and determination of the trust building factors can be found in appendix F (app.F3, app.F4, app.F5).

4.1.3.2. Heavy-user

Heavy-user - Group 1

The first focus group was conducted on the March 6, 2012. The group consisted of seven participants, six female, one male, all between the age of 22 and 44. The majority of the participants had children. The heavy-user group was diverse in terms of their opinion, which was helpful to the discussion. There was no preference towards organic products or healthy living, as observed within the first focus group of light-user. The group was interactive and generated a lively discussion.

Heavy-user - group 2

The second heavy user focus group was conducted on the March 7, 2012. The group consisted of six participants, three female and three male, between the age of 22 and 35. Half of the group members had children. The second heavy user group was diverse in their opinions as well. A company representative was attending the last focus group, which did not appear to have an influence on the group's behaviour. The collages of both heavy-user groups can be seen in appendix F (app.F6 and app.F7)

Determination of the most important trust building dimensions and factors per dimension

Both heavy-user groups had the same preferences towards the trust-building dimensions. They excluded, like both light user groups, the dimensions additional services and sales personnel. When extrapolating the data, the most important trust building factors for each dimension could be calculated. An overview of the dimensions and trust-building factors is given in tab.20.

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product	competence	reliability	integrity	transparency
Product Brand	competence	reliability	integrity	reputation
Company	competence	reliability	integrity	transparency

Tab.20 Heavy-user - comparison dimension and trust building factors

The values competence, reliability and integrity could be found within all three dimensions, whereas transparency and reputation seem to be factors that also matter for heavy-user. A detailed overview of the calculation and determination of the trust building factors can be found in appendix F (app.F8, app.F9, app.F10).

4.1.4. Description of the online-survey

The online-survey was carried out between March 11 to 31, 2012. Within this three weeks 537 questionnaires were collected, 459 completed questionnaires were returned. 28 (item related) questions were asked in terms of the main trust-building factors identified with the help of the focus groups. A segmentation question was used prior to the main part of the questionnaire to assign the participant to one target groups, heavy- or light user, and therefore to a group-specific questionnaire. The general questionnaire introduced in appendix D was adapted grammatically.

To gain as many response as possible, the link to the questionnaire was promoted in large social networks, online communities and forums as well as blogs. All online platforms were related to food or candy.

The demographics of the study can be seen in fig.30. n=327 light-user and n=132 heavy user completed the questionnaire.

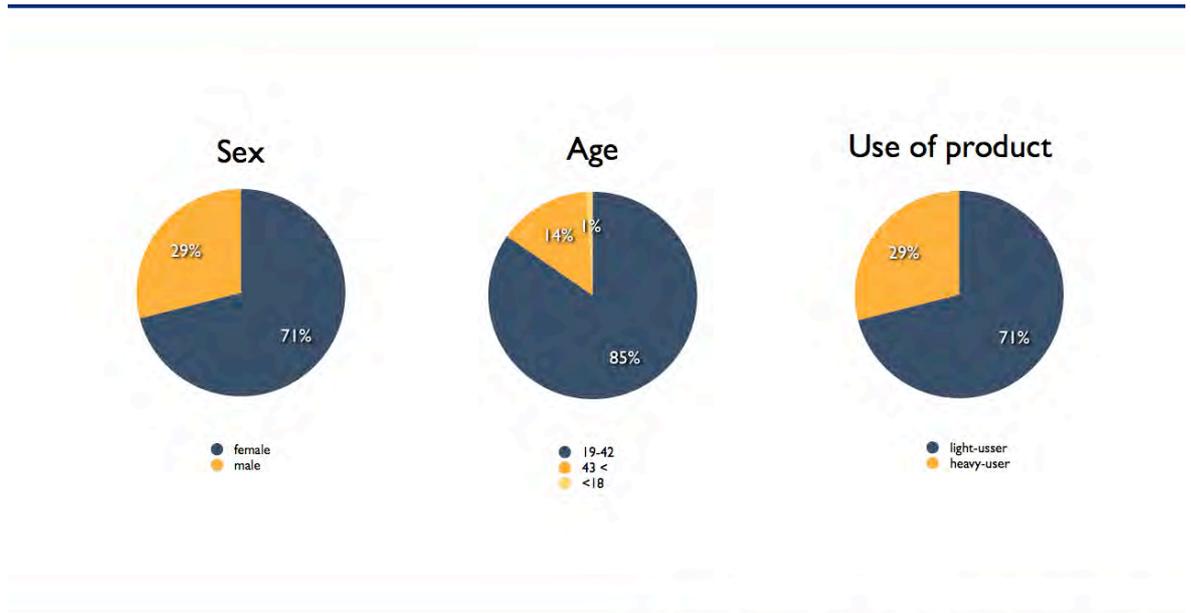


Fig.30 Customers - sociodemographic overview

4.1.5. Statistical analysis of the results

4.1.5.1. Light-user

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix F (app.F11).

Cronbach's alpha analysis

Initially a Cronbach's alpha analysis was computed for items 7 to 46 (light-user). The results of the analysis can be seen in appendix F (app.F12).

The results in general show a high Cronbach's alpha values (0.7 and higher), except item block PT_L and MT_L. The factors product transparency and brand transparency produced a low level of consistency. At a later stage a correlation analysis will show which items are responsible for the low Cronbach's alpha values.

Descriptive statistics

The response rate is $n=327$ (dropouts included). The arithmetic average of all trust building dimensions varies between ($\bar{x}2.02$ and $\bar{x}3.6$), whereas the standard deviation revolves around a value of $s1.0$ or less. These values initially indicate good data consistency. Viewed separately, the dimension company trust with arithmetic means between $\bar{x}1.7$ and $\bar{x}2.22$ has the highest values, followed by product trust with arithmetic means between $\bar{x}1.64$ to $\bar{x}2.82$, and product brand trust

with arithmetic means between $\bar{x}1.27$ and $\bar{x}3.69$. The results of the descriptive analysis can be seen in appendix F (app.F13).

Factor analysis

The factor analysis shows that the answers given by the group of light-user are highly homogeneous. It is possible to explain 70% of all answers with three “new” variables. The results of the factor analysis can be seen in appendix F (app.F14).

The Kaiser normalization indicates factor loadings among the “newly” calculated variables. The result shows that factor 1 mostly consists of trust building factors from the dimension product- and product brand trust. Factor 2 mostly consists of trust building factors, which are company related and factor 3 showed high factor loading in terms of items associated with the values product transparency and brand transparency. The initial Cronbach’s alpha analysis indicates that these two values are weak. The results of the factor analysis/ Kaiser normalization can be seen in appendix F (app.F15).

Correlation analysis

The correlation analysis calculates the dependence of two factors and therefore determines their relationship. The calculation of the correlations of the factors evaluated by light-user show that high correlations between the factors competence, reliability and integrity in each dimension exist. The results of the correlation analysis can be seen in appendix F (app.F16).

The correlation analysis also identified the items, which are responsible for the weak Cronbach’s alpha values. The product description on the product package is easy to understand” turns out to be misleading.

4.1.5.2. Heavy-user

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix F (app.F17).

Cronbach’s alpha analysis

Except for the factor PT_H, which shows weak alpha values of 0.591, the calculation of Cronbach’s alpha values shows a high data consistency. The weak Cronbach’s alpha variable (PT_H) also showed weak alpha values during the analysis of the light-user group. The detailed results of the Cronbach’s alpha analysis can be seen in appendix F (app.F18).

Descriptive statistics

The response rate of the questionnaire was $n=132$ (dropouts included). The arithmetic average of the heavy-user group lies between $\bar{x}1.27$ and $\bar{x}1.90$ over all trust building dimensions and can be considered as high. The average value of the standard deviation only shows values below $s1.18$ and therefore points to a very good data consistency. Viewed separately, the dimension product trust, with an arithmetic average between $\bar{x}1.64$ and $\bar{x}2.26$, has the lowest value followed by product brand trust, with an arithmetic average between $\bar{x}1.27$ and $\bar{x}2.33$, and company trust with an arithmetic average between $\bar{x}1.775$ and $\bar{x}2.50$. This rank also reflects the good data consistency within each dimension. The detailed results of the descriptive analysis can be seen in appendix F (app.F19).

Factor analysis

The factor analysis of the heavy-user data shows that 63,92% of the variance and therefore the answers can be explained by one “new” variable. All factors correlate highly positive with each other. Therefore, the data can be seen as highly consistent. If one of the 14 factors is known, app. 64% of the measurement of the average fluctuation can be explained. The results of the factor analysis can be seen in appendix F (app.F20).

Taking the very consistent result of the initial factor analysis into account, there would be no need for a further analysis using factor rotation. Factor loadings can be considered as equally high in each dimension. To assess this assumption, the results of the factor rotation are displayed in appendix F (app.F21).

Correlation analysis

As the correlation analysis shows the factors reliability, competence and integrity demonstrate a high positive correlation in every dimension and therefore support the outcome of the Cronbach’s alpha analysis. The results of the correlation analysis can be seen in appendix F (app.F22).

4.1.5.3. Statistical comparison of the target groups

Before comparing the target groups, a list of abbreviations is given of the items that occurred in both groups. The list can be seen in appendix F (app.F23)

Descriptive statistics

Within the group of light-user, the number of participants was $n=327$. They rated the trust building factors with an average of $\bar{x}2.5$ to $\bar{x}3.5$, with a standard deviation of $s0.68$ to $s1.13$. The group of heavy-user counted $n=132$ answered questions. The standard deviation varied between $\bar{x}1,7$ and

\bar{x} 2,7, with a standard deviation of s0.52 to s0.97. The results of the descriptive analysis can be seen in appendix F (app.F24).

The t-test underlines the huge difference between the two groups. The lowest measured value is at t3.5 which indicates a difference between both groups of more than 99% in every comparable factor and dimension. The results of the t-test analysis can be seen in appendix F (app.F25).

Economic intent

The economic intent test confirms the main results of the statistical tests undertaken so far. All in all, heavy-user had much higher values, which are approximately 0,5 points in average higher than light-user. Heavy-user have very high values in terms of *cross-selling*, *willingness to change*, and *recommendation rate*. Whereas the group of light-user only achieved moderate to higher values in terms of *cross selling*, *error tolerance* and *price sensitivity*. The biggest differences can be found regarding the values *repurchase intention*, *recommendation rate* and *willingness to change*. The results of the descriptive analysis of the economic intent test can be seen in appendix F (app.F26).

The t-test underlines this result. Light- and heavy-user are significantly different. The t-test showed values of more than t4,8, which also indicates a significant difference within their answer patterns. The detailed results of the t-test of the economic intent test can be seen in appendix F (app.F27).

The high-vs-low trustee test

The descriptive analysis of the high-vs-low trustee test indicates that there are only slight differences regarding the intra-personal level of trust. Heavy user have the tendency to evaluate their own trustworthiness slightly higher, than light-user. The results of the descriptive analysis of the high-vs-low trustee test can be seen in appendix F (app.F28).

4.1.6. Detailed analysis and interpretation of the existing trust gaps

In the following section, the existing trust gaps are analysed in detail. The expected level of trust, extracted from the focus groups is compared to the current level of trust, extracted from the online survey. Later, the trust gaps are interpreted through the qualitative information collected in the focus groups. As the results have already shown, light-user think differently about the tested product in comparison to heavy-user. Therefore, in a first step the two groups are analysed separately before being compared in a final step. Factors which are discussed are extrapolated to show a clearer image of distinction. Value distances of under +/- 1.0 can therefore be seen as a

match and therefore as seen as insignificant. Next, product trust is the first trust dimension to be analysed.

4.1.6.1. Light-user

Product trust - interpretation of the trust gaps

Light-user show deviations within the dimension of product trust regarding the factors reliability (-9.93), benevolence (-8.06), transparency (+2.12) as well as competence (+0.85). Reliability and benevolence shows a negative deviation, whereas transparency and competence shows a positive deviation. Given that all values have been extrapolated, the gap of the factor competence can be interpreted as insignificant. In the following an overview of the calculated trust gaps is given (tab.21).

Light-User: Product										
Nr	Name	focus groups				online survey				
		Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
					4					
2	reliability	5,50	5,00	27,50	1,00	2,80	3,20	17,57	-9,93	1,00
7	benevolence	5,00	4,50	22,50	2,00	3,11	2,89	14,44	-8,06	2,00
3	transparency	4,50	3,50	15,75	3,00	2,03	3,97	17,87	2,12	4,00
1	competence	5,00	3,00	15,00	4,00	2,83	3,17	15,85	0,85	3,00
4	integrity	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab.21 Light-user „product trust“ - comparison of current- and target Values

Product reliability:

The divergence of product reliability reached a negative deviation of -9,93. According to the light-user product reliability is associated with consistency in taste and physical integrity. “A snack can be natural, too. It should always look and taste the same”. 42% of the light-user are of the opinion that the product does not keep its promises, because the product changes its consistency under the influence of hot temperature (e.g. warm weather) or pressure (e.g. in a backpack or purse). Even when transporting the product home from shopping, the product damages easily. However, even though this problem is not well received, it is taken into account when buying the product.

58% state they know about these product attributes and what they are buying. Further, 47% of the questioned light-user are of the opinion that the product is unreliable in terms of consistency.

Product benevolence:

Product benevolence showed a negative divergence of -8,06. The gap can be explained through the negative perception concerning the product's nutritional and health related aspects. 42% of the light-user are of the opinion that the product fulfils their individual needs when eating sweets, for another 42% the product does not fulfil their needs at all, while 16% are undecided. Eating sweets is closely related to benevolence - rewarding yourself. Even though light-user realised, that the evaluated product belongs to the group of sweets, they state that snacks and sweets should be generally healthy and nutritional. They further mentioned that the ratio of calories in relation to the satisfaction of the craving for sweets is unbalanced and not in proportion. The number of calories of the product is perceived as too high. Only 38% of the participants are of the opinion that the product does not harm their health. In general light-user would prefer to buy other sweets, which have less calories and satisfy their "sweet-tooth" in the same way. Apart from the health aspects of the product, 67% of the light-user perceive the cost/ benefit ratio as not satisfying - or in other words, the product is too expensive in their eyes.

Product transparency:

Product transparency has a positive gap of +2,12. The positive shift can be explained through the lifestyle of light-user. They are well informed about the products they consume, in terms of manufacturing processes and product ingredients. Light-user state that sufficient information about the product is available to evaluate if the product fits into their consumer habits. The majority of the participants inform themselves about a product's "level of naturalness", and assessed the product in terms of its level of artificiality and healthiness. Light-user have evaluated the product in this study and have decided to not trust it.

Product competence:

The deviation of product competence can primarily be explained through taste. The gap reaches a slight divergence of +0,85 and can be seen as a 'match'. The only comment worth mentioning was that the product seems to be "artificially perfect" and is always produced under the highest standards (when undamaged). Light-users state that this is the biggest difference to e.g. an apple, which could have spots and bruises in the store and would get purchased anyway. In addition they state that a product with a 'more natural touch' and the same consistency in quality and in taste would foster trust.

The results in the form of the gaps are illustrated in fig.31.

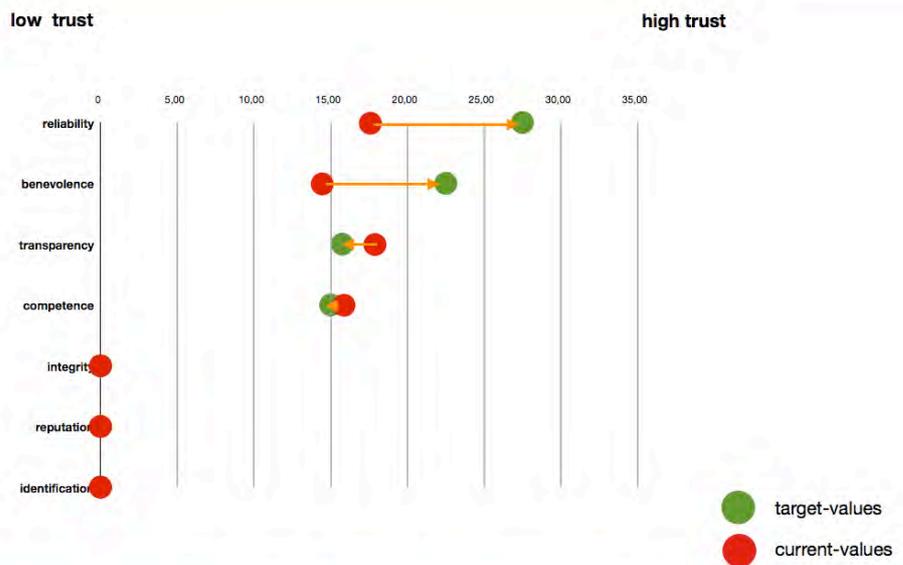


Fig.31 Light-user „product trust“ - comparison of current- and target values

Product brand trust- Interpretation of the trust gaps

The dimension product brand trust is formed by the trust building factors reliability, integrity, competence and transparency. Reliability shows a negative deviation -7,70, integrity a larger gap of -13,18, competence a slightly lower gap of -3,01 and transparency a small gap of -0,35. In the following an overview of the calculated trust gaps is given (tab.22).

Light-User: Product Brand										
focus groups					online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
2	reliability	6,00	4,50	27,00	1,00	2,78	3,22	19,30	-7,70	2,00
4	integrity	6,00	4,50	27,00	1,00	3,70	2,30	13,82	-13,18	1,00
1	competence	5,50	4,00	22,00	3,00	2,55	3,45	18,99	-3,01	3,00
3	transparency	4,50	3,50	15,75	4,00	2,58	3,42	15,40	-0,35	4,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab. 22 Light-user „product brand trust“ - comparison of current- and target values

Product brand reliability:

Product brand reliability, which is the most important brand related trust building factor for light-user, differs by -7,70 points from its expected value. The gap can be explained through a lack in common values between the brand and the light-user customer group. Only 51% of the participants think that the product brand is associated with traditional values, further product authenticity is missing from their perspective. The main problem of the brand seems to be the brand promise. 32% of the participants are of the opinion that the brand does not live up to its promises. The gap can be explained through missing brand values, which would normally support the factor brand reliability. In general only 40% of the group of light-user think that the brand is reliable. For light-user a brand has to have two major attributes: (1) brand age: they are of the opinion, that a brand which has been available on the market for a long time is more reliable than newly introduced products, and (2) the number of purchases by other customers: if a brand was purchased by many customers it is perceived as being more reliable than others. Hence, products with a long manufacturing and sales history e.g. Lind Chocolate are perceived as being traditional and more value based than less-established products.

Product brand integrity:

Product brand integrity is the second most important trust building factor for light-user. It differs by -13.18 points from its expected value and is therefore the largest gap within the product brand trust dimension. Light-user are of the opinion that the brand is not honest and therefore does not stand for honest values. 53% of the participants are of the opinion that the brand is not charged with high ethical values. In the mind of the customer the tested product is not seen as being fresh and therefore deviates from its advertising message. Instead the product is seen as artificial, synthetic and fake. In their opinion “upright” brands do not promise something that cannot be kept by the product. Fresh and none packaged products, on the other hand, were associated with naturalness, health and honesty. Both focus groups refer to the misleading commercials of the product. In total 53% of the participants do not perceive the brand as being honest.

Product brand competence:

Product brand competence, is the third value which differs slightly from its expected value. The gap is -3.01 and can be explained through a lack of competence within the perception of the brand. Even though 79% of the respondents associate the product brand with a consistent high quality brand, the overall level of perceived quality seems not to be high enough. Only 44% of the participants of the online survey stated that the tested brand represents high standards. Participants of the focus group agreed with this and noted that a competent brand is often associated with a product that has own its genuine values. Branded products in general enjoy a higher level of competence than private labels among light-users. They also suggested that the

uniqueness (shape, consistency etc) of the product could be used more to create a more suiting brand image.

Product brand transparency:

The analysis of the factor product brand transparency shows a slight gap of -0,35 and therefore almost fits the expected value. The explanation for this divergence can be found within the unfamiliar and blurry brand values in the eyes of the light-users. Only 54% of the light-user are of the opinion that the brand can be distinguished clearly from other brands. Light-user do not have much experience with the brand, even though they are well informed about the product. This observation is reflected by 56% of the participants, who state they know the brand well and know much about the brand. Interestingly however only 16,21% indicate that the brand fits to their lifestyle and their needs.

The results are illustrated in fig.32.

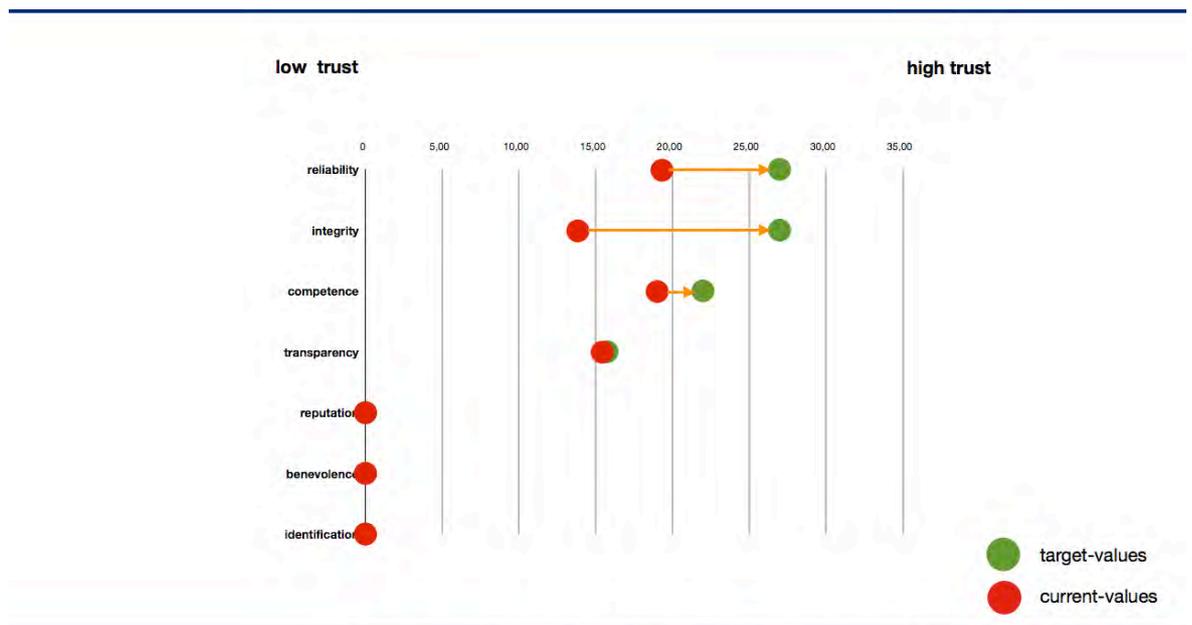


Fig.32 Light-user „product brand trust“ - comparison of current- and target values

Company trust - Interpretation of the trust gaps

The trust gaps within the dimension of company trust could be identified within factors competence (-3.32), integrity (-8.32), reputation (-0.26) and reliability (+0.42). In the following an detailed overview of the calculated trust gaps is given (tab.23).

Light-User: Company										
focus groups						online survey				
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
1	competence	6,00	4,50	27,00	1,00	2,05	3,95	23,68	-3,32	2,00
4	integrity	5,50	4,50	24,75	2,00	3,01	2,99	16,43	-8,32	1,00
6	reputation	5,50	4,00	22,00	3,00	2,05	3,95	21,74	-0,26	3,00
2	reliability	3,00	3,50	10,50	4,00	2,36	3,64	10,92	0,42	4,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab. 23 Light-user „company trust“ - comparison of current- and target values

Company competence:

The company competence gap is -3,32 and can be seen as a rather small gap. The gap can be explained with the bad publicity the company had over the last years. They knew about NGOs accusing the company of making false allegation within TV commercials. This knowledge is reflected by 55% of all light-user, who think that the company does not do what it says. The bad publicity made them also question the ingredients of the company’s products. If products contain unhealthy ingredients, the company must have approved them. This thought links the dimensions of product and company. Both dimensions influence each other very closely. In general the competence of the company to manufacture chocolate products is perceived as high. 79% of the light-user perceived the company as being competent within its branch of business. This view is supported by further 74%, which had the perception that the company produces its products under high manufacturing standards. Light-user even trust in future actions of the company. 64% of the participants think that the company will be able to adapt to a changing market environment, whereas 70% are of the opinion that the company will meet its company goals.

Company integrity:

The factor company integrity showed the highest deviation within the dimension of company trust with a difference of -8,32 points. The gap can be explained through the opinion of light-users, that the company has the tendency to deceive its customers. 41% of the respondents agreed with this statement. It is likely that the experiences with the product reflect strongly onto the company dimension. Further, 77% of the respondents are of the opinion that the company does not follow high moral values. The focus groups participants stated that companies which act in an authentic manner and keep their word are companies with high level of integrity. Hence, a company should be authentic and genuine.

Company reputation:

The factor company reputation has the lowest deviation between the current and the expected values within this dimension. The value distance is only -0,26 points wide and can therefore be seen as a match. This match can be explained through the positive answers given by the participants. 91,8% noted to know people who have a positive opinion about the company, while 96,2% of the participants stated that customers of the company in general have a positive opinion about the company. 93,6% simply note that the company has a good reputation. Interestingly, even though light-user of the focus group had problems with the brand promise of the product, it seems that this does not affect the company's reputation. The level of reputation seems to be sufficient for light-user.

Company reliability:

Company reliability deviates positively from its expected value by +0,42. This deviation can be explained through focus group participants' perception of the company's reputation as worse than the respondents of the online questionnaire. By looking at the results of the online questionnaire, the perception of the reputation of the company looks fairly good. 65% state to know people who talk positive about the company, 84% are of the opinion that customers in general have a positive attitude towards the company, and 77% say that they think that the company has a good reputation. The reason for this deviation could be found in the first focus group's green background of pursuing a sustainable lifestyle and healthy living. It could be possible that majority of the light-users think that the reputation of the company is better than the focus groups stated that it should be.

The results are illustrated in fig.33.

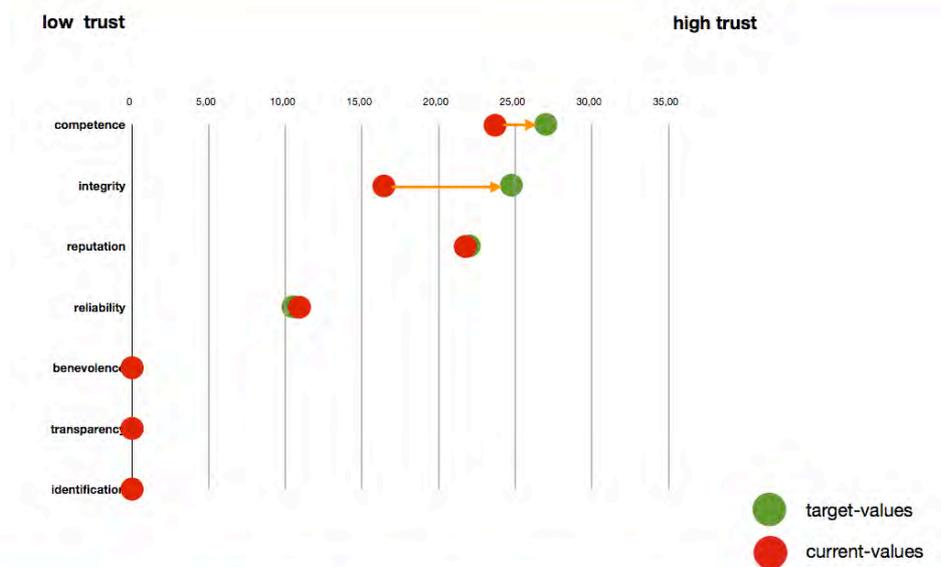


Fig.33 Light-user „company trust“ - comparison of current- and target values

Preliminary conclusion

The data collected within the target group of light-users has a high consistency. Cronbach’s Alpha showed high values, except for two variables (product transparency and brand transparency). The items responsible for the inconsistency could be identified. All calculated means show mid- to low values, which could be expected from the group of users who do not use the product very often. Further, it can be stated that the perceived level of trust is not very high. The standard deviations are fairly low and revolve around the value 1. The good data consistency is also reflected by the factor analysis and varimax/ Kaiser normalization. Three factors explain approximately 73% of all answers of the model. All in all, light-user do not differentiate between product and product brand but between product/ product brand and company. This result was also reflected by the answers given by the focus groups.

In general the product attributes and brand values are not synchronised and work against each other. The product itself is not seen as reliable and is particularly not perceived as benevolent. Sugar and fat result in high numbers of calories, which are seen as unhealthy despite the fact that the product is a snack. Additionally, the number of calories exceeds the calorie/ satisfaction ratio for a snack. The participants stated that the snack tastes light but it does not stop the craving for sweets.

On the other hand the product advertising shows natural ingredients, pleasure, enjoyment in combination with sport selling the snack as being “harmless” and healthy. This discrepancy between product and brand in combination with the customers` knowledge about the product

lead to the lack of trust, which is reflected within the trust building factors. The first trust gap explains also the existence of the second trust gap: integrity. A trust building factor like reliability directly influences the value integrity. Light-users perceive integrity as brand authenticity, which is charged by values such as being natural, honesty, originality or genuineness.

Both, product brand and product trust influence the view of the participants towards the company. The focus groups were of the opinion that the company must be aware of the product and brand discrepancy and therefore deceive the customers deliberately. This explains the slightly lower gap in company competence and the larger gap in company integrity.

With the help of the 'trust score board' the overall expected value of 256,8 trust points could be calculated. The current trust value over all dimensions is at 206 trust points. The value distance between expected- and current value is at -50,72 points, consisting of 2,40 positive trust points, and 54,12 negative trust points.

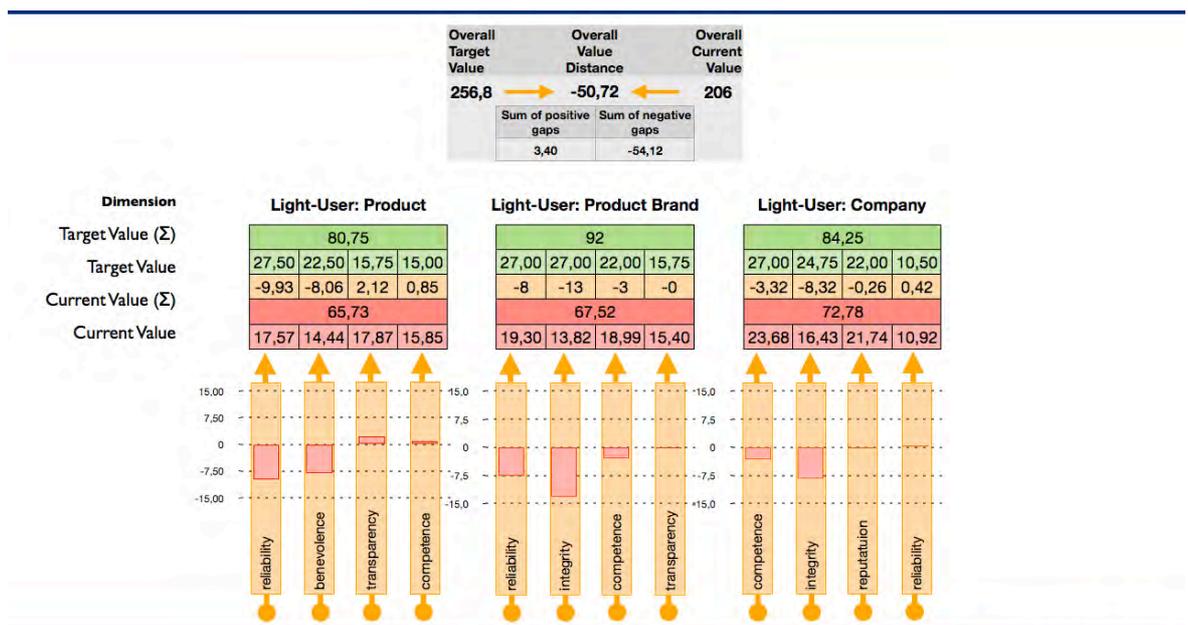


Fig. 34: Light-user -„trust score board“

The dimension with the biggest influence on the current trust level is that of 'company'. An overall value of 72,78 trust points could be measured. Interestingly the dimension which supposed to have the highest trust value (expected value) is product brand. Regarding its current value it has the second highest value with 67,52 points. Another interesting observation is that the lowest trust score (expected and current value) could be measured within the dimension of the product (65,7 current trust points to 80,75 trust points). An overview of the results of the trust score board can be seen in fig.34.

Hence, in the eye of a light-user brand and product are in dissonance and both influence the view of the company.

4.1.6.2. Heavy-user

Product brand trust - Interpretation of the trust gaps

Negative trust gaps within the dimension of product brand trust can be found regarding the factors competence (-5,14), reliability (-3,39), integrity (-1,83) and reputation (+4,28). For heavy users there is no match regarding the factors. Either they deviate positively or negatively and are larger than one. In the following table an overview of the calculated trust gaps is given (see tab. 24).

Heavy-User: Product Brand										
Nr	Name	focus groups			Top	online survey				
		Rank ∅	Value ∅	Target Value		Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
1	competence	7,00	5,00	35,00	1,00	1,73	4,27	29,86	-5,14	1,00
2	reliability	5,50	5,00	27,50	2,00	1,71	4,29	23,61	-3,89	2,00
4	integrity	5,50	4,00	22,00	3,00	2,33	3,67	20,17	-1,83	3,00
3	transparency	3,50	3,50	12,25	4,00	1,28	4,72	16,53	4,28	4,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab.24 Heavy-user „product brand trust“ - comparison of current- and target Values

Product brand competence:

Product brand competence deviates by -5,14 points from its expected value. Participants explain the gap through the following answers: brand competence is closely related to the perceived taste, which is very important to heavy-users. In general both focus groups show high levels of brand affinity, as is reflected in the highest value possible (35). They stated that branded products always taste better than private label products. 79% are of the opinion that the tested brand has high brand values and stands for high standards. Surprisingly, only 14% of the heavy-user are undecided on this matter. Another 69% state that the brand transports values that fit the needs of the customer and therefore their own target group. It is very likely that brand values influence the purchase decisions of heavy-users strongly. Further indications for that can be found in the

homogeneous answer given towards perceived brand quality. 93% of the respondents answered positively in respect of this question.

Product brand reliability:

Product brand reliability is the second most important factor to build trust. It deviates by -3,89 points from its expected value. The gap can be explained by the company, as well as the brand having had negative publicity last year. Focus groups, which set the level for the expected value, seem to expect higher values for the factor reliability (27,5). The respondents of the online questionnaire answered all related questions in a homogeneous manner. 75% are of the opinion that the brand lives up to its promises and fulfils their needs. Around 80% think that the the brand represents traditional values. The focus groups noted that the traditional values of the product reminded them of their childhood. 83% of the heavy-users say that they feel they are able to rely on the product brand itself.

Product brand integrity:

Product brand integrity is a close match and deviates only by -1,83 points from its expected value. As mentioned earlier integrity can be seen as the moral constance of trust and is therefore strongly values based. 56% of all heavy user responses think of the brand as being honest. Further, 36% answered positively on the question, if the brand reflects high ethical values. 70% of the respondents are of the opinion that the brand is a unusual brand. Hence, there seems to be a possibility to charge the product brand with ethical values, whereas brand characteristics seem to be distinct. However, heavy-user are also aware of the bad brand publicity, in terms of claims in commercials, but unlike the light-users heavy-users are not influenced that strongly by this publicity.

Product brand transparency:

Product brand transparency deviates positively from its expected value by +4,28. Heavy-user state that transparency (information about nutrition, ingredients etc.) regarding sweets is actually unimportant to them, because they know that they are eating something unhealthy. Nonetheless heavy-users are very well informed about the brand. 82% of the target group state that the product brand differs significantly from other brands. Further 72% state that the brand's differences to other brands' values are easy to understand. 77% also indicate that they know the brand's proposition well.

The results are illustrated in fig.35.

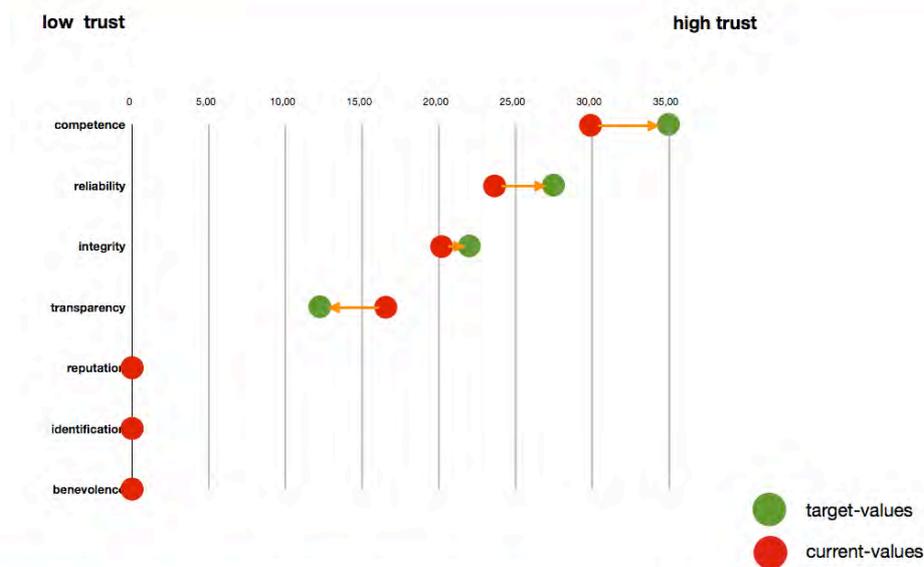


Fig.35 Heavy-user „product brand trust“ - comparison of current- and target values

Product trust - Interpretation of the trust gaps

Heavy-User show deviations within the dimension of product trust in relation to the factors of competence, transparency, integrity and reliability.

Nr	Name	focus groups			online survey					
		Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
1	competence	7,00	5,00	35,00	1,00	1,73	4,27	29,89	-5,11	2,00
2	reliability	4,00	4,00	16,00	2,00	1,65	4,35	17,40	1,40	3,00
3	transparency	5,00	3,00	15,00	4,00	1,64	4,36	21,78	6,78	1,00
4	integrity	4,00	4,00	16,00	2,00	2,26	3,74	14,95	-1,05	4,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab. 25 Heavy-user „product trust“ - comparison of current- and target values

The gaps consisted of the following deviations: Competence by -5,11, reliability by +1,40, transparency by +6,78 and integrity by -1.05. In tab.25 an overview of the calculated trust gaps is given.

Product competence:

The trust gap of the factor product competence is -5.11. Among heavy-users the benefits of the product are very important. Heavy-users associated taste and quality of the product strongly with the competence of a product. The taste seems to meet the heavy-users' expectations, and is the most important aspect to the snack. 90% of the participants are of the opinion that their expectations are fulfilled by the product - only 10% are undecided. There were no negative answers, which reflects the high consistency of the answers. 84% of the heavy-users think that the product is of high quality, and 70% think that product meets the needs of the general customer of the product. This answering pattern could be triggered through the bad publicity the product had in the last year. Health concerns could also be an issue, even though heavy-user clearly perceive the product as a snack.

Product reliability:

Product reliability is the second smallest variation, but with a positive trust gap with a value distance of +1.40. Heavy-users again mentioned continuously excellent product taste as the most important attribute. 91% described the product being reliable, whereas only 27% of the respondents indicate they were aware of the product not living up to its promises. This finding can again be traced back to the calorie/ satisfaction-ratio of the product. Heavy-users also noticed the high amount of calories of the product and referred to the product as "not stopping the sewer-cravings" sufficiently. However, the knowledge of that does not influence heavy-user that much when purchasing the product.

Product transparency:

Product transparency occupies the third rank within the product dimension. The gap had a width of +6,78 and is the most positive factor within this dimension. As mentioned before for heavy-users taste is the key attribute to sweets. During the discussion about product transparency and knowledge about the product (e.g. ingredients or manufacturing processes), heavy-user seemed to be very well informed. Heavy-user in general do not appreciate information about calories and health concerns. They clearly stated that they were aware of the ingredients of the snack. Constantly reminding customers about these issues is perceived as unnecessary and would dampen the joy of eating sweets. Everyone knew that sweets should be consumed in the right proportion to regular food. The general knowledge of product information was also reflected within the online study. 98% of the heavy-users knew how to store and consume the snack. This is important because the snack itself has to be refrigerated, which is not that common for a candy bar. Also the product ingredients were known by 87% of the heavy-user. 77% evaluated the information on the products as easy to understand.

Product integrity:

The trust building factor of product integrity has a slight negative gap of -1.05. the gab can be explained through the special characteristics of the product itself. Heavy-users, as well as light-users, think of the product as being artificial and not being genuine. In their opinion integrity is reflected within the product through honesty, genuineness and authenticity. However, only 65% of the respondents perceive the product as being honest, whereas 39% are of the opinion that the product is not genuine and authentic at all. Hence, the view of heavy-users on the authenticity of the product is not solitary based on product values. It is also influenced by a transparent product communication that can be understood by the customer.

The results are illustrated in fig.36.

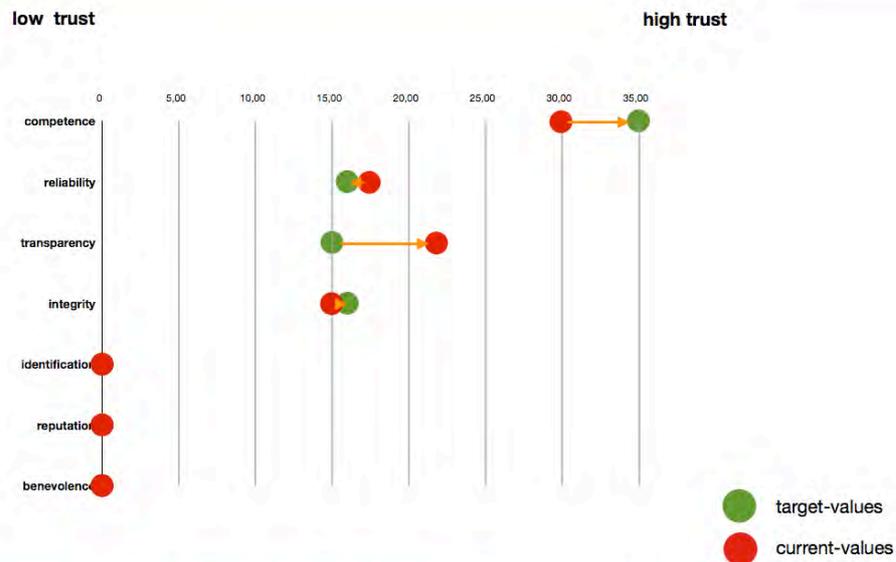


Fig.36 Heavy-user „product trust“ - comparison of current- and target values

Company trust - Interpretation of the trust gaps

The dimension company trust was ranked third. It consisted of three trust gaps within the trust factors: competence (-5.11), integrity (-4.42), reliability (-3.73) and one match: transparency (-0.02). In the tab.26 an overview of the calculated trust gaps is given.

Heavy-User: Company										
focus groups						online survey				
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
1	competence	7,00	5,00	35,00	1,00	1,73	4,27	29,89	-5,11	7,00
4	integrity	5,50	4,50	24,75	2,00	2,30	3,70	20,33	-4,42	6,00
2	reliability	4,50	5,00	22,50	3,00	1,83	4,17	18,77	-3,73	5,00
3	transparency	4,50	3,50	15,75	4,00	2,50	3,50	15,73	-0,02	4,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab. 26 Heavy-user „company trust“ - comparison of current- and target values

Company competence:

Company competence deviates negatively by -5,11. Due to the structure and information policy of many companies, heavy-users find it difficult to form an opinion about the company itself. On the other hand, heavy-users stated that they would appreciate it if the company which sells their favourite snack would be trustworthy and reliable. They further explained that the brand and especially the product itself usually compensates the lack of knowledge about the company. Often it is even unclear who manufactures the product. However, the target group state that a company which offers more than just one product is perceived as being more trustworthy than manufacturers which produce just a single product. They suggested that the company's of this study should use this advantage and communicate their competence to foster trust. Heavy-user also perceive competence in production as basis for manufacturing high qualitative sweets that taste good. 82% of the participants are of the opinion that the company is competent in its industry, whereas 72% perceive the company as having high standards regarding its products. 78% of the heavy-user are also of the opinion that the company has the ability to adapt to changing market conditions, which also underlines its perceived competence. Another suggestion of the heavy-user group was to introduce manufacturing seals or labels regarding product quality, which serve to attest certain production standards to the customer.

Company integrity:

Company's integrity has a trust gap of -4,42 points. Heavy-user state that a company in general should be honest with the customer. Nonetheless 50% of the participants are of the opinion that the company does not follow high moral values, whereas 31% are not sure if the company does not try to deceive the customer. In the opinion of the heavy-users the customer will always buy sweets even-though they are unhealthy. The company should rather centre on other product attributes in its advertising rather than on health. All in all when answering questions about the company's integrity, heavy-users refer to the company's culture. They talk about an honest company and the way they treat customers. Within this context only 64% of the respondents think that the company treats their customers with respect. This again can be explained through the false allegations made by the company in product advertisements.

Company reliability:

Company's reliability has a trust gap of -3,73 points. It is the third largest gap within the dimension of company trust. Only 54,8% of the participants stated that the company does what it says. This low value can be explained with the communication affords to promote their products as a healthy snack. Unlike the light-users, heavy-user do not mind this and purchase the product anyway. The tradition of the company is also closely related to reliability. A company which as market experience through the value of being traditional is often perceived as being trustworthy. 86,5% of the heavy-user are of the opinion that the company is associated with tradition. In all, 80,7% noted they where able to rely on the company.

Company transparency:

The transparency of the company is not seen as a very important issue. With a trust gap of -0,02 current and expected value can be seen as matching. Transparency is not seen as a very important factor (rank 4), because heavy-user mostly focus on the transparency of the product, which is the most "over-emphasised" factor of the dimension product. 52,8% are of the opinion that the company shares important information with the public and its customers. In other words: heavy users do not focus on the communication affords of a company, as long as they are satisfied with the product. Interestingly only 55,7% of the heavy-users are of the opinion that they know what the company is doing, while only 48% have the feeling that the company communicates in a comprehensible manner.

The results are illustrated in fig.37.

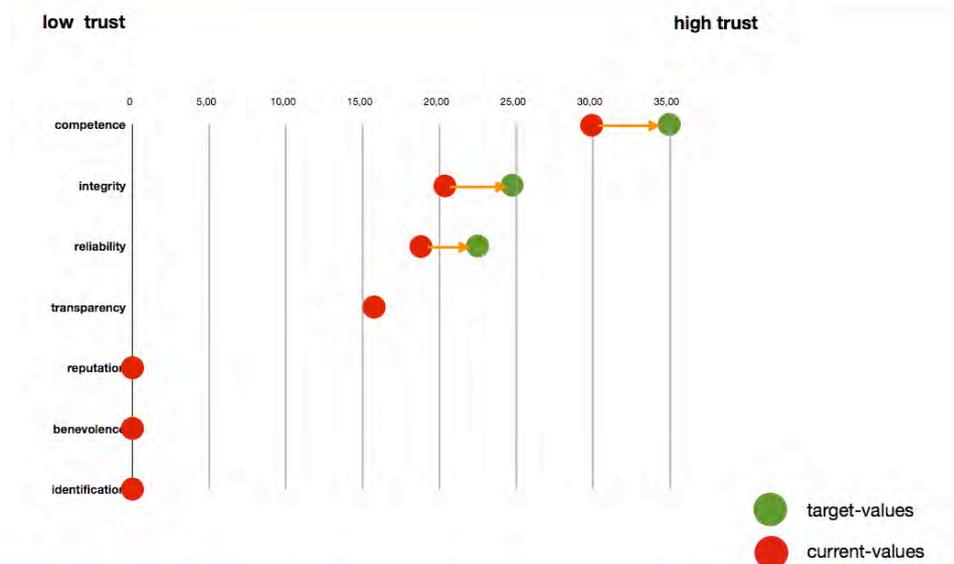


Fig.37 Heavy-user „company trust“ - comparison of current- and target values

Preliminary conclusion

Overall the data collected from heavy-users shows much higher consistency than the data collected from light-users. The underlying construct of the heavy-user group is explained through just one variable which explains 64% of the variance. The same picture was drawn throughout the correlation analysis. Most values show high correlations among each other, whereas the error probability was low throughout all tests.

Regarding the creation of trust, heavy-user do not differentiate between the three trust dimensions very much. All dimensions are strongly interlinked with each other. The brand, which is the most important dimension to build trust, is perceived as being of high quality. Competence was the only factor showing a wider negative gap (-5,14). This could be related to the effect of bad publicity. Transparency shows a remarkable positive trust gap of +4,28. Heavy-user feel very well informed. The values show that even less important trust building factors are extremely high developed.

Rank two was taken by the dimension company, and showed just one factor: reliability. This gap could also be explained through the recent bad publicity. Even for heavy-users the company's reliability, and therefore trustworthiness, could be higher. Further heavy-users state that multi-product companies are more trustful than single-product companies. Very often it is not known which company manufactures which product. Heavy-users state that the tested company should communicate and be more proud of what great products it manufactures.

For heavy-users product occupies rank three. Product, especially the taste of the product (product competence), is the most important variable. The constitution, e.g. taste, texture, and “mouth-feeling”, when consuming the product is very dominant and let other variable fade. Heavy-users overlook the deficits of other dimensions and excuse missteps of the company or the brand. The impact of the bad publicity initiated by NGOs regarding false claims within commercials only had a slight impact on heavy-users.

The ‘trust score board’ for heavy-users calculated an expected trust score of 276.8 trust points, with a current trust score of 258.9 trust points. The existing value distance is only -17.82 trust points wide, consisting of +12.46 positive trust points and -30.28 negative trust points. The dimension with the highest expected trust score is the dimension company. A value of 98.0 trust points could be calculated, followed by the product brand (96.7) and the product (82.0) itself. In the current situation, the brand is the biggest trust driver. With a value of 90.17 trust points it has the largest influence of the current overall level of trust. Second most important trust dimension is the company with 84.7 trust points, followed by the product with 84,0 trust points. (see fig.38).

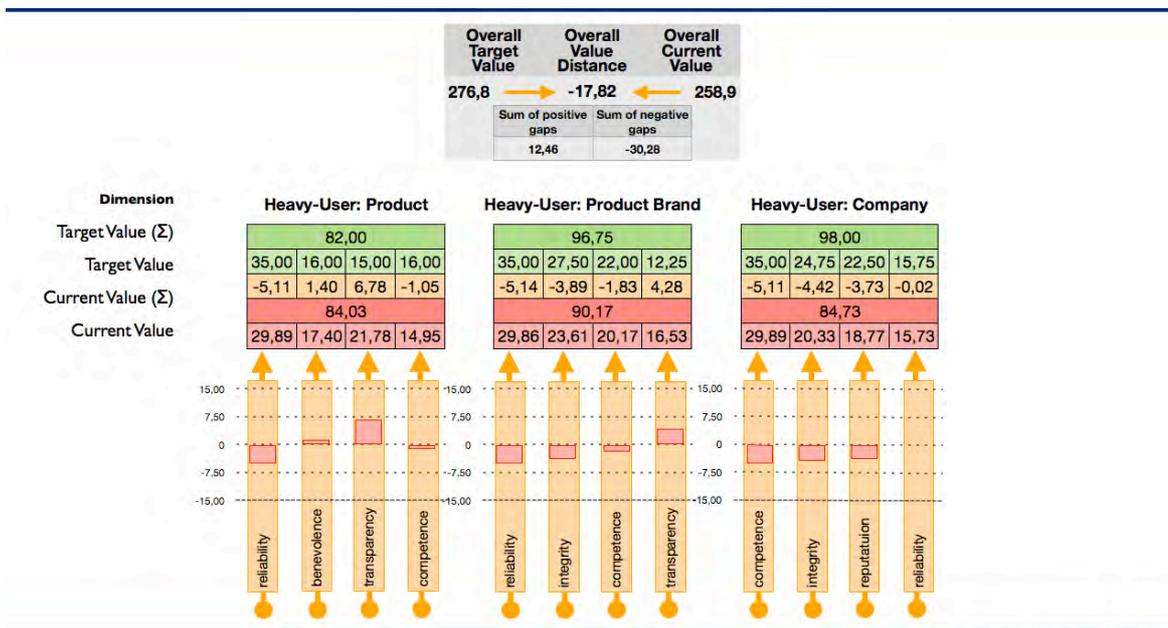


Fig.38 Heavy-user „trust score board“

4.1.7. Conclusion

The qualitative analysis of the data showed that for heavy-users the product is the most dominant dimension. It builds the framework for all other dimensions, but is not the most important dimension to build trust. For heavy-users the knowledge about the product can compensate the missing knowledge about the company. Whereas product knowledge compensates and reflects the perception of the company. The interdependence of the dimensions was also evident within the light-user group. Whereas heavy-users do not differentiate between product and brand and company, light-users do. Due to lack of interest, light-users do not differentiate between the dimensions product and brand but perceive company as a single dimension.

Product competence is seen, by heavy- and light-users, as a key factor for building trust. However, light-users have a different perception of the product. For them candy has to be healthy and genuine and not artificial. The point that it is unnaturally sweet and artificial lets them lose trust most and leads to a large trust gap. The unhealthiness of the product even influences the second trust building factor benevolence, which follows the same reasons in explanations the trust gap. The consistency of the product plays an important role for light-users, too. It should be natural and not that processed and also not be damaged while being transported home from the supermarket. Heavy-users on the other hand evaluate the product strongly through its taste. Taste is their most important factor. They are aware of the fact that the product is a sweet and that it can be unhealthy if consumed too much. For them constant reminders of the product being unhealthy discourages trust instead of building it.

For light-users the brand basically lacks values. The product brand does not appeal to them and is seen as unethical and not honest. Interestingly recent bad publicity led to a trust value inconsistency within the trust building factors of the brand. Light-users do not differentiate consciously between product and brand. Therefore the bad publicity of the product instantly reflected on the brand and in a second step on the company for creating a culture of mistrust towards the customer. Hence brand competence diminished through a lack of positive brand perception. In particular the trust building value product quality, which should be reflected within the the brand, was not perceived as high enough by light-users. Heavy-users on the other hand had a strong connection between taste of the product and brand. For them branded products always taste better, than private label products. In contrast to the the light-users, heavy-users perceive the brand as of high quality and values. Brand reliability was also slightly weakened through the bad product publicity of the product, but not that strongly as with the light-users. This is why the value brand integrity gained slighter low values.

The comparison of the trust score boards underlines the qualitative findings. While heavy-user need higher level of trust in general, they already have high level of trust in all three dimensions.

The best indicator is the size of the of the overall trust gap (light-user -50,72, heavy-user -17,82) and especially its composition. While light-user only have 3,4 positive current trust points, heavy-user have 12,4 positive current trust points. In other words, in every dimension there is at least one trust building factor, which generated more trust than needed.

All in all, the non-durable goods study demonstrated, that the different level of trust for each target group could be identified and explained and measured.

Study two: durable goods

4.2.1. Description of the company

The company in the second test was a German car manufacturing company which produces and sells cars, trucks, vans and busses worldwide. In 2011 the group sold more than 2 mil. vehicles total and generated a turnover of 106 bn. Euros. The company achieved this goal with 271.000 employees. The company also acknowledges trust as one of the most important aspects of business success and refer to it as the most important “currency” of business, politics, public or private life.

In autumn 2012 the company introduced a new car model, which targets a new and much younger customer segment. As it carries the same brand name as the model that was primary driven by senior citizens, two goals where of great importance to the company:

- (1) It was of interest if older customers would trust the company enough to switch to another appropriate car model
- (2) What exactly would make the new younger target groups trust in the product, brand and company?

4.2.2. Description of the selected customer groups

The company decided to test three customer groups in this study. The first target group consisted of younger potential customers between the age of 18-25 years. The company was aware that this customer group would not have the necessary financial background to buy such a car, but perceives them as important to build the car’s image. In a couple of years this customer group would also be able to purchase cars made by the company. The second target group consisted of younger potential customers between the age of 26-35, who are actually able to afford such the

car. This target group is also important to build the car's image. The first as well as the second target group are fairly new to the company's customer portfolio. The average company customer is 49,7 years old. This is why the first two target groups only consisted of participants, who drive car brands other than the company's brand. The last and also most important target group consisted of actual customers of who were at least 50 years old and know the brand and the previous model well.

4.2.3. Description of the focus groups

Six focus groups were conducted at a company's subsidiary in Dortmund. Two focus groups within the target group of potential customers (18-25), two focus groups within the target group of potential customers (26-35) and two focus groups within the target group of customers (50+).

4.2.3.1. Potential customers (18-25)

Potential customers (18-25) - group 1

On May 23, 2012 the first focus group with potential customers between the age of 18-25 was conducted. The group consisted of 12 participants, male and female, which were between 18 and 25 years old. In general all participants were very talkative and contributed very well.

Potential customers (18-25) - group 2

The control group of the potential customers between the age of 18-25 was conducted on May 24, 2012 and consisted of eight participants, male and female. The group was lively and answered all questions enthusiastically. A picture of the collages of both groups can be found in appendix G (app.G1, app.G2)

Determination of the most important trust building dimensions and factors per dimension

Most members of this potential target group saw the company as being distant and not standing for excitement or the joy of driving. In their minds the image is still old-fashioned, even though a newer, much more sporting model, was going to be introduced to the market. For most participants the the company, and especially the sales personnel, acted, in a passive manner towards younger customers and did not take notice of them in the stores. Participants repeatedly stated they did not feel welcome in the company's show rooms, even if they visited the store with the intention to buy a car of that brand.

Both groups had the same preferences towards the trust building dimensions. The both groups excluded the dimensions company trust and value-added-services. Through extrapolation, the

most important trust building factors within each dimension could be identified. A detailed overview of the trust building dimensions and its factors is given in tab.27.

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product Brand	Identification	competence	reliability	integrity
Product	competence	reliability	reputation	integrity
Salesperson	competence	reliability	integrity	identification

Tab.27 Potential customers (18-25) - comparison dimension and trust building factors

The trust building factors competence, reliability and integrity can be found in all three dimensions. Other factors vary. A detailed overview of the calculation and determination of the trust building dimensions and factors can be found in appendix G (app.G3, app.F4, app.F5).

4.2.3.2. Potential customer (26-35)

Potential customers (26-35) - group 1

Potential customer group (26-35) 1 was conducted on July 5, 2012. The group consisted of only five participants, male and female. The group gave excellent input and was active during the each step of the focus group discussion.

Potential customers (26-35) - group 2

Potential customer group (26-35) 2 was held on July 12, 2012 and consisted of six female and male participants. Group members were shy at first. The collage technique at the beginning of the session helped them to overcome their inhibitions. The collages of both potential customer groups can be seen in appendix G (app.G6 and app.G7)

Determination of the most important trust building factors per dimension

As described the younger potential customers (18-25), this target group also had the the same experiences regarding the company’s sales force. Even being over 30, sales personnel does not react to customers request for test drives, or even just showing and explaining the car to them. The overall service was described as slow and not very customer orientated. Apart from the poor sales force and customer service, the products were described as old-fashioned and sedate and not `sporting´ like the products of the competition. In general all in all participants stated to trust into the company, because of its German heritage, long lasting tradition and the fact that all cars are engineered in Germany.

Both target groups made the same choice of trust building dimensions and eliminated value-added-services and company trust. In tab.28 the most important trust building factors have been calculated through extrapolation.

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product Brand	Identification	competence	reliability	integrity
Salesperson	competence	reliability	integrity	benevolence
Product	reliability	competence	integrity	benevolence

Tab.28 Potential customers (26-35) - comparison dimension and trust building factors

The factors competence, reliability and integrity can be found within every trust building dimension, whereas other factors vary. A detailed overview of the calculation and determination of the trust building dimensions and factors can be found in appendix G (app.G8, app.G9, app.G10).

4.2.3.3. Customer (50+)

Customer (50+) - group 1

The first company's customers focus group with an age over 50 years was held on June 14. 2012 and consisted of 10 participants, both male and female. The customer had to be motivated to talk. They were skeptical towards the focus group discussion and different test. Creative tasks seemed difficult for the group to accomplish. It was also difficult for them to stay focused on the main topic and to give straight answers.

Customer (50+) - group 2

Customer Group (50+) 2 was conducted on September 3. 2012 and consisted of six participants both male and female. The group again had to be motivated to participate in the activities and stay focused. Creative tasks could be accomplished with guidance and assistance through the moderator. All participants gave excellent input and contributed knowledge and insights throughout the discussion. Again company had a much stronger impact on trust than did product brand. The collages of both customer groups -user groups can be seen in appendix G (app.G11 and app.G12)

Determination of the most important trust building dimensions and factors per dimension

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Produce	reliability	competence	integrity	reputation
Salesperson	competence	reliability	integrity	benevolence
Company	reliability	competence	integrity	benevolence

Tab.29 Customers (50+) - comparison dimension and trust building factors

Interestingly customers over 50 saw trust towards the different dimensions of the company in a much wider picture. They incorporated the company's board decisions (M&A decisions), changes in the companies production design, company's financial figures to determine their own level of trust. The brand of a product seemed to be not that important to both groups. They also felt that

the company is losing its tradition, due to a process of reinvention. They also explained that they understand this process, due to the fact that younger (and soon more attractive) customers focus their purchase decisions on different things than do older consumers. The participants generated considerable discussions and compared the company's former position and products to its current situation. An overview of the dimensions and trust-building factors is given in tab.29.

Both groups chose the same trust building dimensions. For them product trust is the most important dimension, followed by the sales person trust and the company's trust. Both groups eliminated the trust building dimensions "value-added-services" and "product brand trust".

4.2.4. Description of the online survey

The online survey was carried out between September 6, and November 5, 2012. Within these eight weeks 293 participants took part in the survey, 168 fully completed questionnaires could be counted. A segmentation question was used prior to the main part of the questionnaire to assign the participants to their target group. Three main segments were addressed, identical to the focus groups: potential customers between 18-25, potential customers between 26-35 and customers who were older than 50 years.

The link for the online survey was also published in blogs, on social media sites which focussed on premium cars. Due to legal restrictions the company refused to promote the link to the online survey on their own website or among their own customers via eMail. Permission was granted to question the company's customers at the introduction event of the new car model. Three researchers equipped with iPads (to be able to access the online survey over wireless network) questioned participants at the event who were over 50 years old. Until that point, they were underrepresented in the survey in comparison to the other target groups who perhaps had a higher online affinity. The general questionnaire introduced in appendix D was adapted grammatically prior to fit the company context.

4.2.5. Statistical analysis of the target groups

4.2.5.1. Potential customers (18-25)

The demographics of potential customers 18-25 can be seen in fig.39. n=52 completed questionnaires could be counted.

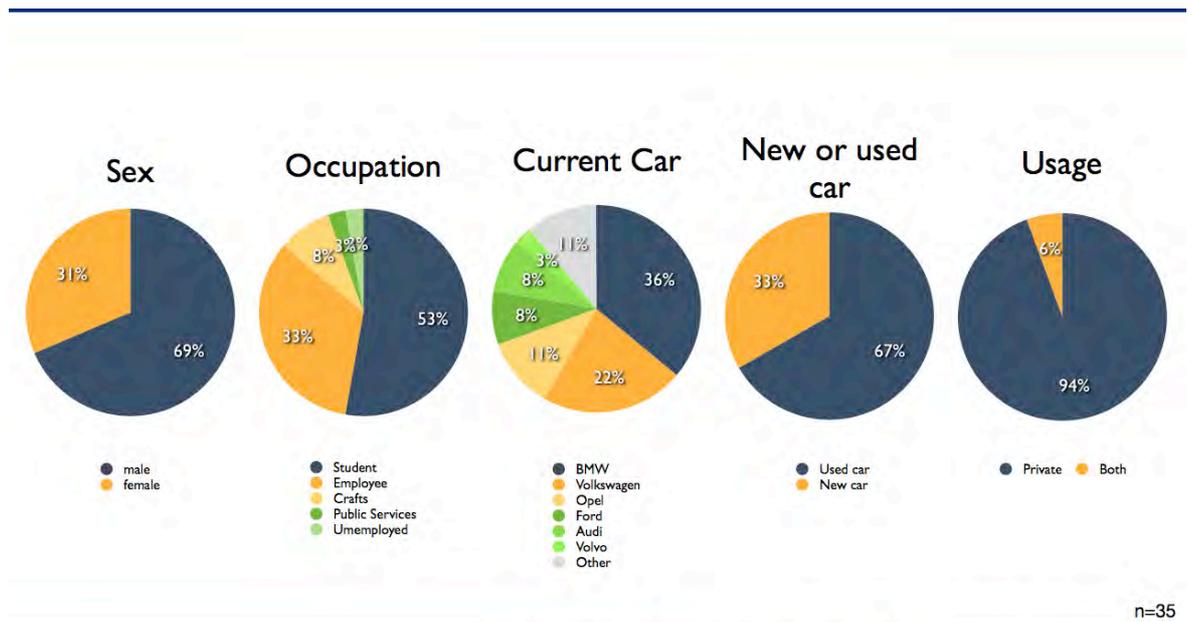


Fig.39 Potential customers (18-25) - sociodemographic overview

Cronbach's alpha analysis

The results of the analysis can be seen in appendix G (app.G17).

The results show, high Cronbach alpha values of an average of 0,7 and higher. Lowest value within this item cloud is product integrity with a value of 0,606.

Descriptive statistics

The response rate within this segment was n=52. The arithmetic average over all trust building dimensions varied between $\bar{x}2,25$ and $\bar{x}4,12$ and can therefore be considered as low. The standard deviation of s1,0 or less again demonstrates a good data consistency. Analysed separately, the most important dimension can be seen as product trust. Its standard deviation varies between $\bar{x}2,25$ and $\bar{x}3,06$, followed by salesperson trust with an average between $\bar{x}2,3$ and $\bar{x}2,84$ points and last product brand trust with an average between $\bar{x}2,29$ and $\bar{x}4,12$. Interestingly the largest standard deviations can be found within the values brand identification (s4,12), product

integrity (s3,06), and salesperson benevolence (s2,7) which also have the lowest scores in each dimension. The results of the descriptive analysis can be seen in appendix G (app.G18).

Factor analysis

According to the analysis it is possible to explain 77% of the underlying construct with the help of three newly generated factors. The results of the factor analysis can be seen in appendix G (app.G19).

When applying factor rotation (varimax/ Kaiser normalization) to the three newly generated factors to increase the level of detail, the consistency of each factor becomes visible. Factor 1 is mostly influenced by product brand trust and product trust items, factor 2 is influenced most strongly by salesperson trust items, whereas interestingly factor three is mostly influenced by integrity and identification items. The values brand identification and product integrity, which both influence factors 3 strongly, also both have the weakest means in each trust building dimension. The results of the factor rotation can be seen in appendix G (app.G20).

Correlation Analysis

The correlation analysis of the answers given by potential customers between 18 and 25, show that the factors brand reliability, product competence and salesperson's reliability show a high positive correlation with many other trust building factors, and therefore support the Cronbach's alpha analysis of data being highly consistent. The results of the correlation analysis can be seen in appendix G (app.G21).

4.2.5.2. Potential customers (26-35)

The demographics of potential customers 26-35 can be seen in fig.40. n=55 completed questionnaires could be counted.

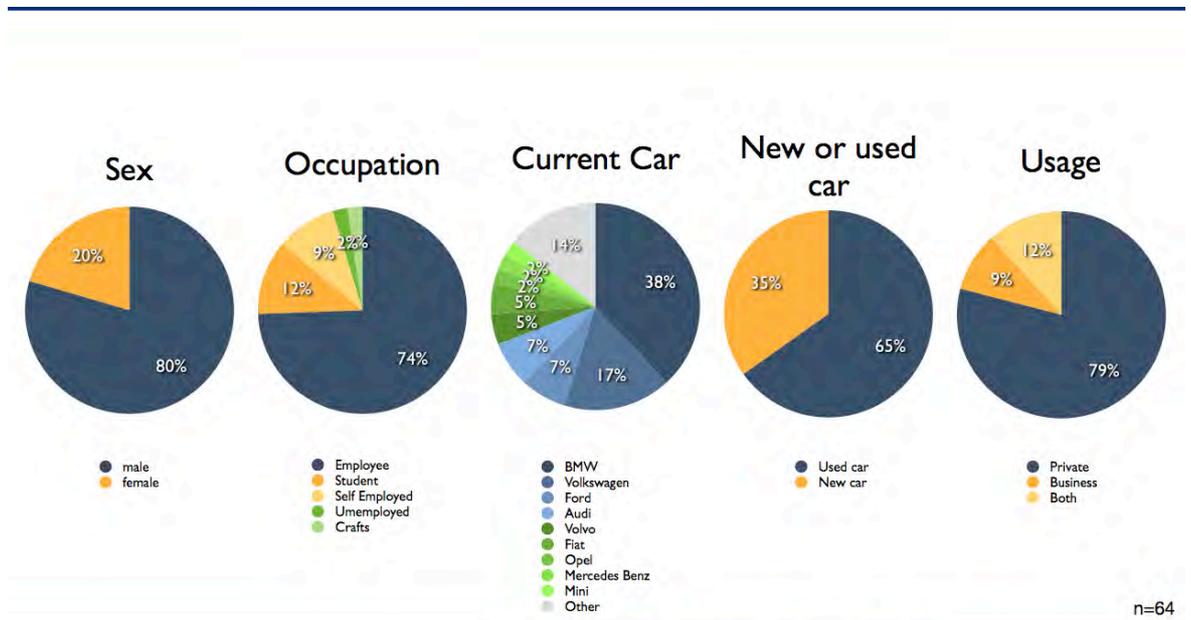


Fig.40 Potential customers (26-35) - sociodemographic overview

Cronbach's alpha analysis

Cronbach's alpha analysis shows high data consistency over all trust building factors, except for the value product benevolence with an alpha value of 0,551. The results of the analysis can be seen in appendix G (app.G23).

Descriptive statistics

The response rate of the segmented potential customers between 26-35 is n=55, with an arithmetic average over all values between $\bar{x}2,09$ and $\bar{x}4,13$ over all trust building variables. The standard deviation revolves around $s0,817$, which demonstrates good data consistency.

Analysed separately, the dimension product trust achieved the highest score of the arithmetic means of all dimensions between $\bar{x}2,15$ and $\bar{x}3,09$, followed by product brand trust with an arithmetic average between $\bar{x}2,09$ and $\bar{x}4,13$ and salesperson's trust with an arithmetic average between $\bar{x}2,64$ and $\bar{x}3,10$. Although product brand trust has higher values, the low result of brand identification leads to an almost identical result for the last two dimensions mentioned. Viewed separately the mean of the standard deviation within every dimension is almost the same (product trust $s0,79$; product brand trust $s0,84$; salesperson's trust $s=0,84$). The results of the descriptive analysis can be seen in appendix G (app.G24).

Factor analysis

Three newly created factors are able to explain 77,36% of the underlying construct through the creation of new variables. The results of the factor analysis can be seen in appendix G (app.G25).

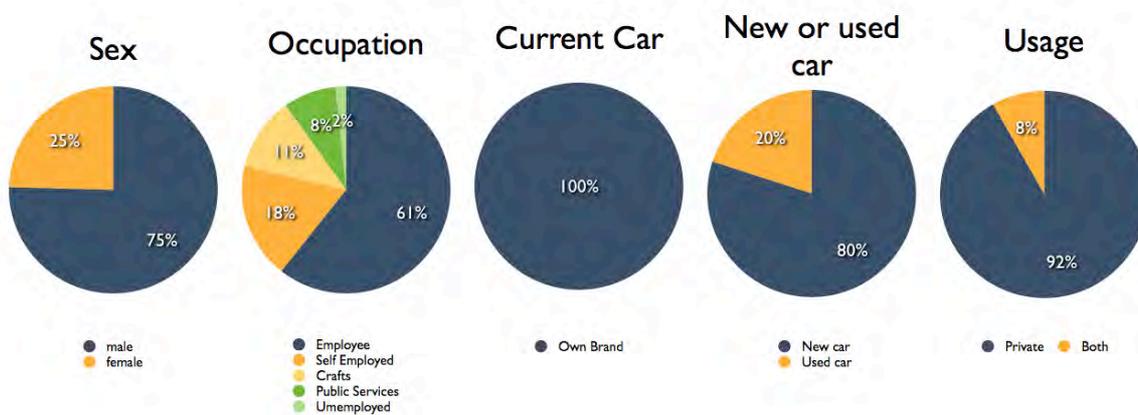
Factor rotation indicated that factor 1 mostly consist of factors used from within the dimension of the salesperson. The second factor consists of trust building factors from the dimension product trust and the third factor shows high factor loadings within the dimension product brand trust. The results of the factor rotation can be seen in appendix G (app.G26).

Correlation analysis

The conducted correlation analysis shows that the salesperson’s factors show higher correlations among each other. Other correlations are fragmented. Brand reliability and brand integrity for example correlate highly with the factors salesperson’s and product benevolence, as well as with product competence and reliability. Further, the product competence correlates with brand competence and integrity, as well as the product benevolence. Product reliability correlates highly with brand reliability and integrity as well as with products benevolence. The results of the correlation analysis can be seen in appendix G (app.G27).

4.2.5.3. Customers (50+)

The demographics of customers 50+ can be seen in fig.41. n=61 completed questionnaires could be counted.



n=65

Fig.41 Customers (50+) - sociodemographic overview

Cronbach's alpha analysis

Cronbach's alpha analysis shows good data consistency within the dimension product trust and salesperson trust, and extremely low values within the dimension of company trust. The results of the analysis can be seen in appendix G (app.G29).

To be able to explain these abnormality, a correlation analysis of all low Cronbach's alpha values was conducted. The result shows that correlations between the single items is very low. Correlations vary between 0,2 and 0,4 (see app.G30)

By taking a closer look at the three items answered by the target group, item v0427a consists to 75% of value "1" and to 25% of value "2". Almost no other values exist. Hence, the average fluctuation of the variable is almost non-existent and therefore explains the very low correlation to other items of that factor. Furthermore, there are a few sets of data consisting of values at both ends of the scale (e.g. 1-1-4). These outliers additionally lower the correlation of the value itself (see app.G31)

Even though, low Cronbach's alpha values could be found within the dimension of "company trust" a high data consistency could be confirmed through the additional analysis.

Descriptive statistics

The average response rate of fully answered questionnaires within the segment of customers (50+) was n=61. The calculation of the arithmetic means shows values between $\bar{x}1,23$ and $x2,11$ over all trust building factors in every dimension with an average standard deviation between $s0,33$ and $s1,07$ which points to a good data consistency.

Analysed separately, all tested dimensions show very high means. The average mean of the dimension "product trust" has values between $\bar{x}1,29$ and $\bar{x}2,11$, the dimension salesperson trust trust has values between $\bar{x}1,44$ and $\bar{x}1,747$ and the dimension "company trust" has values between $\bar{x}1,32$ and $\bar{x}1,618$. Existing customers show higher values in rating and answered more homogeneous in each dimension. The results of the descriptive analysis can be seen in appendix G (app.G32).

Factor analysis

67,1% of the variance of the model can be explained through three "new" variables. All factors correlate highly with each other, so that data can be seen as consistent. The results of the factor analysis can be seen in appendix G (app.G33).

As a next step factor rotation was conducted to analyse the composition of the three newly created variables. The result shows that factor 1 consists of variables of all trust building dimensions, but mostly out of the dimension salesperson, factor 2 consists of product and company related variables and factor 3 consists only of the variable company competence. The results of the factor rotation can be seen in appendix G (app.G34).

Correlation analysis

The results drawn from the factor analysis can be tested by the correlation analysis. It shows that high correlations mostly exist within the dimension of “salesperson trust”. Salesperson’s benevolence correlates with competence, reliability and integrity. Further, the companies integrity correlates with the company's reliability. The results of the correlation analysis can be seen in appendix G (app.G35).

Economic-intent

The economic-intent of a customer group measures the expected future economic interactions out of the customers view. Customers 50+ tend to have very positive intentions towards recommending the product, product brand and willingness to forgive the company if error occur. They also refuse to change to other brands and would buy the same car brand again. Furthermore they would drive more cars built by the company. However, even within this customer group price sensitivity seems to be an issue. Customers 50+ are not very likely to buy a bigger car because they clearly state that the price is relevant to them when buying a car. An overview of the results can be seen in appendix G (app.G36).

4.2.6. Statistical comparison of the target groups

4.2.6.1. Potential customers (18-25) vs. potential-customers (26-35)

Interestingly eleven (from 12) similar trust building factors could identified to appear in both target groups. A list of abbreviations is given in appendix G (app.G37)

Descriptive statistics

The general descriptive statistics shows almost the same answer pattern of both groups. Some questions were answered with lower values by the potential customer group (26-35), which indicates a lower validation of the company, their products and the brand. (see aap.G38)

The t-test underlined the initial result and showed no significant difference between both target groups. The only difference very slight difference was shown within the variable product integrity,

which showed a t-value of $t=1,756$ with a bi-directional significance of $0,275$. The rest of the t-values demonstrate a value of $t \leq 1,7$ or less, which indicates that both groups appear to be very similar. An overview of the results of the descriptive statistics is given in appendix G (app.G39).

The high-vs-low trustee test

The descriptive analysis of the self-assessment showed no differences between the groups either. Both assess themselves as being trustworthy. Target group 18-25 ($\bar{x}1,699$) evaluate their trustworthiness always higher than target group 26-35 ($\bar{x}1,903$). The descriptive analysis of the high-vs-low trustee test can be seen in appendix G (app.G40).

4.2.6.2. Potential customers (18-25) vs. customers (50+)

Six factors could be found for comparison within the group of potential customers. A list of abbreviations is given in appendix G (app.G41).

Descriptive statistics

The comparison by t-test illustrated that both groups are significantly different. All t-values show figures higher than $t4.605$. Both groups differ from each other by 99% with a bi-directional significance of 0.000 within all trust building factors. An overview of the results of the descriptive statistics and the t-test is given in appendix G (app.G42, app.G43).

The high-vs-low trustee test

As mentioned before, potential customers rated their own trustworthiness with an overall average of $\bar{x}1,699$ and a standard deviation of $s0,646$. Customers 50+ rated themselves with an even higher average of $\bar{x}1,539$ and a standard deviation of $s0,738$. The descriptive analysis of the high-vs-low trustee test can be seen in appendix G (app.G44).

4.2.6.3. Potential-customers 26-35 vs. customers 50+

The intersecting set of trust building values counts ten values. A list of abbreviations is given in appendix G (app.G45).

Descriptive statistics

The analysis of the comparison of the last two groups showed no difference to the previous comparison of potential customers (18-25) and customer (50+). It rather showed that these two groups differ even more from each other. With a lowest t-value of $t5,982$ and a bi-directional significance of $.000$, these two groups differ more than 99% from each other. An overview of the results of the descriptive statistics and the t-test is given in appendix G (app.G46, app.G47).

The high-vs-low trustee test

The target group of 26-35 potential customers counted n=44 participants. The overall average for all high-vs-low trustee test variables is \bar{x} 1,903 with a standard deviation of s.0,736. The group of 50+ counted n=61 participants, who rated the high-vs-low trustee test with an overall average of \bar{x} 1,410 and a standard deviation of s0,738. The descriptive analysis of the high-vs-low trustee test can be seen in appendix G (app.G48).

A comparison of the economic intent was not possible. Only customers of the company can be surveyed regarding their future interactions with the company.

4.2.7. Detailed analysis and interpretation of the existing trust gaps

4.2.7.1. Potential customers (18-25)

Product brand trust - Interpretation of the trust gap

The dimension product brand trust shows a negative deviations within all the trust building factors of identification (-18,40), competence (-7,10), reliability (-4,84) and integrity (-5,18). In the following, an overview of the calculated trust gaps is given (tab.30).

18-25 Product Brand										
focus groups					online survey					
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
5	identification	7,00	4,50	31,50	1,00	4,13	1,87	13,10	-18,40	1,00
1	competence	5,50	5,00	27,50	2,00	2,29	3,71	20,41	-7,10	2,00
2	reliability	5,50	4,50	24,75	3,00	2,38	3,62	19,91	-4,84	4,00
4	integrity	3,50	4,50	15,75	4,00	2,98	3,02	10,57	-5,18	3,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00

Tab.30 Potential customers (18-25) - „product brand trust“ - comparison of current- and target values

Product brand identification:

The most important factor (31,5 points) for building trust within this target group is brand identification. Identification is not very distinct within this group. Young potential customers (18-25) do not feel they belong to the company's desired customer base because the brand is not seen as dynamic, sporty and young. Instead they perceive the brand as static, classic, dusty, old and not very appealing. This manifests especially within brand communication particularly TV spots or print advertisements. Younger potential customers (18-25) do not feel attached to the brand. 74.29% of them do not sympathise with the brand and do not think that the brand fits their personality and lifestyle. Potential customers (18-25) must be able to identify themselves with the product brand and its values, because they perceive themselves as representatives of the manufacturer's brand. Accordingly, 85.71% state that there are other alternatives to the brand.

Product brand competence:

Brand competence is seen as the second important trust building factor. Its expected value gained a score of 27,5 points. Brand competence is closely related to constant communication of values, important for the target group so that identification is possible. For younger potential customers (18-25) brand competence of the company is mainly reflected by tradition and quality and less by other attributes, which are more focused towards the main target group. The attributes used are seen as basis for brand competence but not as adjusted to this target group. 82.61% of the target group are of the opinion that the brand stands for high standards. 60% think that the brand values suits the company's customer base. 71.43% of younger non customers think that the brand stands for continuous quality. In particular the label "Made in Germany" suggests quality and trust.

Product brand reliability:

In comparison to brand identification or competence, brand reliability is slightly less important for younger customers. This trust building factor gives a strong indication towards the core problem of the brand. The expected value of this factor (24,75) is slightly lower than brand competence and identification. Brand reliability is also closely associated with brand values such as tradition and heritage. The product brand itself is associated with tradition and heritage by the target group. This is why 77% of the participants are of the opinion that the brand stands for traditional values. In contrast, younger target groups would like the brand to also inherit modern aspects, which are currently missing. Also 68.57% are of the opinion that the brand sticks to its brand promise. 51.43% think that the brand is reliable.

Product brand integrity:

The factor brand integrity is the least important trust building factor within the dimension of product brand trust. With an expected value of 15,75 and a current value of 10,57 it demonstrates a trust gap of -5,18. Brand integrity is closely related to brand authenticity. The gap can be explained through the following: only 28,57% of the non customers state that they perceive the brand as being honest. This low value could be connected to ethical considerations of the target group. An low number of 22,85% could be achieved when assessing the ethical and morally values of the brand. Nonetheless, only half of this potential target group (48,57%) think the brand is authentic.

The results are illustrated in fig.42.

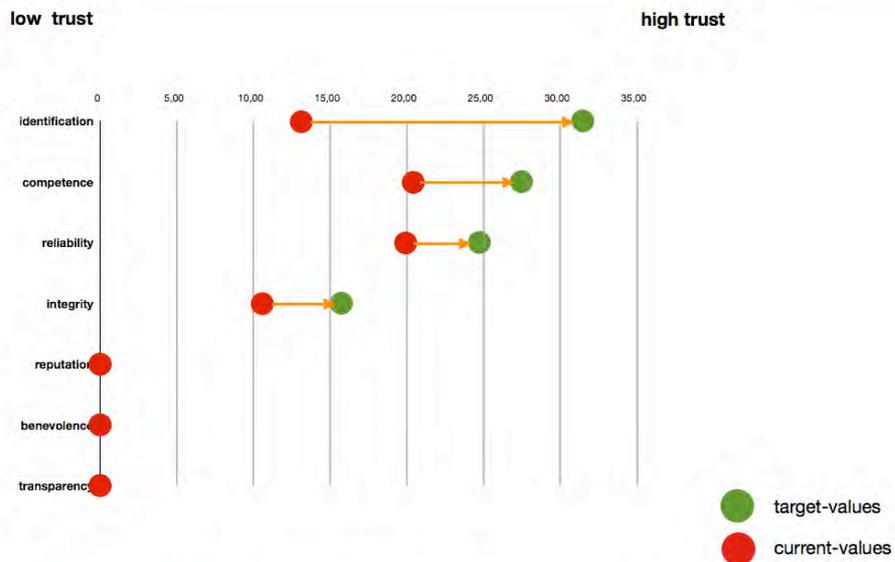


Fig. 42 Potential customers (18-25) - „product brand trust“ - comparison of current- and target values

Product trust - Interpretation of the trust gaps

Potential customers (18-25) show negative deviations within this dimension towards the trust building factors of competence (-8,43), reliability (-4,18), reputation (-1,47) and integrity (-4,80). In the following, an overview of the calculated trust gaps is given (tab.31):

18-25 Product										
focus groups						online survey				
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
1	competence	6,50	5,00	32,50	1,00	2,30	3,70	24,07	-8,43	1,00
2	reliability	5,50	4,50	24,75	2,00	2,26	3,74	20,57	-4,18	3,00
6	reputation	5,50	4,00	22,00	3,00	2,27	3,73	20,53	-1,47	4,00
4	integrity	4,50	4,00	18,00	4,00	3,07	2,93	13,20	-4,80	2,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00

Tab.31 Potential customers (18-25) - „product trust“ - comparison of current- and target values

Product competence:

Product competence influences the trust building process within this dimension most (expected value of 32,50). More than half of the participants (51,46%) state that they think that the products would not fulfil their expectations. This is not because of the quality of the products. 85,72% perceive the product quality as high. However, the current value (+24,07) of the product's competence is mostly influences through other product attributes such as agility and fun the traditional image and design. Tradition influences the perception of the potential target group in two ways: on the one hand it underlines the quality of the product, on the other hand it prevents the product from being perceived as modern. But the potential target group is of the opinion that the products satisfy the expectations of the current customer base of the company. In general, the potential target group does not feel addressed by the company's products.

Product reliability:

62,85% of potential customers (18-25) are of the opinion, that the products are highly reliable. For younger potential customers reliability is closely linked to quality, because 77% are of the opinion that the products would fulfil what they have promised. Unfortunately, none of the participants has any experience with the actual reliability of the product. This is why the factor reliability is closely

linked to product reputation. The value for product reliability is influenced through the experiences of third parties. Product reliability is also influenced through breakdown statistics, which seem to have a huge influence on the perception of the values of quality and reliability.

Product reputation:

As mentioned earlier because none of the participants owned a car produced by the manufacturer, the image of the products are mainly influenced by reputation and own preference for choice and design. In general, the participants were of the opinion that people speak highly about the products. 71,43% are of the opinion that customers have a positive attitude towards the products and more that 80% think that the products in general have a high reputation. However, the image of the products is too old fashioned, which makes them not as appealing to younger audiences as they could be. Most of the participants also perceive the price level of the products as too high for the target group of younger customers. The price was often mentioned as an indicator of the company addressing segments other than younger people within the age of 18-25. Hence, non customers do not feel considered as customers. They state that company does not target them with the right products.

Product integrity:

The largest gap can be found within the factor integrity. Integrity is mostly seen within the context of ecology. Although the product is mostly manufactured in Germany with the highest production standards, the image is not quite seen as ecological. While the participants discussed the good recycling possibilities of the product itself, the emission values of the product were perceived as higher than average. The reason for this can be found in large, powerful engines which are considered to have high emission values. This is why only 34,28% of the potential customers (18-25) perceive the company's products as being honest. Also 40% of the participants perceive the products as authentic and not artificial. However, product integrity and authenticity is seen as a key ingredient to good product reputation.

The results are illustrated in fig.43.

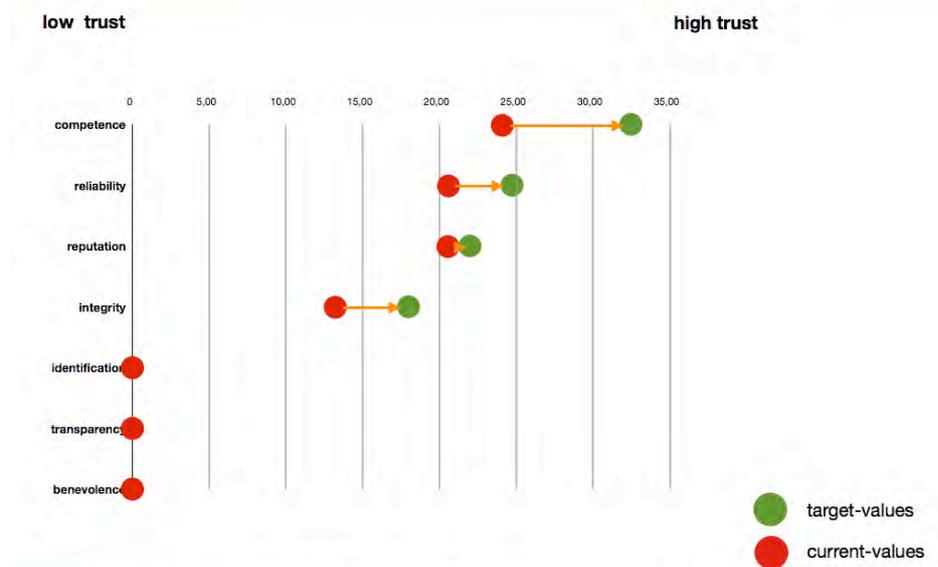


Fig.43 Potential customers (18-25) - „product trust“ - comparison of current- and target values

Salesperson - Interpretation of the trust gaps

The dimension salesperson shows negative deviations within the factors of competence (-8,55), reliability (-6,13), benevolence (-4,89) and integrity (-3,37). All factors are displayed by level of importance to the target group. In the following, an overview of the calculated trust gaps is given (tab.32):

18-25 Salesperson											
focus groups					online survey						
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP	
					4						
1	competence	6,50	5,00	32,50	1,00	2,32	3,68	23,95	-8,55	1,00	
2	reliability	5,50	4,50	24,75	2,00	2,61	3,39	18,62	-6,13	2,00	
7	benevolence	4,00	4,50	18,00	3,00	2,72	3,28	13,11	-4,89	3,00	
4	integrity	4,00	4,00	16,00	4,00	2,84	3,16	12,63	-3,37	4,00	
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	

Tab.32 Potential customers (18-25) - „salesperson trust“ - comparison of current- and target values

Salesperson's competence:

The trust gap of salesperson's competence measures -8,55 points. 71,43% of the potential target group perceive the personnel of the company as competent. However, 60% of the participants are of the opinion that salespeople have high standards. 51,43% think that a salesperson of the company has the competence to satisfy their needs. Competence is mostly influenced by the awareness of salesperson towards this target group. While a large part of potential customers between the age of 18-25 think that the salesperson has the knowledge to fulfil their needs, there is a huge lag of social competence. Because most products are positioned out of the price range of the potential target groups, younger customers have the feeling they are not recognised by the personnel as potential customers (18-25) when visiting the stores. This kind of behaviour is perceived as arrogant and reflects negatively on the salesperson, brand and the company's product.

Salesperson's reliability:

The trust gap of salesperson's reliability is -6,13 points. 54,29% of the target group think that salespeople stick to their word. Tradition plays an important role in this company and is one of their core values. 42,86% of the participants are of the opinion that salespeople have traditional values. 54,29% think of the sales personnel as being reliable. The reliability of a salesperson can be seen as a core function to build trust within this target group. Even though the internet and other information tools play an increasing role within the information gathering process, the sales personnel of a company still represents the company, products and the brand. Reliable sales people are perceived as important especially when encountering the product or brand for the first time or when having questions and problems.

Salesperson's benevolence:

The gap of salesperson's benevolence is -4,89 points. 45,72% are of the opinion that the salesperson would satisfy their wants and needs. But only 42,86% think that the company's salespeople are fair. Approximately the same percentage (45,72%) are of the opinion that the salespeople act in favour of the customer and are interested in long lasting relationships towards the customer. As mentioned before, the sales personnel are perceived as the face of the company. Many participants described the staff of the company as arrogant and not being customer friendly. The target group is not recognised even when interested in the product. Salespeople are also described as being unfriendly. Some participants described a change of situation when returning with their parents. They described that the unfriendliness and arrogance of the sales personnel disappeared instantly.

Salesperson's integrity:

The smallest trust gap with -3,37 points is integrity. Only 20% of the potential target group are of the opinion that the sales personnel follows high moral standards. While a low number of 28,57% thinks that the sales personnel act honestly. At least 57,14% of the participants are of the opinion that sales people treat their customers with respect, even though the participants do not feel as they are customers. The integrity and authenticity of the sales personnel seems to be an important factor for younger potential customers (18-25). Apart from information about the product, salespeople have to have a high social competence. Enthusiastic, authentic salespeople manifest a previously generated impression of the company within the potential target group. Particularly when getting in contact with a brand or product for the first time, the salesperson can aggravate or diminish the previously built perception through his/her behaviour.

The results are illustrated in fig.44.

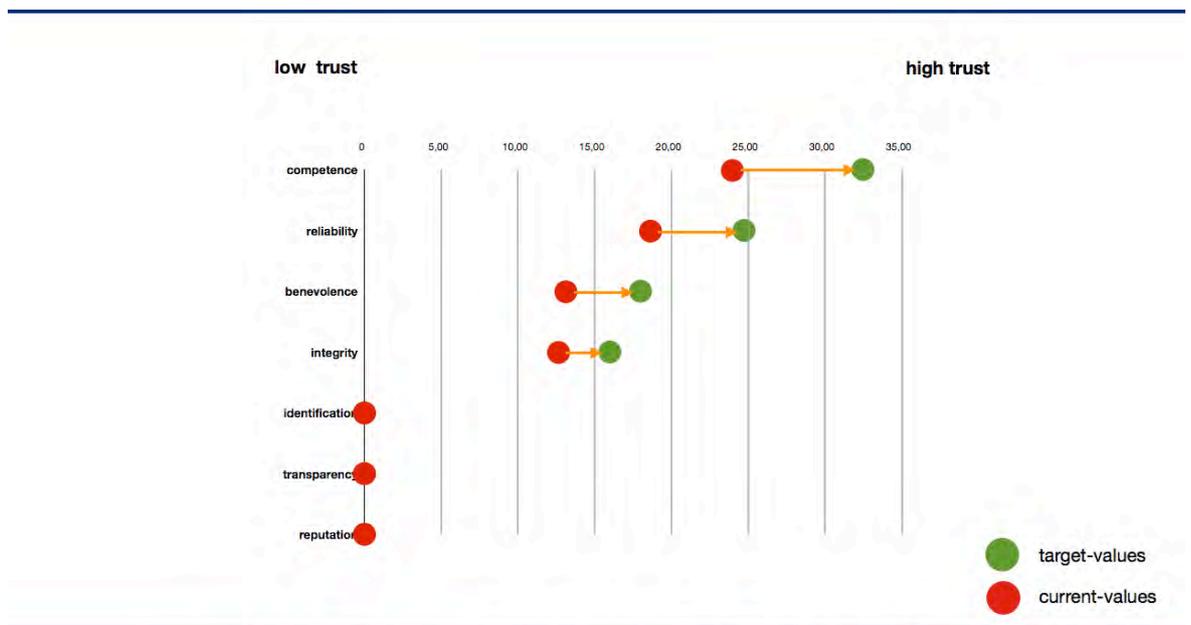


Fig.44 Potential customers (18-25) - „salesperson trust“ - comparison of current- and target values

Preliminary conclusion

The collected data showed good consistency within the target group of 18-25 years old potential customers. The lowest alpha value was at 0,606. All calculated means showed low values. This result was expected because this target group had no prior experiences as a customer with the products of the company. The standard deviation is low and revolves around 0,9.

The good data consistency is also reflected by the factor analysis and rotation of the factors. Three generated factors explain 77,89% of the variance. Young potential customers (18-25) do not differentiate between brand and product, but between brand product and sales people. The third variable consists only of integrity within the different dimensions of the test. The correlation analysis of the factors selected by potential customer (18-25) shows high correlations between product and brand variables and within the dimension of the salesperson. This indicates that younger people do not differentiate between product and product brand but between salesperson and the other dimensions.

The trust score board of the target group 18-25 non customers indicated an overall target trust level of 288 trust point. Its current overall level of trust could be measured at 210,7 trust points. The overall value distance between target and current trust value is -77,32. Interestingly the gap does not consist of positive trust points. It consisted of +0,0 points positive trust points and -77,32 negative trust points. For younger non customers the most important dimension is the the product brand (99,5) followed by the product (97,25) and the salesperson (91,25). Currently younger non customers trust the product most (78,38), followed by the salesperson (68,31) and then the product brand (63,99). The factors competence, reliability and integrity show large deficits in every dimension. The largest gap can be found within the factor identification with the product brand. (see fig.45)



Fig.45 Potential customers (18-25) - „trust score board“

To sum up, the overall level of trust is fairly low within this group and is mainly built through reputation of the band and product in combination with integrity as core trust building factor.

4.2.7.2. Potential customers (26-35)

Product brand trust - Interpretation of the trust gaps

Trust gaps within this dimension could be identified within the trust building factors of identification (-13,87), competence (+2,25), reliability (-1,36) and integrity (-1,95). In the following, an overview of the calculated trust gaps is given (tab.33):

26- 25 Product Brand										
focus groups					online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
5	identification	6,50	4,00	26,00	1,00	4,13	1,87	12,13	-13,87	1,00
1	competence	5,50	3,50	19,25	2,00	2,09	3,91	21,50	2,25	4,00
2	reliability	4,00	4,00	16,00	3,00	2,34	3,66	14,64	-1,36	3,00
4	integrity	4,50	3,50	15,75	4,00	2,93	3,07	13,80	-1,95	2,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00

Tab.33 Potential customers (26-35) - „product brand trust“ - comparison of current- and target values

Product brand identification:

Brand identification is the most significant trust gap within the dimension of product brand trust. With a deviation of -13,87 creates the largest gap. Only 4.65% of the participants think, that there is no alternative to the brand. In addition 69,77% do not feel connected to the brand at all. And only 9,3% are of the opinion that the brand fits their personality. The research participants also stated that the brand does not fit their way of life. They primarily perceive the brand as being old fashioned, traditional and not very modern. For this target group identification is the essential factor to build trust. Product identification is seen as a requirement before trust can be built on product competence, reliability or integrity.

Product brand competence:

The gap of brand competence has a positive deviation of +2,25. Therefore the perception of the value brand competence is higher than it should be to foster product brand trust. While the identification with the brand was rather low, the competence of the brand is perceived as extremely high. 90,69% of the potential target group, are of the opinion that the brand stands for

high standards. 62,79% think, that the brand fulfils the needs of its customers and 83.73% are of the opinion that the brand represents high quality. The perception of the current situation of the brand is very positive but does not fit to the personal needs of the potential customer base. Even though the brand has much potential in younger audiences, identification is missing to relate themselves as a customer to the brand.

Product brand reliability:

The trust gap of brand reliability shows a negative deviation of -1.36 points. The gap itself is very small but still shows slight room for improvement. In general, brand reliability is perceived as high within this target group. 55,81% think that the brand will keep its promise and reflects the quality appeal of the company. This finding is also supported the brand value “traditional”. 83,73% of the participants perceive the brand as being traditional. As mentioned earlier the brand is also seen as dusty and conservative among younger people. Tradition therefore has two meanings within this interpretation. On the one hand tradition is connected to traditional German values and reflects the quality appeal of the product and the company. On the other hand, this perception hinders younger customer groups in identifying themselves with the brand.

Product brand integrity:

The trust gap of brand identity is also small and has a distance of -1,95. Low values could be measured within the item of honesty. Only 27,91% think that the brand is honest. Many young potential customers stated that they see a strong gap between the produced product and the brand promise. While they do not perceive the product as being very ecological and therefore authentic, the brand tries to keep up this image. The conflict of brand promise and product perception leads to a lower value in product integrity. This finding is also reflected in the brand of not having high ethical standards (32,55%). However, the majority of the participants are of the opinion that brand stands for authenticity (53,49%). But the brand value is not reflected in the products of the company.

The results are illustrated in fig.46.

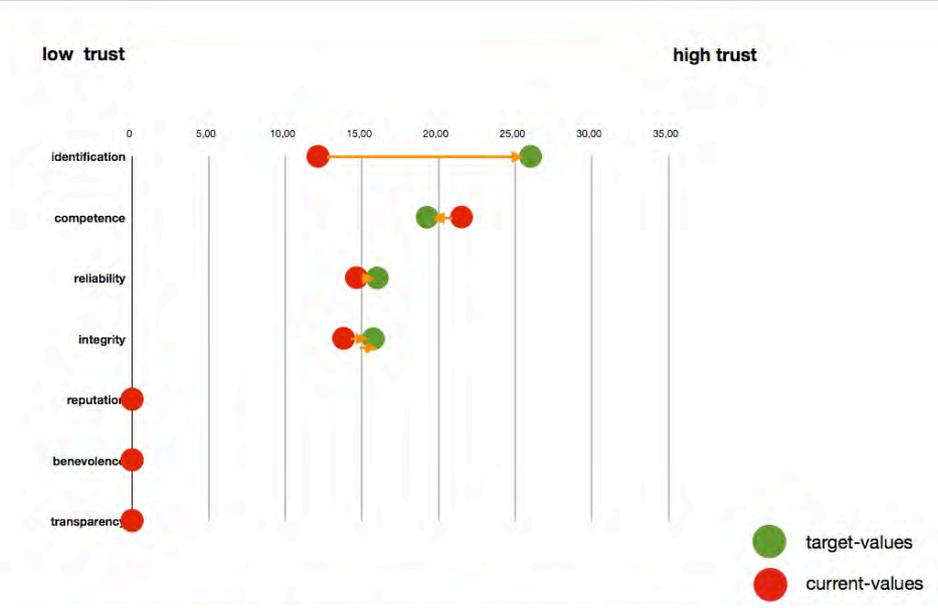


Fig.46 Potential customers (26-35) - „product brand trust“ - comparison of current- and target values

Salesperson trust - Interpretation of the trust gaps

The following gaps could be measured within the dimension of the salesperson: competence -6,30, reliability -7,24, integrity -8,84 and benevolence -7,25. The dimension of the salesperson has the widest gaps of all trust building dimensions within the potential target group of 26-35. All four factors showed negative deviations. In the following, an overview of the calculated trust gaps is given (tab.34):

26- 25 Salesperson										
Nr	Name	focus groups				online survey				
		Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
1	competence	5,50	4,50	24,75	1,00	2,65	3,35	18,45	-6,30	4,00
2	reliability	5,50	4,50	24,75	1,00	2,82	3,18	17,51	-7,24	3,00
4	integrity	5,50	4,50	24,75	1,00	3,11	2,89	15,91	-8,84	1,00
7	benevolence	5,00	4,50	22,50	4,00	2,95	3,05	15,25	-7,25	2,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00

Tab.34 Potential customers (26-35) - „salesperson trust“ - comparison of current- and target values

Salesperson's competence:

The trust gap of the dimension salesperson competence has a value of -6,30. 44,19% of the potential target group are of the opinion that the sales personnel are competent in their area. Competence is perceived in the same way as it was in the younger potential target group. They also differentiated between professional competence and social competence. Professional competence was perceived as being satisfactory, while the social competence was not. Many participants based their perception on bad experiences with the sales personnel. Particularly when not dressed appropriately potential customers complained that there is almost no possibility to get advice from a salesperson. This is also reflected in the perception of high standards of the sales force. 52,43% are of the opinion that the sales personnel of the company have high standards. Also 53,49% of the participants are of the opinion that the sales personnel are able to satisfy the needs of their current customer base, but does not do so in younger segments.

Salesperson's reliability:

The trust gap for salesperson's reliability shows a negative deviation of -7,24 points. Potential customers do not perceive the salesperson as being reliable. Only 27,91% are of the opinion that they keep their promises. 44,19% think that the sales personnel stands for traditional values. Also 23,26% think of the sales personnel as being reliable. As explained earlier, these negative values can also be explained through missing attention from the salesforce towards younger customers in the show room. A "reliable" salesperson would service all customers and not judge them according to their appearance.

Salesperson's integrity:

The gap for salesperson integrity shows a negative deviation of -8,84 points. The large gap between target and current value can be traced back to the salesperson's reliability. 41,86% are of the opinion that the sales personnel do not follow high moral values. While 32,55% think that the salespeople are not honest. When imagining being a future customer, 53,49% of younger potential customers are of the opinion that the salesperson treat their customers with respect. Potential customers do not feel welcome through the low integrity of the salesperson, who in the opinion of the participants, treats customers differently according to age or clothes worn in the store.

Salesperson's benevolence:

The trust gap for benevolence shows a negative deviation of -7,25 points. Benevolence was ranked fourth and can therefore be seen as not that important to build trust. However, this factor again supports the findings presented above by given a good indication about the overall trust situation. 48,84% are of the opinion that the salesperson listens to his/her customers wants and needs, but only 11,63% consider the sales personnel as fair. And only 20,93% think that the

salesperson is caring and interested in long lasting relationships. All participants noted that the benevolence of the salesperson should be always a top priority of the the sales force of a company. Participants of the potential customer group (26-35) link the benevolence of the salesperson to the company's policy itself and the lack of intervention is seen as a company deficit.

The results are illustrated in fig.47.

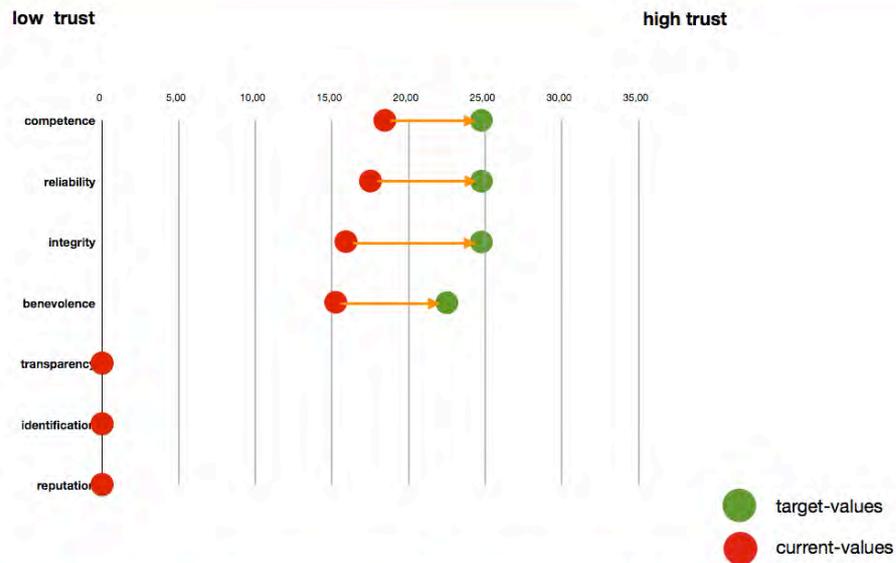


Fig.47 Potential customers (26-35) - „salesperson trust“ - comparison of current- and target values

Product trust - Interpretation of the trust gaps

The calculated trust gaps of the dimension product trust show negative deviations within the following trust building factors: reliability (-8,06), competence (-7,50), integrity (-11,54) and benevolence (-4,98). In the following, an overview of the calculated trust gaps is given (tab.35):

26- 25 Product										
focus groups						online survey				
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
2	reliability	7,00	5,00	35,00	1,00	2,15	3,85	26,94	-8,06	2,00
1	competence	5,50	5,00	27,50	2,00	2,36	3,64	20,00	-7,50	3,00
4	integrity	5,50	5,00	27,50	2,00	3,10	2,90	15,96	-11,54	1,00
7	benevolence	3,50	4,50	15,75	4,00	2,92	3,08	10,77	-4,98	4,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00

Tab.35 Potential customers (26-35) - „product trust“ - comparison of current- and target values

Product reliability:

The trust gap of product reliability is -8,06. The reason for the gap can be found in the high level of the expected value of trust (35,00). The products are not be seen as being very reliable within this target group, because they do not deliver the sporty and agile image commercials are advertising. Therefore, only 60,47% of the participants are of the opinion that the products can keep their promise. However, 81,39% state that cars manufactured by the company “simply work”. This number is also supported by 83,72% of the participants, who state that they could rely on a car manufactured by the company. Hence, reliability built through quality is not sufficient to generate good values for product reliably, when the products of the company do not reflect the image postulated in commercials.

Product competence:

The trust gap for product competence has a value of -7,50 points. The competence of the product is closely linked to the quality of the product. 76,74% are of the opinion that the product quality is high. Another 55,81% of the participants think that products of the company reflect the wants and needs of their customers. Hence, product competence is perceived as very high and adjusted to the current target group (customers over 50) of the products. Younger customers do not see

themselves considered in the current company's portfolio. Entry prices seem to high, and products are seen as too old fashioned and not modern. Agility is missing when driving the company's cars of the company.

Product integrity:

The trust gap for product integrity has a negative value of -11,54. As mentioned before, product integrity is closely related to the brand promise. In addition to the missing agility, cars of this manufacturer do not deliver the ecological promise as proposed in commercials. Only 41,86% of the participants who perceived the product as being honest and being authentic (39,53%) support this statement. Therefore, the main reason for the existence of the gap can be seen in the product not delivering the brand promise.

Product benevolence:

The trust gap for product benevolence has a value of -4,98 points. 44,19% state that the products damage the environment during their manufacturing process. The product is also perceived as not being benevolent because of its price-performance ratio of the sales price and the high price level of the after-sales service. 53,72% are of the opinion that the product is not worth its price. However, 86,05% of the participants are of the opinion that the product is secure and does not harm other people intentionally. While the participants think that the security of the product is excellent there are other attributes, such as the price-performance ratio or ecological aspects, which can explain the trust gap. The participants of this target group see these topic as important factors in future purchasing decisions.

The results are illustrated in fig.48.

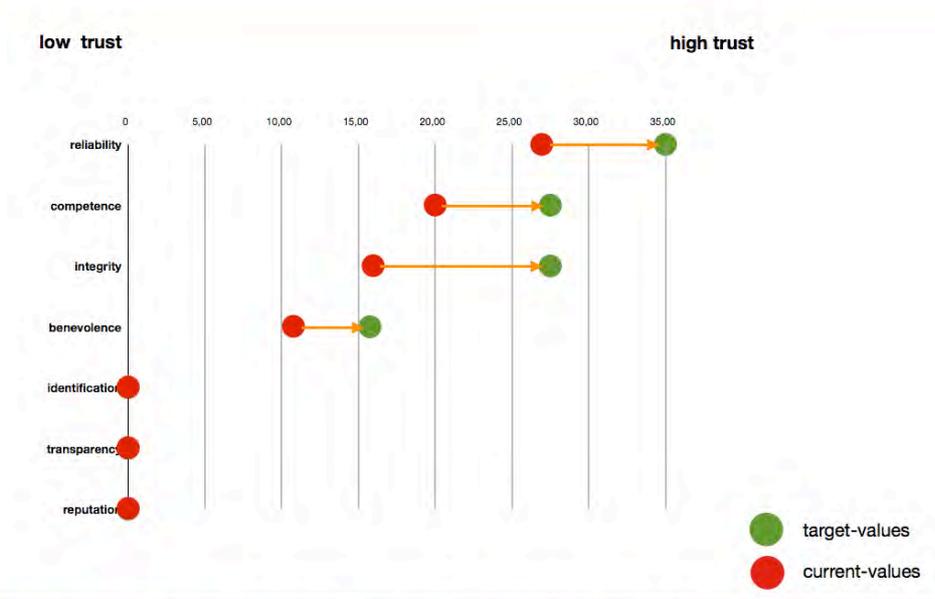


Fig.48 Potential customers (26-35) - „product trust“ - comparison of current- and target values

Potential customers (26-35): preliminary conclusion

The data within this group of potential customers between the age of 26-35 years showed very good data consistency, except for the value product benevolence (0,5551). The analysis of the descriptive statistics showed an arithmetic average across all values between $\bar{x}2,09$ and $\bar{x}4,13$ for all trust building variables. The standard deviation revolves around $s0,817$, which demonstrates good data consistency. These values seem to be low but are still higher in comparison to the previous group of 18-25 year olds potential customers.

The factor analysis further showed that the the analysed data is homogeneous. Three newly created factors are able to explain 77,36% of the underlying variance through the creation of new variables. Factor rotation with varimax/ Kaiser normalization indicated that the salesperson and the products are perceived as two separate dimensions by this group, while the third factor consists mostly of brand factors. The correlation analysis supported this finding. Correlation could be found within the the dimensions of the salesperson and further between product and product brand variables.

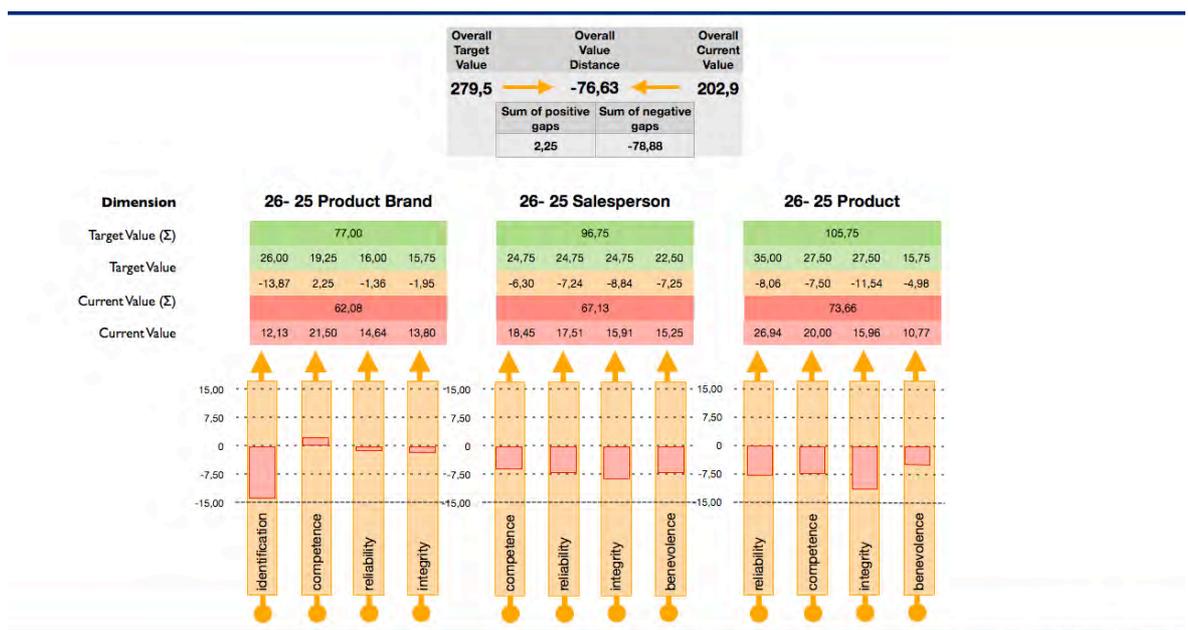


Fig.49 Potential customer (26-35) - „trust score board“

The trust score board for younger potential customers between 26-35 calculated an overall expected trust score of 279,5 trust points. The current level of trust can be found at 202,9 trust points. The value distance between expected- and current level of trust is -76,63 trust points. The gap consists of +2,25 positive trust points and -78,88 negative trust points. The most important dimension to create trust for younger potential customers at the age of 26-35 is the product. With a expected value of 105,7 trust points it is more important than the salesperson (96,7) and the

product brand (77,0). This sequence is identical to the current trust values. The most trusted dimension is the product (73,6) followed by the salesperson (67,1) and the product brand (62,0). The factors reliability and integrity show deficits in every dimension. The dimension product brand only has slight trust gaps except for in terms of product identification (see fig.49).

Hence, from the point of view of young potential customers the brand and product have huge potential. The customers do not have any identification with the product brand what so ever. The salesperson and the product have no positive trust gap at all, which indicated why the overall trust of these target group is so low. A good starting point could be the an increase of the store experience. If it would fit better to the perceived image of brand and product, trust could be created easily. Besides this point the most important influencer was identified as the salesperson. The sales personnel has to adapt better to the wants and needs of the customer.

4.2.7.3. Customers (50+):

Product trust - Interpretation of the trust gaps

Customers (50+) show deviations within the dimension of product trust regarding the factors reliability (-2,03), competence (+0,78), integrity (-5,02) and reputation (+3,05). Reliability and integrity show negative deviations, while competence and reputation show positive deviations. The largest gap could be measured within the factor integrity. In the following, an overview of the calculated trust gaps is given (tab.36):

50+ Product										
focus groups					online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4										
2	reliability	7,00	5,00	35,00	1,00	1,29	4,71	32,97	-2,03	3,00
1	competence	6,00	4,50	27,00	2,00	1,37	4,63	27,78	0,78	4,00
4	integrity	4,50	5,00	22,50	3,00	2,12	3,88	17,48	-5,02	1,00
6	reputation	4,50	4,00	18,00	4,00	1,32	4,68	21,05	3,05	2,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab.36 Customers (50+) - „product trust“ - comparison of current- and target values

Product reliability:

Product reliability has a slight negative deviation of -2,03. Reliability is a very important value to customers of the products. This is why they scored it with on rank 1. 98,22% of the customer group 50+ are of the opinion that the product keeps its promises. This high number is also supported by another 98,22% who state that that they can generally rely on the products manufactured by the company. As these high number indicate, customers (50+) think that the products of the company are reliable.

Product competence:

Product competence showed a positive trust gap of +0,78, which can also be seen as a match of target- and current values. This explains in general the good results of the current values of the products. 94,64% of the participants are of the opinion that the products fulfil their expectations. This value can be traced back to the high perceived product quality and sophisticated techniques used within the cars. Another 98,21% think that products are of high quality. Further, 89,28% state that the products fulfil the needs of the current customer group.

Even current customers noticed that younger customers are neglected as a target group by the company. By comparing the company to other premium car manufacturers, current customers questions the future of the company, if those segments are not addressed properly in the future.

Product integrity:

The biggest gap within this dimension can be found within the value product integrity. The negative deviation shows a gap of -5,02 points. Only 25% of the customers (50+) are of the opinion that the products are manufactured with no damage or harm to the environment. However, 82,15% perceive the products as being honest, while 82,14% think that the products are authentic. Apart from ecological aspects, older customers perceive that new model advances are critical to the company. Even though they understand to target younger customer groups, they are afraid of change. They see higher sales volumes as problematic to the quality and the image of the products and the company. Furthermore, customers (50+) perceive the “old days” of 30 years ago as much better. They describe products built in the 1970's and 1980's as charismatic. In comparison, customers think that the new products of the company have too much plastic and that other cheap materials are used. Customers (50+) already feel the change. Newer car models look and feel like “cheap Chinese cars”.

Product reputation:

The current product reputation has a positive divergence of +3,05. Therefore the measured reputation (current value) is better then it has to be to generate trust. 91,07% of the participants

are of the opinion that people in general speak positively about the products. Another 94,64% think that current customers have a generally positive attitude towards the products. Only 1,79% think that products have a bad reputation. These extremely high values demonstrate the attitude towards the factor reputation. Even though older customer groups question the image of the newly introduced product range, the reputation of the current products is extremely high.

The results are illustrated in fig.50.

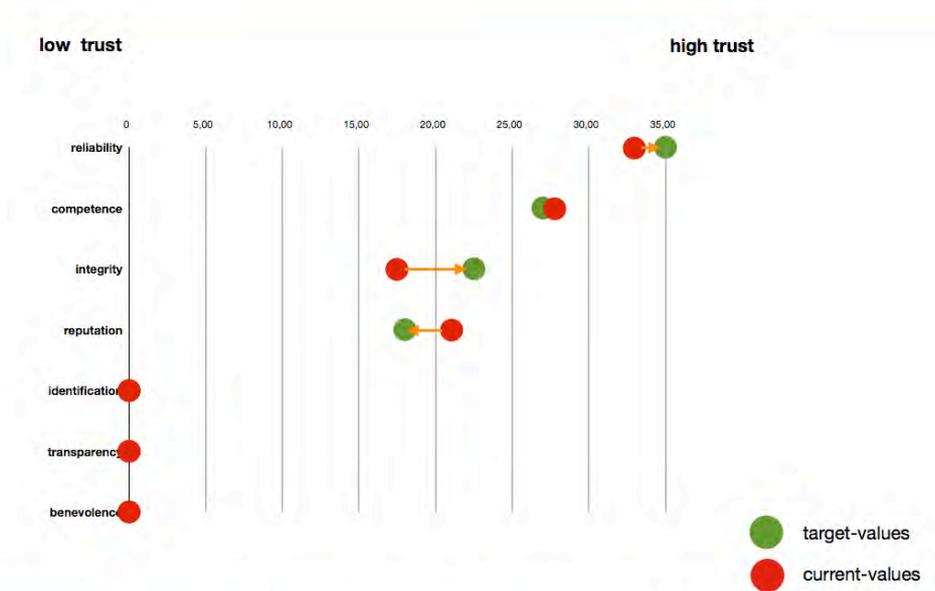


Fig.50 Customers (50+) - „product trust“ - comparison of current- and target values

Salesperson trust - Interpretation of the trust gaps

Customer 50+ show deviations within the dimension of the salesperson regarding the following factors: competence (-3,09), reliability (-4,48), integrity (-3,28) and benevolence (+2,40). The highest negative trust gap is salesperson integrity, the highest positive trust gap is benevolence. In the following, an overview of the calculated trust gaps is given (tab.37).

50+ Salesperson										
focus groups					online survey					
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
1	competence	7,00	5,00	35,00	1,00	1,44	4,56	31,91	-3,09	3,00
2	reliability	6,00	5,00	30,00	2,00	1,75	4,25	25,52	-4,48	1,00
4	integrity	5,00	5,00	25,00	3,00	1,66	4,34	21,72	-3,28	2,00
7	benevolence	3,00	3,50	10,50	4,00	1,70	4,30	12,90	2,40	4,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab.37 Customers (50+) - „salesperson trust“ - comparison of current- and target values

Salesperson's competence:

The trust gap of salesperson competence shows a slight gap of -3,09 points. The slightly negative gap is also supported by the quantitative analysis. 94,64% of the main target group think that the sales personnel have high professional competence. Further, 83,93% state that the sales personnel have high standards, and consider the needs of their customers (87,5%). The main target group is completely satisfied with the sales personnel. They acknowledge good professional and social knowledge. A few even saw the staff the as “friends”.

Salesperson's reliability:

The trust gap of reliability has a negative divergence of -4,48 points. 89,29% of the participants state that the sales personnel stick to their word. Furthermore, they stand for traditional values (69,65%) and can in general be relied on (89,29%). Within this dimension all measured items were extremely positive. However, unfortunately further qualitative analysis of the data collected showed no possible interpretation for the slight deviation of expected and current value.

Salesperson’s integrity:

The gap salesperson integrity has a deviation of -3,28. While 87,5% are of the opinion that salesperson is honest and 94,64% state that the sales personnel treats their customers respectful, only 60,72% think that sales personnel follow high moral values. In the eye of current customers (50+) the high values are achieved through the excellent skills of the salesperson. The sales staff act in a transparent manner and involve the customer in every step. Furthermore, customers 50+ identify themselves with the salesperson. They often noted they were on the same “wavelength”.

Salesperson’s benevolence:

The gap with the only positive deviation is salesperson benevolence (+2,40). 87,5% think that the sales force listens to the wants and needs of the customer. 83,93% state that sales people of the company are fair. While 83,93% think of the sales force as being caring and interested in long lasting relationships. The reason for that can be found within the good customer management towards existing customers over 50. Usually the sales personnel acts in favour of the customer and makes “every wish come true”. Therefore, the customers feel that they can trust the sales force, although they know that the sales force is financially dependent from them.

The results are illustrated in fig.51.

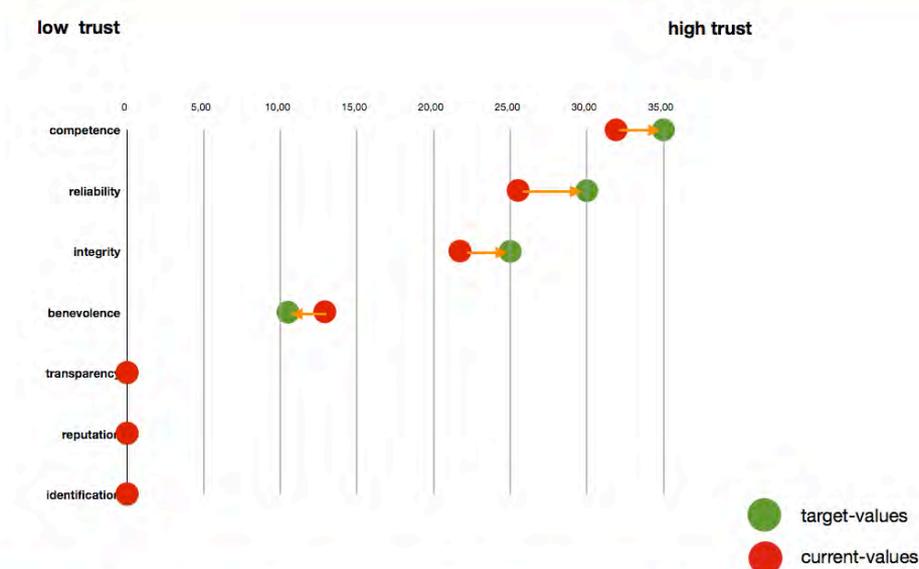


Fig.51 Customers (50+) - „salesperson trust“ - comparison of current- and target values

Company trust - Interpretation of the trust gaps

Within the dimension of company trust, the customer group 50+ showed negative divergence within the trust building factors of competence (-2,26), reliability (-1,41), integrity (-0,59). The only positive divergence could be measured within the factor reputation (+3,41). It can be stated that the divergence of integrity can be seen as a match. In the following, an overview of the calculated trust gaps is given (tab.38):

50+ Company										
focus groups					online survey					
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4										
1	competence	6,00	5,00	30,00	1,00	1,38	4,62	27,74	-2,26	2,00
2	reliability	6,00	5,00	30,00	1,00	1,24	4,77	28,59	-1,41	3,00
4	integrity	5,00	4,50	22,50	3,00	1,62	4,38	21,91	-0,59	4,00
6	reputation	3,00	3,50	10,50	4,00	1,36	4,64	13,91	3,41	1,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	0,00

Tab.38 Customers (50+) - „company trust“ - comparison of current- and target values

Company competence:

The most important trust building factor within the dimension of the company is competence. The trust gap of company competence showed a deviation of -2,26 points. 96,43% of the participants perceived the company as being competent in manufacturing cars. 100% stated that the company has high standards. While 78,57% say that the company can adapt to future changes within the market. As can be seen in other dimensions, the main target group is very satisfied with the competence of the company. Doubts primarily emerge when assessing competence to adjust to changing markets. The introduction of the new product line could be seen as a reason for these doubts.

Company reliability:

The gap for reliability has a value of -1,41. All measured item values of the factor reliability are very high. 91,07% state that the company sticks to its promises. 98,22% say that the company is traditional and has much experience in its field, while 98,21% state that they could rely on the

company. The company stands for long lasting tradition and high quality standards. This tradition is very important to customer (50+) and fosters their trust.

Company integrity:

The trust gap of integrity is very narrow (-0,59) and can be seen as a match. The slight gap is reflected within the high values of the items. 71.43% are of the opinion that the company has high moral standards. Another 83,93% are of the opinion that the company would not act deceptively. While 94,64% are of the opinion that the company treats the customers with respect. The introduction of the new product line raises question about the future of the company, which could lead to a decrease of company's integrity within this target group.

Company reputation:

The trust gap for company reputation has a positive value of +3,41 points. This over performance is the widest positive gap within this dimension and reflects the positive perception of the customers towards the company. However, 93,49% are of the opinion that the majority people speak highly about the company. 92,86% are of the opinion that most customers have an positive attitude towards the company, while also 92,86% are of the opinion that the company has a positive reputation. For customers (50+) the company reflected typical German attributes, like quality, solidity of products and the manufacturing of high tech products. Due to these values, trust towards the company never was of any issue. Now, during the introduction of the new product range the customers feel insecure regarding the company's values resulting in lower perceived reputation.

The results are illustrated in fig.52.

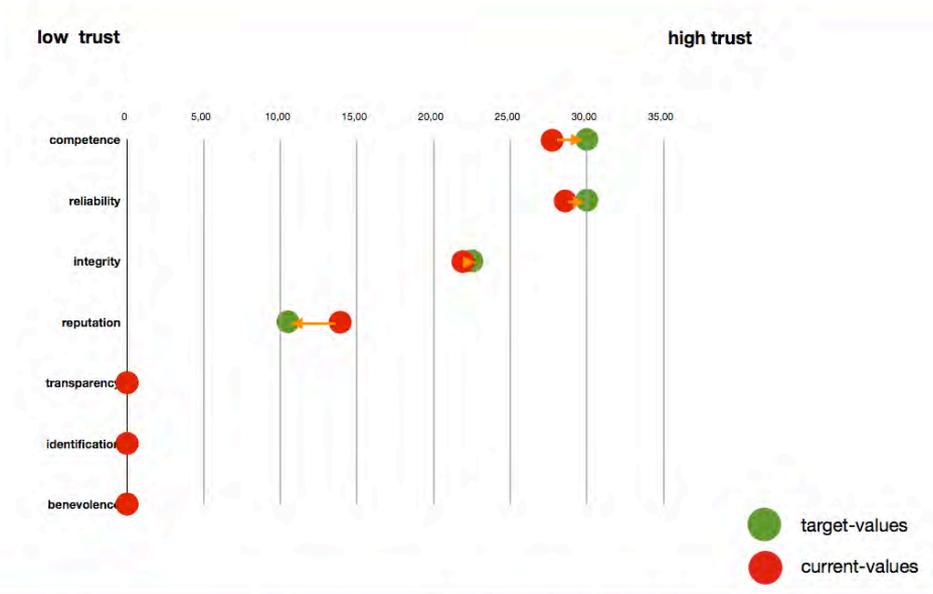


Fig.52 Customers (50+) - „company trust“ - comparison of current- and target values

Preliminary conclusion

The data collected within the target group customers (50+) is of high consistency. Even though Cronbach's alpha values showed low values within the dimension of the company. The explanation for this phenomena could be found within the low fluctuation of the existing variables, because almost all variables were evaluated as to be most important.

The descriptive analysis of the data showed very high means within this group, while the standard deviation revolved around 0,8. Therefore it can be stated that the perceived level of trust within this group is very high. The good data consistency is also reflected within the factor analysis followed by factor rotation. Customers 50+ differentiate between the three trust building dimensions, product, salesperson and company.

With the trust score board an expected overall value of 296 trust points could be measured for customers 50+. The current overall level of trust could be measured at 283,5 trust points. The value distance between expected and and current value is only -12,52 trust points wide.



Fig.53 Customers (50+) - „trust score board“

The gap consists of +9,64 positive trust points and of -22,16 negative trust points. The most important trust building dimension is the product. With a score of 102,5 trust points it is more important than the salesperson (100,5) and the company (93,0). Currently for customers 50+ most trust is built through the product (99,27), followed by the company (92,15) and then the salesperson (92,05). For older customers the reliability and integrity of the product, the

salesperson and the company is a big issue. The uncertainty caused by the introduction of the new car model is also reflected in the negative trust gaps within every dimension (see fig.53).

All in all the level of trust within this customer group can be seen as very high, although the customer group is very demanding. They spend money on premium cars and they expect great products and outstanding service in return.

4.2.8. Conclusion

Even though 18-25 year old potential customers do not have any experience with the company in their own right, the perception and answers were homogeneous. The most mentioned problem was the lack of identification towards the brand, product and sales people. The product brand, product and sales people were described as old-fashioned and not appealing to a younger audience. However, potential customers (18-25) only have some complaints about the product brand and the products. They could even imagine driving one of these cars when older. The product brand and product generate a very positive image within the group of younger people. However, because the cars lack modernity but appear to be high priced, younger customers do not perceive themselves as potential customers. This perception is aggravated through the arrogant and distant behaviour of the sales personnel of the company. Many participants have had the same bad experience with the company's sales people. Consequently, the sales force is damaging the positive association of the target group, often made through other channels. Given that marketing and products are steered by the company's headquarters, the influence of the dealership is limited to the sales force. But when the sales force does not recognise these potential customers, competition can easily win them as customers until this issue is addressed.

Younger potential customers between 26 - 35 have a very similar view on the product brand, sales personnel and product of the company. Again brand identification can be seen as a key factor for building trust within this potential target group. It is assumed that when the company is increasing brand identification within this target group, other trust gaps within other factors would begin to close as well. While the general image of the product brand is fairly good, the discrepancy between the perceived brand image and the observations in the store (sales people) and the products differs. In particular the limited ecological aspects of the product do not reflect the perceived brand image. Due to the fact that marketing and products cannot be influenced by the subsidiary of the company, the salesperson again is the most important variable to foster and build trust within this target group. The sales personnel themselves are not seen as being customer friendly and have therefore the largest potential to retain customers. Especially younger potential target groups are not seen as customers and therefore neglected by the salespeople of

the company. Salespeople should also be selected according to their age and appearance. According to participants of this group, a salesperson of the same age could facilitate the identification process the the customer.

With current customers (50+) trust is not an issue. The customer group trust into the company, the product and their assigned salesperson. The detailed analysis of the trust gaps showed very high trust level among this target group. Surprisingly there were also many matches of different factors between current and expected values. Competence and reliability are always considered to be the most important trust building factors within each dimension.

When analysing the qualitative data of of this study it can be stated that the company has managed to generate high trust levels within all relevant dimensions. Due to the fact that the survey was undertaken during the introduction phase of a new product line to target much younger customers, the value of product integrity is the only value which needs further consideration in the near future to keep current customers trusting. As mentioned before, the main customer target group is insecure about the decision of the company to address these younger target groups. They understand the necessity to have an competitive edge against their competition within the near future, but they still fear for the company to change to their own disadvantage. The rest of the analysis showed excellent trust values and even large over performances within the values of salesperson's benevolence and company's reputation.

The comparison of the trust score boards supports all qualitative findings. While customers 50+, already have a very high level of trust, potential customers of the age of 18-25 and 26-35 lack of trust in every dimension. As the trust gaps of each surveyed group as shown, the level of trust varies. For potential customers (18-25) a trust gap of -77,32 trust points could be measured, while potential customers (26-35) have a similar trust gap of 76,63 trust points (26-35). Current customers, on the other hand, who are high fans of the salesperson, products and company have a trust gap of only 12,52 trust points.

All in all the durable goods study demonstrated, that the different level of trust for each target group could be identified and explained and measured.

Study three: Services

4.3.1. Description of the company

The company involved in the third study was a large German insurance company which provides its customers with four core insurance products: life insurance, health insurance, insurances against loss or damage, re-insurance. In 2011 the company had 8,900 employees and about 14,500 agents who in total generated a turnover (clients contributions) of 2,082 bn. €. Each division of the company offers a variety of brands, targeting different customer segments.

The chairman of the board of directors is a strong believer in creating and fostering customer trust. He is of the opinion that trust is the “thing making a difference in customer relations”. A few years ago the company acquired a competitor. Both companies were merged and rebranded. Marketing and sales activities focussed primarily on the two cities where the merger took place, Dortmund and Hamburg. The chairman had the feeling that the marketing and sales activities could have neglected customers who are living in the rest Germany. Therefore, the suggestion was made to test the customers’ level of trust within these two main cities in contrast to those in the rest of Germany. Other than study one and two, where specific products were tested, study three tested the general perception of customers trust into the companies products.

4.3.2. Description of the selected customer groups

In cooperation with the insurance company the decision was made to address three target groups within this study. The target groups were: *young customers (18-25)*, *self-employed customers* and customers employed in *the public sector*. These three groups represent the most important customer groups for the company. One region with a high marketing focus was selected

(Dortmund and Hamburg) to be compared to the rest of Germany, which represents a region with lower marketing focus of the company.

4.3.3. Description of the focus groups

Between March 12 and November 28, 2012 nine focus groups were conducted in two locations, Dortmund and Hamburg. Six focus groups were conducted in Dortmund and three in Hamburg. Most of the participants were recruited through agents of the insurance company. The focus groups took about 2-3 hours, each and followed the prior proposed sequence. As an incentive all participants received a 30€ gift basket. Due to difficulties in recruiting two focus groups within the segment of the public sector in Dortmund and in Hamburg, an incentive of 50€ per participant was offered. With the new incentive, the groups could be filled quickly.

4.3.3.1. Young customers (18-25)

Young customers (18-25) 1 - Dortmund:

The first focus group young customers (18-25) was conducted on March 12, 2012 at the company's headquarters in Dortmund. Of 12 invited participants only four, male and female, took part in the focus group. The low number did not influence the functioning of the focus group, as discussion still was lively. The group was creative and understood every activity quickly. The group discussed all important topics and came to a solid conclusion.

Younger customers Dortmund (18-25) 2 - Dortmund:

The second focus group of the target group of young customers (18-25), was held on March 14, 2012. Eight participants took part in the focus groups, both male and female. The group was slower in finding key visuals that symbolises trust. They had problems to concentrate and often talked at the same time, which made the moderation process of the group difficult. In the end the group produced good and usable explanations and results.

Younger customers Hamburg (18-25) 3 - Hamburg:

The focus group in Hamburg was undertaken on November 28, 2012 and consisted of five participants, both male and female. The company had enormous difficulties to recruit younger customers in Hamburg, which led to the delay in time. An incentive of 50€ per person was used to fill the group. The group dynamic was lively and creative. All participants contributed to the activities, discussions and produced interesting results. A picture of all three collages is displayed in appendix H (app.H1, app.H2, app.H3)

Determination of the most important trust building dimensions and factors

Even though all three focus groups of young customers were different in their execution, the overall results were homogeneous. All groups had the same preferences towards the trust building dimensions. They selected product trust, salesperson trust and company trust as the most important trust building dimensions. The dimensions value-added-services and product brand trust were eliminated. A detailed overview of the trust building factors and its dimensions is given tab.39.

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product	Competence	Reliability	Transparency	Reputation
Salesperson	Competence	Integrity	Reliability	Benevolence
Company	Competence	Integrity	Reliability	Benevolence

Tab.39 DOHH customers 18-25 - comparison dimension and trust building factors

One difference could be identified between the two groups. For Dortmund's younger customers the factor reputation seems to be of importance. Hamburg's younger customers focused on integrity in all trust building dimensions. Further, the dimension product trust could not be reduced to four trust building factors, because the value identification and reputation scored the same value during calculation. A detailed overview of the calculation and determination of the trust building factors can be found in appendix H (app.H4, app.H5, app.H6).

4.3.3.2. Self-employed customers

Self-employed customers 1 - Dortmund:

On May 5, 2012 the first focus group of self employed customers was conducted. Six participants, both male and female customers attended. The group dynamic was not as vivid as with younger customers. Creative activities had to be explained in more detail, more guidance had to be provided to get the necessary results. Some participants had difficulties at first in separating the trust building factors. In the end, the group produced good results.

Self-employed customers 2 - Dortmund:

The second group of the self employed customers was conducted on May 6, 2012. Nine people, male and female customers took part in this focus group. The group was very talkative which sometimes made the moderation process difficult. The creative process took longer than expected, which led to concentration issues in the second part of the group. The most important trust building dimensions and factors for this group could be identified.

Self-employed customers 3 - Hamburg:

The third focus group of self-employed customers was conducted in Hamburg on August 7, 2012. The group consisted of five participants, male only. The group was excellent because of their enthusiastic input. At the beginning two participants were very sceptical towards the research approach. They had problems to talk about trust in general. They appeared to be “numbers driven” and disliked qualitative topics. The creative part of the focus group loosened them and gave them insights of the importance of the topic. The collages of all three self-employed customer groups can be seen in appendix H (app.H7, app.H8 and app.H9)

Determination of the most important trust building dimensions and factors

All three groups had the same preference towards the trust building dimensions. The dimensions product brand trust and value-added-services were excluded as they were seen as unimportant to the group. An overview of the trust building dimensions and factors is given in the following table (tab.40).

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product	Reliability	Competence	Transparency	Reputation
Salesperson	Competence	Integrity	Reliability	Benevolence
Company	Reliability	Company	Integrity	Transparency

Tab.40 DOHH customers self-employed - comparison dimension and trust building factors

4.3.3.3. Public sector customers

Public sector customers 1 - Dortmund:

The first focus group of employees in the public sector in Dortmund was conducted on November 05, 2012. Eight police officers took part in this study. The focus group consisted of male and female participants. They all knew each other very well and often referred to trusting situation of their daily experience as an police officers. The group was very talkative and gave considerable insight into their understanding of trust. All activities were understood easily by the group.

Public sector customers 2 - Dortmund:

The second focus group in Dortmund was conducted on November 14, 2012 in a school. Six teachers took part in the focus group. They were all female. The group was very interested in trust and participated actively during the focus group.

Public sector customers 3 - Hamburg:

The third focus group of public sector customers was conducted in Hamburg on August 27, 2012. Five research participants took part in this focus group. There were both, male and female. The group consisted of two policemen and three government employees. The group was polite and gave very detailed insights into their understanding of trust.

The collages of all three public sector customer groups can be seen in appendix H (app.H13, app.H14 and app.H15)

Determination of the most important trust building dimensions and factors

The focus groups had the same preference regarding the trust building dimensions. All focus groups chose product, salesperson and company to be the most trust building dimensions. An overview of the trust building dimensions and factors is given in the following table (tab.41).

The factors competence, reliability and benevolence could be found within every dimension, whereas transparency and integrity vary. A complete overview of the calculation of the trust gaps can be seen in appendix H (app.H16, app.H17, app.H18).

In agreement with the company, the results of the focus groups in Hamburg and Dortmund were applied to the online survey participants living in other cities in Germany. The reason for this was that the rest of Germany was not representable in only one or two focus groups. Further, marketing activities were concentrated on Hamburg and Dortmund. Therefore, additional focus groups became unnecessary and the results of the focus groups in Dortmund and Hamburg were taken as reference.

Trust Building Dimension	Factor by rank			
	#1	#2	#3	#4
Product	Competence	Reliability	Transparency	Benevolence
Salesperson	Competence	Reliability	Integrity	Benevolence
Company	Competence	Reliability	Integrity	Benevolence

Tab.41 DOHH customers public sector - comparison dimension and trust building factors

4.3.4. Description of the online survey

The online survey for study three was carried out between December 5, 2012 and January 7, 2013. Within four weeks 757 completed questionnaires were counted (1306, if incomplete questionnaires are counted). Two segmentation question questions were used at the beginning of the questionnaire. The first question to assign the participant to a target group and the second question to assign the participant to a geographic region in Germany.

Besides social and professional online networks, the insurance company contacted 6500 customers via eMail, which were previously segmented regarding the main target groups of the study. The general questionnaire introduced in appendix D was adapted grammatically prior to the publication to fit the company's context.

4.3.5. Statistical analysis of the target groups

4.3.5.1. DOHH customer 18-25

The demographics of DOHH customers public sector can be seen in fig.54. n=34 completed questionnaires could be counted.

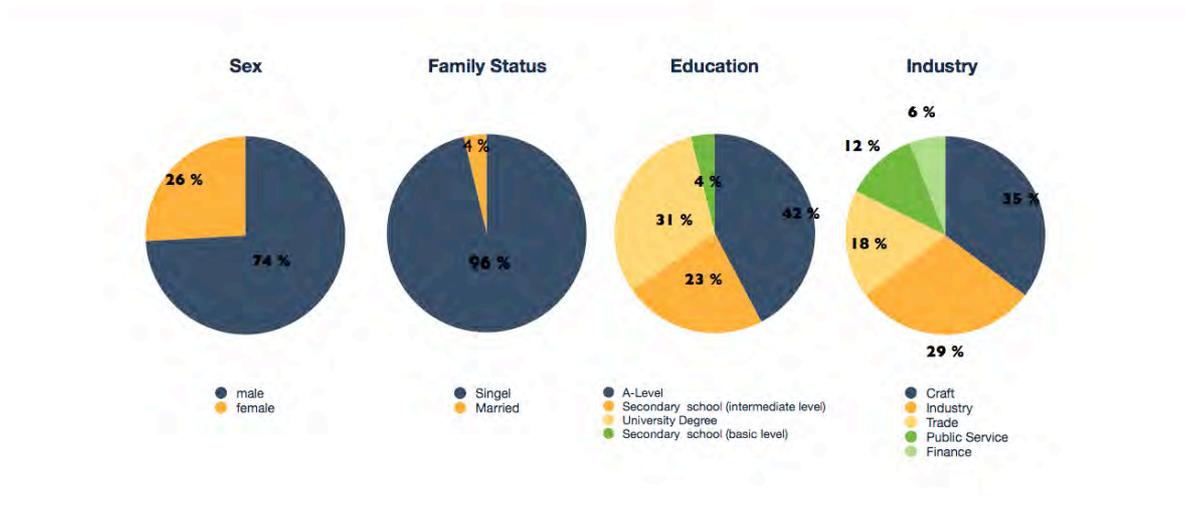


Fig.54 DOHH customers 18-25 - sociodemographic overview

Cronbach's alpha analysis

The results of the analysis in general shows a good data consistency. All Cronbach's alpha values showed values over 0.65. The detailed results of the analysis can be seen in appendix H (app.H20).

Descriptive statistics

The response rate of the questionnaire (fully answered questions) of the segment DOHH18-25 was $n=34$. The calculation of the arithmetic average shows values between $\bar{x}1.99$ and $\bar{x}2.33$ across all dimensions. All values show a standard deviation of less than $s0.97$ which also points to a good data consistency. When analysing the dimensions separately no significant preference towards a trust building dimension could be found. The results of the descriptive analysis can be seen in appendix H (app.H21).

Factor analysis

Factor analysis also demonstrates high data consistency and that the participants answered the questions consistently. 76.30% of the variance of the model can be explained through two "new" factors. The results of the factor analysis can be seen in appendix H (app.H22).

The results of factor rotation analysis demonstrates the composition of the two newly generated factors. The composition does not show a clear assignment of variables to a dimension. All variables were assigned to variable 1 except product transparency and reputation and company

reliability. The detailed result of the factor analysis and factor rotation can be seen in appendix H (app.H23).

Correlation analysis

The correlation analysis underlines the finding of the factor analysis. A large number of factors show correlations of more than $r0.7$. High correlations could be found between a great variety of factors except product transparency and reputation and company reliability. The results of the correlation analysis can be seen in appendix H (app.H24).

4.3.5.2. DOHH Customer self-employed

The demographics of DOHH customers self-employed can be seen in fig.55. n=39 completed questionnaires could be counted.

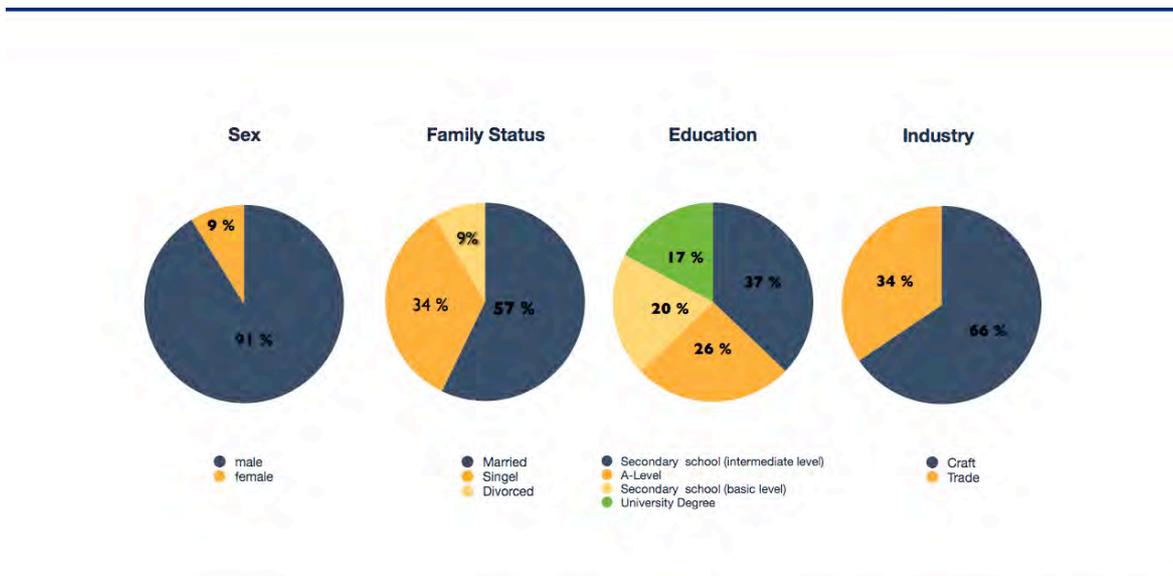


Fig.55 DOHH customers self-employed - sociodemographic overview

Cronbach's alpha analysis

The Cronbach's alpha analysis of the data shows high data consistency. All Cronbach's alpha values are higher than 0.78. The detailed results of the analysis can be seen in appendix H (app.H26).

Descriptive statistics

The response rate of this target group was at $n=39$. The arithmetic average varied between $\bar{x}1.53$ and $\bar{x}2.26$, with a standard deviation of below $s0.9$. This also points to a good data consistency. The detailed results of the descriptive analysis can be seen in appendix H (app.H27).

Factor analysis

Factor analysis supports the findings of the first two tests and underlines good data consistency. It showed that 81.8% of the model can be explained with two newly generated factors. The results of the factor analysis can be seen in appendix H (app.H28).

Factor rotation shows the composition in more detail. It demonstrates that the new created factor 1 consists of variables from the dimension product and company trust, whereas factor two only consists of salesperson variables. Hence, self-employed customers differentiate between the dimension product/company and salesperson. The detailed results of the factor analysis/ Kaiser normalization can be seen in appendix H (app.H29).

Correlation analysis

The correlation analysis supports the result of the factor analysis. It showed high correlations in particular between factors within the dimension salesperson and product/company. The correlation analysis underlines the good data consistency. The detailed results of the correlation analysis can be seen in appendix H (app.H30).

4.3.5.3. DOHH Customer public sector customers

The demographics of DOHH customers public sector can be seen in fig.56. n=82 completed questionnaires could be counted.

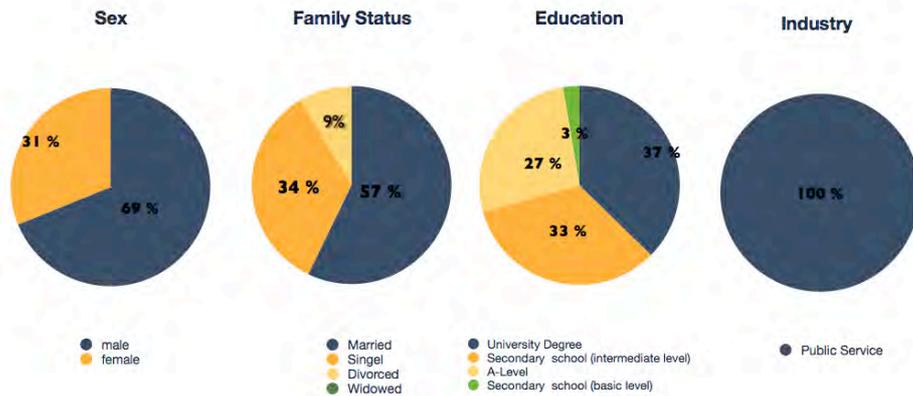


Fig.56 DOHH customers public sector - list of abbreviations

Cronbach’s alpha analysis

The results of the analysis show general a good data consistency. The average Cronbach alpha value is 0.7 or higher within all three dimensions. The detailed results of the analysis can be seen in appendix H (app.H32).

Descriptive statistics

The average number of participants within this target group was n=82. The arithmetic average varied between $\bar{x}1.7$ and $\bar{x}2.1$, with an standard deviation of below s0.87 and therefore supports the argument of good data consistency. The results of the descriptive analysis can be seen in appendix H (app.H33).

Factor analysis

The factor analysis supports the argument of the Cronbach’s alpha analysis which also points to high data consistency. 84.96% of the variance of the underlying model can be explained through two “new” factors. The detailed results of the factor analysis can be seen in appendix H (app.H34).

A more detailed view is given when applying factor analysis. The two newly generated factors showed that factor 1 only consists of variables from the dimension product and company, while factor 2 only consists of variables from the dimension salesperson. The results of the varimax factor rotation can be seen in appendix H (app.H35).

Correlation analysis

The correlation analysis underlines the finding of the factor analysis. A large number of factors show high correlations of more than $r0.7$ and $r0.8$. In particular, salesperson and company variables correlate highly within the dimensions. The detailed results of the correlation analysis can be seen in appendix H (app.H36).

4.3.5.4. ROG customers 18-25

The demographics of ROG customers 18-25 can be seen in fig.57. $n=111$ completed questionnaires could be counted.

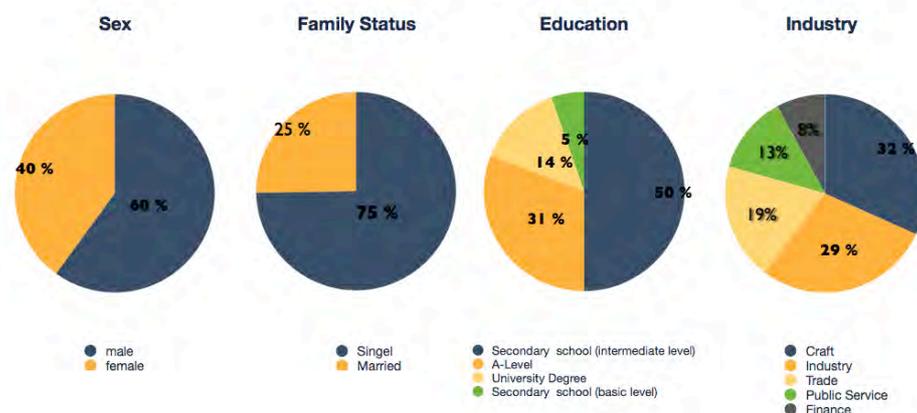


Fig.57 ROG customers 18-25 - sociodemographic overview

Cronbach's alpha analysis

The Cronbach's alpha analysis indicates very good data consistency among all items. Within each dimension all Cronbach alpha values are higher 0.8. The detailed results of the analysis can be seen in appendix H (app.H38).

Descriptive statistics

The number of participants within the target group of customers between the age of 18-25 ROG was $n=111$. The arithmetic average of the factors varied between $\bar{x}1.6$ and $\bar{x}2.2$, with an acceptable standard deviation below $s0.9$. The participants answered consistently within this target group. The results of the descriptive analysis can be seen in appendix H (app.GH39).

Factor analysis

The factor analysis supports the result of the Cronbach's alpha analysis and also points to high data consistency. All participants appear to have answered consistently. 85,37% of the variance of the underlying model can be explained through two "new" factors. The results of the factor analysis can be seen in appendix H (app.H40).

By analysing the two newly generated factors with factor rotation, a more detailed view is given. The two generated factors showed that factor 1 consists of variables from all dimensions (salesperson, product and company), while factor 2 only consists of the variable product transparency. The results of the factor analysis/ Kaiser normalization can be seen in appendix H (app.H41).

Correlation analysis

The correlation analysis supports the result of the factor rotation. All 12 factors of the model show high correlations except product transparency. A large number of factors show correlations of more than $r0.7$ and $r0.8$ amongst each other. The detailed results of the correlation analysis can be seen in appendix H (app.H42).

4.3.5.5. ROG Customers self-employed

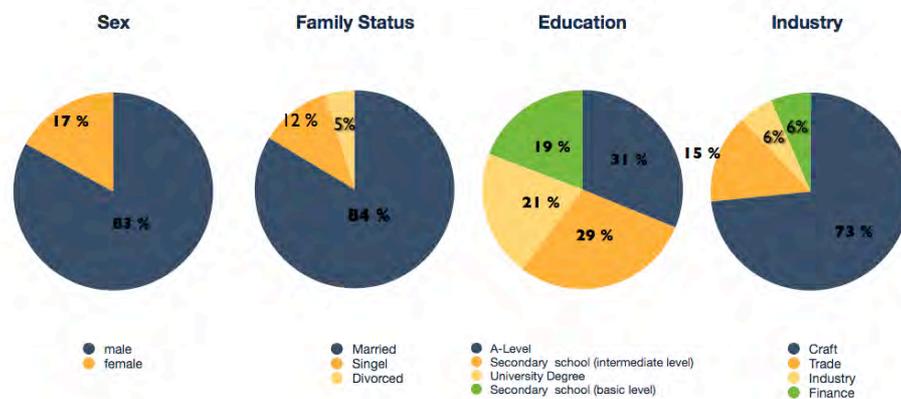


Fig.58 ROG customers self-employed - sociodemographic overview

The demographics of ROG customers self-employed can be seen in fig. 58. n=175 completed questionnaires could be counted.

List of abbreviations

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix H (app.H43).

Cronbach's alpha analysis

The Cronbach's alpha analysis indicates very good data consistency among all items. Within each dimension the all Cronbach alpha values are higher then 0.85. The detailed results of the analysis can be seen in appendix H (app.H44).

Descriptive statistics

The number of participants within the target group of self-employed customers ROG was n=175. The arithmetic average of the factors varies between $\bar{x}1.7$ and $\bar{x}2.2$, with an standard deviation below s0.86. Hence, the target group answered consistently. The results of the descriptive analysis can be seen in appendix H (app.H45).

Factor analysis

The factor analysis supports the high Cronbach's alpha analysis and also points to high data consistency. 81.03% of the variance of the model can be explained through two “new” factors. The results of the factor analysis can be seen in appendix H (app.H46).

Analysing the newly generated factors in detail with the help of factor rotation, a more detailed view is given. The two new factors showed that factor 1 consists of variables from the dimensions product and company, while factor 2 only consists the variable from the dimension salesperson. The results of the factor analysis/ Kaiser normalization can be seen in appendix H (app.H47).

Correlation analysis

The correlation analysis supports the result of the factor analysis and factor rotation. All 13 factors of the model show good correlations. A large number of factors show correlations of more than r0.7 and r0.8 among each other. Salesperson variables correlate highly among each other, as well as product variables with company variables. The detailed results of the correlation analysis can be seen in appendix H (app.H48).

4.3.5.6. ROG Customers public sector

The demographics of ROG customers public sector can be seen in fig.59. n=416 completed questionnaires could be counted.

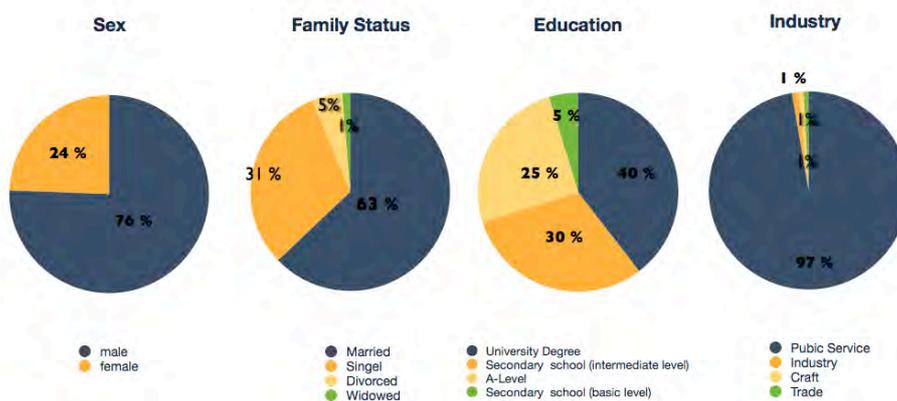


Fig.59 ROG customers public sector - sociodemographic overview

Cronbach's alpha analysis

The Cronbach's alpha analysis indicates very good data consistency among all items. Within each dimension Cronbach's alpha values are higher than 0.81. The results of the analysis can be seen in appendix H (app.H50).

Descriptive statistics

The number of participants within this target group was $n=416$. It was therefore the biggest sample group in the studies. The arithmetic average of all factors varies between $\bar{x}1.73$ and $\bar{x}2.20$, with an acceptable standard deviation of below $s0.81$. The results of the descriptive analysis can be seen in appendix H (app.H51).

Factor analysis

The factor analysis supports the result of the Cronbach's alpha analysis and also points to high data consistency. All participants answered consistently. 81.77% of the variance of the model can be explained through two "new" factors. The results of the factor analysis can be seen in appendix H (app.H52).

A more detailed view can be given when applying factor rotation. The two new factors showed that factor 1 consists of variables from the dimensions product and company, while factor 2 only consists the variable from the dimension salesperson. The results of the factor rotation can be seen in appendix H (app.H53).

Correlation analysis

The correlation analysis supports the result of the factor analysis with Kaiser normalization and the Cronbach's alpha analysis and also indicate a good data consistency. All 12 factors of the model show high correlations. A large number of factors show correlations of higher than $r0.7$ between each other. Factors have especially high correlations among each other within the dimension salesperson and between the two dimensions of product and company trust. The results of the correlation analysis can be seen in appendix H (app.H54).

4.3.6. Statistical comparison of the target groups

4.3.6.1. Customers (18-25) DOHH vs. ROG

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix H (app.H55).

Descriptive statistics

Data within both target groups of younger customers shows very good data consistency. The tested trust building factors demonstrate high Cronbach's alpha values of more than 0.7.

The descriptive statistics also shows good arithmetic means with not much variation. The means over all factors vary between $\bar{x}1.6$ and $\bar{x}2.3$ for both groups. The standard deviations is always lower than 1 within both groups. Interestingly, younger ROG customers tend to evaluate each factor about 0.5 points higher than DOHH customers. An overview of the results of the descriptive statistics is given in appendix H (app.H56).

The t-test shows some differences within the trust building factors of salesperson benevolence ($t2.284$) and integrity ($t2.97$) as well as companies competence ($t2.63$). Hence, the difference within these factors varies between 95 to 99%. Both target groups are significantly different within these factors. The results of the t-test can be seen in appendix H (app.H57).

Economic intent

Within the economic intent test all answers reach high means except for those related to price sensitivity. As with previous questions, ROG customers again reached higher scores than DOHH. Surprisingly the standard deviation within the group of DOHH customers is lower than for ROG customers. The highest scores were achieved within *willingness to change* and *error tolerance*. Hence, younger customers have no/ little *willingness to change* to competition and would also inform the company to help to avoid future mistakes. An overview of the results of the descriptive statistics is given in appendix H (app.H58).

The t-test of both groups only indicate a difference within the value of *recommendation rate* ($t2.10$). The results of the t-test can be seen in appendix H (app.H59).

The high-vs-low trustee test

The high-or-low-trustee test shows a very similar outcome. Most of the time younger ROG customers evaluated their own trustworthiness higher than DOHH customers. The standard deviation of both groups is below 0.86. However, both groups reached high levels of trustworthiness. All measured values vary between $\bar{x}1.3$ and $\bar{x}2.2$. The highest value was measured within the value of reliability, the lowest in identification. The descriptive analysis of the high-vs-low trustee test can be seen in appendix H (app.H60).

4.3.6.2. Customers self-employed DOHH vs. ROG

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix H (see app.H61).

Descriptive statistics

The data within the target groups of self-employed customers shows very good data consistency. All trust building factors demonstrated Cronbach's alpha values above 0.78.

The analysis of the descriptive statistics also shows high values within both groups. The means of both groups vary between $\bar{x}1.5$ and $\bar{x}2.3$. When comparing both target groups, there is a slight tendency of DOHH customers to evaluate the current trust situation better than ROG customers. An overview of the results of the descriptive statistics is given in appendix H (app.H62).

The t-test shows no distinct differentiation between the groups. Both groups seem to follow the same answer pattern and therefore can be seen as equivalent. The results of the t-test can be seen in appendix H (app.H63).

Economic intent

The economic intent test also reflects the result of the analysis of the descriptive statistics. There is no clear tendency of one group having a stronger economic-intent. Very high values could be found within both groups. Especially the recommendation rate, repurchase rate, willingness (not) to change and error tolerance displayed high values. Lowest mean values were associated with price sensitivity (2.34). Cross- and up-selling showed mid-rate values. An overview of the results of the descriptive statistics is given in appendix H (app.H64).

The t-test indicates the similar answer patterns of both groups. The highest t-value was measured at t1.4. The results of the t-test can be seen in appendix H (app.H65).

The high-vs-low trustee test

The high-or-low trustee test shows very similar results. Both groups assessed themselves with high values of trustworthiness. Every question was answered with a mean higher than $\bar{x}1.8$ with a standard deviation of less than 0.81. The descriptive analysis of the high-vs-low trustee test can be seen in appendix H (app.H66).

4.3.6.3. Customers public sector DOHH vs. ROG

The online questionnaire was analysed according to the methods chosen prior to the main studies. An overview of the used factors and the factor codings is given in appendix H (see app.H67).

Descriptive statistics

This target group showed very good data consistency. Cronbach's alpha levels were above 0.77 in both groups.

The descriptive statistics shows high arithmetic means and a low standard deviation throughout all trust building factors. The distance of the means vary between $\bar{x}1,7$ and $\bar{x}2,1$. All trust building factors were evaluated almost equally within both groups. An overview of the results of the descriptive statistics is given in appendix H (app.H68).

The t-test indicates that both groups answered similarly, except for the factors product benevolence and product integrity. Both factors have a t-value above 2,1, which indicates a difference of both groups within this factors of at least 95%. The results of the t-test can be seen in appendix H (app.H69).

Economic intent

Within the economic intent test all answers reached high values except price sensitivity. Highest values could be found in the factors *recommendation rate*, *repurchase rate*, *willingness to change* and *error tolerance*. An overview of the results of the descriptive statistics is given in appendix H (app.H70).

The t-test of both groups indicated that the answer pattern of both groups was similar. Statistic analysis indicated no significant differences between the two tested groups. The results of the t-test can be seen in appendix H (app.H71).

The high-vs-low trustee test

The high-or-low-trustee test showed high values within the assessment of trustworthiness of both groups. All measured means varied between $\bar{x}1.3$ and $\bar{x}2.3$ with standard deviations below 0.9. ROG evaluated their own trustworthiness slightly higher than DOHH except for the value transparency. The descriptive analysis of the high-vs-low trustee test can be seen in appendix H (app.H72).

4.3.7. Detailed analysis and interpretation of the existing trust gaps

4.3.7.1. Customers (18-25) DOHH vs. ROG

Product trust - Interpretation of the trust gaps

DOHH: Within the dimension of product trust younger customers between the age of 18-25 show negative deviations within the trust building factors of competence (-6.86), reliability (-5.95), transparency (-3.33) and reputation (-0.28). The trust gaps show two negative deviations for the factors competence and reliability and two positive deviations for the factors transparency and reputation.

18-25 Product															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank \emptyset	Value \emptyset	Target Value	Top	Value \emptyset (original)	Value \emptyset (new)	Current Value	Differenz	Biggest GAP	Value \emptyset (original)	Value \emptyset (new)	Current Value	Differenz	Biggest GAP
4															
1	competence	6,33	5,00	31,67	1,00	2,08	3,92	24,81	-6,86	7,00	1,91	4,09	25,90	-5,77	1,00
2	reliability	6,67	4,67	31,11	2,00	2,23	3,77	25,16	-5,95	6,00	1,98	4,02	26,79	-4,32	2,00
3	transparency	5,00	3,00	15,00	3,00	2,33	3,67	18,33	3,33	1,00	2,19	3,81	19,04	4,04	3,00
6	reputation	2,33	3,67	8,56	4,00	2,21	3,79	8,83	0,28	2,00	2,12	3,88	9,05	0,50	4,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
4	integrity	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00

Tab.42 Customers (18-25) DOHH vs. ROG - „product trust“ - comparison of current- and target values

ROG: Rest of Germany customers displayed two negative and two positive trust gaps. Negative trust gaps were measured for the factors competence (-5.77), and reliability (-4.32), whereas transparency (+4.04) and reputation (+0.50) have positive trust gaps. An overview of the calculated trust gaps is given (tab.42).

Product competence:

The most important factor within this dimension is product competence. It has an expected value of 31.67 points. In DOHH its current value (24.81) falls slightly behind the second most important trust building factor, product reliability. ROG shows the same pattern. Its current value (26.79) is even distinct stronger. Most of the younger customer group (DOHH 62.6% vs. ROG 85.2%) are

satisfied with the quality of the products. In DOHH 66.6% stated that the products of the company fulfil their expectations and that they think that the company's products also fulfil other customer's expectations. In ROG this number is even higher. 91.5% underline the fulfilling of their expectations. Younger customers are also of the opinion that only insurances of high quality consist of a competitive advantage towards competition. In addition, the level of insurance coverage is directly associated with product competence and the most important features. They also stated that product competence is closely related to product reliability in the case of an insurance claim.

Product reliability:

The second most important factor is product reliability. It has an expected value of 31.11 and is therefore almost as important as product competence. Reliability also has a high current trust value (25.16). It is the highest trust value within the dimension of product trust. 62.9% of the DOHH participants answered that the insurance products of the company are reliable, 83.1% of ROG customers also underline this statement. Product reliability defines the competence of the product most and is therefore perceived as very important to generate trust. 59.2% of the DOHH customers are of the opinion that the company's products will keep their promises. 81% of the ROG customers are of that opinion. According to younger customers individualisation and customisation of products to their needs fosters trust and keeps them as a customer. 55.5% of the DOHH are of the opinion that they understand what they purchased after having contracted an insurance with the company. In comparison, 66.3% of participants living in other cities than Dortmund state to know what they get when contracting an insurance with the company.

Product transparency:

The largest positive trust gap within the dimension of product trust is product transparency (+3.33). However, younger customer stated that insurance products tend to overwhelm younger customers with too much detailed product information, written in a way nobody understands. This is why this positive trust gap also has a negative implication. It means that insurance companies should reduce the level of information and customise it to younger customer groups. 88.8% of the DOHH customers know the general product information in relation to their insurance products (ROG 89.4%), but only 48.1% state that they know product information in detail (ROG 58.8%), whereas 55.5% state that the product information is easy to understand (ROG 65.2%). Again, higher values could be measured within the target group of ROG customers.

Product reputation:

Product reputation has an expected value of 8.56. The current values of product reputation for DOHH are (8.38) and for ROG (9.05). Nonetheless, a product's reputation seems to be important

to younger customers, who do not have many experiences with insurances. Reputation helps them to orientate themselves when choosing a product. Younger customers stated that television advertisements or spots sponsoring lets people become familiar with the products. Advertisement helps to create a positive reputation about the products. This is why DOHH respondents states that 51.85% of the people they know speak highly about the products of the insurance company. For ROG again a higher number could be measured with 63.4%. Within their opinion advertisement campaigns about the product are also helpful to generate first interest in a product. 66% of all the respondents are of the opinion that the insurance products have good reputation (ROG 68.4%) and that 62.96% of the DOHH customers have positive attitude towards the products of the company (ROG 74.7%).

The results are illustrated in fig.60.

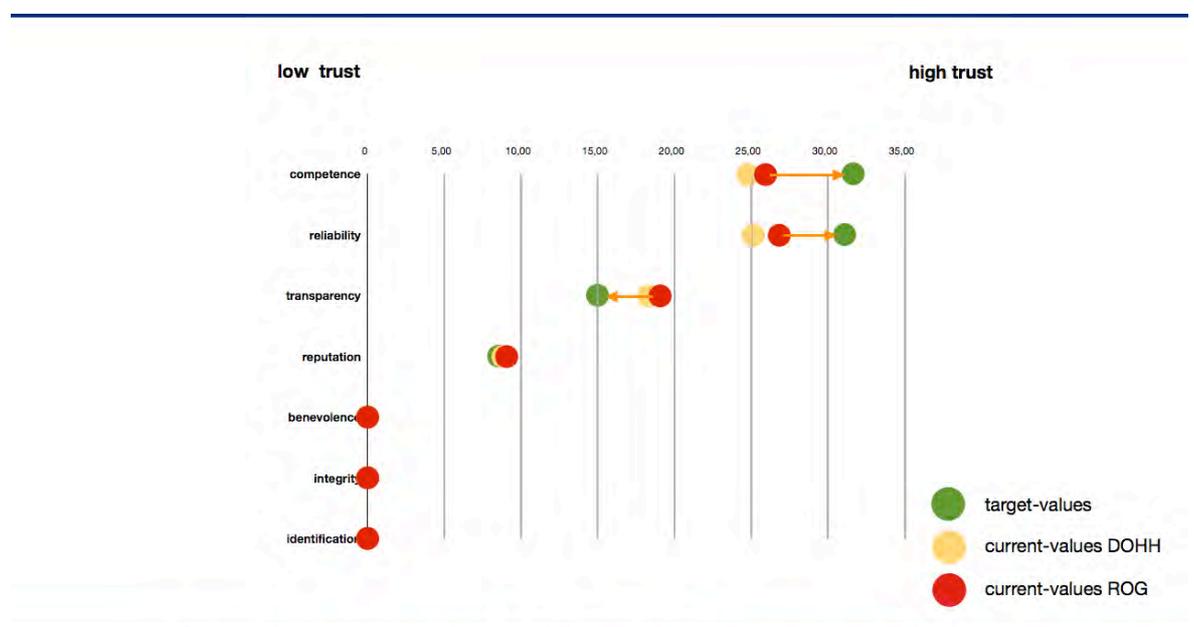


Fig.60 Customers (18-25) DOHH vs. ROG - „product trust“ - comparison of current- and target values

Salesperson

Calculation of the trust gap - Interpretation of the trust gaps

DOHH: For DOHH customers negative deviations were measured within benevolence (-4.48), reliability (-5.76), competence (-1.83) and integrity (-2.42). The trust gap analysis only showed negative deviations over all trust building factors.

ROG: ROG customers identified within the the dimension of the salesperson four negative trust gaps. Negative values were measured for benevolence (-2.05), reliability (-4.80), competence

(-0.32) and integrity (-0.48). In the following, an overview of the calculated trust gaps is given (tab. 43).

18-25 Salesperson															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Differenz	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Differenz	Biggest GAP
4															
7	benevolence	6,00	4,67	28,00	1,00	2,08	3,92	23,52	-4,48	6,00	1,68	4,32	25,95	-2,05	2,00
2	reliability	5,33	5,00	26,67	2,00	2,08	3,92	20,91	-5,76	7,00	1,90	4,10	21,86	-4,80	1,00
1	competence	5,67	4,33	24,56	3,00	1,99	4,01	22,72	-1,83	4,00	1,72	4,28	24,23	-0,32	4,00
4	integrity	5,00	4,33	21,67	4,00	2,15	3,85	19,25	-2,42	5,00	1,76	4,24	21,19	-0,48	3,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00

Tab.43 Customers (18-25) DOHH vs. ROG - „salesperson trust“ - comparison of current- and target values

Salesperson benevolence:

In general younger customers have a positive opinion about the salesperson. They generally perceive their salesperson as being benevolent. 77.7% of the DOHH participants are of the opinion that the salesperson listens to their wants and needs (ROG 91.5%). Due to their lack of experience, younger customers do not think about the economic intentions of a salesperson much, they do know that a salesperson could be commission driven and that monetary incentives could cloud the recommendations made. 88.9% of DOHH customers think that the sales people of the company are fair. Almost the same number could be measured within ROG customers (88.3%). Another 59.5% are of the opinion that sales people of the company have a positive and caring attitude towards them. A much higher value of 83.1% were identified in ROG customers.

Salesperson reliability:

77% of the DOHH participants are of the opinion that the salesperson keeps his/her promise (ROG 81%). On the one hand, the reliability of the sales personnel was associated with the care they provided in case of a customer claiming damage, on the other hand it was associated with the information given when contracting a new insurance policies. Hence, reliability is also interlinked with benevolence. Further, in a case of the insurance claim, the salesperson is the first person they would call to get all the necessary information about the procedures to recover their damage. Furthermore, reliability is also important when contracting insurance. The salesperson,

as well as the products offered, have to keep their promise. However, 92.6% of the participants think that the sales people of the company are reliable (ROG 83.1%).

Salesperson competence:

The information channels younger people use have changed over the last years. Younger customers stated to inform themselves on the internet or in brochures first, before consulting the salesperson for further advice. The salesperson's competence is therefore strongly associated with adapting to the new information culture of younger customers. However, 92.5% of younger DOHH customers perceive the sales personnel of the company as being competent (ROG 91.5%). 70.37% of the DOHH customers think that the salesperson has high standards (ROG 85.2%) and 77% of the DOHH customers are of the opinion that he/she considers his/her customers wants and needs (ROG 88.3%).

Salesperson integrity:

A salesperson's integrity is strongly linked with his/her level of benevolence and reliability. 85.14% of DOHH customers think that salespeople treat their customers with respect (ROG 90%). Younger customers wish for authentic salespeople who understand them. Without authenticity trust cannot be generated. 62.92% of the DOHH target group are of the opinion that the salesperson follows high moral standards (ROG 72.6%). While 70.3% of the DOHH customers are of the opinion that the salespeople of the company are honest (ROG 83%).

The results are illustrated in fig.61.

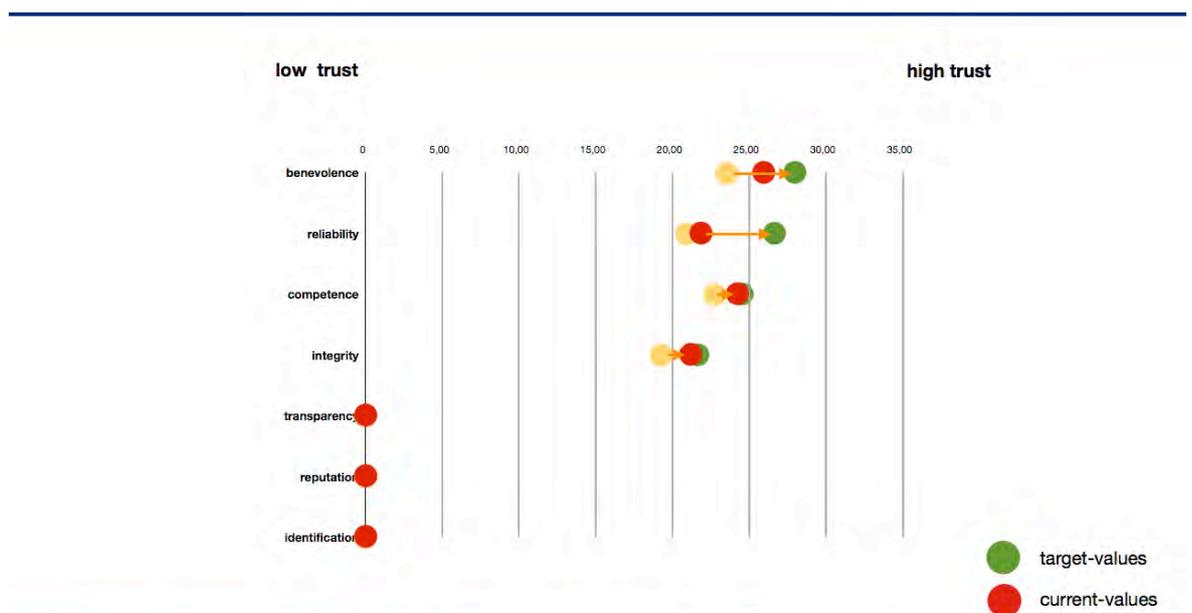


Fig.61 Customers (18-25) DOHH vs. ROG - „salesperson trust“ - comparison of current- and target values

Company Trust - Interpretation of the trust gaps

DOHH: Negative deviations could be found within three trust building factors: reliability (-3.50), competence (-2.84) and benevolence (-1.57). The only positive trust gap could be calculated for the factor integrity (-0.71).

ROG: The dimension salesperson has four negative trust gaps. Negative values could be measured regarding the factors reliability (-1,72), competence (-0,68), benevolence (-0,70) and a positive value within the factor integrity (+1,51). In the following, an overview of the calculated trust gaps is given (tab.44).

18-25 Company															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4															
2	reliability	6,33	4,33	27,44	1,00	2,22	3,78	23,94	-3,50	7,00	1,94	4,06	25,73	-1,72	1,00
1	competence	6,00	4,33	26,00	2,00	2,14	3,86	23,16	-2,84	6,00	1,78	4,22	25,32	-0,68	4,00
7	benevolence	4,00	4,33	17,33	3,00	2,06	3,94	15,76	-1,57	5,00	1,84	4,16	16,63	-0,70	3,00
4	integrity	3,67	3,67	13,44	4,00	2,14	3,86	14,15	0,71	1,00	1,92	4,08	14,96	1,51	2,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00

Tab.44 Customers (18-25) DOHH vs. ROG - „company trust“ - comparison of current- and target values

Company reliability:

A company's reliability is the most important factor within the dimension company. It has an expected value of 27.44 with a trust gap of -3.5 (DOHH) to its current value of 23.94. The current value of ROG is 25.73 and has a negative trust gap of -1.72. Reliability is especially associated with the time of existence of the company, its tradition and heritage. 44.4% of DOHH customers think that the company of the study is a traditional company (ROG 66.31%). The tradition and the experience the company has built over the last couple of decades is the link to the factor competence. 59.26% of the DOHH customers are of the opinion that the company keeps its promises (ROG 81.05%). This factor is also influenced through its reputation of being reliable. In general, 62,97% of the DOHH and 88.34% of the ROG customers state that they can rely on the company.

Company competence:

The second most important factor to foster trust is the company's competence. It has an expected value of 26 points. For DOHH customers, there is a trust gap of -2.84, with a current value of 23.16. For ROG customers a smaller trust gap of -0.68 could be measured with a current value of 25.32. A company's competence is seen as a basic feature. Without competence a company could not exist on the market. 81.48% of the DOHH customers perceive the company as being competent (ROG 90.5%). 66.7% of younger people of DOHH customers think, that the company has high standards, which are also associated with the quality of the products (ROG 87.36%). Another 62.96% are confident, that the company will adjust to a changing market environment, which refers to the future perspective of the company (ROG 80%).

Company benevolence:

Benevolence has an overall expected value of 17.33 points. For DOHH customers a current value of 23.16 and a trust gap of -1.57 could be identified. For ROG customers a current value of 16.63 points with a trust gap of -0.70 points could be identified. Research participants associated a companies' benevolence with "doing something good" for them as a customer and especially for the public. Due to the fact that the surveyed company sponsors a local and very successful football club, younger customers questioned the utilisation of their insurance contributions. Sport sponsoring is seen as being very expensive. Nonetheless 70.3% of the DOHH customers believe that the company cares about its customers and tries not to harm anybody (ROG 82.1%). The assessment regarding the companies treatment of customers is very positive. 77.7% state that the company addresses the wants and need of its customers (ROG 86.3%). Whereas 70.37% think the company treats its customers fairly (ROG 86.3%).

Company integrity:

Company integrity is the only factor that has a positive trust gap within the dimension of company trust. With an expected value of 13.44 it is less important than all other factors. DOHH customers perceive the integrity of the company as very positive and rated it with a current value of 14.15 points. It therefore has a trust gap of +0.71. For ROG customers the factor is slightly higher than DOHH customers. A trust gap of +1.51 points was measured. A company's integrity is closely linked to authenticity. Authenticity is defined through engagement in local activities, such as the local football club. Further being a strategic partner for the crafts industry, the company is perceived as authentic and "down-to-earth". This perception reflects in 62.97% of the DOHH customers, who think that the company follows high moral standards and tries not to deceive its customers (ROG 70.5%). Further 66.67% are of the opinion that the company treats its customers respectfully (ROG 84.2%).

The results are illustrated in fig.62.

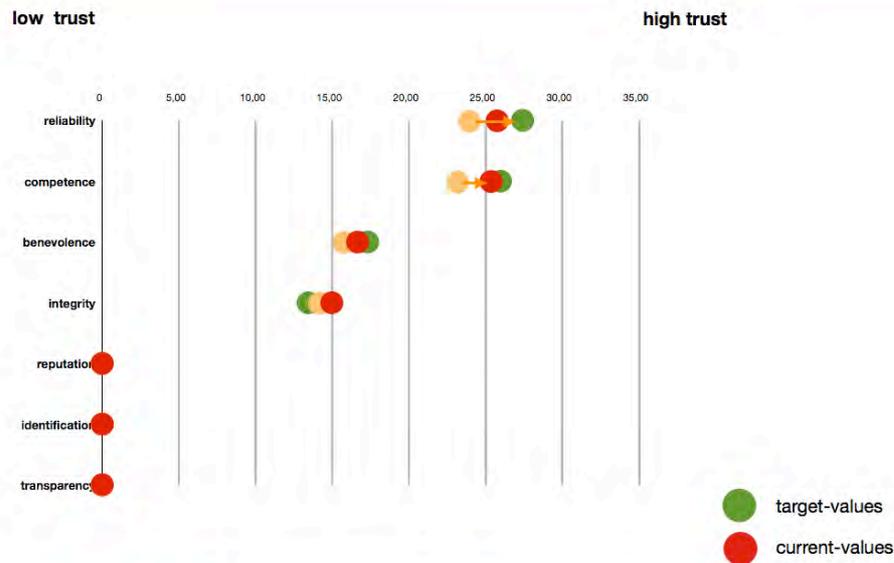


Fig.62 Customers (18-25) DOHH vs. ROG - „company trust“ - comparison of current- and target values

Preliminary conclusion

The overall expected value of younger customers is 271.4 points. While the overall current trust value of DOHH is 240.5 points, the overall value distance has a value of 30.90 trust points. The value distance consists of +4.32 positive trust points and -35.22 negative trust points. The dimension that generates the most trust in the current situation is the salesperson (86.40), product (77.13) and company trust (77.01) generate almost an equal amount of trust. This finding is also supported by the factor analysis (see fig.63).

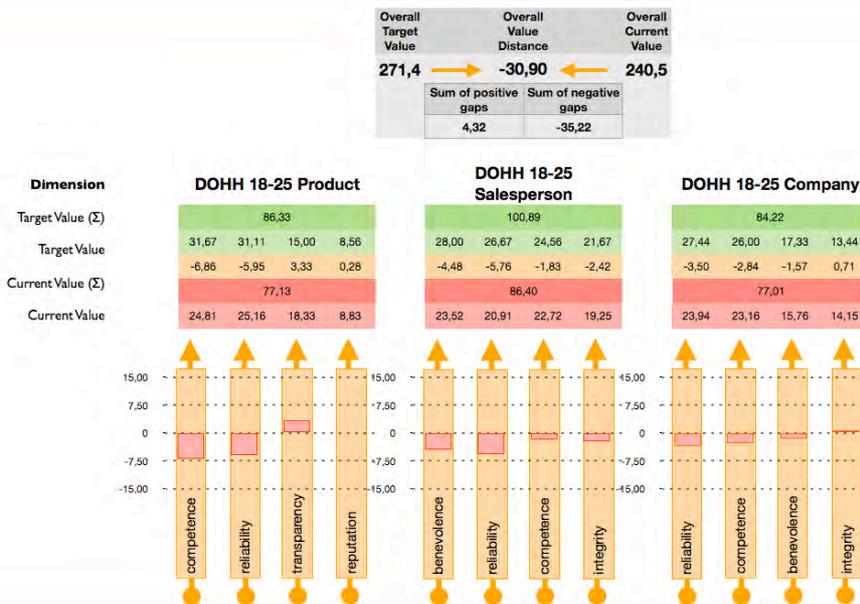


Fig.63 DOHH customers 18-25 - „trust score board

For ROG customers an overall current value of 256.6 trust points was measured. The overall value distance is 14.80 trust points. It consists of +6.05 positive trust points and -20.85 negative trust points. The dimension that generates the most trust is the salesperson (93.23), followed by the company (82.63), and the product (80.79) (see fig.64).



Fig.64 ROG customers 18-25 - „trust score board

Even though there are only small differences between the two groups, younger ROG customers seem to place more trust into the product and salesperson than DOHH customers. The higher trust levels lead to higher values in the economic-intent test.

4.3.7.2. Customers self-employed DOHH vs. ROG

Product Trust - Interpretation of the trust gaps

The dimension of product trust has five trust building factors, because of the fact that no calculative differentiation between transparency and benevolence was possible. To make sure that that all relevant data was collected and to see how the instrument behaves in such a situation the top five trust building factors were measured within each target group.

DOHH: Deviations could be measured within the factors reliability (-6.39), competence (-3.47), transparency (+0.32) and benevolence (+1.30). The trust gaps show two negative deviations for the factors reliability and competence, and positive deviations on the factors transparency and benevolence.

ROG: The dimension product trust has two negative and two positive trust gaps. Negative values were measured for reliability (-7.43) and competence (-4.19), whereas transparency (+0.53) and benevolence (+1.17) demonstrated positive trust gaps. In the following, an overview of the calculated trust gaps is given (tab.45).

Self-Employed Product															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
					5										
2	reliability	7,00	5,00	35,00	1,00	1,91	4,09	28,61	-6,39	7,00	2,06	3,94	27,57	-7,43	1,00
1	competence	6,00	4,67	28,00	2,00	1,91	4,09	24,53	-3,47	6,00	2,03	3,97	23,81	-4,19	2,00
3	transparency	4,00	3,67	14,67	3,00	2,25	3,75	14,98	0,32	3,00	2,20	3,80	15,19	0,53	5,00
7	benevolence	4,00	3,67	14,67	3,00	2,01	3,99	15,96	1,30	1,00	2,04	3,96	15,84	1,17	3,00
4	integrity	3,33	3,67	12,22	5,00	2,03	3,97	13,25	1,02	2,00	2,08	3,92	13,07	0,84	4,00
5	identification	0,00	0,00	0,00	6,00	0,00	6,00	0,00	0,00	4,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	6,00	0,00	6,00	0,00	0,00	4,00	0,00	6,00	0,00	0,00	0,00

Tab.45 Customers self-employed DOHH vs. ROG - „product trust“ - comparison of current- and target values

Product reliability:

The expected value of the factor reliability was at 35.00 points. For DOHH customers the current value was 28.61 points with a trust gap of -6,39. ROG customers on the other hand have a current value of 27.51 points with a slightly larger trust gap was of -7.43 points. Customers stated that, when it comes to insurance, reliability generates a feeling of security and security is linked to keeping one’s word or promise. 77.1% of the DOHH self-employed customers think that the company’s insurance products will keep their promises (ROG 79.5%). Unreliable products which do not support the customer needs will diminish reliability of the product and therefore trust. Product reliability is one of the most significant attributes for insurance, because the performance of the product (insurance) cannot be assessed prior to the contract. However, the majority of the DOHH customers (65.72%) have the feeling that they “know what they have”, when it comes to the company’s insurance products (ROG 72.7%). Another 80% of the DOHH target group state that the insurance products are reliable in general (ROG 77.5%).

Product competence:

The factor product competence achieved an expected value of 28,00 points. A current value of 24,53 trust points could be calculated for DOHH customers. ROG customers have an current value of 23,81 points. Therefore, the trust gap for DOHH customers is -3,47, while ROG customers have a larger gap of -4,18. For self employed customers product competence is a very important factor on its own, and it is also seen as a basic requirement for the product. Competence is associated with fulfilment of expectation in terms of the products performance. 71,4% of the DOHH participants are of the opinion that the insurance products would always fulfil their expectations (ROG 65,9%), whereas 82,86% of the DOHH self-employed customers think that the insurance products fulfil current customers wants and needs (ROG 76,1%). Competence is mainly expressed through perceived product quality, which can be translated as coverage in terms of insurance. 80% of the DOHH (76,8% ROG) participants stated that the insurance product are of high quality.

Product transparency:

An expected value of 14,67 points could be calculated for product competence. Both DOHH and ROG customers show positive trust gaps within this trust building factor. DOHH self-employed customers showed a current value of 14,98 points and a trust gap of +0,32. ROG participants show a slightly larger trust gap with a current value of 15,19 points and a gap of +0,53. Overall, the self-employed participants said that they appreciate the extensive level detailed insurance descriptions. Self-employed customers need to inform themselves in detail about products to feel confident that they have made the right decision. The vast majority stated they were in general able to understand the descriptions and fine print of contracts. This also explains the high level of required detail when it comes to insurances. 85,7% of the DOHH and 87% of the ROG, participants stated they understood the insurance policies in general. A slightly lower number of 60% of DOHH. customers and 66,6% of the ROG customers stated they understood the products in detail. Furthermore only 51,43% of the DOHH customers and 62,5% of the ROG customers considered the product information easy to understand.

Product benevolence:

The expected value of product benevolence of 14,67 is as high as the expected value of product transparency. Therefore no calculative differentiation in terms of importance (rank) to the customer groups was measured.

For DOHH customers a current value of 15,76, with a trust gap of +1,30 could be measured, while ROG participants had current value of 15,84 points and a trust gap of 1,17. The customers evaluation of the benevolence of the product was excellent. 82,8% of the DOHH customers feel

that the insurance products would fulfil their needs when needed (ROG 84,3%). As mentioned during the explanation of the factor of product transparency, self-employed customers have a better economic understanding in comparison to other surveyed target groups. They specifically pointed out that insurance companies have to earn money with their customers. Benevolent products, which cover the customers risk, are desirable. This is why 68,5% of the DOHH customers and 68,7% of the ROG customers felt that the price-performance ratio is justifiable. Keeping that train of thought in mind, 71,4% of the DOHH and 70,7% of the ROG customers think that contracting with the company is good for them.

Product Integrity:

Product integrity only had a small effect of the trust building capability of the dimension of product trust. With an expected value of 12,22 points, both DOHH and ROG self-employed customers show a positive trust gap. For DOHH customers a current value of 13,25 points and for ROG customers an expected value of 13,07 points was measured. Most of the self employed customers perceive the customers as upright, and that it delivers its promise. Product integrity was also strongly associated with authenticity and quality of the insurance itself. 68,57% of the DOHH customers think that the products are of no harm to them and others (ROG 66,6%). For self-employed customers the functionality of insurance was key. 74,28% of the DOHH customers characterised the products as being honest (ROG 70,7%). And 71,42% of the DOHH participants are of the opinion that the products are not artificial, but authentic (ROG 67,3%).

The results are illustrated in fig.65.

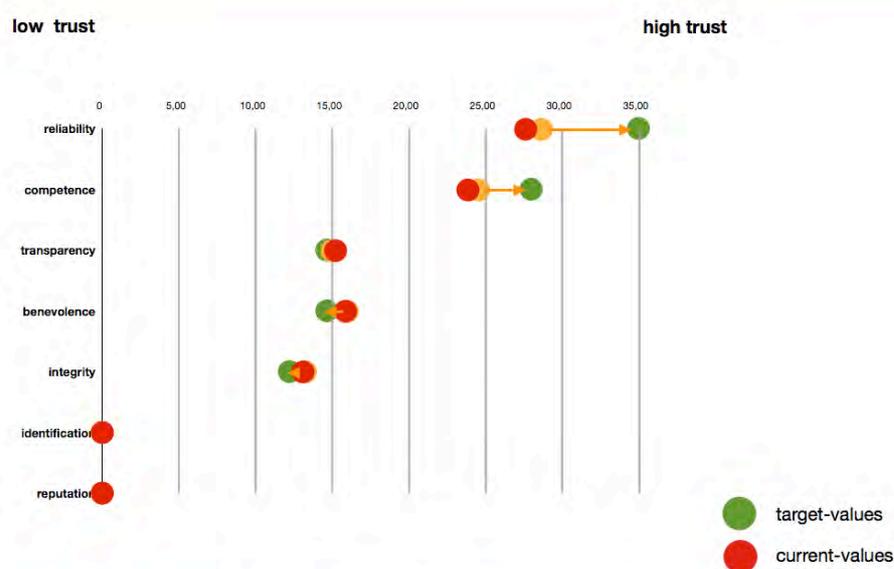


Fig.65 Customers self-employed DOHH vs. ROG - „product trust“ - comparison of current- and target values

Salesperson's trust - Interpretation of the trust gaps

DOHH: The dimension of salesperson's trust only has small trust gaps. Trust levels are very high. Within this dimension trust has two negative and two positive trust gaps. Negative deviations could be identified regarding the factors competence (-2,26), and reliability (-2,25), positive trust gaps could be found regarding the factors benevolence (+3,98) and integrity (+2,56).

ROG: Within the dimension salesperson's trust two negative and two positive trust gaps were measured. Negative values could be measured regarding the factors competence (-2,63) and reliability (-3,06), whereas benevolence (+3,17) and integrity (+2,17) demonstrated positive trust gaps. In the following, an overview of the calculated trust gaps is given (tab.46):

Self-Employed Salesperson															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank \emptyset	Value \emptyset	Target Value	Top	Value \emptyset (original)	Value \emptyset (new)	Current Value	Distance	Biggest GAP	Value \emptyset (original)	Value \emptyset (new)	Current Value	Distance	Biggest GAP
4															
1	competence	6,00	4,67	28,00	1,00	1,71	4,29	25,74	-2,26	7,00	1,77	4,23	25,37	-2,63	3,00
2	reliability	5,67	4,67	26,44	2,00	1,73	4,27	24,20	-2,25	6,00	1,87	4,13	23,38	-3,06	2,00
7	benevolence	5,00	3,67	18,33	3,00	1,54	4,46	22,31	3,98	1,00	1,70	4,30	21,50	3,17	1,00
4	integrity	4,33	3,67	15,89	4,00	1,74	4,26	18,44	2,56	2,00	1,83	4,17	18,06	2,17	4,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00

Tab.46 Customers self-employed DOHH vs. ROG - „salesperson trust“ - comparison of current- and target values

Salesperson's competence:

With an expected value of 28,00 points, the competence of a salesperson is the most important factor within the dimension of salesperson's trust. For DOHH customers a current value of 25,74 points and for ROG customers a current value of 25,37 points were measured. Both target groups show trust gaps smaller than three (DOHH -2,26, ROG -2,63). 85,7% of the DOHH customers stated that the salesperson can be seen as competent and that s/he considers the wants and needs of his/her customers (ROG 76,8%). Competence of the salesperson is also seen as a preliminary requirement for doing business with an insurance company. The competence of the sales personnel is considered as very high. 74,2% of the DOHH participants characterised the salesperson as having high standards (ROG 76,8%).

Salesperson's reliability:

The expected value for salesperson's reliability could be calculated at 26,44 points. For DOHH customers a current value of 26,44 points with a trust gap of -2,25 points and for ROG customers current value of 23,38 points were calculated. Therefore, the trust gap of ROG customers is slightly bigger than the one of DOHH customers. For self-employed customers the salesperson's reliability is crucial for doing business. Most participants of this target group stated to have a limited amount of time outside their jobs. A salesperson has to be reliable and stick to his/her word to support them. 85,7% of the DOHH self-employed customers are of the opinion that the sales people "do what they say" (ROG 79,5%). Having traditional values is also considered as being reliable, because it is associated with consistency. 65,7% of the DOHH participants consider the salesperson as being traditional (ROG 61,2%). In general 82,8% are of the opinion that the salesperson is reliable (ROG 78,9%).

Salesperson's benevolence:

The expected value of the trust building factor of salesperson's benevolence could be calculated at 18,33 points. DOHH and ROG participants both achieved positive trust gaps (DOHH +3,98, ROG +3,17). Their current values are DOHH 24,20 points and ROG 23,38 points. 88,5% of the DOHH participants note that the salesperson listens to their needs, even though benevolence is considered as more of an unimportant trust building factor (ROG 88,4%). The target group is aware of the salesperson working on commission. Even though 94,3% of the DOHH customers are of the opinion that the salesperson is fair (ROG 83,6%). A biased product recommendation should not be too dominant within sales, but is seen as inevitable. Self-employed customers therefore have the feeling that benevolence does not have to be that strongly developed. 85,7% of the DOHH customers are of the opinion that the salesperson is considerate and caring (ROG 77,5%).

Salesperson's integrity:

The expected value of salesperson integrity could be measured at 15,89 points. Integrity also has positive trust gaps in both groups (DOHH +2,56, ROG +2,17). The factor itself can be seen as less important to this target group. They perceive it as "over achieved". In the target group of DOHH customers a current value of 18,44 points was measured. For ROG customers a current value of 18,06 could be measured. However, 65,6% of the DOHH customers think that the salesperson acts with high moral standards (ROG 60,5%), which also reflects on the salesperson's competence and reliability. Further, 74,3% of the DOHH customers consider the salesperson as being honest (ROG 78,2%) and 91,4% state that they feel they are treated with respect by the salesperson (ROG 89,1%).

The results are illustrated in fig.66.

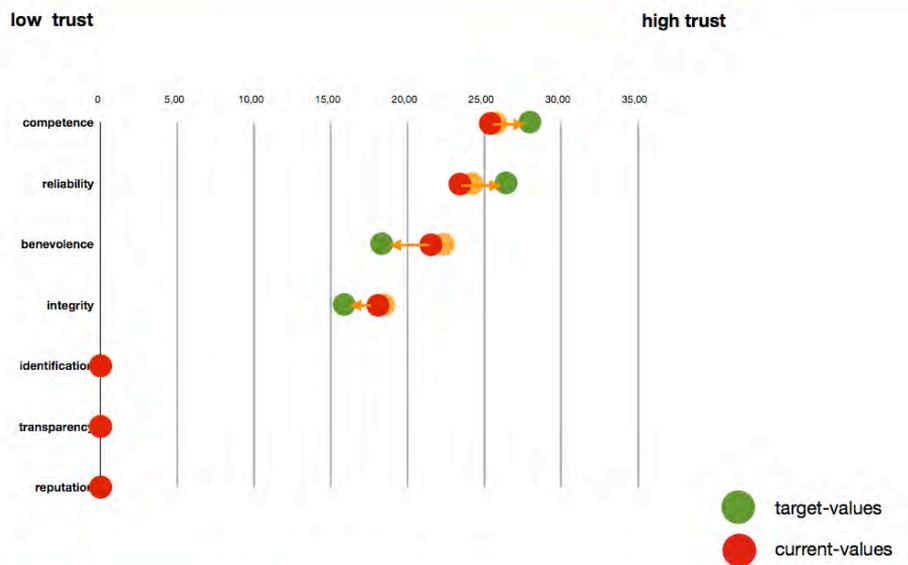


Fig.66 Customers self-employed DOHH vs. ROG -„salesperson trust“ - comparison of current- and target values

Company trust - Interpretation of the trust gaps

DOHH: Three negative and one positive trust gap could be identified. Negative deviations could be identified regarding the factors competence (-2,71), reliability (-3,83) and integrity (-0,04). A positive trust gap could be found regarding the factor transparency (+1,00).

ROG: Within the dimension company trust two negative and two positive trust gaps could be identified. Negative values could be measured regarding the factors competence (-3,18) and reliability (-3,44), whereas transparency (+1,28) and integrity (+0,04) demonstrated positive trust gaps. In the following, an overview of the calculated trust gaps is given (tab.47):

Self-Employed Company															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4															
1	competence	6,67	4,67	31,11	1,00	1,74	4,26	28,40	-2,71	6,00	1,81	4,19	27,93	-3,18	2,00
2	reliability	5,67	4,67	26,44	2,00	2,01	3,99	22,61	-3,83	7,00	1,94	4,06	23,01	-3,44	1,00
3	transparency	4,67	3,67	17,11	3,00	2,12	3,88	18,11	1,00	1,00	2,06	3,94	18,39	1,28	3,00
4	integrity	4,00	4,00	16,00	4,00	2,01	3,99	15,96	-0,04	5,00	1,99	4,01	16,04	0,04	4,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
7	benevolence	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00

Tab.47 Customers self-employed DOHH vs. ROG - „company trust“ - comparison of current- and target values

Company competence:

The expected value of company competence could be calculated at 31,11 points. The current value of DOHH customers is 28,40 points with a trust gap of -2,71, whereas the current value of ROG customers is 27,93 points with a trust gap of -3,18. An expected value over 30 points indicates, that competence can be seen as a very important factor to self-employed customers. 91,4% of DOHH customers are of the opinion that the company is competent in its field (ROG 87%). 80% of the DOHH customers think that the company has high moral standards (ROG 78,2%). The factor competence also has a forward looking element e.g. future success. 68,5% of DOHH customers are of the opinion that the company will adapt successfully to changing market conditions (ROG 76,1%).

Company reliability:

The second most important factor is the reliability and is closely associated with consistency in “word” and “behaviour” of the company. The expected value of this trust building factor could be was at 26,44. For DOHH and ROG customers this trust building factor has the largest negative trust gap. DOHH’s current value is 22,61 with a trust gap of -3,83, while ROG’s is 23,01 points, with a trust gap of 3,44. 71,4% of the DOHH participants note that the company does what it says (ROG 69,3%). Reliability is also related to experience, tradition and to the time the company exists on the market. However, 65,71% of the DOHH customers consider the company as being traditional that it does not become swayed by short-lived trends, which also fosters trust (ROG 72,1%). In general 85,7% of the DOHH customers note that they can rely on the company (ROG 80,9%).

Company transparency:

Very small but positive trust gap could be identified within the value transparency. With an expected value of 17,11 points the current values of DOHH (18,11) and ROG (18,39) are both higher than the expected value. The trust gaps have a positive value distance of +1,00 and +1,28. A company’s transparency seems not to be an important factors for self-employed customers. For them a company’s transparency is mostly associated with the confirmability of actions. 60% of the DOHH customers note that the company shares important information with the public (ROG 70,0%). Even though only 54,2% of the DOHH self-employed customers state they know what the company is doing (ROG 68,0%), it seems enough to generate more trust than actually needed. Another 62,8% of DOHH customers are of the opinion that the company communicates comprehensively (ROG 72,11%).

Company integrity:

The lowest rated trust building factor is the company’s integrity. With an expected value of 16,00 points, both DOHH (15,96) and ROG (16,04) customers` values match this precisely. Hence, the value distance is extremely low. At DOHH customers a trust gap of -0,04 and at ROG customers a trust gap of +0,04 were measured. Self-employed customers consider the company as being “down-to-earth” and close to their customers. They feel they have a clear and positive image of the company. 60% of the DOHH customers noted that that company acts with high moral standards (ROG 62,5%), and 71,42% of the DOHH customers are of the opinion that the company does not deceive (ROG 68,0%). An also important factor is that customers feel treated with respect. 85,7% of the DOHH customers within this target group agreed in this respect (ROG 84,2%).

The results are illustrated in fig.67.

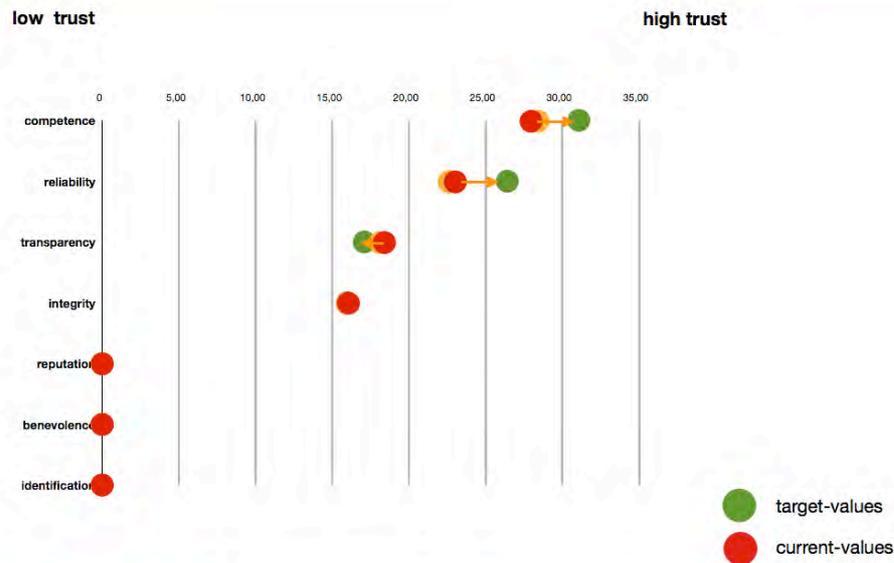


Fig.67 Customers self-employed DOHH vs. ROG - „company trust“ - comparison of current- and target values

Preliminary conclusion

In conclusion, self-employed customers have very high trust values. The participant of the target group noted that the salesperson should act more discrete and adjust sales and business meetings to the needs of the customer. Self-employed customers stated that product and company is too slow in adjusting a claim, which also reflects on the competence of the company to cope with self employed customers. To them the relationship towards an insurance product is strictly business related. This is why they keep the relationship towards the three dimensions in perspective and at a non-personal level.

As quantitative and qualitative data implied, self-employed customers have a very positive attitude towards the company, products and salesperson. This attitude is also reflected within the high trust levels within every dimension. An overall expected value of 283,9 trust points could be calculated, 273,1 current trust points were measured for DOHH customers. ROG customer showed an overall current value of 269,2. All in all a sum of +10,17 positive trust points could be calculated for DOHH customers, whereas the overall sum of positive trust gaps for ROG customers was slightly lower at +9,20. Negative trust points for DOHH customers counted at -20,95 (see fig.68)

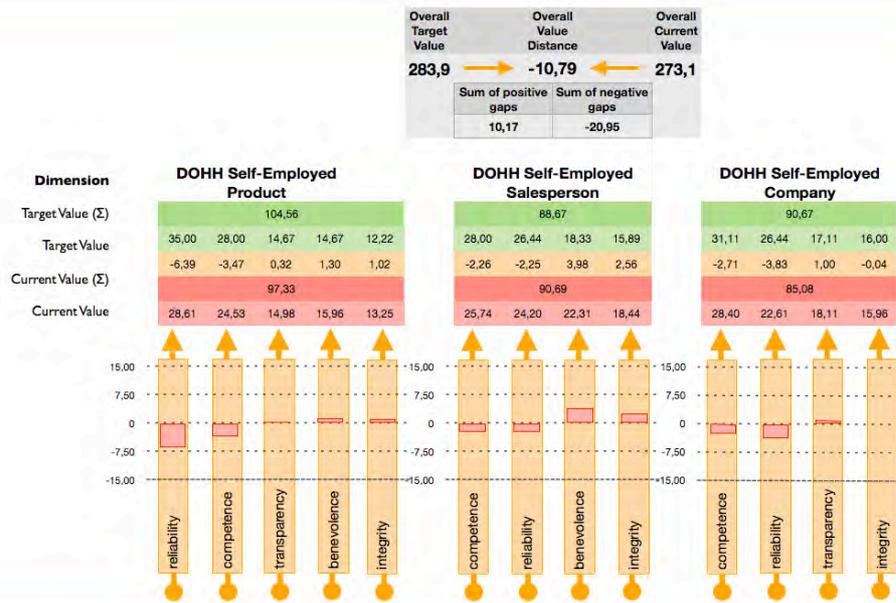


Fig.68 DOHH customers self-employed - „trust score board

The sum of negative ROG trust gaps could be calculated at -23,92 trust points. For self employed people of both groups, the dimension that generates the most trust are the insurance (product) of the company, followed by the salesperson and the company. Interestingly the hierarchy for the target position differs from the current hierarchy of dimensions. The most important dimension was expected to be the insurance product, followed by the company and then the salesperson (see fig.60).



Fig.69 ROG customers self-employed - „trust score board

4.3.7.3. Customers public sector DOHH vs. ROG

Product trust - Interpretation of the trust gaps

DOHH: The dimension product trust consists of two negative and two positive trust gaps. Negative deviations were measured in terms of competence (-2,71), and reliability (-3,83), whereas transparency (+0,86) and benevolence (+6,14) have positive trust gaps.

ROG: Within the dimension product trust two negative and two positive trust gaps were identified. Negative values were be measured for competence (-6,19) and reliability (-5,52), whereas transparency (+0,55) and benevolence (+5,53) demonstrated positive trust gaps. In the following, an overview of the calculated trust gaps is given (tab.48):

PUB Product															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4															
1	competence	6,67	5,00	33,33	1,00	1,84	4,16	27,74	-5,60	7,00	1,93	4,07	27,14	-6,19	1,00
2	reliability	6,00	5,00	30,00	2,00	1,85	4,15	24,91	-5,09	6,00	1,92	4,08	24,48	-5,52	2,00
3	transparency	4,33	3,67	15,89	3,00	2,14	3,87	16,75	0,86	2,00	2,21	3,79	16,44	0,55	4,00
7	benevolence	4,00	2,67	10,67	4,00	1,80	4,20	16,81	6,14	1,00	1,95	4,05	16,20	5,53	3,00
4	integrity	0,00	0,00	0,00		5,00	0,00	6,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00		5,00	0,00	6,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00		5,00	0,00	6,00	0,00	3,00	0,00	6,00	0,00	0,00	0,00

Tab.48 Customers public sector DOHH vs. ROG - „product trust“ - comparison of current- and target values

Product competence:

The expected value for product competence within the target group of public sector customers could be calculated at 33,33 points. For DOHH customers the current value is 27,74 points, with a trust gap of -5,60. For ROG customers the current value of 27,14 points could be identified with a trust gap of -6,19 points. The competence or performance of an insurance product is linked to transparency and also to the reliability of the product. Public sector customers have to understand how the product works and gain a more detail level of knowledge. However, 75,3% of the DOHH customers note that the insurance products will fulfil their expectations (ROG 79,4%) and even 90,9% of DOHH respondents are of the opinion that the insurance products are of high quality (ROG 82,85%). Besides the price, the largest concern of public sector customers is if the

insurance will compensate their damage if needed. This concern is reflected by the wants and needs of the customer. 83,11% of DOHH's customers think that the insurances of the company will fulfil their wants and needs (ROG 80,0%). Hence, competence is driven by transparency (understanding) and reliability (fulfilling).

Product reliability:

The expected value of reliability could be calculated at 20,0 points. With a current value of 24,91 points for DOHH customers and 24,48 points for ROG customers, trust gaps of -5,09 (DOHH) and -5,52 (ROG) could be identified. As mentioned before reliability can be seen as a subitem of product competence and interpreted as the fulfilment of promises when having contracted the insurance. 79,2% of DOHH participants note that the product does what it says (ROG 82,8%). This is very important, because customers mentioned that they do not want any surprises when claim. 81,8% of DOHH customers say that they "know what they have" when purchase from the company (ROG 74,29%). Whereas 85,7% (DOHH) in contrast to 84,1% (ROG) note they are able to rely on the company's products.

Product transparency:

The trust gap of the factor product transparency is very narrow and could be regarded to as a match. With an expected value of 15,89 points, the value distance of DOHH (+0,86) and ROG (+0,55) is very small. DOHH has a calculated current value of 16,81 points, whereas ROG has a current trust value of 16,44. The vast majority of DOHH participants (89,6%) are of the opinion that they generally understand the products of the company (ROG 88%). This is crucial for the trust building process, having the right level of detail. Another 71,4% of DOHH customers explained they know and understand the products in detail (ROG 67,2%). However, not all details are of interest to the customer, only 63,6% of DOHH customers defined the products as being easy to understand (ROG 62,6%). Public sector customers also need to have the possibility to inform themselves about the product by reading the fine print. In some respect they do not trust the salesperson to provide them with all the details of the product.

Product benevolence:

The expected value of the trust building factor product benevolence was measured at 10,67 points. The current values of DOHH (16,81) and ROG (16,20) are much higher. DOHH shows a value distance of +6,14 and ROG of +5,52. The majority of the DOHH participants (96,1%) characterised the products as "fulfilling their requirements" (ROG 88,8%). Benevolence of the product also has a positive trust gap, which means that the current value was rated higher than the expected value. Reasons for that could be related to perception that the product is not believed to be benevolent. Public sector customers assume that the company has intends to

make a high profit their insurance contributions. The value of the factor product benevolence is seen in a realistic way. Apart from this observation the perception of the current products is excellent. 77,8% of the DOHH customers are of the opinion that the price-performance ratio is legitimate (ROG 72,2%). 82,3% of the DOHH consider the products as “being good for them” (ROG 81,5%). The results are illustrated in fig.70.

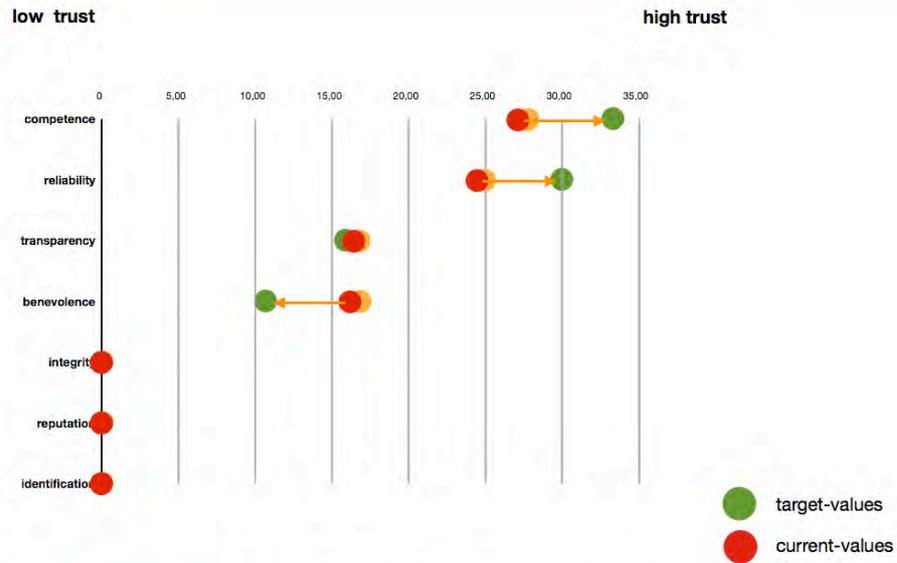


Fig.70 Customers public sector DOHH vs. ROG - „product trust“ - comparison of current- and target values

Salesperson's trust - Interpretation of the trust gaps

DOHH: The dimension of salesperson's trust has very high trust levels within the target group of public sector customers. Salesperson's trust consists of three negative and one positive trust gap. Negative deviations were measured for competence (-5,07), integrity (-4,68), and reliability (-2,44), while benevolence (+1,00) has a positive trust gaps.

ROG: Within the dimension salesperson's trust three negative and one positive trust gaps were measured. Negative values were measured for competence (-4,62), integrity (-4,86) and reliability (-2,48), whereas benevolence again (+1,17) demonstrated positive trust gap. In the following, an overview of the calculated trust gaps is given (tab.49):

PUB Salesperson															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank \varnothing	Value \varnothing	Target Value	Top	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP	Value \varnothing (original)	Value \varnothing (new)	Current Value	Distance	Biggest GAP
4															
1	competence	6,33	5,00	31,67	1,00	1,80	4,20	26,59	-5,07	7,00	1,73	4,27	27,04	-4,62	2,00
4	integrity	6,00	5,00	30,00	2,00	1,78	4,22	25,32	-4,68	6,00	1,81	4,19	25,14	-4,86	1,00
2	reliability	5,00	4,67	23,33	3,00	1,82	4,18	20,89	-2,44	5,00	1,83	4,17	20,85	-2,48	3,00
7	benevolence	4,33	4,00	17,33	4,00	1,77	4,23	18,34	1,00	1,00	1,73	4,27	18,50	1,17	4,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	2,00	0,00	6,00	0,00	0,00	0,00

Tab.49 Customers public sector DOHH vs. ROG - „salesperson trust“ - comparison of current- and target values

Salesperson's competence:

With an expected value of 31,67 points salesperson's competence can be seen as the most important factor within this dimension. DOHH customers have a current value of 26,59 points, and at ROG customers have a value of 27,04 points. Therefore, the value distance for DOHH is -5,07 and for ROG customers is -4,62. As analysed within the dimension of the product, to public sector customers it is of great importance to generate an impression about the product on their own, before consulting the salesperson. In comparison to the dimension of product trust, the gaps of the salesperson are therefore higher. The reason for that can be found in existing doubts and prejudices about the salesperson. 87% of the DOHH customers still say, that the sales people of the company are competent in their field (ROG 91,6%). Furthermore another 75,32% of the DOHH

respondents also state that the sales people have high standards (ROG 80,2%). 84,4% of the DOHH customers state that salespeople listen to their wants and needs (ROG 86,7%).

Salesperson's integrity:

For salesperson's integrity has an expected value of 30,0 points. The current value of DOHH customers was calculated at 25,32 points and for ROG customers at 25,14 points. Hence, the value distance indicates a medium sized gap of -4,68 points for DOHH customers and of -4,86 points for ROG customers. Because of the existing doubts towards the salesperson honesty, integrity is the second most important factor of this target group. However, 67,53% of DOHH customers explain the current level of trust by stating that the salesperson would pursue high moral values (ROG 65,7%). 83,12% of DOHH customers defined the salespeople of the company as being honest (ROG 80,0%). And 94,8% characterised them as treating their customers with respect (93,2%).

Salesperson's reliability:

The expected value of salesperson's reliability has measured at 23,33. The current value for DOHH customers was measured at 20,89, while for ROG customers current value is 20,85. The value distance is small. For DOHH customers it is -2,44 and for ROG customers it is -2,48 points could be calculated. Nonetheless, 85,72% of DOHH participants say they can rely on their contact person (ROG 87,5%). Surprisingly, and different to other groups, reliability is the third most important factor of the dimension salesperson. Reliability is associated with a caring salesperson. Participants often stated that the salesperson "should have their back", in case of a claim. The current trust values can be explained through the following statements: 88,3% of the DOHH participants of this group are of the opinion that salespeople of the company do what they say (ROG 86,2%). Tradition is also associated with the reliability within this group. 68,8% of DOHH customers consider the salesperson as being traditional (ROG 64,4%).

Salesperson's benevolence:

The salesperson's benevolence is the fourth most important factor in creating salesperson trust. It has an expected value of 17,33. For DOHH customers a current value of 18,34 (and for ROG customers a current value of 18,50) was measured. Both value distances are small but positive. DOHH has a value distance of 1,0 whereas ROG has a value distance of 1,17. Salesperson should act on behalf of the customer when informing them or managing a claim. 85,7% of the DOHH customers note that the sales people listen to their customers wants and needs (ROG 87,5%), which is the most referenced interpretation of salesperson's benevolence. This opinion is also reflected in the following statement: 83,1% of the ROG customers state that salespeople of the company are fair (ROG 86,4%). In addition 77,9% of the DOHH participants explain that their

contact person can be seen as considerate and caring (ROG 81,5%). The results are illustrated in fig.71.

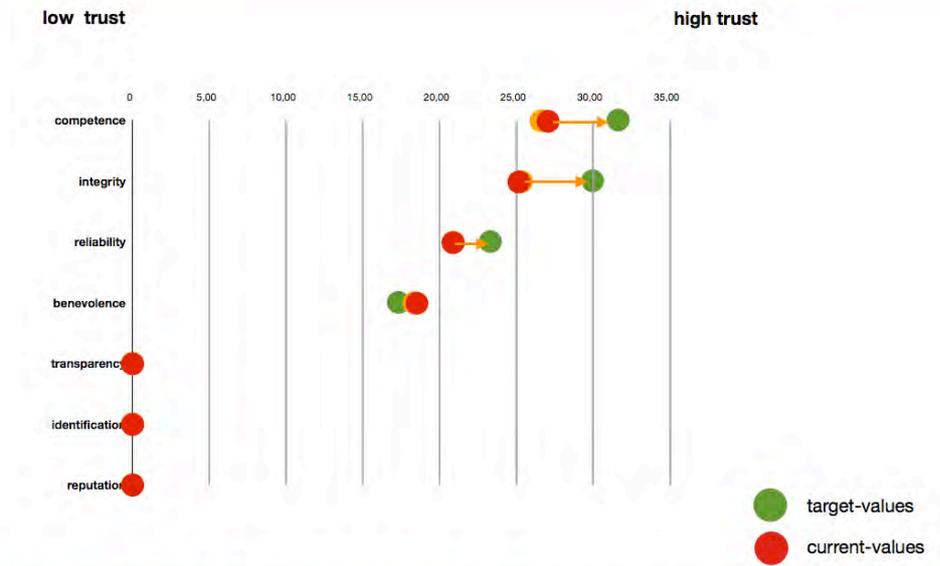


Fig.71 Customers public sector DOHH vs. ROG - „salesperson trust“ - comparison of current- and target values

Company Trust - Interpretation of the trust gaps

DOHH: The dimension of company trust consists of four negative trust gaps - competence (-4,21), reliability (-3,14), and integrity (-2,39) and benevolence (-0,55).

ROG: Within the dimension company trust four negative trust gaps were measured - competence (-4,74), reliability (-3,78), integrity (-2,70) and integrity (-0,83) demonstrated positive trust gaps. In the following, an overview of the calculated trust gaps is given (tab.50):

PUB Company															
focus groups					DOHH online survey					ROG online survey					
Nr	Name	Rank ∅	Value ∅	Target Value	Top	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP	Value ∅ (original)	Value ∅ (new)	Current Value	Distance	Biggest GAP
4															
1	competence	6,00	5,00	30,00	1,00	1,70	4,30	25,79	-4,21	7,00	1,79	4,21	25,26	-4,74	1,00
2	reliability	6,33	4,67	29,56	2,00	1,83	4,17	26,42	-3,14	6,00	1,93	4,07	25,78	-3,78	2,00
4	integrity	4,67	4,67	21,78	3,00	1,85	4,15	19,38	-2,39	5,00	1,91	4,09	19,08	-2,70	3,00
7	benevolence	3,67	4,33	15,89	4,00	1,82	4,18	15,34	-0,55	4,00	1,89	4,11	15,06	-0,83	4,00
6	reputation	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00
3	transparency	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00
5	identification	0,00	0,00	0,00	5,00	0,00	6,00	0,00	0,00	1,00	0,00	6,00	0,00	0,00	0,00

Tab.50 Customers public sector DOHH vs. ROG - „company trust“ - comparison of current- and target values

Company competence:

The most important factor to foster trust within this dimension is the company's competence. It has an expected value of 30,0 points. For DOHH customers, it has a trust gap of -4,21, with a current value of 25,79. For ROG customers a trust gap of -4,74 was measured with a current value of 25,26. The competence of the company is a very important factor for building trust. Keeping in mind that public sector customers do not differentiate between product and company, the competence of the products is directly associated with the competence of the company (and vice versa). Following this logic, an incompetent company could never have competent products and foster trust. To explain the current levels of trust, 92,2% of the DOHH customers perceive the company as being competent in its field (ROG 90,6%). This perception is also influenced by the quality of the company in terms of its standards. 88,3% of DOHH participants characterised the company as having high standards (ROG 84,4%). Public sector customers even trust the company in relation to future actions. 85,71% of DOHH participants are of the opinion that the company will adapt to changing market conditions (ROG 77,9%).

Company reliability:

The second most important factor is reliability, which is closely associated with consistency in “acting always in the same way”. The expected value of this trust building factor was calculated at 29,56. For DOHH and ROG customers this trust building factor has a negative trust gap. DOHH’s expected value is 26,42 with a trust gap of -3,14, while ROG’s expected value is 25,78, with a trust gap of 3,78. However, 89,6% of the DOHH customers note that they can rely on the company (ROG 77,6%). Reliability and competence are almost considered as equally important. Reliability has higher current trust values than competence. As within other dimensions, customers stated that reliability and competence require each other. Reliability is mainly influenced through the company’s long lasting tradition within this target group. This is why 72,7% of current DOHH customers perceive the company as being traditional (ROG 65,98%). For some participants there was not even a question where to insure themselves, because all of their colleagues are insured with the company. 79,2% of the DOHH customers consider the company as always telling their customers what they do and why (ROG 83,6%).

Company integrity:

With an expected value of 21,78 points integrity is less important than all other factors. DOHH customers perceive the factor integrity as very positive and rated it with a current value of 19,38. It therefore has a trust gap of -2,39. ROG customers valued the factor with 19,08 and a trust gap of -2,70 points. The factor company integrity only has a small trust gap. Public sector customers say that morals and values are important to them but are not the main drivers for trust. Morals and values have to be enduring and build a basis for the trust creation process. Current drivers of integrity seem to be high, in respect to their importance. About 66,2% of the DOHH respondents stated that they think that the company has high moral values and aims (ROG 63,3%) and 81,8% of the DOHH customers explained that the company would not deceive (ROG 76,6%). 89,3% of the DOHH customers are of the opinion that the company treats its customers with respect (ROG 81,8%).

Company benevolence:

With a current value of 15,89 points, company benevolence is the least important value measured within this dimension. The current value of DOHH customers indicates a value of 15,34 points, ROG customers at 15,06. The trust gap therefore has a distance of -0,55 (DOHH) and -0,83 (ROG). To public sector customers it is of interest where the company invests their money. They state they want the company to invest in companies that for example, do not employ children labour. In general the target group of public sector customers seems to be satisfied with the current actions of the company. 83,1% of the DOHH customers note that company listens to their customers wants and needs (ROG 81,5%). 84,4% of the DOHH participants state that the

company are fair (ROG 83,8%). 81,8% of the DOHH customers explain that the company can be considered as considerate and caring (ROG 77,4%).

The results are illustrated in fig.72.

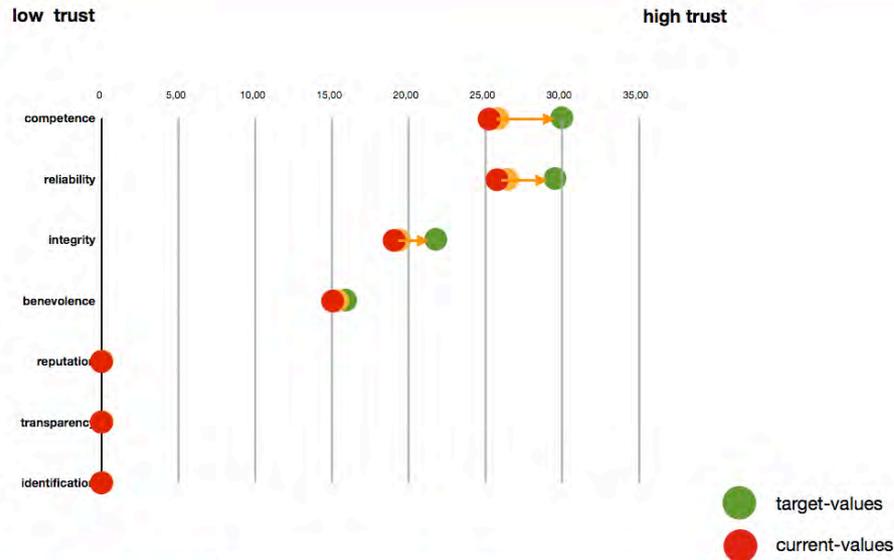


Fig.72 Customers public sector DOHH vs. ROG - „company trust“ - comparison of current- and target values

Preliminary conclusion

In general public sector customers have a very good impression of the company, its products and its sales personnel. Even though they say that the product is the most important dimension to build trust, the salesperson of the company appears to be equally important to making a sales. Public sector customers state that they seek to inform themselves in detail throughout the whole sales process, because they seem to have a “healthy level” of mistrust towards the salesperson. Even though this target group does not differentiate between the products and the company very much, the actions of the company and perceptions and experiences made with the product influence trust building within both dimensions.

The overall expected trust value of this target group was measured at 289.4. With an current value of 263.4 the target group of DOHH customers still trusts the company. ROG customers evaluated the overall current trust level at 261. The overall trust gap for DOHH customers was 25,16, it consists of a sum of +8.01 positive trust points and -33.17 negative trust points (see fig.73).



Fig.73 DOHH customers public sector - „trust score board

ROG customers demonstrate a slightly larger gap of -28,47 points, which consists of a sum of +7,26 positive trust points and -35,73 negative trust gaps. The dimension which generates the most trust within the current situation is salesperson (91,54), followed by the company (85,18) and the product (84,26) (see fig.74).



Fig.74 ROG customers public sector - „trust score board

4.3.8. Conclusion

The study of different customer segments showed that younger customers of the insurance company have to be treated differently. Not having much experience with the products, salesperson and the company, this target group is influenced by over confidence (the need to inform themselves and only needing a salesperson for further questions) and insecurity of choice at the same time. Younger customers state they are able to cope with the variety and mass of information but often lose the need for detail. For younger customers competence (performance) and reliability (security of being able to claim) is extremely important. Further, they have to understand the core features of a product instantly. This is why product transparency is very important. Providing younger customers with the right level of information is crucial. They do not read the fine print of an insurance policy, they prefer short or information brochures.

The comparison of younger DOHH customers with younger ROG customers demonstrated that there are not many differences between the groups. Interestingly, ROG customers place more trust in the products, salesperson and company itself than DOHH customers. The current trust values of each dimension differ by between three to five points. In general it can be stated that younger customers trust in each dimension of the company.

Self-employed customers also trust in the products, salesperson and company. The trust level of every dimension is very high. This target group is satisfied with the price-performance ratio of each product, even though price rises are expected in the near future. Self-employed customers also need a high level of detail. They are able to understand the fine print of an insurance product and state that they need this level of detail to feel secure. In the current situation the salesperson plays an important role and can be seen as a trust driver. The assigned salesperson should support the customer when necessary and find quick solutions in favour of the customer. Some self-employed customer stated to know that the salespeople of an insurance company often acts on company's commission on products. Due to being economically trained, for the majority of the self-employed customers this is understandable. In general this customer group perceives the sales personnel of the company as benevolent. The company is seen as traditional and indigenous, which helps during the trust creation process. Further self-employed customers stated that the company create free space for the sales personal to act on behalf of the company. Having a salesperson who is able to act independently is very important to the self-employed customers because it shortens the claim process, which is essential for the business of self-employed customers. When comparing self-employed customer of DOHH to ROG, there are again no differences. In this part of the study, DOHH customers had the tendency to evaluate each dimension slightly better than ROG customers.

Public sector customers can be seen as a mixture of younger and self-employed customers. They also have in general a very positive attitude towards the products, sales personnel and the company. The biggest difference to the younger customers can be seen in the level of experience they have with the company. This experience is also reflected in their attitude towards each single trust building dimension. While public-sector customers are generally satisfied with the products, they seem to be slightly distrustful of the sales personnel and the company. This customer group stated not they do really understand the fine print of the products in detail, but have the need to understand the product at the same time because they have the tendency to distrust the sales personnel and the company.

Furthermore, public sector customers see a direct connection between the competence of a salesperson and the way s/he communicates. Open communication which is induced by the salesperson is seen as the highest level of competence, assuming that the information provided by the salesperson is needed within that specific moment. Other than self-employed customers, public sector customers perceive the sales personnel being commission driven. This kind of behaviour is seen as diminishing trust.

Positive aspects of the company which foster trust can be seen in its long history and traditions. Public sector customers appreciate the fact and are of the opinion that the company will exist in the future as well. Although the reputation of the company seemed to have a weaker influence on the level of trust, public sector customers emphasised that they would always consult with a third party, before consulting the salesperson. In addition, the opinion of third parties influences the decision strongly. Public sector customers are also interested in whether the company invests the funds of its clients ethically. Social commitment is appreciated, but is not essential for contracting an insurance with the company. The comparison of public sector customers in DOHH to ROG did not show huge differences between the two target groups. DOHH again had the tendency to evaluate the current trust level of each dimension slightly better than ROG.

In general the service study demonstrates that the different level of trust for each target group could be identified, explained and measured.

4.4. Summary of results

4.4.1. Trust measurement in non-durable goods

One customer group, one geographic location, segmentation: utilisation of the product

The first study was conducted with the help of an international chocolate/ sweet manufacturing company. The company was interested in the investigation of their main target group's trust in relation to one of their products. The participants were categorised in heavy and light user. Therefore, study one researched trust within the consumer product category of non-durable goods at a single location. Further, the study was conducted within one target group, which could be segmented regarding their level of utilisation of the product.

Light-user can be seen as a low-trusting customer group within study one. They chose product brand, product and company as most important dimensions to place trust in. The participants of the light-user group stated they see the product as not reliable and especially not as benevolent. Light-users are more health cautious than heavy-users and therefore the high number of calories made the snack appear to be unhealthy for light users. This observation is reflected in the benevolence value of the product. The snack being unhealthy is only one part of why light-users do not trust the product. They further stated not to understand why the company intends to promote the product as being healthy, while NOG's like Food-Watch demonstrated the opposite. Light-user felt being lied to and therefore have trust issues which resolves in not buying the product. The second issue which was addressed by the group of light users is that they perceive the calorie/ satisfaction-ratio as being out of proportion. In their opinion the snack tastes light but does not stop the craving for sweets.

The qualitative results for not trusting and therefore not buying the product are reflected in the level of trust measured in the test. The discrepancy between the brand promise and the perception of the product differs. Low trust values could be measured within the factors product reliability and benevolence, brand reliability and integrity. Reliability can be seen to have a direct influence on trustworthiness, whereas consistency is needed to foster integrity and benevolence. Integrity on the other hand can be built through brand image, if the brand image is consistent. This is why brand reliability is the perception of the satisfaction of the customers needs. In other words, if the brand image and the product attributes are consistent over a long period of time, both, brand and product will be perceived as reliable. However, low trust values were also measured within the factors of company competence and integrity. Consequently, the brand promise, which could not be held by the product also reflects on the perception of the company.

This observation is supported by the correlation analysis of the light-users trust building factors. The results showed a high correlation between the integrity of the brand and the integrity of the company. It seems that integrity can be quickly destroyed if the company does not behave morally. If the customer feels that the product does not meet his/her expectations, the product, and also the company producing it, will not be perceived as upright.

Heavy-user can be seen as a high-trusting customer group within study one. They chose product brand, product and company as most important dimensions to place trust in. The participants of the heavy user group state they like the product and especially its taste. For them the taste of a product, especially of a sweet snack, is everything. They further say they did not mind the bad image of the brand, even though the brand hides parts of the truth. They further mention they know that the snack is unhealthy. However, due to the fact that the product is seen as a sweet, heavy-user do not mind the calories. They feel to be educated enough to inform themselves about the ingredients of a product and in consequence to decide whether to buy it or not. This finding is also supported by high values measured in product transparency and brand transparency. Currently the product and brand provide more transparency than needed to create trust. Heavy-user know the product well enough to know that it is unhealthy.

The qualitative results for heavy-user were also supported by the quantitative results of the trust measurement. The trust level of the heavy-user group is very high. The factor analysis indicates that the target group does not differentiate between any of the trust building dimensions (see factor analysis and rotation of the results in app.F20, app.F21). This finding is also supported by the correlation analysis. High correlations could be measured between the majority of the factors.

As the t-test between both groups shows, light- and heavy-user are significantly different, they trust differently and have different purchase intentions (see future economic intent).

In summary, the analysis of the trust building dimensions and the overall level of trust demonstrates that light-user have less trust (206,0 trust points) towards the product (-18,3), the product brand (-22,7) and the company (-11,9) than heavy-user (276,8 trust points).

Hence, qualitative and statistical analysis provide evidence, that the collected data is valid and showed several indications regarding the different perceptions on customer trust.

4.4.2. Trust measurement in durable goods

Durable Goods - three customer groups, one geographic location, segmentation: potential customers, customers

The second study was conducted with the help of a German car manufacturer. The company was interested in investigating the trust of their main target group and potential customers. Consequently, study two measured trust within the consumer product category of durable goods. Thereby, three different target groups were surveyed at one geographical location and segmented by age and utilisation of the product (potential customers, customers). The resulting customer segments were: potential customers between 18 and 25 years, or between 26 and 35 years and customers older than 50. For detailed information about the study see chapter 5 of this research.

Potential customers aged between 18 and 25 and between 26 and 35 have a very similar level of trust and also trust into the same factors. Both groups provided comparable qualitative answer patterns and selected the same trust building factors. The only difference appears to be in the importance (rank) of the factors. For a car manufacturing company in general it is crucial to sell cars which appeal to their target group. Keeping in mind that the study was conducted prior to the introduction of an improved car model, this study reflects primarily the old image and expectations towards the company and its product range.

Both age groups appear to be low-trusting customer groups. Potential customers chose salesperson, product and product brand as their most important dimensions to place trust in. The most central problem to younger potential customers appears to be that they do not perceive the products (cars) and the brand of the company as appealing. The driving behaviour was described as "comfortable" and "sedate". Further, they claimed that wooden applications and boring layout of the instruments and dashboard determines an old-fashioned look of the car. Accordingly, product competence got the highest value in both groups (18-25: 24,07; 26-35: 18,45) but also has huge potential for improvement. Interestingly, younger customers evaluated the salesperson and the product brand in a similar way. Both, the brand and the salesperson were described as being old-fashioned and therefore not competent. Because of the fact that the salesperson refuses to interact openly with younger customers, the salesperson is not only perceived as incompetent but also as unreliable, not benevolent and dishonest.

These basic findings are also reflected in the statistical analysis of the target groups. Factor analysis and factor rotation for potential customers between 18 and 25 indicate that the salesperson and most of the product and brand variables are seen separately, except for a few outliers. This finding is also supported by correlation analysis. Salesperson variables only correlate

among each other, while the factor product competence correlates strongly with brand reliability and integrity.

The statistical analysis for potential customers 26-35 indicates almost the same results. Factor analysis and factor rotation reveal that the salesperson is seen as a separate dimension and that product and brand variables are only lightly interweaved. Further brand competence also correlates with brand integrity and product competence, which supports the qualitative statements of this target group as mentioned above. The statistical analysis of both non-customer groups supports the finding of both groups being similar. The t-test conducted to analyse their differences showed no significant anomalies. The analysis of the trust building dimensions and the overall level of trust demonstrates that all in all potential customers between 18 and 25 and between 26 and 35 have similar trust level. Potential customers 18-25 have an overall trust level of 210,6 trust points, while potential customers between 26-35 have a slightly lower trust level of 202,8 trust points. In comparison, the value-distance between each trust building dimension is almost non-existent. The dimension of the salesperson measures -1,18; product -4,71,; and product brand -1,91. Hence, it can be stated that potential customers 18-25 and 26-35 do not trust strongly into the salesperson, product and product brand of the company.

In contrast, **the customers 50+** appear to be a high-trusting customer group. In contrary to potential customers, current customers chose company, salesperson and product as most important dimensions to place trust in. Most participants of this target group stated to know the sales personnel for years as they already bought more than one car of the car manufacturer. Further they claimed to know the company's policy and associate the company strongly with competence. However, older customer groups were not sure if the company can serve both, younger and older target groups with the same quality.

The described concern of older customer groups is verified in the statistical analysis. The factor analysis and factor rotation show that the level of trust is very high. Customers 50+ did not differentiate between the three dimensions except for the values reputation of the company and product as well as product competence. The finding of this study further indicates that competence of the company is building a factor on its own. This finding is also supported by correlation analysis, which shows high correlations within the dimension of the salesperson and between product and company reputation as well as company reputation and integrity.

When analysing the trust level of customers 50+, the product of the company appears to be trusted the most (99,27 trust points) followed by the company (92,05) and the salesperson (92,05).

Due to the fact that potential customers 18-25 and 26-35 show similar trust patterns, both groups can be compared simultaneously to the customer group 50+. 18-25 and 26-35 non-customers can be seen as participants which just show little trust into the company, product and brand. Current customers 50+ show an overall current trust level of 283,5 trust points, which is 72,8 trust points higher than the trust level of the group of 26-35 year old potential customers (210,7).

All in all, it can be stated that there is clear evidence of different trust levels among the tested target groups. Younger potential customers between 18 and 25 and between 26 and 35 show lower trust levels (18-25: 210,68; 26-35: 202,87) in comparison to current customers (50+: 283,48). This result is mirrored in every dimension. Current customers evaluated the dimensions they trust in higher than potential customers. Thus, the newly developed instrument for consumer trust measurement did also provide consistent results within the product category of durable goods.

4.4.3. Trust measurement in services

Study three: Services - Three customer groups, two geographic location, segmentation: customers

The third study was conducted with the help of a large German insurance company. The company was interested in measuring trust among its customers in its headquarter cities (Dortmund and Hamburg) compared to the rest of Germany. Consequently, in study three trust was measured in the consumer product category services. Thereby, three different target groups in two geographical locations were surveyed. The participants were all customers of different professions. For detailed information about the study see chapter 5 of this research.

The customers 18-25 appear to be a low-trusting customer group in comparison to the other customer groups of this study. Younger customers chose salesperson, product and company as most important dimensions to place their trust in. They claimed that insurances are a low interest product, but that they started inform themselves about insurances on a regular basis because of their uncertain future. As the younger customers do not have much experiences with insurances and especially with insurance claims, the key for targeting this group lies in effective information. Younger customers stated that they have to process much information very fast every day. Therefore, they perceived the level of transparency as too high and would prefer more suitable and easy to understand information. Further, the product and the performance of the product is the most important to them. The salesperson on the other hand should therefore take a more passive role and should wait to be contacted. However, the salesperson is seen as playing an

essential role when it comes to an request for advice. All in all younger customers are satisfied with the performance and how they are treated by the company. Being a traditional and old company is also considered to be a positive attribute. Especially the tradition of insuring craftsmen and public sector employees is seen as positive and fosters trust.

The statistical analysis of DOHH and ROG supports these findings. Factor analysis and factor rotation of DOHH customers demonstrate that younger customers have a tendency to not differentiate between the three dimensions. Product transparency, product reputation and company reliability are the only variables to build a new factor. This finding is also supported by correlation analysis. High correlations could be identified between salesperson and company, whereas the above mentioned variables from the dimension product do hardly reveal correlations. ROG customers have the same tendency, but in a more apparent manner. Almost every factor correlates with each other, except for product transparency. The t-test reveals that both groups perceived the trust building factors very similar, except for salesperson benevolence, salesperson integrity and company competence.

The overall trust score for younger DOHH customers is 240,5, while the overall trust of younger ROG customers is at 256,6 trust points. Further, younger DOHH customers trust the salesperson the most (86,89), the dimension product and company got 77,13 and 77,01 trust points. A different picture can be found within the younger ROG customer group. This group currently places the most trust into the salesperson (93,23), followed by the company (80,79) and the product (82,63).

Self-employed customers appear to be the most rational customer group. However, their trust level is the highest among the three tested groups. Self-employed customers chose salesperson, product and company as most important dimensions to place trust in. As most of them work in crafts and trade, insurances are part of there daily business. Without a proper insurance they would not be allowed to work. Therefore, the product is the most important dimension for them. Furthermore, they perceive the salesperson as the second most important dimension, as the salesperson plays a crucial role during the advisory procedure. Self-employed want to be understood and treated with respect with regard to their situation and current needs. The salesperson therefore has to act as a problem-solver, suggesting suitable products to improve the customers current situation. The dimension company is not perceived as that important, although the level of trust appears to be high. Self-employed customers especially appreciate the freedom the company is giving to their sales personnel. In their view an appropriate framework improves the speed of damage regulation and the level of service.

The statistical analysis matches these findings. Factor analysis and factor rotation show that self-employed DOHH and ROG customers do not differentiate between the product and the company, but see the salesperson as a dimension of its own. Correlation analysis revealed the same. High correlations could be measured in both groups within the dimensions of salesperson and between factors of the dimensions product and company. The t-test showed no differences between the groups. Hence, from a statistical point of view both groups can be seen as very similar.

The overall current trust level of DOHH customers is at 273,1 trust points. A very similar value (269,2 trust points) was measured for ROG customers. Both groups trust the most into the product, followed by the salesperson and the company. The current trust values for self-employed customers were similar. DOHH customers trust into the product with a strength of 97,3 (ROG 95,49), into the salesperson with a strength of 90,69 (ROG 88,31) and into the company with a strength of 85,08 (ROG 85,37). In general DOHH self-employed customers have the tendency to evaluate most factors better than ROG customers.

Public sector customers appear to be high trusting customer group as well. However, their level of current trust lies below the value of the self-employed customers. Public sector customers chose product, salesperson and company as most important dimensions to place trust in. Although this group stated that insurances are not a high interest product for them, they also claimed to know that it should be of interest. For public sector customers the salesperson is the most important dimension, as they do not fully understand the product often need assistance to understand the fine-print. On the other hand the target group has the feeling that they cannot fully trust the sales personnel because they are often provision driven when recommending products to customers. Public sector customers miss the salesperson's integrity and therefore wish for easy to understand information material to inform themselves.

The company in general appears to have an excellent reputation, which is important to the customer group. For public sector customer, the long market existence is considered to foster reliable. Furthermore, for public sector customers ethical correctness is very important. They would like to see the company spending more of customer premiums on ethical projects which help society.

The statistical analysis of the customer group supports the qualitative findings. Factor analysis and factor rotation demonstrate that public sector customers do not differentiate between trusting the product or the company, but the salesperson. To them, the salesperson is a separate dimension. This finding is also supported by correlation analysis. High correlations could be measured among trust building factors of salesperson and between product and company

factors. The t-test showed many significant similarities between DOHH and ROG public sector customers, except for the value product benevolence and product integrity.

As a result, DOHH customers trust with a strength of 264,3 for and ROG customers with 261. The dimensions where public sector customers place their trust in the most also show similar current trust values. DOHH customers trust into the product with a strength of 86,21 (ROG 84,26), into the salesperson with a strength of 91,14 (ROG 91,54) and into the company with a strength of 86,94 (ROG 85,18).

The next chapter discusses the findings in relation to the research questions, highlighting the most important findings regarding the instrument of trust measurement in detail.

Chapter 5

Discussion of the findings

The previous chapter presented the results of the three main studies conducted in this research and displayed information about the sampling procedures, the statistical analysis of each single target group within each study, the statistical comparison of the different target group and the qualitative analysis.

This chapter integrates the results of each study and discusses the findings of the last chapter with the previously presented literature. Accordingly, this chapter relates to the results of the three studies and addresses the following topics:

- Trust measurement
- Elements of trust
- View on trust

The first section addresses the topic of trust measurement and if the methods used were able to overcome the shortcomings identified in literature. The second section discusses the elements of trust while questioning if the choice of dimensions and factors has been adequate. The third section broadens the discussion to the generated view on trust and reflects on how the developed view on trust adds knowledge to the ongoing discussion in literature.

5.1. Trust measurement

As the literature review indicated, trust research is highly inconsistent on the question of how to measure trust (Earle et al., 2010; Gillespie, 2012). The lack of a universal definition in particular hinders researchers in developing a suitable measurement approach (Hernandez & Santos, 2010) and therefore in operationalising trust (Koza & Lewin 1998). As a consequence, the aim of this research was to develop a measurement instrument that makes trust measurable in various situations. Having this objective in mind, the next section highlights existing shortcomings in the current trust measurement approaches and thereby address the relevant issues for this research. By doing so, the results of the three studies are reflected in regard to the measurement approach, followed by a discussion to see if the developed measurement could overcome the identified shortcomings of other approaches identified in literature.

5.1.1. Shortcomings of existing trust measurement approaches

Four common shortcomings of existing trust measurement approaches were identified. These are addressed separately in the following sections:

- Inconsistency of trust measurement approaches
- Limited dimensionality of the trust scales
- Limited flexibility of trust building factors
- Generalisation of trust scales for different research situations

Inconsistency of trust measurement approaches

Hernandez & Santos (2010) point out that many studies perceive trust as an expectation of the trustee's future behaviour, but base their measurement approach on the measurement of characteristics. Thereby, researchers create an inconsistency between the definition of trust and its measurement, which fosters further confusion within trust research.

As previously mentioned, trust measurement approaches can be divided into attitude and behavioural-based trust measurement approaches (Schweer & Thies, 2003). The inconsistency addressed by Hernandez & Santos (2010) only occurs when authors in favour of attitude-based research approaches (trust measurement through characteristics), use trust definitions of authors who have tried to measure trust through a behavioural trust measurement approach.

Accordingly, literature research has shown that authors tend to follow the definitions of trust of other authors and apply them to their own work without questioning their broader meaning. One of the most used definitions was proposed by (Schoorman, Mayer, & Davis, 1996), who define

trust as “the willingness to be vulnerable to the another party” (p. 347). This definition was used (often partly) to measure the willingness to take a risk with regard to the other party’s behaviour, but has been used as a definition in attitude-based studies as well.

Consequently, to be consistent within this study and to address the critique of inconsistency between the measurement and the definition of trust, this research is based on an attitudinal paradigm and measures trust through characteristics (factors), put differently, this research measures trust with the help of attitudinal measurement. In addition to the objective to be consistent, another reason for the choice of an attitudinal approach is its practicability. The aim of this study is to provide a usable measurement approach for organisations leading to a solid base of recommendations for improvement. Behavioural measurement approaches, however, are very difficult to operationalise and require longitudinal studies (Naef & Schupp, 2009; McEvily, 2011). Therefore, given the aim of this research, attitudinal measurement appears to be an appropriate approach and if used alongside a definition that adapts such an approach provides a level of internal consistency not often present in research.

Obviously, the choice to measure trust with an attitudinal approach also has been criticised. An often mentioned critique regarding attitudinal studies was stated by McEvily (2011). According to the author, attitudinal measurements are widely accepted to measure trust, but are for example unsuitable in economic and organizational scenarios because trust is not linked to trust action. However, as this research shows, this is only partially relevant. First, as the literature review has shown, trust has been linked to long term customer relationships by various authors (see Morgan & Hunt, 1994; Lee & Kim, 1999; Ranaweera & Prabhu, 2003; Lin & Wu, 2011; Agrawal, Gaur, & Narayanan, 2012; Danesh, Nasab, & Ling, 2012). Second, this research measures trust by identifying the expected level of trust and the current level of trust and compares the two overall trust values to determine the trust potential. Based on the results, organisations can implement measures to increase their trustworthiness and to diminish the value distance. Trust action then may be visible on the long run when the customers realise and hopefully positively react to the changes undertaken by the company. Third, this research seeks to link the overall level of trust of a specific target group to their economic intent to estimate their future behaviour. This information can also be used to measure the effectiveness of trust increasing procedures. Ultimately, the factors of economic intent can be implemented into a company’s ‘auditing system’. Obviously, the thought of linking trust action measurements to the current research may also be further developed. However, for the purpose of this thesis, the measurement approach delivered the intended results in an economic context.

Consequently, although attitude-based studies are criticised for not linking trust directly to trust action, they can help organisations to establish long-term relationships with their customer. Therefore, attitude based trust measurement approaches can be seen as suitable to measure trust within an economic scenario.

As a result, this research copes with the common inconsistency of trust research and develops a trust measurement approach consistent with an underlying definition. By doing so, this research addresses a shortcoming of existing trust measurement approaches and provides a measurement instrument that is valuable within economic context. Nonetheless, the statement postulated by Naef & Schupp (2009) and McEvily (2011) that the actual success of the increase of trust within a specific target group can only be demonstrated through long term studies can still be seen as appropriate.

Limited dimensionality of the trust scales

Another shortcoming identified by Dietz and Den Hartog (2006) is the limited dimensionality of existing trust scales. Dietz and Den Hartog (2006) found that the majority of existing trust scales are one dimensional and aim to measure the level of trust of one specific stakeholder group (see for example Rotter, 1967; Thornton & Kline, 1982; Robinson, 1996; Spreitzer & Mishra, 1999; Mayer & Davis, 1999; Delgado-Balleste et al. 2003; Pirson, 2007).

As previously mentioned, this research also identified the limited dimensionality of current research to be a major shortcoming of existing trust research. Many authors as for example Pirson (2007) focused on the identification of relevant trust factors, but did not apply a multidimensional view on trust. They measured trust with the help of factors only into one entity, e.g. a company, a product brand or a salesperson. In comparison, other authors as for example Plank et al. (1999), who understand trust as a multidimensional construct applied a measurement approach, which followed a multifaceted view of trust. They pursued a multidimensional view on organizational trust and transferred this understanding to their measurement approach. However, authors applying a multidimensional view have shortcomings regarding the identification of trust building factors.

This research seeks to overcome these shortcomings and developed a multidimensional framework with five dimensions consumers place their trust in. Following the results of the three studies it appears that the multidimensional framework was needed to fit the context of different customers, different target groups or different consumer product categories. For example, a light-user customer of a FMCG needed a different set of dimensions than a non-customer of a consumer durable or service. As a consequence, by providing a multidimensional trust

measurement approach, the shortcoming identified by Dietz and Den Hartog (2006) could be addressed and furthermore provided valuable results. As to the context of the three studies, a one dimensional trust measuring approach would have limited the thinking of the study groups to a univariate perspective and therefore would not have created the diverse insights that could be gained with the help of the applied multidimensional approach. Obviously, besides the necessity to have a multidimensional view, the chosen dimensions also have to be further discussed. However, as this discussion section addresses the general measurement of trust, the discussion of the relevant dimensions can be found in the section on the trust elements (6.2), which questions the “ingredients” of the developed approach in a more detailed manner.

Limited flexibility of trust building factors

The third identified shortcoming deals with the limited flexibility of trust building factors. As Dietz and Den Hartog (2006) state, the majority of trust measurements suggest and anticipate which trust objects (trust building factors) are relevant for the research problem without further research. The literature review conducted in this research supports this view. As the analysis of trust building factors in section 3.2.3 has shown, so far most identified researches use a fixed set of items, which was previously extracted from literature or adapted from a different study. However, measuring trust with a fixed set of factors can cause problems with the validity of the results because of missing options for the study participants. A limited set of factors appears to measure trust within a limited frame of reference. Therefore, the results of these studies would have to be critically reviewed.

The approach of this research seeks to diminish this shortcoming by suggesting seven trust building factors, out of which the participants may choose the ones they view as most relevant. Thereby the factors are adjusted to each of the target groups. As previously expected, the results of the three studies revealed that not all factors are relevant in a certain trust building dimension. Rather, the factors tend to vary in regard to dimensions, between different target groups or different consumer product categories. Interestingly, the results of the three studies indicated that some factors appear to be picked more frequently than others. The factors competence and reliability for example influenced the trust building process in almost every dimension of every study. In contrast, other factors were picked less often and therefore appear to have a limited or specific influence on the trust building capability of certain dimensions. This finding obviously has to be considered in further research. However, a detailed discussion of the trust building factors can be found in the section about trust elements.

Combining the results of the two previous sections, the need for a more flexible framework appears to be obvious. Common critique deals with the uni-dimensionality and the overly rigid

choice of factors within existing trust measurement approaches (Dietz & Den Hartog, 2006). Therefore, multiple dimensions and flexible trust building factors appear to be relevant to fit the context of different consumer product categories and different target groups.

Generalisation of trust scales for different research situations

The fourth major shortcoming that has been identified deals with the generalisation of trust scales for different research situations. According to Hall et al. (2002), who developed a trust measurement approach for patient-care provider relationships, most trust measurement scales used in previous researches were initially developed to measure trust in one specific situation but then transferred to another situation without questioning content validity. Put differently, scales, which produced good results in a specific settings have been adapted by other researchers to their own research problem to measure trust. Within this context, Whipple et al. (2013) state that content validity and reliability are often of second order. They further note that content validity in particular is not automatically transferred to the new measurement situation.

This research supports the finding of Whipple et al. (2013). One of the most used scales in trust measurement studies was developed by Mayer et al. (1995), who proposed the factors ability, benevolence and integrity. Not only their understanding of trust but also their proposed ABI-model was used in several studies. To avoid the shortcoming mentioned by Hall et al. (2002) and Whipple et al (2013), however, an extensive literature review was undertaken within this research, analysing 124 papers and their used factors. After conducting the analysis of the papers, more than 60 trust building factors used in various research approaches were identified. Following and using the work of Lorbeer (2003) and Pirson (2007), it was possible to categorise and summarise the factors into seven groups: (1) competence, 2) benevolence, 3) integrity, 4) reliability, 5) transparency, 6) identification and 7) reputation, which also build the basis for the scale development of this research. With the help of three workshops the identified factors were transcoded into three items per factors. The scale used in this research was a 5-point Likert scale, which according to Hair et al. (2005) is especially suitable for self-administered survey methods. The items used in the main part of the questionnaire were also 5-point Likert scales based on "agreement". As the analysis of the pre-study indicated, the selected factors, items and the measurement scale itself produced valid results with Cronbach-alpha-values of 0.68 and higher except for one factor. The factor was adjusted to resolve this result. As the findings of the main study have shown, all factors used produced valid results, as long as the number of participants of a target group was high enough.

As a consequence, it can be stated that this research developed its own understanding of trust followed by the testing of a trust scale, developed from previous research. Thereby, content

validity was addressed. The attitudinal trust view in combination with the applied 5-point Likert scale serve as a solution to address the shortcoming of previous approaches and scales that were simply adapted from prior studies without sufficient consideration.

As can be seen, the current research addresses the four major shortcomings of existing trust research and measurement by considering and responding to the assumptions and thinking behind the measurement approach. Based on this, the next section will further review and discuss the measurement approach applied in this study in a more detailed manner.

5.1.2. Measuring approach used in this study

As shown in the previous section various authors demonstrated that current measurement approaches that tried to measure trust have shortcomings. Apart from the dimensionality of trust scales, the fixed suggestion of factors to be measured and the generalisation of existing trust scales to new research approaches, the inconsistency in trust measurement is particularly difficult to overcome. Having these shortcomings in mind, an instrument for trust measurement was designed to operationalise trust for practitioners.

As mentioned earlier, during the development phase, it appeared that the current trust level alone is difficult to interpret, because a reference level is missing. Put differently, the overall level of trust, or the level of trust connected to a trust dimension, has to be set in perspective to another reference value. Therefore, apart from measuring the current level of trust, the instrument was designed to measure the expected level of trust. The two values and especially their value distance generate the required level of insights. In this chapter, each step of the measuring process is reviewed and reflected on in relation to the reviewed literature.

5.1.2.1. Measuring the current level of trust

As demonstrated before, the approach taken to the measurement of the current level of trust addresses and overcomes existing shortcomings identified in literature. The detailed determination of the values and how to respond to specific shortcomings, however, will be explained in the following. Beginning with the current level of trust, the value can be determined by calculating the average mean of the three related questionnaire items (fig.75) (1). Then, the seven factor values have to be accumulated to get the current level of trust for each of the three dimensions (2), which then again can be accumulated to receive the overall level of consumer trust (3). Fig.75 illustrates the calculation procedure.

In the three studies, the current values were determined within the second phase of data collection through an online survey. Previously developed items were used and converted into a questionnaire with a 5-point Likert scale.

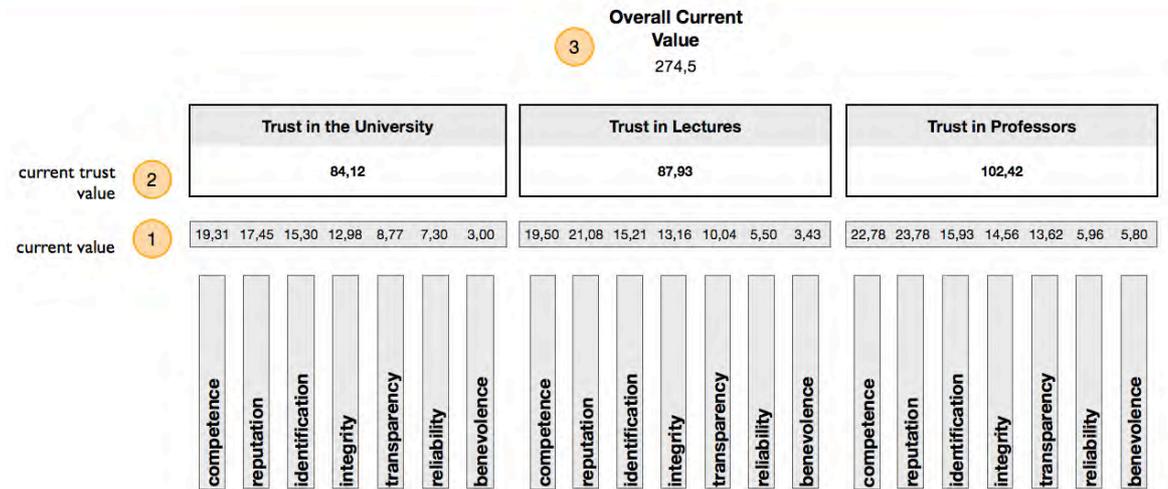


Fig.7.5 Overview current values per dimension (example from pre-study 2011)

As can be seen in fig.7.5, the only possible way to interpret the current trust values is to compare the trust dimensions to each other or to compare them to other target groups of the same study. This practice appears to produce 'inaccurately' results and is unsuitable to operationalise trust in companies. It would not be possible to implement trust increasing measures and control their effectiveness. Further, the current level of trust alone could not answer the question, if the actual level of trust is appropriate or not, or if the value within each factor is enough to create adequate trust in a dimension for that customer group in a specific context. For example, it may be possible that a person does not have to be 100 percent competent, but that 70 percent is enough to feel that the 'entity' in which trust is placed is indeed 'trustworthy'.

Further, measuring only the current level of trust and using the highest value of the scale as reference would assume, that all factors are equally important in each situation. As this research demonstrates, not all trust building factors are equally important and do not have to be developed to the highest level to generate trust. The trust building factors in this research have to be flexible, because trust is context-driven and therefore situative (see. e.g. Dwyer & Schurr, 1987, Rousseau et al., 1998). In some situations it is satisfactory for a value to be slightly developed to generate trust. A more detailed view on this finding can be found in the section about measuring the expected level of trust.

To sum up, measuring the current value of trust without a suitable reference value appears to be another shortcoming of existing trust measurement approaches trying to measure behavioural trust. Therefore, this research also determines the expected value of trust of a customer group and uses this calculated value as a reference. In the next section, the findings on calculating the expected value are discussed in more detail.

5.1.2.2. Measuring the expected level of trust

As can be seen in the main tests of this research, the expected trust values are used as a reference value to determine the current trust value and to be able to provide a more nuanced interpretation. At the beginning of each study focus groups were used to determine the expected value of consumer trust and to gain valuable insights about their choices of dimensions and factors. After the focus groups, the expected value of each dimension and factor was calculated through extrapolation of the trust building factors by rank and weighting (see fig.76). This technique made it possible to determine the expected level of trust for each trust building factor (2) and therefore to determine the expected level of trust in each of the three selected dimensions (4). Ultimately, the expected level of overall trust (5) was determined by adding the different dimensional values. Details about the values of each trust building factor can be found in chapter 5, where the results of each of the three studies are analysed in detail.

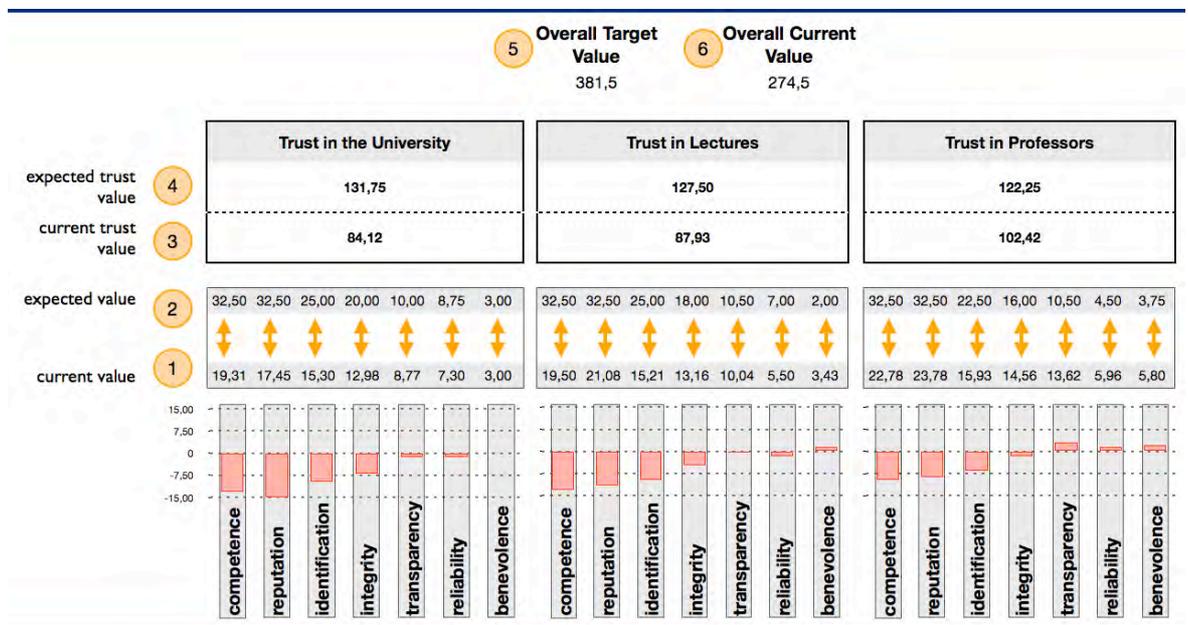


Fig.76 Overview expected and current values per dimension (example from pre-study 2011)

One of the most discussed 'gap-models', that also works with expected values is SERVQUAL developed 1985 by Parasuraman, Zeithaml and Berry. Therefore, SERVQUAL is used as a

reference tool because of its similarities in measuring expectations via gap-analysis. According to Buttle (1996b), SERVQUAL is, for example, criticised because participants tend to evaluate common standards in regard to the subject and not their true expectation of the factor, because they tend to have different interpretation and understanding of the term expectation. Teas (1993) identified six possible interpretations of participants (Teas ,1993; cited in Buttle, 1996b):

- (1) Attribute importance. Customers may respond by rating the expectations statements according to the importance of each.
- (2) Forecasted performance. Customers may respond by using the scale to predict the performance they would expect.
- (3) Ideal performance. The optimal performance; what performance “can be”.
- (4) Deserved performance. The performance level customers, in the light of their investments, feel performance should be.
- (5) Equitable performance. The level of performance customers feel they ought to receive given a perceived set of costs.
- (6) Minimum tolerable performance. What performance “must be”.

To overcome such shortcomings, this research uses (1) focus groups and the (2) calculative method of extrapolation. (1) During the process of ranking and evaluating each trust building factor, the moderator can identify if the the participants are talking about a standard or if they are discussing each others opinion. During test one of the non-durable product study one of the focus groups consisted of a few health concerned and a few regular users of the product. Even though health concerned customers had a specific agenda, regular users stated they use the product no matter if it is bad for their health. Keeping the attitude of these customers in mind, the discussion about the expected values followed the same procedure. However, ultimately the group agreed on a rank and value. (2) The second mechanism to avoid `issues of interpretation´ answers is the method of extrapolation. The first task of the focus groups always is to determine the expected trust value of each factor, followed by the discussion about the weighting of each single factor. After the participants of all focus groups have completed the task, all collected values are extrapolated (“mean of rank” times “mean of weighting”) to diminish the level of errors on the basis of standardised evaluations. As can be seen, this method produces valid results (see Cronbach's alpha values).

By collecting the expected level of trust through focus groups and the current level of trust through an online survey, it was also possible to avoid respondent fatigue and confusion of the participants. Having two different groups of people participating in either the focus group or the online survey helps to limit the time that people have to spend on answering questions and issues

of presentation. SERVQUAL has also often been criticised for using two administrations in one instrument, possibly confusing the participants (Buttle, 1996b). Therefore, this was also avoided within the current research.

In conclusion, it can be stated that the determination of an expected level of trust appears to be necessary for qualitative interpretation of the trust values. Furthermore, using focus groups and extrapolation both contribute to the determination of expectation and address existing shortcomings of other approaches. Accordingly, the expected values of the different trust building factors appear to be a solid measure for an overall expected level of consumer trust. The reason for that can be found in the fit between qualitative results and the expected values of the focus groups. As a result, the current trust level can be compared to the expected level to get a valuable insight into the trust levels.

5.1.2.3. Determination the distance of current and expected level of trust

As demonstrated previously, by calculating the expected level of trust it is possible to set the current level of trust in relation to evaluate the current level of trust in a more precise and holistic manner. Further it can be analysed which trust building factor has to be strengthened to create a sufficient level of trust for the customer to be satisfied. Therefore, a far more detailed view can be generated, by examining the current and the expected value of trust and also calculating the value distance. An overview of the calculation of the value distances of all three levels (trust building factor, trust dimension and overall level of trust) can be seen in the following fig.77.

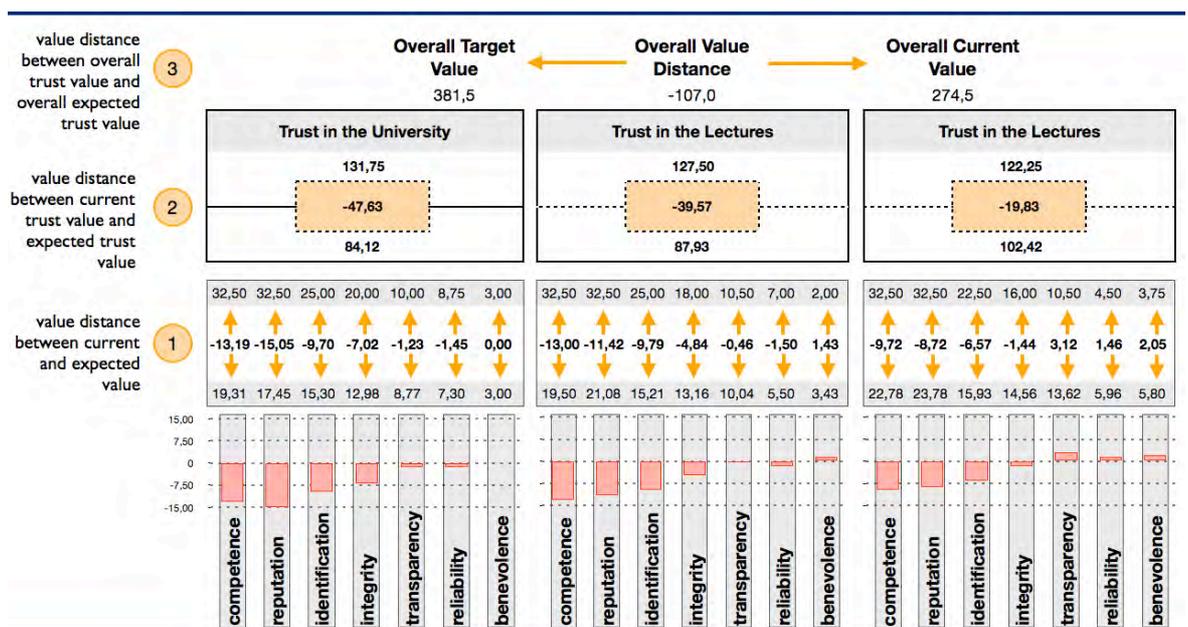


Fig.77 Overview calculation of the trust gaps (example pre-study 2011)

However, a common weakness of gap-based measuring models is the measuring scale itself. SERVQUAL for example uses a 7-point Likert scale to measure service quality and is commonly criticised for doing so. According to Lewis (1993) the scales used lack labeled points for answers two and six, which can lead to an overuse of both extreme ends (Lewis, 1993, cited in Buttle, 1996b). Further, she highlights the respondents' problem in interpreting the mid-point of the scale. As a consequence, this research follows Babakus and Mangold (1992) who suggested the use of a 5-point Likert scale to overcome the shortcomings of the 7-point Likert scale and in particular to reduce the "frustration-level" of the participants and to increase response rates and the overall answer quality.

5.1.2.4. Value distance on factor level

The value distance of the current- and expected trust building factor is displayed at number 1 in the graphical overview. As can be seen, each trust building factor can exhibit either under-performance or over-performance. Consequently, the value distance creates the possibility to interpret the current trust situation with regard to what might be done to increase trust. An under-performance relates to a negative value distance between the expected level of trust and the current level of trust. In that situation, the expected value of a factor is higher than the current value. Accordingly, if the expected value is larger than the current value, there is an over-performance regarding the specific factor, meaning that the factor trust is higher than needed.

Value distance on dimensional-and overall level

Similar findings can be drawn from value distance calculations of the current level of trust and the expected level of trust of a dimension (2). The current value of trust in the dimension improves the clarity of the results. Accordingly, the distance in values between the expected and current overall level of trust (3) allows statements about over and under-performances as well. The reason for that can be found within the relation of the trust building factors to their trust dimensions. An over-performance of a trust building dimension could only exist if the majority of the trust building values would exceed the expectations of the customer. The different levels of consideration-factor, dimension and overall- allow for both granularity as well as an aggregated overview. The different levels provide different viewpoints from which to better understand the issue of trust.

Further methods of comparison

More detailed information can be generated, if the value distance of different target groups of the same study are compared to each other. With this method it is possible to compare customer trust on different levels of the model among different groups to get an even more holistic

understanding of one value. Table 53 and 54 show the outcomes of all studies in whole numbers and in percent.

As can be seen in tab.51 by determining the current and the expected value of each dimension, it is possible to set each study and its dimension in relation to each other. It is noticeable that not all trust building dimensions (and therefore factors) have to be developed to the maximum value possible to generate trust. The expected value, and therefore the level of trust within each dimension varies. The current level of trust in each trust dimension also varies. Both findings indicate that the basic assumption of the model was right. To measure trust there have to be different dimensions of trust measurement because the participants clearly differentiate between them.

Consumer Product Category	Target Group	Overall Target Value	Overall Current Value	Value Distance	Company		Salesperson		Product		Product Brand		Value-Added Services	
					Expected Value	Current Value	Expected Value	Current Value						
Non-Durable Goods	Light User	256,75	206,03	50,72	84,25	72,78			80,75	65,73	91,75	67,52		
	Heavy User	276,75	258,93	17,82	98,00	84,73			82,00	84,03	96,75	90,17		
Durable Goods	18-25	288,00	210,68	77,32			91,25	68,31	97,25	78,38	99,50	63,99		
	26-35	279,50	202,87	76,63			96,75	67,13	105,75	73,66	77,00	62,08		
	50+	296,00	283,48	12,52	93,00	92,15	100,50	92,05	102,50	99,27				
Service	DOHH 18-25	271,44	240,54	30,90	84,22	77,01	100,89	86,40	86,33	77,13				
	ROG 18-25	271,44	256,65	14,80	84,22	82,63	100,89	93,23	86,33	80,79				
	DOHH Self-Employed	283,89	273,10	10,79	90,67	85,08	88,67	90,69	104,56	97,33				
	ROG Self-Employed	283,89	269,16	14,73	90,67	85,37	88,67	88,31	104,56	95,49				
	DOHH Public Sector	289,44	264,28	25,16	97,22	86,94	102,33	91,14	89,89	86,21				
	ROG Public Sector	289,44	260,97	28,47	97,22	85,18	102,33	91,54	89,89	84,26				
	University Study Pre-	321,50	211,04	110,46	110,00	65,04	103,50	77,04	108,00	68,96				
	University Study Post	321,50	209,53	111,97	110,00	63,23	103,50	80,03	108,00	66,27				

Tab.51 Overview of all results, comparison expected and current trust values- whole numbers

Further, as tab.51 shows, when measuring trust with a multi-dimensional approach it is not sufficient to measure only the current level of trust. Measuring the current level of trust towards the same reference value (e.g. fully agree) would indicate that all dimensions are equally important, which not appears to be the case.

To highlight the value of this gap-analysis and to simulate the effect a normal multidimensional trust measuring approach would have, Tab.52 shows the results on the basis of percentages. As can be seen, this approach leads to a deformation of results and thereby to the different conclusions. On the one hand, it is easier to identify the target group with the larger gap, on the other hand a lot of additional and valuable information gets lost. Therefore, by following a multi-

dimensional approach, the expected value has to be determined for each dimension, because, as this research shows, trust is not equally important within every dimension.

Consumer Product Category	Target Group	Overall Target Value	Overall Current Value	Value Distance	Company		Salesperson		Product		Product Brand		Value-Added Services	
					Expected Value	Current Value	Expected Value	Current Value						
Non-Durable Goods	Light User	100,0	80,2	19,8	100,0	86,4			100,0	81,4	100,0	73,6		
	Heavy User	100,0	93,6	6,4	100,0	86,5			100,0	102,5	100,0	93,2		
Durable Goods	18-25	100,0	73,2	26,8			100,0	74,9	100,0	80,6	100,0	64,3		
	26-35	100,0	72,6	27,4			100,0	69,4	100,0	69,7	100,0	80,6		
	50+	100,0	95,8	4,2	100,0	99,1	100,0	91,6	100,0	96,9				
Service	DOHH 18-25	100,0	88,6	11,4	100,0	91,4	100,0	85,6	100,0	89,3				
	ROG 18-25	100,0	94,5	5,5	100,0	98,1	100,0	92,4	100,0	93,6				
	DOHH Self-Employed	100,0	96,2	3,8	100,0	93,8	100,0	102,3	100,0	93,1				
	ROG Self-Employed	100,0	94,8	5,2	100,0	94,2	100,0	99,6	100,0	91,3				
	DOHH Public Sector	100,0	91,3	8,7	100,0	89,4	100,0	89,1	100,0	95,9				
	ROG Public Sector	100,0	90,2	9,8	100,0	87,6	100,0	89,4	100,0	93,7				
	University Study Pre	100,0	65,6	34,4	100,0	59,1	100,0	74,4	100,0	63,9				
	University Study Post	100,0	65,2	34,8	100,0	57,5	100,0	77,3	100,0	61,4				

Tab. 52 Overview of all results, comparison expected and current trust values - numbers in percent

Literature identified the lack of determining the absolute expectation as another shortcoming of SERVQUAL (see. Buttle, 1996b). As demonstrated earlier by determining the overall target value and the expected target value, the results provide another dimension of information (compare tab. 51 and tab.52). Hence, for each tested company and target group the level of trust has to be determined on a factor-, dimension- and overall value basis, to gain the information needed to be able to create suitable trust increasing measures.

To sum up, this research tries to minimise the shortcomings of other gap-based research approaches, as for example SERVQUAL and provides a more adequate approach for calculating and using an expected value. As the results of this research show, the proposed solutions provide valid and reliable results and provide a basis for further discussion and testing of other researchers.

5.2. Trust elements

One of the major results of this research is the development of an understanding of trust and how it is possible to measure it. As could be extracted from literature, trust is placed into five trust dimensions and influenced and developed through seven trust building factors. These dimensions and factors are what can be called elements of trust. They are directly related to the general

understanding of trust in this research and are therefore essential to the framework for the instrument of trust measurement. In this section, the elements of trust (dimensions and factors) will be discussed to consider, if the choice of dimensions and factors has been adequate for the purpose of this research. Additionally, connections and variations between dimensions and factors will be elaborated to derive conclusions about trust on the basis of the trust elements.

5.2.1. Trust dimensions as elements of trust

As highlighted previously, the differentiation of trust into multiple dimensions is based on the analysis of trust objects in the literature review. Several authors, such as for example Castaldo et al. (2010) differentiated trust objects into entities, a customer places his/her trust in. Most commonly proposed trust objects are: company, service, product, product brand, brand, system provider, various institutions or institutional levels, salesperson, management, value-added-services or the government (Iacobucci & Ostrom, 1996; Bendapudi & Berry, 1997; Gwinner et al., 1998; Plank et al., 1999; Korczynski, 2000; Huth, 2004; Jeng & Bailey, 2012; Vickerstaff et al. 2012). As a consequence, the organizational setting (trust object), customers are placing their trust are too diverse to postulate a model or framework with a fixed set of dimensions.

In particular, according to San Martín & Camarero (2005) non-customers or new customers have a high demand of information. Therefore, at the beginning of the relationship the product brand is needed, because of the existing information asymmetry between the two parties. In general the customer knows little about the company and thus, perceives the decision for one specific company as risky. The company therefore has to overcome the customer's information deficit and selection problem through information exchange (Meffert et al., 2005). A product brand, in particular, is seen as having a certain signalling effect, helping the firm to present for example competence and quality (San Martín & Camarero, 2005). Consequently, the information, provided through a brand name reduces the customers perceived risk when choosing a specific product (Esch & Wicke, 2001; Gries, 2006; San Martín & Camarero, 2005). In particular well-known brands are perceived to be less risky to buy, if no additional information is available (Wünschmann & Müller, 2006). This is supported by Sprenger (2007), who refers to brands as "navigation aids" for the customer that lead to a better recognition and differentiation among other products (Weber, 2012). This example indicates, how different dimensions may be of varying importance throughout the customer lifetime.

As shown in the three studies within this research, the observation that different situations require different trust objects appears to be accurate. Apart from other research approaches. in particular the focus groups indicated the necessity to use of different trust building dimensions (objects).

Accordingly, the results of this research revealed that customers in fact tend to place their trust into a different set, or constellation, of trust objects depending on the specific situation or their customer status. Within study one the set of relevant dimensions for both customer groups (light- and heavy user) were company, product and product brand; in study two the relevant dimensions for non-customers were salesperson, product and product brand, while the relevant dimensions for customers of study two were company, salesperson and product. The most important trust dimensions for customers of study three (over all three customer groups) were company, salesperson and product. As these results show, the sequence and choice of the trust dimensions depends from the consumer product category and from the target group assessed. Therefore, by proposing a flexible set of dimensions, the framework has the required flexibility to research different consumer product categories and better capture reality as it is perceived by the customer than other static approaches do.

However, in addition to that, it has to be discussed if the right dimension were addressed in this research. As shown in the literature review the integration of the two models provided by Pirson (2007) and Plank et al. (1999) can be seen as the starting point of the instrument development in this research. Both models build on specific assumptions to provide an improved tool of trust measurement. However, both models have their shortcomings, as discussed earlier. Pirson (2007) for example proposed a model that is based on interpersonal trust, which is according to Plank et al. (1999) is a unidimensional model and therefore, can not satisfactorily be used within an organizational context. Plank et al. on the other hand, provided a multidimensional model, that is not sufficiently developed with regard to the trust building factors Pirson (2007) provided. Consequently, both models have shortcomings with regard to the other model's assumptions. The integration of the two models therefore aimed to resolve these shortcomings. Additionally, as described previously, Plank et al.'s (1999) model was augmented through the extension of dimensions.

In particular, the three-dimensional model proposed by Plank et al. (1999) was used for orientation and foundation for the measurement of this study, but enriched with two additional dimensions: product brand (Bainbridge, 1997; Delgado-Ballester, Munera-Aleman & Yague-Gullen, 2003; Wu, 2008) and value-added-services (Lewicki & McAllister, 1998; Janig, 2004; Berndt, 2010). The addition of these dimensions provided the necessary flexibility to analyse the model's ability to measure trust in different consumer product categories.

Apart from the theoretical reasons to extend Plank et al.'s (1999) model, the large scale study provided additional arguments that the model provides a more nuanced and flexible instrument for trust measurement. Research participants of the non-durable goods and the durable goods study

identified the newly added dimension product brand as being vital to the trust building process. Hence, the original model of Plank et al. (1999) would not have been not adequate as the importance of the dimension product brand would have been neglected.

Furthermore, Plank et al.'s (1999) model would only have been able to identify the general fulfilment level of a customer's expectation towards the three basic dimensions. This means that the model could not have provided more detailed information about the composition of the dimension and why the customer places trust into this specific concern. The granularity of information extracted would have been too imprecise to draw well-developed and sufficiently specific conclusions from it. This is why not only was the extension of the model necessary to provide a more nuanced framework of trust measurement, but also the combination with Pirson's (2007) model. The integration and extension of the two adapted models has provided the necessary information about the customers place trust into a specific dimension. This statement is supported by the results of study 1 -3.

Unfortunately, the nature of the products and services included in this research did not make it possible to demonstrate the importance of the dimension "value-added-service" for the trust building process. Nonetheless, as mentioned earlier, literature still provides evidence, that the dimension "value-added-services" is vital for the trust building process within some consumer product categories (Janig, 2004; Beutin, 2005; Berndt et al., 2010). In particular within the telecommunication sector or when assessing trust into the after sales service of a company, the dimension value-added-services appears to be relevant (Jeng & Baily, 2012). However, other than the dimension product brand, it may be that the dimension value-added-services is always seen as to be less important than three of the other dimensions. Therefore, to resolve the issue around the dimension value-added-services, further research has to elaborate the role of value-added-services in building trust.

At this point, it can be stated that the three studies justify the choice of the dimensions of product, product brand, salesperson and company. The importance of value-added-services can be justified by academia, but has to be further elaborated in practice. To examine the choice of dimensions within this research in a deeper manner, connections and variations of the dimensions will be investigated in the next section. Thereby the following section also elaborates the values of the different dimensions and draws conclusions from a broader perspective.

5.2.1.1. Connections between the trust dimensions

The investigation of connections between trust building dimensions aims to reveal relations among the dimensions. Further, this analysis helps to examine the view of the customer towards the dimensions. The example in tab.53 shows a typical set of correlations from the consumer durable study. In this case, the correlation analysis of the dimensions reveals high correlations between the dimensions product brand and the product (0,891). Weaker correlations could be measured between the dimensions product and salesperson (0,689) as well as brand and salesperson (0,643). An overview of the correlations between the dimensions is demonstrated within tab.55:

Correlations		18-25 dimension brand	18-25 dimension product	18-25 dimension salesperson
18-25 dimension brand	Pearson Correlation	1	.891**	.643**
	Sig. (2-tailed)		0,000	0,000
	N	52	45	38
18-25 dimension product	Pearson Correlation	.891**	1	.689**
	Sig. (2-tailed)	0,000		0,000
	N	45	45	38
18-25 dimension salesperson	Pearson Correlation	.643**	.689**	1
	Sig. (2-tailed)	0,000	0,000	
	N	38	38	38
** Correlation is significant at the 0.01 level (2-tailed).				

Tab. 53 Example - correlation between the trust building dimensions

The analysis shows that correlations between the trust building dimensions exist and vary in relation to the consumer product category and the target groups surveyed. In comparison, the results of the three main studies also indicate that the correlation between the dimensions varies. This finding is also another indication that the perception (importance) of the participants regarding the trust dimensions varies. Customers who had non or just little experience with the company or the products seem to differentiate more between the single dimensions. In most cases, they differentiated between the three dimensions (see study one: light-users, study two: non customers 18-25 and 26-36; study three: younger customers). In contrast, customers of the company or product, who had a longer and more intense relationship with the company or product showed decreasing or no differentiation at all (see. study one: heavy-users, study two: customers 50+, study three: self-employed and public sector customers).

Accordingly, three types of results could be identified in this research:

- (1) Participants with no or little experiences with the products/services showed a higher level of differentiation within the factor analysis. They also had lower and more fragmented correlations between the trust building factors.
- (2) Participants with more experience with the products, showed a lower level of differentiation between the trust building dimensions. They also showed higher correlations within the dimensions they differentiated.
- (3) Participants with a high level of experience and high product usage, who had also a high emotional connection to the products of the company showed no differentiation between the trust dimensions at all.

First indications point to the idea that a higher level trust seems to let customers diminish the need to differentiate between the trust dimensions. In particular when trust is emotionally charged, as can be seen in study one (heavy-user), customers do not differentiate between the dimensions. On the other hand, unexperienced customers or non-customers (as can be seen in study one: light-users or study two: non customers 18-25 and 26-36), differentiate between the three dimensions and seem to selectively build their trust in each dimension. For them trust, even if it exists at a low level, is generated on the basis of single trust building factors. For customers, who consume the product with a high frequency, and therefore have had multiple positive interactions (Shapiro, 1987; Paliszkievicz, 2011), all trust building dimensions build and affect their level of trust. They do not differentiate between the three dimensions rather perhaps perceiving an integrated whole.

However, correlations between the individual factors are considered to be more relevant to this research. The correlation of two or more factors provide a better view and implication of the inter dependability of factors. A discussion about the correlation of the trust building factor can be found within section 6.2.2 of this research.

5.2.1.2. Variation between the trust dimensions

Two kind of variations have to be distinguished before discussing the findings in this section. The first variation occurs regarding the 'current values' of the trust dimensions, the second variation occurs regarding the 'expected values' of the trust dimensions.

Variations of the 'current value' of the trust dimension

Within the three studies, variation between the trust building dimensions could be observed for every dimension. In the following, an overview of the current 'overall values' and of the value of each dimension, is given (see tab.54).

Consumer Product Category	Target Group	Overall Current Value	Company	Salesperson	Product	Product Brand	Value-Added Services
			Current Value				
Non-Durable Goods	Light User	206,03	72,78		65,73	67,52	
	Heavy User	258,93	84,73		84,03	90,17	
Durable Goods	18-25	210,68		68,31	78,38	63,99	
	26-35	202,87		67,13	73,66	62,08	
	50+	283,48	92,15	92,05	99,27		
Service	DOHH 18-25	240,54	77,01	86,40	77,13		
	ROG 18-25	256,65	82,63	93,23	80,79		
	DOHH Self-Employed	273,10	85,08	90,69	97,33		
	ROG Self-Employed	269,16	85,37	88,31	95,49		
	DOHH Public Sector	264,28	86,94	91,14	86,21		
	ROG Public Sector	260,97	85,18	91,54	84,26		
	University Study Pre-Study	211,04	65,04	77,04	68,96		
	University Study Post-Study	209,53	63,23	80,03	66,27		

Tab.54 Overview of current values per dimension - whole numbers

As can be seen in chapter 5, differences between the trust dimensions could be measured (a) between each individual dimension of one target group, (b) within the same dimension of different target groups and (c) within the same dimensions between different consumer product categories (studies).

(a) A customer target group has different 'current level' of trust for each dimension, which indicates that a target group (or individual) does not place the same amount of trust into all dimensions. Conversely, that means if a company wants to build customer trust it does not have to generate the same amount of trust within every dimension. Hence, the level of trust of all dimensions is not equally important.

- (b) Different customers target groups have distinct 'current level' of trust within the same trust dimension, which indicates that trust within one dimension does not have the same importance or relevance for different target groups. Therefore, companies must understand that each target group has different needs and has to be addressed differently, because not all trust dimensions are equally important to each group.
- (c) Customer groups who were surveyed towards different consumer product categories have different 'current level' of trust within the same dimension, which indicates that trust does not only vary within different target groups, but also within different consumer product categories.

These different outcomes of trust values are a clear indicator for the need of a flexible and multidimensional framework of trust measurement as proposed by several authors (e.g. Iacobucci & Ostrom, 1996; Bendapudi & Berry, 1997; Gwinner et al., 1998; Plank et al., 1999; Korczynski, 2000; Huth, 2004; Jeng & Bailey, 2012; Vickerstaff et al. 2012). A uni-dimensional trust measurement could not provide a nuanced view on the trust level of different customer groups and trust level of customers trusting products of different consumer product categories. All in all, these findings show that customer trust always varies in dependence of its target group and consumer product category. The importance and relevance of trust changes upon the effects of knowledge, experiences made over time and especially emotional attachment of the target group.

Variations of the 'expected value' of the trust dimension

In general the 'expected values' of a trust dimension underlie the same findings as the 'current values' of trust dimensions. Variations of the expected trust value of a dimension exist (a) between each individual dimension of one target group, (b) within the same dimension of different target groups and (c) within the same dimensions between different consumer product categories (studies). The reasons for their existence are similar to the reasons stated in the previous section. However, an additional finding could be identified, demonstrating the need for a more flexible dimension-based framework of trust measurement.

In particular, the instrument of trust measurement confirmed indications proposed by various authors that trust is directly linked to perceived risk (Mellinger, 1956; Rotter, 1980; Buck & Bierhoff, 1986; Luhmann, 2000a; Endress, 2002; Möllering, 2006; Rousseau et al., 1998; Castaldo et al., 2010). According to Bauer (1960) the perceived level of risk is directly linked to the "amount of loss" in a trusting situation. Therefore, it can be stated that purchasing a non-durable good (chocolate bar) can be seen as low-risk trust action, whereas purchasing a durable good (car) or service (insurance) can be seen as a high-risk trust action. Until now, no direct comparison of this assumption was possible, because the studies which indicated this finding were (1) undertaken

separately from each other and (2) with different trust measurement instruments so that a direct comparison of the findings is not possible. The current study, however, allows the evaluation of assumptions about the relation between the level of perceived risk and the trust level. By comparing the retained customers of all three studies (study one: heavy-user, study two: customers 50+, study three: customers DOHH public sector) the differences in the expected level of trust support the opinion proposed by Bauer (1960). The measurement used in this study made a direct companion possible (see tab.55).

Consumer Product Category	Target Group	Overall Target Value	Overall Current Value	Value Distance	Company		Salesperson		Product		Product Brand		Value-Added Services	
					Expected Value	Current Value	Expected Value	Current Value						
Non-Durable Goods	Light User	256,75	206,03	50,72	84,25	72,78			80,75	65,73	91,75	67,52		
	Heavy User	276,75	258,93	17,82	98,00	84,73			82,00	84,03	96,75	90,17		
Durable Goods	18-25	288,00	210,68	77,32			91,25	68,31	97,25	78,38	99,50	63,99		
	26-35	279,50	202,87	76,63			96,75	67,13	105,75	73,66	77,00	62,08		
	50+	296,00	283,48	12,52	93,00	92,15	100,50	92,05	102,50	99,27				
Service	DOHH 18-25	271,44	240,54	30,90	84,22	77,01	100,89	86,40	86,33	77,13				
	ROG 18-25	271,44	256,65	14,80	84,22	82,63	100,89	93,23	86,33	80,79				
	DOHH Self-Employed	283,89	273,10	10,79	90,67	85,08	88,67	90,69	104,56	97,33				
	ROG Self-Employed	283,89	269,16	14,73	90,67	85,37	88,67	88,31	104,56	95,49				
	DOHH Public Sector	289,44	264,28	25,16	97,22	86,94	102,33	91,14	89,89	86,21				
	ROG Public Sector	289,44	260,97	28,47	97,22	85,18	102,33	91,54	89,89	84,26				
	University Study Pre-	321,50	211,04	110,46	110,00	65,04	103,50	77,04	108,00	68,96				
	University Study Post	321,50	209,53	111,97	110,00	63,23	103,50	80,03	108,00	66,27				

Tab.55 Overview of all results, comparison expected and current trust values- whole numbers

As can be seen, study one customers expect an overall level of trust of 276,7, study two customers an overall level of trust of 296 and study three customers an overall level of trust of 289,4. Following Bauer (1960) least trust and therefore lowest-risk to overcome is necessary for non-durable goods, followed by services. The highest level of trust is necessary when purchasing a durable good. Almost the same result can be seen when analysing non-customers and unexperienced customers (study one: light-user, study two: non-customers 18-25 and 26-35 and study three: younger customers 18-25). The lowest overall level of trust is again necessary for study one: light-users (256,7), followed by study three: younger customers (271,4), and non-customers 18-25 (288,0) and non-customers 26-35 (279,5). This finding also supports the view on trust of this research that trust is necessary to overcome perceived risk.

5.2.2. Trust building factors as elements of trust

Trust building- and influencing factors have been widely discussed in literature (Zandt, 1978; Crosby et al. (1990); Moorman et al. ,1993; Mayer et al., 1995; Mishra, 1996; Luhmann, 2000; Lorbeer, 2003; Pirson, 2007; McEvily, 2011). By comparing 124 different papers on trust building factors and trust measurement, the literature review of this research proposed seven trust building factors. The majority of the identified factors are based on research by Lorbeer (2003), Pirson (2007) and complemented through additional research by Svensson (2004/2006) and the findings and further analysis of this study. First indications of research revealed that the ongoing discussion about the definition and interpretation of these factors, and therefore the argument of subjectivity, is science driven. While science discusses the meanings of different and yet closely related factors, the results and experiences made with focus groups of this research indicate a different outcome.

5.2.2.1. Subjectivity of the extracted trust building factors

According to several authors (e.g. List & Scrubar, 1988; Ford, 2004; Diamantopoulos, Sarstedt, Fuchs, Wilczynski, & Kaiser, 2012), subjectivity occurs when a factor of e.g. a questionnaire is interpreted by different participants and each individual has his/her own understanding of the meaning of a factor. This can lead to problems when interpreting the meaning of the outcome as a researcher. To be able to reduce the level of subjectivity within the process of interpretation, this research uses two mechanisms.

(1) Subjectivity of interpretation of factors in focus groups:

Most focus group participants of the focus groups had a clear understanding of each of the single trust building factors, their meaning and interpretations within a specific dimension. The majority was able to rank and rate all significant trust building factors and justify, why a specific factor is important or not. In most cases, the argumentation was in line with the definition of the trust building factor in its dimension. In one cases, especially for the focus groups consisting of elderly participants, the separation of the items was not that easy. Synonyms and definitions had to be given for all factors and were discussed and explained in detail, before a rating and weighting was possible. Further, sometimes the understanding of the participants of a focus group was not fully congruent with the definition prepared. In this case, first synonyms of the factor (see factor list tab.5) were given and in a second step the full definition was shown again (see. app A1). A typical example of a trust building factor that was difficult to understand is 'product integrity'. The participants of the focus groups had difficulties to understand the definite meaning of this term and the moderator had to assist in many cases to avoid misunderstandings and false interpretations. Hence, this supports the importance of the moderator of a focus group to carefully

minimise the level of subjectivity of a group and increase the possibility to compare different target groups on the basis of the same definition.

(2) Subjectivity of interpretation of factors in online surveys:

The approach used to minimise subjectivity in the online survey is different from the one implemented in the focus groups. For the online survey an item based questionnaire approach was used. Accordingly, the trust building factors were tested indirectly through three items. Each item was translated into a statement that should positively load on the assigned factor. The statements were formulated in an indirect manner. The factor itself was not mentioned in the statements to avoid identification. With this technique subjectivity could be minimised on the factor level. According to the measured Cronbach alpha values of each study, the data consistency of the item-measures was good. As a first indication this analysis leads to the conclusion that the items and factors extracted from literature are suitable for trust measurement.

Nonetheless, subjectivity remains an issue with attitudinal research approaches because the attitude of a participant has to be analysed and interpreted. The known shortcoming of other attitudinal research approaches have been minimised through the mentioned measures but misunderstandings may still exist. The results of future research of the proposed trust framework will show if the level of subjectivity of this research is based on the choice of the factors used, or if the measures to prevent subjectivity can be seen as satisfactory.

5.2.2.2. Inter-correlation between the trust building factors

During statistical analysis, the factor rotation gives a first indication of correlations. As mentioned in section 6.4, three types of results could be seen during the factor rotation analysis. (1) a more detailed differentiation of the factors between the dimensions (existence of three dimensions) (see Tab.56), (2) a decreasing differentiation between at least two dimensions (see tab.58), and (3) no differentiation between the dimensions (one dimension) (Tab.60). To get a better understanding of the meaning and interpretation of the factor- and correlations analysis, recapitulation of the example is given:

(1) More detailed differentiation of a customer group

The first example was extracted from the second study (durable goods) and shows the target group non-customers 26-35. These customers stated they find the newer company products of the company more attractive in comparison to the older ones. This was also reflected in the product's image. All participants stated that they find the sales personnel of the company arrogant, and that they did not feel welcome when entering the store. They pointed out the

difference between the old and dusty image of the product and the sporty image of the brand. This opinion was also reflected within the measured values of the target group. Low level of trust with larger trust gaps could be measured within the factor 'brand identification', almost all salesperson variables and all product variables.

The results of the statements of the target group and the trust measurement were also reflected in the statistical analysis of the survey. The first example shows that, except for two variables, the participants of this study had a differentiated view on the dimensions and factors. They assigned and differentiated each of the factors to its dimension in almost all cases. Factor loadings appeared to be high, according to their assigned dimensions (see tab.56).

Rotated-Component-Matrix ^a			
	Component		
	1	2	3
BrandIdent	0,304	0,185	0,677
BrandComp	0,055	0,117	0,903
BrandRelia	0,367	0,544	0,559
BrandInteg	0,496	0,625	0,224
SaleBene	0,801	0,210	0,301
SaleComp	0,833	0,167	0,316
SaleRelia	0,856	0,325	0,090
SaleInteg	0,828	0,333	0,024
ProdBene	0,224	0,801	0,282
ProdComp	0,160	0,642	0,650
ProdRelia	0,332	0,684	0,382
ProdInteg	0,262	0,879	0,008
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.			
Rotation converged in 3 iterations.a			
Only cases for which FILTER = potentialcustomers26-35 are used in the analysis phase.			

Tab.56 More detailed differentiation of a customer group - factor analysis/ kaiser normalisation

The correlation matrix (see tab. 57) also supports this finding. As can be seen, only a few trust building factors correlate. In the research non-customers or 'occasional' customers showed lower trust values than retained customers (e.g. heavy users). For them only a few factors directly relate to trust. This finding also may represent the development of trust through different stages as indicated by for example Dietz (2011).

		BrandIdent	BrandCom	BrandRelia	BrandInteg	SaleBene	SaleComp	SaleRelia	SaleInteg	ProdBene	ProdComp	ProdRelia	ProdInteg
BrandIdent	Pearson Correlation	1	,479**	,533**	,490**	,477**	,427**	,411**	,353*	,445**	,539**	,373*	,325*
	Significance (bidirectional)		0	0	0	0,001	0,003	0,004	0,015	0,002	0	0,013	0,032
	N	55	55	55	55	47	47	47	47	44	44	44	44
BrandCom	Pearson Correlation	,479**	1	,675**	,435**	,319*	,329*	0,189	0,22	,377**	,651**	,384*	0,182
	Significance (bidirectional)	0		0	0,001	0,029	0,024	0,204	0,138	0,012	0	0,01	0,237
	N	55	55	55	55	47	47	47	47	44	44	44	44
BrandRelia	Pearson Correlation	,533**	,675**	1	,745**	,454**	,570**	,515**	,496**	,607**	,689**	,700**	,527**
	Significance (bidirectional)	0	0		0	0,001	0	0	0	0	0	0	0
	N	55	55	55	55	47	47	47	47	44	44	44	44
BrandInteg	Pearson Correlation	,490**	,435**	,745**	1	,520**	,593**	,629**	,549**	,591**	,577**	,632**	,602**
	Significance (bidirectional)	0	0,001	0		0	0	0	0	0	0	0	0
	N	55	55	55	55	47	47	47	47	44	44	44	44
SaleBene	Pearson Correlation	,477**	,319*	,454**	,520**	1	,755**	,605**	,860**	,518**	,479**	,496**	,441**
	Significance (bidirectional)	0,001	0,029	0,001	0		0	0	0	0,001	0,001	0,001	0,003
	N	47	47	47	47	47	47	47	47	44	44	44	44
SaleComp	Pearson Correlation	,427**	,329*	,570**	,593**	,755**	1	,747**	,659**	,414**	,472**	,599**	,334*
	Significance (bidirectional)	0,003	0,024	0	0	0		0	0	0,005	0,001	0	0,027
	N	47	47	47	47	47	47	47	47	44	44	44	44
SaleRelia	Pearson Correlation	,411**	0,189	,515**	,629**	,605**	,747**	1	,813**	,444**	,414**	,544**	,501**
	Significance (bidirectional)	0,004	0,204	0	0	0	0		0	0,003	0,005	0	0,001
	N	47	47	47	47	47	47	47	47	44	44	44	44
SaleInteg	Pearson Correlation	,353*	0,22	,496**	,549**	,660**	,659**	,813**	1	,466**	,363*	,456**	,548**
	Significance (bidirectional)	0,015	0,138	0	0	0	0	0		0,001	0,016	0,002	0
	N	47	47	47	47	47	47	47	47	44	44	44	44
ProdBene	Pearson Correlation	,445**	,377**	,607**	,591**	,518**	,414**	,444**	,466**	1	,686**	,627**	,755**
	Significance (bidirectional)	0,002	0,012	0	0	0	0,005	0,003	0,001		0	0	0
	N	44	44	44	44	44	44	44	44	44	44	44	44
ProdComp	Pearson Correlation	,539**	,651**	,689**	,577**	,479**	,472**	,414**	,363*	,686**	1	,820**	,583**
	Significance (bidirectional)	0	0	0	0	0,001	0,001	0,005	0,016	0		0	0
	N	44	44	44	44	44	44	44	44	44	44	44	44
ProdRelia	Pearson Correlation	,373**	,384*	,700**	,632**	,496**	,599**	,544**	,456**	,627**	,820**	1	,591**
	Significance (bidirectional)	0,013	0,01	0	0	0,001	0	0	0,002	0	0		0
	N	44	44	44	44	44	44	44	44	44	44	44	44
ProdInteg	Pearson Correlation	,325*	0,182	,527**	,602**	,441**	,334*	,501**	,548**	,755**	,583**	,591**	1
	Significance (bidirectional)	0,032	0,237	0	0	0,003	0,027	0,001	0	0	0	0	
	N	44	44	44	44	44	44	44	44	44	44	44	44

Tab.57 More detailed differentiation of a customer group - correlation analysis

As indicated earlier, within this research, trust is seen to develop over time and under repeated actions (Shapiro, 1987; Kenning, 2008; Paliszkievicz, 2011; Li, 2012). Consequently, it may be that most of these customers are still in a stage of calculus-based trust, which is characterised by conscious rational thinking (Paliszkievicz, 2011). Following this logic, in this stage, the customer differentiates between dimensions and has a more distanced view of the trust building factors. Additionally, it could also be that the non- and 'occasional' customers are more critical and cautious in regard to the trust building elements. For a company, these factors can work as anchor points to build trust, because at this point the customer has not, or just occasionally, chosen to trust the company, product, brand or salesperson on the basis of the trust building factors.

(2) Smaller differentiation of a customer group

The second example was extracted from the third study (services) and shows the customer group of self-employed customers. These customers stated they are generally satisfied with the product and the company that provides the service. The only aspect of critique deals with the overly long amount of time that is needed to claim insurance. In comparison to the younger customer group, for self-employed customers the sales personnel appear to be very important. He/she is seen to be responsible for the well-being of the customer. Most participants stated they were satisfied with the sales personnel. In comparison to the other studies within this research, customers here seem to be satisfied but distant. Even though self-employed customers perceive insurance as important for conducting business, it is seen as a low interest product and not very emotionally.

The content of the qualitative answers also reflected the result of the trust measurement. A higher level of trust could be measured in comparison to the non-customers of study two.

Rotated-Component-Matrix ^a		
	Component	
	1	2
SCompub	0,430	0,836
SIntpub	0,444	0,824
SRelpub	0,365	0,863
SGodpub	0,340	0,879
PCompub	0,837	0,357
PRelpub	0,822	0,378
PTrapub	0,688	0,247
PGodpub	0,796	0,368
CCompub	0,821	0,391
CRelpub	0,833	0,394
CIntpub	0,810	0,422
CGodpub	0,784	0,461

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 3 iterations.a

Only cases for which FILTER2 = clientpublicservices are used in the analysis phase.b

Tab.58 Smaller differentiation of a customer group - factor analysis/ kaiser normalisation

Both, qualitative answers and the results of the trust measurement were also reflected within the statistical analysis of self-employed customers. As tab.58 shows, self-employed customers only differentiate between two dimensions. They do not differentiate between the products and the company, but differentiate these two dimensions from the salesperson. The measured factor loadings were high. This could be perhaps, because the tested product was an intangible product.

As can be seen in tab.59 more inter-correlations between the trust building factors could be identified. The correlations occur within the boundaries of the perceived dimensions salesperson and between factors of the dimensions product and company. Within the analysis of this study, self employed customers showed higher levels of trust within the identified dimensions than the non-customers of study two. Keeping in mind that trust develops over time and under repeated actions, it is possible that these customers are in a stage of knowledge-based trust. As mentioned before, knowledge-based trust refers to the stage in which the trustor knows sufficient enough about the trustee to foresee the other's behaviour (Lewicki & Bunker, 1995, 1996; Lewicki et al., 2006). According to Lewicki et al., (2006), the trustor gains knowledge about the trustee, knows his/her behaviour and can assess specific situations. Further it is possible, that the rational perception of the relationship and low interest in the product let the customers stay in this stage and not enter the next level of identification based trust, even though they have been customers for years, are satisfied and place trust into each dimension (see tab.59).

Correlations		STrapub	SGodpub	SCompub	SRelpub	PTrapub	PGodpub	PCompub	PRelpub	CGodpub	CCompub	CRelpub	CIntpub
STrapub	Pearson Correlation	1	.806**	.290**	.776**	.567**	.582**	.582**	.635**	.643**	.608**	.602**	.614**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		416	415	415	415	395	395	395	394	386	386	386
SGodpub	Pearson Correlation	.806**	1	.852**	.821**	.488**	.610**	.608**	.615**	.681**	.612**	.615**	.622**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		415	415	415	415	395	395	395	394	386	386	386
SCompub	Pearson Correlation	.290**	.852**	1	.833**	.484**	.665**	.682**	.675**	.722**	.708**	.663**	.665**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		415	415	415	415	395	395	395	394	386	386	386
SRelpub	Pearson Correlation	.776**	.821**	.833**	1	.508**	.591**	.801**	.833**	.654**	.623**	.667**	.663**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		415	415	415	415	395	395	395	394	386	386	386
PTrapub	Pearson Correlation	.567**	.488**	.484**	.508**	1	.583**	.582**	.624**	.601**	.556**	.614**	.615**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		395	395	395	395	395	395	395	394	386	386	386
PGodpub	Pearson Correlation	.582**	.610**	.665**	.591**	.583**	1	.736**	.778**	.748**	.762**	.730**	.763**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		395	395	395	395	395	395	395	394	386	386	386
PCompub	Pearson Correlation	.582**	.608**	.682**	.601**	.582**	.796**	1	.841**	.798**	.818**	.797**	.772**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		395	395	395	395	395	395	395	394	386	386	386
PRelpub	Pearson Correlation	.635**	.615**	.675**	.633**	.624**	.878**	.841**	1	.874**	.775**	.808**	.777**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		394	394	394	394	394	394	394	394	386	386	386
CGodpub	Pearson Correlation	.643**	.681**	.722**	.654**	.601**	.748**	.798**	.774**	1	.839**	.832**	.824**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		386	386	386	386	386	386	386	386	386	386	386
CCompub	Pearson Correlation	.608**	.612**	.708**	.623**	.556**	.762**	.818**	.775**	.839**	1	.861**	.826**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		386	386	386	386	386	386	386	386	386	386	386
CRelpub	Pearson Correlation	.602**	.615**	.663**	.667**	.614**	.750**	.737**	.808**	.832**	.841**	1	.873**
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		386	386	386	386	386	386	386	386	386	386	386
CIntpub	Pearson Correlation	.614**	.622**	.665**	.663**	.615**	.863**	.772**	.777**	.824**	.826**	.873**	1
	Sig. (2-tailed)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
	N		386	386	386	386	386	386	386	386	386	386	386

Tab.59 Smaller differentiation of a customer group - correlation analysis

(3) No differentiation of a customer group

The third example was extracted from study one, non-durable goods and shows the results of the heavy user study. These customers consumed the product many times per week and enjoyed it. They stated that the taste of the product is the reason why they consume the product. Even though the product was unhealthy and high in fat and sugar, heavy-users did not mind. They liked the brand very much and stated to be 'a fan' of it. Further they stated that they trust the company to produce the same delicious product with the same quality in the future. In contrast, health concerned non-customers and customers who occasionally consume the product had a far more differentiated view on each of the dimensions. The results of the trust measurement of this group supported the results of the qualitative analysis. High level of trust could be measured in every dimension.

Tab.60 shows the result of the factor analysis with Kaiser normalization. As can be seen heavy-user appear to not differentiate between the trust dimensions at all. To them the trust building dimensions exist in one dimension.

Rotated-Component-Matrix ^a	
Component Matrixa,b	
	1
PT_H	0,553
PK_H	0,840
PV_H	0,832
Pln_H	0,849
UT_H	0,740
UK_H	0,772
UV_H	0,870
Uln_H	0,850
MT_H	0,730
MI_H	0,797
MR_H	0,638
MK_H	0,884
MV_H	0,877
Min_H	0,882

Extraction Method: Principal Component Analysis.
a 1 components extracted.
b Only cases for which Filter_LU = Heavy User are used in the analysis phase.

Tab.60 No differentiation of a customer group - factor analysis/ kaiser normalisation

The correlation analysis showed many inter-correlations between the trust building factors and supports the finding of the factor analysis. The correlations occur within the boundaries of all three dimensions. Factors from every dimension show correlations to factors of other dimensions. Heavy-users showed high level of trust in every dimension. Additionally heavy-users consume the product a few times a week, which could be seen as repeated positive interaction. The qualitative answers also indicated an emotional attachment to the product and especially to the brand (see tab.61).

	PT_H	PK_H	PV_H	Pln_H	UT_H	UK_H	UV_H	Uln_H	MT_H	MI_H	MR_H	MK_H	MV_H	Min_H
PT_H Pearson Correlation	1	.411	.395	.443	.385	.346	.325	.349	.461	.416	.401	.392	.391	.388
Significance (bidirectional)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	109	109	108	108	109	109	109
PK_H Pearson Correlation	.411	1	.764	.738	.527	.570	.670	.641	.803	.838	.447	.794	.711	.712
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	109	109	108	108	109	109	109
PV_H Pearson Correlation	.395	.764	1	.682	.519	.585	.673	.597	.564	.685	.591	.686	.747	.675
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	109	109	108	108	109	109	109
Pln_H Pearson Correlation	.443	.738	.682	1	.593	.547	.673	.756	.508	.669	.360	.673	.748	.833
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	109	109	108	108	109	109	109
UT_H Pearson Correlation	.385	.527	.519	.593	1	.706	.684	.712	.506	.486	.367	.578	.585	.837
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	119	119	119	119	119	119	119	108	108	108	108	108	108	108
UK_H Pearson Correlation	.346	.570	.585	.547	.706	1	.765	.630	.479	.535	.574	.708	.593	.596
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	109	109	108	108	109	109	109
UV_H Pearson Correlation	.325	.670	.675	.673	.684	.765	1	.765	.568	.631	.530	.739	.780	.783
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	109	109	108	108	109	109	109
Uln_H Pearson Correlation	.349	.641	.597	.758	.712	.630	.765	1	.554	.668	.414	.703	.726	.838
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	109	109	108	108	109	109	109
MT_H Pearson Correlation	.461	.603	.564	.508	.506	.479	.568	.554	1	.577	.467	.673	.675	.617
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MI_H Pearson Correlation	.416	.638	.685	.669	.486	.535	.631	.660	.577	1	.506	.723	.664	.667
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MR_H Pearson Correlation	.401	.447	.591	.360	.367	.574	.530	.414	.467	.506	1	.667	.512	.435
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	108	108	108	108	108	108	108	108	108	108	108	108	108	108
MK_H Pearson Correlation	.392	.754	.696	.673	.579	.708	.739	.703	.673	.723	.651	1	.773	.724
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MV_H Pearson Correlation	.391	.711	.747	.748	.586	.593	.780	.728	.675	.664	.512	.773	1	.795
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
Min_H Pearson Correlation	.388	.712	.675	.833	.637	.596	.789	.853	.617	.667	.435	.724	.795	1
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109

Tab.61 No differentiation of a customer group - correlation analysis

The findings could indicate that heavy-users of this study are in the stage of identification based trust and therefore do not differentiate between the three dimensions. Lewicki & Bunker (1995) describe this stage as highly intense and as the highest form of trust. Hence, individuals can anticipate the other party's reaction and know what kind of response their own behaviour fosters in terms of common goals and outcomes. Shapiro et al. (1992) further explain that both parties have internalised each other's preferences and agree, empathise and take on the other one's values. As mentioned, heavy-users appear to be highly emotional attached, which could mean that the increase of one trust building factor automatically fosters and influences the level of trust of other trust building factors.

To sum up, there is a high possibility that the different intensities of correlations can be explained through the different level of trust of each of the tested target groups. The level of trust and the development of the customer, from calculus-based trust to identification based trust, could have a direct effect on the number and the intensity of inter-correlations between the trust building factors. It would also support the theory of Lewicki & Bunker (1995), who proposed that trust develops through the stages of calculus based, knowledge based and identification based trust.

Moreover, the different level of correlations within different studies could also be seen as an indicator for the need of a multidimensional model of trust measurement as proposed by McEvily (2011). A uni-dimensional model as used by previous authors could lead to false results.

Additionally, the influence of one trust building factor on many other factors could also indicate the existence on an halo-effect. As mentioned earlier some focus groups had difficulties in understanding the differences between the trust building factors. They stated that the factors would determine each other, and that some factors could be seen as the requirement of the other. These statements point into the direction of the inter-dependence of the trust building factors, which could additionally explain the connection between higher level of trust and inter-correlations. Hence, the results of the correlation analysis also imply that trust cannot be reduced to a single variable.

5.2.2.3. Variation between the trust building factors

This section again has to be differentiated into 'current values' of trust building factors and 'expected values' of trust building factors.

Variations of the 'current value' of the trust building factors

Four variations could be identified: (a) variations between the strength of each individual trust building factor of one target group within one dimension, (b) variations between the strength of a trust building factor within various dimensions, (c) variations of the the same trust building factor within different target groups, and (d) variations of the same trust building factor between different consumer product categories.

- (a) As the results of the three studies indicate, not all of the seven trust building factors have the same strength within one trust building dimension. In fact, as indicated by the focus groups, some do not have an influence at all and were therefore eliminated. This finding is not new to research and has been identified by other researchers who measured trust as well (Morgan & Hunt, 1994; Cummings & Bromiley, 1996; Plank et al., 1999; Huth, 2004; Pirson, 2007; Naef & Schupp, 2009; Shockley-Zalabak & Morreale, 2011; Ozawa & Sripad, 2013).
- (b) Additionally, variations in strength of one trust building factor could be observed over more than one dimension. One trust building factor can have different types of strength within each of the three dimensions. This finding demonstrates the complexity of trust and that one dimension is not suitable for trust measurement. Furthermore trust measurement requires a multidimensional framework to capture trust in different variations.
- (c) Further, variations of the same trust building factors could be identified for different customer groups. By comparing the non-durable study to the durable and service study it can be seen that one factor can have a different level of strength within the same dimension. This finding also indicates that trust has to be seen in a more nuanced way and that measures to increase trust have to be carefully adapted to the specific situation to be able to measure trust.
- (d) The current value of a trust building factor also varies between different consumer product categories. As demonstrated in previous sections, different consumer product categories have different levels of trust within the same dimension. Customers of the non-durable study (heavy-user) tend to trust the product less (84,0) than customers (self-employed) of the service study (97,3) and customers (self-employed) of the durable study (99,2). The factor 'reliability' was the most important trust building factor within the dimension product trust in all three cases. In the non-durable study the factor reliability could be measured with 19.3 points, in the service study

the factor measured 28.6 points and within the durable goods study the factor achieved 32.9 points. Hence, the trust building factors create the direct link to the dimension and the variation of a trust building factor directly influences the overall level of trust of the dimension and the overall level of trust in general.

Variations of the 'expected value' of the trust building factors

In general the 'expected values' of a trust building factor underlies the same findings as the 'current values' of a trust building factor. Variations of the 'expected value' of a trust building factor exist (a) between the strength of each individual trust building factor of one target group within one dimension, (b) between the strength of a trust building factor within various dimensions, (c) between the same trust building factor within different target groups, and (d) between the same trust building factor between different consumer product categories. The interpretation of the findings follow the same logic as mentioned in section 6.5.3.2. and are therefore not repeated at this point.

The analysis of the existing literature has shown that so far only static models of trust measurement have been proposed. As demonstrated before, the majority of the instruments are uni-dimensional and only measure the 'current values' of trust of one target group. The shortcomings of these methods have been discussed in section 6.1.1. The results and especially the variations of the 'current values' of trust demonstrated the advantage and the need for a framework for trust measurement. The variation and differences of the 'expected values' of trust measurement also indicate that the expectations of customers are not static and are not developed in the same strength in each dimension. Customers differentiate between each single factor and therefore between the level of importance.

Furthermore, as the results of this study show, a trust building factor does not need to be developed to its maximum to generate trust. The factor's (current values) have to be adapted to the specific wants and needs of the customer (expected values). Other models of trust measurement rate the level of trust on a conventional scale, and underly the assumption that a good result always equals a high level of fulfilment and therefore a high level of trust. However, these models do not allow a adequate distinction between the trust building factors, because a reference value is missing.

Hence, the variations and distinct outcomes observed here are the result of the flexible design of the framework. The variations between the factors are needed to provide a more detailed view on trust and to be able to measure trust in a more suitable way. As the results of the three studies of this research have shown different target groups can have different characteristics of the expected

trust values. This finding indicates that these different target groups have different expectations and need therefore tailored approaches to fulfil their wants and needs and to increase trust.

As a result of this section about the elements of trust, it can be stated that the current trust measurement approach is built on a well-developed basis of theoretical knowledge. Accordingly, the research studies provided valuable insights and results that allow the derivation of conclusions about the nature of trust. However, as shown in the discussion of trust dimensions, the approach unfortunately cannot provide practical evidence of the importance of one of the five proposed dimensions for trust and therefore this element has to be investigated further. Accordingly, at this point, it appears to be more logical to refer to the trust model used in this research as a framework. Renaming the approach a framework automatically implies the flexibility of the approach illustrated in the last sections and highlights the distinguishing character of the model.

After having discussed the measurement of trust in general and the elements of trust in a very detailed manner, the next section investigates the view taken of trust within this research.

5.3. View on trust

Prior to this research, authors from various study fields researched trust in order to derive a conclusion about its nature, its development and its measurement. However, Li (2012) identified three major issues that needed to be further investigated: (1) there is too much specific, but not enough general, literature about trust to provide a “neutral” basis for further research; (2) there is no commonly accepted definition of trust (see Li, 2007, for a review); (3) there is no commonly accepted measure of trust (see McEvily & Tortoriello, 2011, for a review) (cited in Li, 2012). This research therefore addressed each of these aspects by first reviewing specific literature to derive a conclusion about the different academic contributions and views. As a consequence to derive an appropriate view on trust, even though no universal definition could be found, literature on specific trust was analysed to generate a more general and “neutral” view on trust to be able to provide a framework of consumer trust measurement.

5.3.1. Where trust is placed

In the literature research various specific concepts of where individuals place their trust could be identified. However, this study focused on measuring trust in an organizational context. Literature provided evidence that organizational trust can be considered to be based on inter-personal trust (Anderson & Narus, 1990; Fulmer & Gelfand, 2012; Pirson & Malhotra, 2011; Zaheer et al. 1998). In particular, according to Fulmer and Gelfand (2012) organizational trust is believed to consist of

interpersonal trust, but at a general multidimensional level. Therefore, organizational trust was researched in detail within its multiple dimensions extracted from literature:

- (1) **company trust** (San Martín & Camarero, 2005; Schoorman et al., 2007; Ennew & Sekhon, 2007; Guenzi et al., 2009; Shockley-Zalabak & Morreale, 2011; Leonidou et al., 2012)
- (2) **sales person trust** (Swan & Nolan, 1985; Anderson & Narus, 1990; Hawes et al., 1993; Zaheer et al., 1998; Plank et al., 1999; Guenzi & Georges, 2010; Pirson & Malhotra, 2011)
- (3) **product trust** (Plank et al., 1999; Wilson et al., 1995; Meffert & Backhaus, 2008)
- (4) **product brand trust** (Chaudhuri & Hoibrook, 2001; Esch & Wicke, 2001; Delgado-Ballester, 2004; Gries, 2006; San Martín & Camarero, 2005; Wünschmann & Müller, 2006; Weber, 2012)
- (5) **value added services** (Janig, 2004; Beutin, 2005; Berndt et al., 2010; Jeng & Bailey, 2012)

As highlighted earlier in the detailed discussion of trust dimensions, the results of this research indicate that there is a need to split organizational trust into multiple dimensions. The participants of the studies differentiated between the various dimensions and the set of dimensions seen as most important to trust varies in relation to the product category. It becomes obvious, that the set of dimensions chosen, depends on several factors. One factor may be the organizational setting as such and the involvement of the customer in the purchase process. Another aspect may be the state of the customer within the customer lifecycle (see Dietz 2011). Literature further suggests, that the brand for example may be more important at the beginning of a customer-company relationship, when the customer does not have much knowledge about the company or the product (San Martín & Camarero, 2005). This finding could be verified by the study results. Customers in each of the three studies chose dimensions other than the brand dimension, whereas for non-customer, the brand appeared to be important.

However, as mentioned earlier the importance of the dimension value-added-services could not be verified, because it was not selected as one of the top three dimensions in any of the three conducted studies (focus groups). Nonetheless there is strong evidence in literature that the dimension is needed to assess e.g. the after sales service of a company (Jeng & Bailey, 2012).

Therefore, only the perception of organizational trust to be based on interpersonal trust and the need to divide organizational trust into multiple dimensions could be confirmed.

5.3.2. Factors which build trust

As stated earlier trust is part of an interaction involving a trustor and a trustee, whereas the trustor has to take an action based on his/her expectation about an uncertain future. Within this context,

the trustee can be characterised according to seven trust building factors that can reduce uncertainty and thereby increase the level of trust. The seven trust building factors are:

- (1) **competence** (e.g. Kee & Knox, 1970; Gabarro & Athos, 1978; Mayer, Davis, & Schoorman, 1995; Neumann & Bauer, 2007; Bönnte, 2008; Twyman, Harvey, & Harries, 2008; Guenzi & Georges, 2010; Shockley-Zalabak & Morreale, 2011)
- (2) **benevolence** (e.g. Gabarro & Athos, 1978; Rempel, Holmes, & Zanna, 1985; Lorbeer, 2003; Mayer et al., 1995; Twyman et al., 2008; Guenzi & Georges, 2010; Nienaber & Schewe, 2011)
- (3) **integrity** (e.g. Gabarro & Athos, 1978; Hoy & Tschannen-Moran, 1999; Mayer et al., 1995; Bönnte, 2008)
- (4) **reliability** (e.g. McAllister, 1995; Lewicki & Bunker, 1995; 1996; Mishra, 1996; Gennerich, 2000; Bönnte, 2008; Nienaber & Schewe, 2011; Pavlou, 2002; Shockley-Zalabak & Morreale, 2011)
- (5) **identification** (e.g. Lewicki & Bunker, 1996; Pavlou, 2002; Ranaweera & Prabhu, 2003, Gillespie & Mann, 2004)
- (6) **transparency** (e.g. Mishra, 1996; Brodt, & Korsgaard, 1998; Neumann & Bauer, 2007; Bönnte, 2008; Twyman et al., 2008; Whitener, Shockley-Zalabak & Morreale, 2011)
- (7) **reputation** (e.g. Lewicki & Bunker, 1995; Doney & Cannon, 1998; Rousseau, Sitkin, Burt R. S., Camerer C., 1998; Einwiller, 2003; Steckbeck, 2004; Moran, 2005; Neumann & Bauer, 2007; Ebert, 2009)

As indicated in the discussion about the trust factors, these seven trust building factors extracted from literature were verified through this research. All factors were used in at least one of the conducted studies. However, it is noticeable that some factors seem to be more important than others. As can be seen in tab.62 the factors competence and reliability were identified as trust building factors in every study, while reputation and identification seem to have a lower impact on the trust formation process and appeared to be important in only a few instances. Interestingly, this finding mirrors the finding of the literature review conducted in Chapter 3. The number of papers, naming and analysing the different factors made a clear distinction possible: competence (50 papers), reliability (76), integrity (66) and benevolence (76) and the last three factors: transparency (27), reputation (24) and identification (24).

Furthermore, the results displayed in the table below have to be interpreted in the context of the companies selected for this study. Additional research will show, if reputation and identification actually are of lower importance for the trust building process of customers. Nonetheless it can be stated that some factors appear to be more important than others.

	non-durable product		durable product			service		sum	max values	
	light-user	heavy user	15-25	26-36	50+	18-25	self-employed			public sector
competence	3	3	3	3	3	3	3	3	24	100,00 %
reliability	3	3	3	3	3	3	3	3	24	100,00 %
integrity	2	2	3	3	3	2	3	2	20	83,33 %
benevolence	1	1	1	2	1	2	2	3	13	54,17 %
transparency	2	2				1	2	1	8	33,33 %
reputation	1	1	1		2	1			6	25,00 %
identification			1	1					2	8,33 %
	12	12	12	12	12	12	13	12		

Tab.62 Overview over the use of different factors

5.3.3. Initial trust formation

Within the literature, authors like Shapiro et al. (1992); McKnight et al. (1998) and Lewicki et al., (2006) are of the opinion that the trust formation process starts below zero or at least at zero, where actually no trust is present. Within the initial trust phase, which is also called calculus based trust phase (Lewicki & Bunker, 1995, 1996; Lewicki et al., 2006) the individual has to determine the potential risk as a consequence of a trustee's behaviour. In relation to the three-stage model of trust, described earlier, initial trust therefore can be seen as a pre-step, before developing the actual trust level through knowledge gathering. The existence of this stage appears to be logical and is mentioned in many models about the trust creation process. Throughout the research process of this study, the existence of such a phase could not be confirmed. Even non-customers who had not purchased a product of the company (durable good study: non-customers 18-25), had a pre-disposition of trust. The pre-disposition of trust was primarily built through the product brand and the reputation of the product. It seems that initial trust can only exist, when there is no information about the product, brand or company present, e.g. when purchasing an unknown product in a foreign country.

5.3.3.1. Trust situation

According to Luhmann (2000a) there are three factors: uncertainty, risk of personal loss and freedom of choice, which create the framework for a trust situation. Originally, literature on trust situation addressed models and outcomes regarding customer behaviour. However, this research

ultimately did not test customers behaviour (trust action). Nonetheless there are a few things that could be extracted from the results of this research that are related to the trust situation.

Based on the assumption that a high level of expected trust (target value) is associated with a higher level of uncertainty and risk, it appears that different consumer product categories underly different level of perceived uncertainty and risk of personal loss. The expected level of trust was rated lower by the customers of non-durable good study then was rated by the customers of the durable goods and the service study. Hence, the trust situation for the non-durable good was assessed to be not as high in uncertainty and personal loss (less expensive/direct result) as the products/services in the other two studies (more expensive/longer contracts). Interestingly it seems that customers perceived the trust situation of purchasing a car with the highest level of uncertainty and personal loss. Even though the validity of the insurances is much longer, high short term expenses and also tangibility appear to have a higher impact on the perceived risk and uncertainty.

5.3.3.2. Trust decision

The decision of an individual to trust is influenced by (a) emotional reasons, (b) rational reasons and (c) routine (Seifert 2001, cited in Pirson 2007).

emotional and rational reasons: As it could be seen in the literature review there are several factors that foster emotional attachment more than others. Benevolence for example is seen to foster an affective connection between the trustee and trustor (Lorbeer, 2003; Mayer et al., 1995). Further, identification is seen to be based on sympathy which also relates to emotional attachment. In contrast, competence relates more to a rational justification of a purchase. Based on the assumption that the values within these factors imply the strength of emotional or rational trust, the studies reveal interesting results. Within focus groups of the non-durable goods study it appeared that light-users achieved lower results in factors that are tied to emotional values than heavy-users. This could imply that light-user are not that emotionally involved in comparison to heavy-user, which would support the previously described theory that customer at the beginning of the relationship with a company trust more because of rational reasons. More emotionally related trust building factors e.g. product benevolence (-8.0), product brand integrity (-13) or company integrity (-8.3) showed larger value distances and lower current trust values. The same indications could be seen throughout the durable goods study. Non-customers showed lower emotional attachment within the focus groups and also throughout the survey. In particular emotionally related trust building factors such as product-brand identification (-18.4) and integrity

(-7.1), product integrity (-4.8) and benevolence (-11.5) and salesperson benevolence (-7.2) and integrity (-8.8) reached lower level.

A different outcome could be discovered for the service study of this research. Participants of the focus groups noted that insurance is not emotional at all and that the decision to purchase an insurance is primarily based on rational thoughts. Often selected trust building factors were reliability, competence, and transparency. Factors related to emotional values are of second order importance and occur less frequently. However, the difference between more emotionally attached customers and not attached non-customers also reflects the composition of the trust building factors and the overall level of trust per dimension. Non emotionally attached customers seem to have lower trust levels than emotionally attached customers.

Even though Maier (2009) postulates that decisions resulting from emotional actions are not easy to explain for trust research it appears that emotional reasons have a high impact on the trust formation process. The results of this research appear to confirm the understanding developed within the literature research. Obviously, these statements are based on the assumption of a connection between the factors and the emotional values behind the factor and therefore, they have to be regarded as subject to further research. However, the findings would fit the previously mentioned theoretical background.

Routine: A trust decision based on routine relates to the repetitive element of trust. Routines or repetitive positive interactions help individuals to develop orientation (Nelson & Winter, 1982). Known, repetitive situations do not appear to be risky. Within this study three customer groups could be identified, who have frequent contact with the company. Within non-durable study, heavy-user stated to purchase the product once or twice a week. Durable goods (50+) and service customers (self-employed) visit their sales person or are visited by their contact person on a regular bases or are often invited to shows and events. These customer groups also tend to have a high level of trust and smaller value distances than light-user or non-customers. Therefore, it appears that higher contact or purchase frequency seems to have an influence on the level of trust expressed by the customer.

5.3.3.3. Trust expectation and trust action

An often cited definition of trust, which is based on trust expectation, was proposed by Mayer et al. (1995). Mayer et al. (1995) define trust as: *“the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor”*. Therefore, trust expectation relates to anticipation of the other parties

behaviour. As Doney and Cannon (1997) and Mayer, Davis, and Schoorman (1995) demonstrated, the belief in the fulfilment of expectation can be defined as 'trust'. Consequently trust expectation plays an important role in this study, because the measurement instrument determines trust through the assessment of the level of fulfilment of the customers expectations. As mentioned before, Uslaner (2008) noted that these forms of measurement can be problematic. In his view it is challenging to tie the specific action (behaviour) of a customer to trust, because it is difficult to isolate customers' behaviour to trust only and eliminate other influences which could have triggered the purchase. A similar and often mentioned point was stated by McEvily (2011). According to the author, attitudinal measurements are widely accepted to measure trust, but are unsuitable in economic and organizational scenarios because trust is not linked to trust action. As this research shows, this critique is only partially true and only applies to studies which try to directly link trust to trust action.

In contrast, as the literature review has shown, trust has been linked to long term customer relationships by various authors (see Agrawal, Gaur, & Narayanan, 2012; Danesh, Nasab, & Ling, 2012; Lee & Kim, 1999; Lin & Wu, 2011; Morgan & Hunt, 1994; Ranaweera & Prabhu, 2003). The probability of a customer entering a business relationship (as a new customer) or maintaining an existing relationship are much higher if s/he trusts the company, its products, salesperson, product brand or value-added-services. Therefore, trust research, and especially that in the field of organizational trust, should not limit trust measurement research to trust action only. As the results of this research indicate, customers who stated that the company fulfils their expectations (and therefore had a high level of trust) also have been customers for many years. Such customers have purchased several products, other products from the company, more expensive products, recommended the company and its products and state they have a higher error tolerance. Accordingly, this research measures trust by identifying the expected level of trust and the current level of trust and compares the two overall trust values to determine the trust potential. On this bases organisations can implement measures to increase their trustworthiness and to diminish the value distance. Thereby, indirectly, trust is linked to trust action in the long run - rather than directly seen as the sole bases of trust action.

As demonstrated before, this research tries to overcome the known shortcomings of measurement methods that are not linked to trust action by applying a mixed method research approach (as suggested by McEvily, 2011) and using the 'economic intent test' with the aim to measure the 'current value' of trust and the 'expected value' of trust and link it to the economic intention of the customer. In the following, the economic intent test is reflected within every study and with regard to the generated view on trust.

Non-durable goods: The performed t-test indicates that light and heavy-users are significantly different regarding their future economic intention.

When taking a look at the descriptive statistics of both groups, light-user's economic intentions are distinguishable from heavy-user's intentions. In summary, light-users show lower cross and up-selling intentions, lower recommendation rates, lower re-purchase intentions, more price sensitiveness, lower error tolerance and ultimately, they are more willing to change to the competition than heavy-users. In comparison to that, the overall trust level of light-users are also lower than the overall trust levels of heavy-users (206,03 to 258,93). Hence, for non-durable goods customers who have been segmented by utilisation, there appears to be a direct link between the economic intent and the level of trust.

Durable goods: The durable goods study compared potential (non-)customers to customers. Because potential customer did not have prior experience with the products, the economic intent test was only tested within the group of customers 50+. Consequently, a comparison between values and intentions is not possible within his study. Nonetheless, the results of the economic intent test of 50+ customers showed high values in every area of economic intention.

Services: The study within the service industry researched three target groups within two different geographical regions. The target group of younger customers 18-25 shows only slight differences of economic intention between the different geographic locations. The t-test reveals similarities in values except for the recommendation rate value ($t(2,100)$). The descriptive analysis of the data collected reveals that ROG customers show slightly higher values throughout all economic intent values. By taking a closer look at the trust values of both groups, ROG customers also have higher trust values (240,5 to 256, 65).

The different groups of self-employed customers show no different answer patterns with regard to their economic intent. Accordingly, the t-test shows no significant differences among both groups. The analysis of the descriptive statistic also shows no significant difference. Consequently, no significant answer patterns can be found. These findings are also supported by the very similar levels of trust of both customer groups.

The target group of public sector customers also shows no difference in their answer patterns towards their economic intent within the two geographical areas. The t-test supports this finding. The descriptive analysis, however, shows that DOHH customers evaluated their economic intention a little higher than ROG customers, which is in line with the slightly higher trust values of DOHH customers.

In conclusion it can be stated that there appears to be a relation between the levels of customer trust and the economic intention of the researched customer groups. Customers who have purchased a product more often and therefore had a longer relationship with the company also appear to have a higher level of trust and a higher level of future economic intent than customers who only purchase the product occasionally. Even though this study does not provide a measure to directly link trust to trust action, the economic intent test can be seen as an intermediate step or indicator. A high level of trust seems to result in a higher level of future economic intention, which appears to make trust action more likely. Further the results of the economic intent test not only indicate a linkage between trust and trust action, but also give a more detailed overview of how the customer might act in future interaction. By generating more detailed information about what influences the economic action, the effectiveness of measures to increase trust could be heightened.

Nonetheless, by reviewing the results of this study there is a strong reason to believe that trust expectation is linked to trust action. By being able to measure customers' current and expected level of trust, customer trust can be built-up to a point where optimal conditions exist for the customer to convert trust into action and purchase a product of the company - through there is still of course the potential that action will not occur.

5.3.4. Trust development over time

Further, as indicated, trust is seen to develop over time and under high levels of repeated interaction rather than to be a static construct (Shapiro, 1987; Paliszkievicz, 2011). Based on this, Lewicki & Bunker (1995) proposed a model of trust evolvement through three different stages: (1) calculus-based trust, the rational calculation of reward and punishment, (2) knowledge based trust, the possession of specific information of the other party and (3) identification based trust, the appreciation of an identity with the other party (Lewicki et al., 2006; Paliszkievicz, 2011). As Lewicki & Bunker (1995) state, each stage is linked to the previous one and can develop into the next one over time (see also Lewicki et al., 2006).

The study results support previous expectations extracted from literature. As described during the discussion on inter-correlations of the trust building factors, the results of the three studies point to the conclusion that trust indeed develops through the three proposed stages over time. Calculus-based trust is the stage in which a person gathers knowledge about another party from different sources (Paliszkievicz, 2011) to decide about the other party's trustworthiness (Doney & Cannon, 1998). It is also the stage where no or little previous knowledge exists. In this stage, exchange transactions are most likely to be ended, as a result of trust breach. As San Martín &

Camarero (2005) state, in this phase, the brand appears to be the most relevant dimensions for customers. However, after having successfully established a satisfying knowledge base, the trust relationship enters the next level: knowledge-based trust (Paliszkievicz, 2011). Within this research, qualitative information given by the participants of the focus groups indicate that participants of study two (non-customers 26-35) could be found in the stage of initial/ calculus based trust. So far, they had no positive purchase interaction with the company, but gathered information about the products and the company through basic information material, the experiences of friends and family (reputation) or through the sales personnel. According to Barber (1983) information must be credible and contain knowledge about the other parties intention and competence. As expected, product brand appeared to be one of the most important dimensions. However, as can be seen in the analysis large, value distance exists in product brand identification and various factors of the sales person. A finding which also appears to be logical for a target group within the calculus-trust stage.

The second stage, knowledge based trust is built through repeated positive interactions over a certain period of time. The trustor learns about the trustee, knows his/her behaviour and can assess specific future situations (Lewicki et al., 2006; Lewicki & Bunker, 1995, 1996). At the end of this stage the relationship opens more and more for emotional trust and becomes more stable than in the previous stage of trust. Paliszkievicz (2011) proposed that as the knowledge base about the other party grows, so does the identification with the other party. Within the context of the current research, self-employed customers of study three appear to be in the stage of knowledge-based trust. The group stated they have had multiple positive interactions with the company and having gained sufficient knowledge about the other party's competence and intentions. Hence, accordingly these customers are unlikely to be in stage one 'calculus based trust' and not yet in stage three because of the lack of emotional attachment. However, it is of question if a customer of a rational, low interest product/service such as an insurance will ever be able to enter the stage of identification-based trust.

Identification based trust can be seen as highly intense and as the highest form of trust (Lewicki & Bunker, 1995). All individuals can anticipate the other party's reaction and know what kind of response their own behaviour fosters. As Shapiro et al. (1992) noted, both parties have internalised each other's preferences and agree, empathise and take on the other's values. In this case, there is no need for monitoring measures to reduce risk (Shapiro et al., 1992). Within this study, it is assumed that heavy-users of study one are in the stage of identification based trust. Heavy-users seemed to be fans of the product and consume it once or twice a week. They are also highly emotional attached to the product and the brand and have internalised all knowledge and values about the product. Heavy-users additionally know exactly what to expect

(competence) of the product and how the product tastes. To them a change to competition seems to be unthinkable, because the product taste is the most relevant element.

Following the logic of these observations, depending on its characteristics it appears that each customer group of this research can be found in one of the three stages of trust. The stage model proposed by Lewicki & Bunker (1995) is therefore supported by the results of the research. As a consequence, with the help of this stage model, it may be possible to classify target groups and to further anticipate behaviour and values. Additionally, it would be interesting to develop specific managerial measures to ensure that more trust of one target group is gained and that the shift into the next stage seems more likely. As mentioned before it is questionable if every product or brand has the true capability to be shifted to the stage of identification based trust.

5.3.5. Trust concepts

The discussion of trust concepts within the literature considered how trust is built and what general trust concepts exist. Differentiations can be made between general and specific trust as well as affective and cognitive trust. The next section reflects on the findings extracted from this research and discusses their implications for understanding these trust concepts.

5.3.5.1. General trust and specific trust

General and specific trust are two major trust concepts that are distinguished in literature (Cattell & Scheier, 1961). General trust describes trust as a characteristic trait, while specific trust relates to trust as a situational state of mind. General trust is also named 'trust propensity', 'dispositional trust', or 'defused trust' (Mayer et al. 1995, Kramer 1999, Sztompka, 1995) and can be described as a general disposition primarily formed through early childhood and experiences gained in life (Erikson, 1963). Within initial customer relations, Lewicki & Wiethoff (2006) note that general trust is necessary for initial interaction before an actual evaluation of further specific information regarding a trustee is possible. Accordingly, in contrary to specific trust, general trust is not perceived to be alterable to any great extent (Kenning, 2008).

Specific trust on the other hand is related to defined, specific trust situations and can be influenced through individuals or the external environment of the trustor. Specific trust, often referred to as 'trust-as-a-choice' (Li, 2007), is perceived to play a crucial role in building and maintaining long-term relationships between companies and customers. Therefore, most business studies focus on the changeable aspect of trust - namely specific trust.

The studies undertaken within this research try to measure specific trust situations by assessing the expectation of a target group within a specific purchase context. As mentioned previously, Kenning (2008) provides evidence that both general and specific trust positively influence the buying behaviour of a customer, but are of different nature. As literature suggested, people have different level of intra-personal trust and can be divided into high- and low trustees with regard to this level (Rotter,1980; Fichman 2003; Yamagishi, 2001). Further, the authors claim that the levels of intra-personal trust a person possesses, influences the person's ability to trust others.

To assess this finding in literature and to be able to interpret the results within this work, the studies conducted in this research were enhanced examining by the so called high-vs-low-trustee-test. This test was established to ensure that each group, which was assessed and measured in terms of their amount of 'specific trust', had the same amount of dispositional trust. Otherwise a simple comparison of the measurement of the 'specific trust situation' could well be misleading. If one group would have had a much higher amount of dispositional trust than the other one, a comparison of both groups would not have been possible without reference to this underlying difference.

The high-vs-low-trustee-test was initially based on the interpersonal trust scale (ITS) by Rotter (1967) and adapted through the implementation of the seven trust building factors used throughout the main studies. In the next section the results of the high-vs-low trustee test are discussed with regard to how the results influenced the overall view of trust proposed as an outcome of this research.

Non-durable goods: As the results of the non-durable study have shown, light-users have lower trust rates and a lower economic intention than heavy-users. The high-vs-low-trustee-test provides further details about the composition of the groups. The analysis of the descriptive statistics shows that both target groups have given almost identical answers throughout the test. Hence, light- and heavy-users seem to have an almost identical level of dispositional trust (see app.F). As a consequence, the results of the main studies of the section non-durable goods can be compared without further considerations, as the trust baseline from which the users view the product is almost identical.

Durable goods: Within the durable goods study, potential customers were compared to customers of the company. As indicated earlier, potential customers 18-25 and 26-35 have lower overall trust levels than customers. Therefore, in the following the self-assessment of potential customers is first compared to each other and then compared to the self-assessment of the customers. The comparison of the descriptive statistics of non-customers reveals only slight

differences. Customers evaluated their own dispositional level of trust in relation to each factor slightly higher than non-customers. Hence, non-customers and customers appear to have an almost identical level of dispositional trust (see app.G). As a result, the studies of the section durable goods can be compared without further consideration.

Service industry: Within the service industry study three target groups at two different geographical locations were surveyed. As indicated before, the results of the comparison of both regions are similar regarding their trust level and economic intent. The analysis of the descriptive statistics shows that all three target groups have given almost identical answers throughout the test. Hence, customers DOHH and ROG throughout each of the three target groups seem to have almost identical level of dispositional trust (see app.H).

In conclusion, the analysis of the high-vs.-low trustee test revealed no noticeable differences. As the comparison of the results of each study show, a certain level of 'dispositional trust' could be measured within each study. The results indicate that all groups seem to have a similar amount of dispositional trust. Slight variations when considering a single factor occur. However, given of the similar rating of their own dispositional trust, the direct effect of the strength of 'dispositional trust' on the level of 'situational trust' in each context could not be investigated.

5.3.5.2. Affective and cognitive

As demonstrated earlier, literature distinguishes between the two concepts of affective and cognitive trust (Möllering, 2001). According to Kenning (2008), there is still no consensus about which element influences the purchase intention of a customer most. On the other hand, there is no doubt that both concepts exist simultaneously in each stage of the trust process and therefore throughout a purchase decision. Lewis and Weigert support this view and note that affective trust will at least influence the cognitive element in the long run (Lewis & Weigert, 1985: 971, cited in Lewicki et al. 2006).

However, as highlighted, emotional trust is based on unconscious feelings, which are difficult to influence. Cognitive trust, on the other hand, is considered to be based on knowledge about the trustee and the trustor's perception about the trustee's capabilities. As a consequence, companies may be able to influence the level of cognitive trust through their own behaviour and therefore after the overall level of trust (Kenning, 2008).

Even though the design of this research was not developed to distinguish between affective and cognitive trust, there have been indications on the existence and influence of both types of trust.

For example, by comparing study one (heavy-users) to study three (self-employed customers), the effect of affective and cognitive trust appears to be visible. In both cases the overall level of trust measured can be considered as high. However, it appears that the constellation of affective and cognitive trust is different in the two cases.

In particular, heavy-users of study one have a higher amount of affective trust in comparison to cognitive trust. Purchases of about the product were often unplanned and spontaneous. Even rational arguments about the nature of the snack to be unhealthy did not have a particular impact on purchasing behaviour. Heavy-users appear to not think much about 'rational' reasons to purchase (or not to purchase) the product. The opposite effect could be seen in study three: self-employed customers. Self-employed customers seem to have a higher amount of cognitive trust than affective trust. For them a insurance was a low interest product that is seen as a necessary to be able to conduct business. Their decision which insurance to purchase was primary based on facts and figures' and therefore primed by rational reasons and secondarily based on personal reasons such as sympathy with the salesperson.

Accordingly, as (specific) trust is seen to develop out of affective and cognitive elements, the level of cognitive trust is based on the trustor's evaluation of the trust recipient along the proposed trust building factors. In other words, the perception of the trust building factors determinates the expectation the trustor has about the future and the level of confidence, he/she has that his/her expectations will be fulfilled. This view was supported by the outcome of the study as explained above. As shown in the discussion, the quantitative values of the factors in the different dimensions match the qualitative statements of the customers to a large extent.

5.3.6. Trust and relationship management

Within this section, the discussion will close with a review of trust and its connection to relationship management and customer retention. As stated in literature, the overall aim of customer relationship management is to retain customers. Interestingly without retained customers, relationship management cannot be successful because retained customers can be seen as a precondition to relationship management. But, before discussing the implication of trust on customer retention and therefore on relationship management in more detail, consideration is given of why it is more important than ever for companies to engage in long-term customer relationships.

In today's continuously changing market environments, the success of a company depends on its ability to understand the customer (Chikweche, 2013). Markets are changing more rapidly and are

shifting from seller-markets to buyer-markets (Scheer & Loos, 2002). The increasing bargaining power of customers` results in a more demanding but also disloyal behaviour. The key to success is widely seen in building long-term relationships with the customer and the creation of a win-win situations for both the company and the customer. But a win-win situation can only be created, if the company (especially the management) understands what a “win” for the customer actually means. To truly understand the customer, the management of the company needs to create an environment where it is possible to understand the customer. Companies therefore have to manifest customer orientation in their strategy to align all business activities (Gwinner et al., 1998). Because the market situations of a company, and therefore the customer preferences and demands change quickly, the applied strategy, and business model, must be flexible enough to quickly adapt to these changing demands (Chikweche, 2013). Therefore, the senior management of a company is very important in creating a strategy and an environment, where a true understanding of the customer is possible.

A good example for the importance of management can be drawn from this research. While trying to find suitable companies for the empirical research, it became obvious that most managers seem to understand the importance of creating customer relations, but did not know how to execute this in practice. Existing management decisions implemented by the companies seemed to be too short sighted and more in favour of the company than the customer. As an example of their relationship management activities, managers often referred to customer loyalty programmes where the company collects data about the customer by e.g. issuing a customer loyalty card, but do not give anything valuable to the customer in return. Hence, companies implement technological, legal or economical switching barriers to keep the customer to switch to competitors rather than create true emotional attachment (Homburg & Bruhn, 2008). Customers react to this development by not signing long term contracts, not purchasing incompatible products or not using loyalty cards to keep their flexibility. Therefore, having a too narrowed view of CRM can lead to an automatic failure of the concept (Payne & Frow, 2005; Chikweche, 2013). Accordingly management is a critical variable within customer relationship management. As this example shows, managers must therefore understand that customer retention is a management issue and that it does not work by just implementing a loyalty programme. Rich underlines this point and states, that the concept of relationship management can only be successful if the entire company adjusts, starting with a behavioural change throughout the firm (Rich, 2000). To generate a better understanding about the nature of customer retention, trust and the implications found in this research, both concepts extracted from literature are considered in relation to the results of this research.

5.3.7. Trust and customer retention

As mentioned before, trust is seen as a key enabler leading to successful long-term relationships (Dwyer & Schurr, 1987; Doney & Cannon, 1997; Morgan & Hunt, 1994; Palmatier et al., 2006, Dowell & Morrison, 2013). According to Luhmann (1979) trust can be seen as one of the most important issues in life as humans need trust to overcome uncertainty and to build relationships with others. Consequently, customers appear to seek long-term and trusting relationships with companies to save energy and time through better and faster orientation (Jain & Bagdare, 2011).

As the literature review has shown the research on customer retention and the research about trust show interesting parallels. Literature differentiates customer retention into two main categories, factual and psychological retention (Homburg et al., 2008). Factual retention relates to all forms of retention which are situative, ecological, techno-functional or contract driven (Meffert & Backhaus, 2008). Psychological retention on the other hand, is based on the emotional attachment of a customer (Garcia et al., 2006). The former can be described as externally motivated, the latter as internally motivated. Externally motivated customer retention is influenced through rational facts and leads to the bondage of the customer, while internal motivated retention leads to involvement and commitment on the basis of free will (Garcia et al., 2006, Meffert & Backhaus, 2008).

The concept of factual and psychological retention is closely related to cognitive and affective trust. Factual retention and cognitive trust are both based on accumulated knowledge and a person's conscious experience that allows a prediction on the other party's future behaviour. Factual customer retention is often the result of calculative, rational behaviour, which is influenced through cognitive trust. Psychological retention and affective trust, on the other hand, are both based on emotional experiences and feelings. Both concepts are not always conscious and often referred to as a good feeling in a specific situation. This is the reason why close and long term relations often foster psychological retention, which is based on emotional (affective) trust.

As indicated in the literature review, the stage model of customer retention fits the understanding of customer trust in this research. The research in this study supports the finding of Shapiro (1987) and Paliszkievicz (2011) who state that trust evolves over time as the relationship becomes more intense. Indications were found that the surveyed customer groups were indeed in different stages of the relationship towards 'their' company. While non-customers appeared to be in the stage prior to calculative trust, the stake of trusting was still to be assessed. As previously mentioned, light-users, on the other hand, seem to be in the calculative trust stage because they have all used the product once. Because satisfaction was not achieved, light-user seemed to be stuck in this phase. If the company does not foster satisfaction to achieve the customers'

commitment, light-users will not enter the second phase. Self-employed customers demonstrated their loyalty based on the commitment they gave. There are indications that this target group is located in the phase of knowledge based trust, because rational considerations strongly influence every decision. Heavy-users seemed to be in the phase of retention, being in a highly emotionally driven relationship with the brand and the product.

Hence, every stage (satisfied, loyal, and retained) appears to be described by a specific type of trust (calculative, knowledge based and identification based). Accordingly, each stage consists of a specific amount of cognitive and emotional trust. The results of this research indicate that it appears to be more likely that early stages of relational development consist predominantly of a higher level of cognitive trust, especially in the stages of calculative and knowledge-based trust. The ratio of cognitive trust, however, is assumed to change to a higher level of emotional trust as the relationship evolves towards psychological retention. As mentioned previously, this connection could not be directly confirmed within the results of this study, because the measurement instrument was not developed to differentiate between cognitive and emotional trust. Nonetheless, as demonstrated above, there have been indications within each target group that relationships evolve through different stages of trust, which have special characteristics of their own (see fig.78).

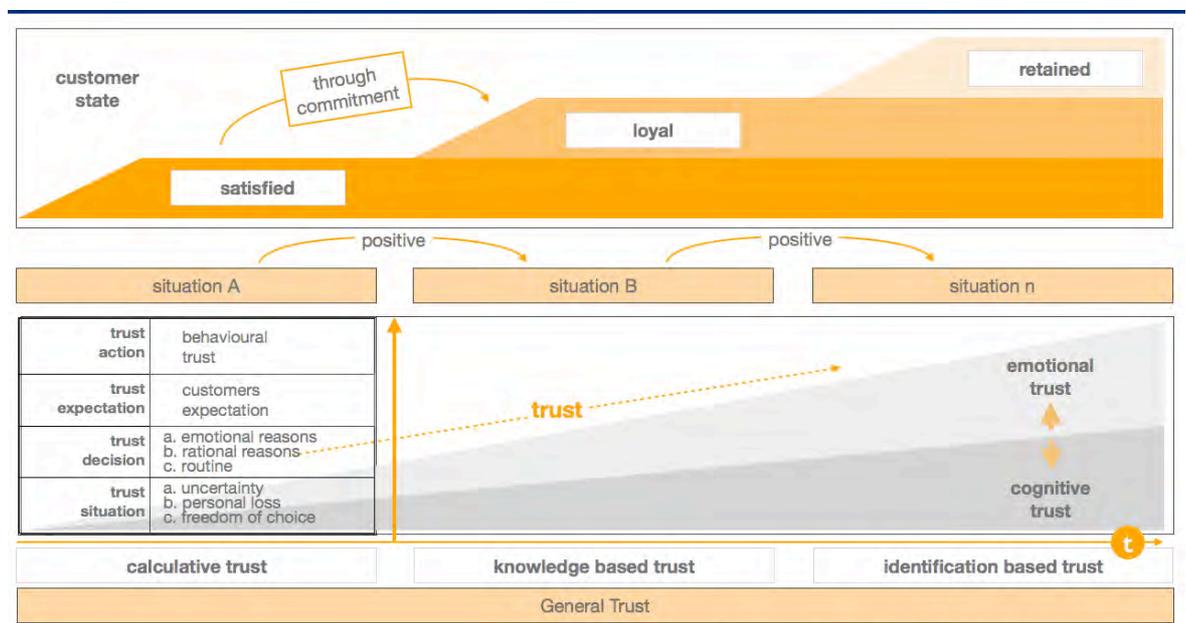


Fig.78 Trust concept as understood in this research

Following this finding, it seems reasonable that the concepts extracted from customer retention literature can be further explained through the understanding of trust developed in this research. The knowledge, however, of the connection of customer retention and trust, seems to be crucial for companies to successfully generate and manage long-term customer relations.

Therefore, to be able to execute a strategy that focusses on long-term customer relations, it is important the management to understand how and why customers engage in a business relationship. As the results of this research show, customer trust appears to be a reaction of the customer to trustworthy companies. Therefore, customer trust and “true” customer retention may only be generated through the trustworthy behaviour of the company throughout the whole value chain. This understanding of trust makes the creation of long-term customer relationships a strategic management issue where change management is required. To successfully implement a strategy based long-term customer relations, tools or instruments are still lacking to missing to provide a more suitable approach for practice.

As Dowell & Morrisson (2013) note in their research, the factors leading to the creation of an effective relationship are currently underrepresented within the relationship management literature. Therefore, the knowledge about factors that foster long-term relationships would facilitate the execution of a companies strategy to retain customers. Further, it would enable the company to control and steer their implemented measures to evaluate the overall effectiveness of the strategy. As this study shows, trust has gained growing attention within this context (Kenning, 2008). The knowledge about about trust building factors would enable companies to engage long-term relationships with the customer in a fashion that address issues that are more likely to affectively engage and bind the customer.

Having kept the needs of practitioners in mind, the aim of this research was to provide a framework that is able to identify and evaluate the factors that lead customers to engage in a long-term business relationships. The framework proposed in this research therefore provides the basis for the generation of measures to increase the trustworthiness of the company. Additionally, the framework is flexible enough to adapt to various business models and different consumer product categories. As the results of this research show, the stated research aims could be attained. As a conclusion, this research ultimately proposes a framework for trust measurement that can enable companies to assess the current and expected level of trust of selected target groups to implement measures to increase their own trustworthiness and make customer retention more likely and controllable controllable.

Chapter 6

Conclusion and implications for further research

This chapter presents an overview of the conducted research, highlights major results and address theoretical contributions. Ultimately, this chapter derives a conclusion about implications for practitioners and future areas of research.

6.1. Overview of this research

In general, this research addressed the identified shortcomings of current trust research within the field of trust measurement and management. The resulting trust measurement instrument provides a practical tool for companies and facilitates the management of trust. Furthermore, this research and the conducted studies build a solid foundation for further research.

This research started out by acknowledging the increasing importance for a company to manage its customer relationships. Seller markets are changing into buyer markets (Scheer & Loos, 2002) and therefore a company's welfare strongly depends on its understanding of the customer (Chikweche, 2013).

Guided by the critical perspective applied in this research, shortcomings with regard to the management of relationships were identified. It became apparent that existing research about relationship management does not identify and operationalise the most important key components of customer retention, although there are many papers researching successful relationships (Sin et al., 2005; Dowell & Morrisson, 2013). The holistic and strategic character of relationship management therefore cannot be understood by practitioners and as a result the objectives of relationship management cannot be met. In contrast, most company efforts often relate to building customer barriers (Palmatier et al., 2006), hindering the customer in changing to the competition, rather than understanding the customer and building a true relationship.

Consequently, this research came to the conclusion that the relationship paradigm shift indicated by theoreticians had not reached practitioners with any degree of intensity.

With regard to this finding, the next step was to explore the nature of customer retention. While investigating diverse research streams and concepts of customer retention, it became apparent that many authors emphasise trust to be one of the key factors leading to successful long-term relationships and thereby to be essential for customer retention (Dwyer & Schurr, 1987; Spekman, 1988; Ganesan, 1994; Morgan & Hunt, 1994; Geyskens & Steenkamp, 1998; Doney & Cannon, 1997; Chia, 2005; Palmatier et al., 2006; Dowell & Morrison, 2013). However, the development of trust within business-to-customer relationships was identified to be in need of further research (Dowell & Morrison, 2013) and , as such, was to be explored by this study in more detail.

As a starting point, this research sought to find a definition of trust. According to Hernandez & Santos (2010), the lack of a universal definition hinders research in developing a suitable measurement and in operationalising trust (Koza & Lewin 1998). Unfortunately, according to many authors (e.g. Lorbeer, 2003; Paliszkievicz, 2011; Li, 2012; Dowell & Morrison, 2013), so far no collective definition of trust, characterised through its universality and operationalisability could be identified to serve as a basis for this research. Therefore, as suggested by several other authors (e.g. Fladnitzer, 2006; Pirson, 2007; Daley, 2009; Castaldo et al., 2010; Bachmann, 2011), conflicting concepts and views on trust were investigated in order to provide a holistic assessment of the trust concept.

This step was especially important with regard to the aim to measure trust, as a trust measurement approach depends on the definition and notion of trust, a researcher applies. The literature review demonstrated that trust research is highly inconsistent in the views proposed on how, and if, trust can be measured (Earle et al., 2010; Gillespie, 2012). Furthermore, the investigation of measurement approaches revealed that existing trust measurement scales appear to be too specific (or narrow) to fit different customer product categories. The majority of trust scales either focuses on only one single dimension in order to measure the level of trust of one specific stakeholder group or simply suggests which trust objects (trust building factors) are relevant (Rotter, 1967; Thornton & Kline, 1982; Robinson, 1996; Spreitzer & Mishra, 1999; Mayer & Davis, 1999; Delgado-Ballester et al., 2003; Dietz & Hartog, 2006; Pirson, 2007).

Based on the literature review, this research came to the conclusion that the most appropriate customer trust measurement model considers organizational trust to be a multidimensional phenomenon, including the dimensions company, salesperson, product/service, brand and value-

added-services, as well as the notion of the seven trust building factors as proposed by Pirson (2007): competence, benevolence, integrity, reliability, transparency, identification, reputation.

Accordingly, as no existing multidimensional model of organizational trust proposing the five mentioned dimensions could be identified, Plank et al.'s (1999) three dimensional model was considered to be appropriate as an initial starting point. Consequently, based on the analysis of different trust concepts and measurement approaches, the two models appeared to suit the notion of trust of this research when combined and modified to some extent.

In a next step, an instrument based on the combination of Pirson's (2007) and Plank et al.'s (1999) models was developed and then extended. Afterwards, the model was pre-tested and then applied within three large scale studies. Three major companies participated in this research: a manufacturer of candy bars (non-durable goods), a manufacturer of automobiles (durable goods) and an insurance company (services). Within these studies this research provided evidence that consumer trust is measurable within different consumer product categories, and with regard to different customer segmentation criteria.

Study one researched trust within the consumer product category of non-durable goods at a single location. The study was conducted within one target group, who were segmented regarding their level of product utilisation. Study two measured trust within the consumer product category of durable goods. There three different target groups were surveyed at one geographical location and segmented by age and product utilisation (potential customers, customers). Study three measured the level of customer trust in the consumer product category services. Within this categories three different target groups in two geographical locations were surveyed.

The results suggest that the integration and extension of the two models worked as anticipated. It was possible to adapt the scale proposed by Pirson (2007) within every dimension proposed by Plank et al. (1999) and the two additional dimensions derived from the other debates in the research. Most of the time the scale factored as expected and demonstrated excellent data consistency. A detailed discussion on the results of the measurement, the elements of trust and the view on trust , was given in the previous chapters.

6.2. Major findings

While researching the measurement of trust and testing the developed instrument in three different contextual settings, several issues of a theoretical and practical nature were addressed, containing the following three areas:

- findings on trust measurement
- influence on the view of trust
- implications on relationship management

In the following sections, conclusions are drawn about these three areas are concluded.

6.2.1. Findings on trust measurement

The literature review demonstrated that the theory concerning trust is highly inconsistent in relation to how and if trust can be measured (Earle et al., 2010; Gillespie, 2012). However, according to Hernandez and Santos (2010), the non existence of a universal definition prevents academia from developing a measurement tool to operationalise trust (Koza & Lewin 1998). Therefore, the aim of this research is to develop a trust measurement, which can be applied to various situations.

Shortcomings of existing trust measurement approaches

Through literature research four major shortcomings of existing measurements could be identified and were considered in this research through the development process of the instrument. The first shortcoming was identified to be the inconsistency of existing trust measurement approaches. Hernandez & Santos (2010) pointed out that many studies perceive trust as the expectation of the trustee's future behaviour, but base their measurement approach on the measurement of characteristics. Consequently, this research is based on an attitudinal paradigm and measures trust through characteristics (factors). The second shortcoming was identified to be the inadequate dimensionality of trust. According to Dietz and Den Hartog (2006) the majority of existing trust scales are one dimensional and aim to measure the level of trust of one specific stakeholder group. Such models and methods are often considered inflexible and transfer to another research problem based on trust is not always possible. Therefore, this research sought to overcome this shortcomings and developed a multidimensional framework with five dimensions consumers place their trust in. The third shortcoming addresses the overly prescriptive suggestion of trust building factors in advance. Again Dietz and Den Hartog (2006) noted that that the majority of trust measurement approaches available suggest and anticipate which trust objects (trust building factors) are relevant for the research problem. The approach of this research sought to

reduce this shortcoming by suggesting seven trust building factors, which are selected and prioritised and thus adjusted to each of the target groups. The fourth shortcoming identified referred to the transferability of the trust scale to another research problem. According to Hall et al. (2002), most trust measurement scales used were initially developed to measure trust in a specific context or situation. Scales that initially produce good results were often adapted in other research problems, but content validity in particular is not automatically transferred to the new measurement situation. To provide a solution a new scale was developed that is based on seven trust building factors, which can be 'adjusted' to the research problem. The results of the three main studies indicate that the major shortcomings identified in previous attempts to measure trust in different consumer contexts could be addressed through the implementation of measurements approach developed here.

Measurement approach used in this study

As Coulthard (2004) noted, GAP-models are predominantly used to determine customer satisfaction and therefore as measurement tool. As described earlier there has been lots of critique on SERVQUAL, which led to the introduction of an improved measurement tool called SERVPERF (service performance) by Cronin und Taylor (1992). Unlike SERVQUAL, the tool does not measure a customers expectation, but only measures the actual service performance. As Moser (2007) note, so far there has been no consensus, that an additional measurement to identify a customers level of expectations provides additional information to measure service performance. Nonetheless the authors further note that the acceptance and usage of SERVPERF in practice was limited.

As indicated before the framework used in this research follows the basic logic of SERVQUAL (measurement of expectation and experience made as well as dimensions and factors), but also tries to overcome the shortcomings of this model. As the research on trust measurement tools has shown, only measuring the current level of trust has also been identified as a shortcoming. Therefore, in trust measurement as well as in measuring service quality, the use of gap models as measurement seems to be suitable if known shortcomings can be overcome. All in all the ongoing, the dominance of gap models seems to be comprehensible. A reflection on the framework used in this study can be seen in the following.

The process of trust measurement started off by measuring the current level of trust. The results of the three studies showed that measuring the current level of trust alone without a suitable reference value leads to a misinterpretation of that trust value. Therefore, this research also determines the 'expected value of trust of a customer group and uses this calculated value as a reference.

The next section discusses calculating the expected value in more detail. As can be seen in the analysis of this research, the expected trust values are taken as a reference value to determine the actual 'strength' of the current trust value and to be able to provide a more detailed interpretation. Expanding the framework to a trust measurement tool based on trust gaps, however, led to another shortcoming. According to Buttle (1996b), participants tend to evaluate common standards in regard to the subject and not their true expectation of the factor, because they tend to have different interpretation and understanding of the term expectation. To overcome this shortcoming, this research uses (1) focus groups and (2) a calculative method of extrapolation. (1) During the process of ranking and evaluating each trust building factor, the moderator can identify if the the participants are talking about a standard or if they are discussing each others opinion. (2) The second mechanism to avoid responses based on differing interpretations is the method of extrapolation. Apart from the fact that the measuring method produced valid results, the elimination of possible standard error of a response can be seen as another advantage. Hence, the method of extrapolation of the trust building factors appears to be suitable to gain a solid measure for an expected level of consumer trust, because the expected levels are in line with the qualitative results of the focus groups.

Accordingly, the current trust level can be compared to the expected level to get a deeper understanding of the value relations. In a last step the value distances of the current and the expected trust value can be determined. With the help of this analysis it can be determined which trust building factor has to be strengthened to create a sufficient level of trustworthiness for the customer's expectation to be fulfilled. The results of the three studies conducted showed that this type of trust measurement provides a more distinct view on customer trust. In particular the comparison at a factor level, dimensional level and overall level provides valuable information about multiple customer groups. Through the flexibility of the instrument, comparisons can be conducted at different levels of aggregation.

To sum up, this research sought to minimise the shortcomings of other gap-based research approaches, for example SERVQUAL by taking their shortcomings into account. As the results of this research show, the proposed solutions yields valid and reliable results and provides a basis for further discussion and testing within future research. The instrument could be adjusted to each company's scenario to measure the current and expected level of customer (and non-customer) trust. Further the current and expected level of trust could be measured on a factor-, dimensional- and overall basis. Various segmentation criteria related to target groups could be applied.

Hence, to the best of knowledge of this research, there is no instrument of customer trust measurement that combines the measurement of trust into a trust object (trust dimension) and

trust characteristics (trust building factor) within one trust measurement. However, by combining these two entities a trust measurement instrument gains the necessary flexibility and nuance to be used in various situations to measure customer trust. This step seems to be adequate because recent research by McEvily (2011) concluded that this would be the “*conditio sine qua non*” for a useful measurement in trust research. Furthermore, all previous models and instruments only measure the current level of customer trust and do not link the level of customer trust to economic intention. Another unique point of this model is the simultaneous usage of qualitative and quantitative results. The qualitative results not only gave interesting insights into the customer's mind, but also made it possible to verify and add meaning to the quantitative results.

6.2.2. Findings on the elements of trust

The aim of this research was the development of an understanding of trust and how it is possible to measure it. As has been analysed within the literature review, customers place trust into five trust dimensions. Customer trust is further influenced and developed through seven trust building factors. All identified trust elements are directly related to the general understanding of trust of this research and are therefore essential to the framework of trust measurement. The instrument adapts flexibly to each specific situation within the boundaries of the framework of trust measurement. As stated above the elements of trust mainly consist of trust dimensions and trust building factors. Hence, this section will address the following topics:

- Trust dimensions as elements of trust
- Trust building factors as elements of trust

In the following, these aspects will be addressed to outline the contribution of this research in the context of the elements of trust.

6.2.2.1. Trust dimensions as elements of trust

Literature identified various trust objects a customer places his/her trust in: company, service, product, product brand, brand, system provider, various institutions or institutional levels, salesperson, management, value-added-services or the government (Iacobucci & Ostrom, 1996; Bendapudi & Berry, 1997; Gwinner et al., 1998; Plank et al., 1999; Korczynski, 2000; Huth, 2004; Jeng & Bailey, 2012; Vickerstaff et al. 2012). However, the trust objects a customer places his/her trust in, are too diverse to build a flexible model or framework. As mentioned previously, following the idea of Castaldo et al. (2010), that trust objects had to be more differentiated led to the identification of five trust dimensions: company, salesperson, product, product brand and value-added services. Within this context, literature suggested that the importance of dimensions

changes during the customer lifetime cycle. This is supported by the finding that a different set of dimensions is chosen in different target groups. In other words, a customer places trust throughout his/her customer-life-cycle into different trust dimensions, because of changing expectations, the influence of knowledge, affective and cognitive processes. The sequence and choice of the trust dimensions also depends on the consumer product category and on the target group itself. Therefore, it can be stated that the framework has the required flexibility to research different consumer product categories and thereby captures reality in a more adequate (and useful) manner.

An analysis of the results also shows high correlations between the trust dimensions of each target group. However, the intensity of the correlations also appears to vary in relation to the consumer product category and the target groups surveyed, which could be related back to the subjective perception of importance of the dimensions. Further, the analysis shows three different outcomes:

- (1) Participants with no or little experiences with the products/ services showed a higher level of differentiation within the factor analysis. They also had lower and more fragmented correlations between the trust building factors.
- (2) Participants with more experience with the products, showed a lower level of differentiation between the trust building dimensions. They also showed higher correlations within the dimensions they differentiated.
- (3) Participants with a high level of experience and high product usage, who had also a high emotional connection to the products of the company showed no differentiation between the trust dimensions at all.

Another phenomena observed was the variation of the 'current values' of the trust dimensions. Variations occurred in three forms: (a) between each individual dimension of one target group, because a target group (or individual) does not place the same amount of trust into all dimensions, (b) within the same dimension of different target groups, because trust within one dimension does not have the same importance or relevance for different target groups and (c) within the same dimensions between different consumer product categories (studies), because trust does not only vary within different target groups, but also within different consumer product categories. The same phenomena could be recognised for the 'expected values' of a trust dimension. However, the variations of the dimensions of the 'expected values' underlie the same findings as the 'current values' of trust dimensions. These observations indicate that dimensions used in a trust measurement instrument in general have to be flexible and need to vary to be able to produce valid results.

An explanation for each differentiation could be identified by analysing the correlations of the trust building factors in more detail.

6.2.2.2. Trust building factors as elements of trust

Trust building factors have been widely discussed in literature (Zandt, 1978; Crosby et al. (1990); Moorman et al. ,1993; Mayer et al., 1995; Mishra, 1996; Luhmann, 2000; Lorbeer, 2003; Pirson, 2007; McEvily, 2011). One of the most stated critiques is the problem of subjectivity, which occurs when a factor of e.g. a questionnaire is interpreted by different participants, each having a different understanding of the matter. As the results of this research show, the provided measures to solve this problem could minimise the problem. For example, focus groups were used to assess the 'expected level' of trust. With the help of a guided discussion and proposed definitions, the issue of inter subjectivity decreased. The subjectivity of online surveys was minimised through indirect questions/ statements. Three items which support one factor were used to assess a trust building factor. Subjectivity will remain an issue, but the introduced measures minimise subjectivity.

As stated earlier, inter-correlation of trust dimensions could be measured but not really explained at that point because they seemed to be factor based and not dimensional based. Three different levels of differentiation between the trust building factors could be identified: (1) a more detailed differentiation of cognition, resulting in lower correlations between the trust building factors; (2) a smaller differentiation of cognition, resulting in medium correlations between the trust building factors; (3) no differentiation of cognition, resulting in high correlations between the trust building factors. As indicated earlier, there appeared to be a direct connection between the level trust and the strength/ quantity of correlations between the trust building factors. Customer groups with a low level of trust, who seem to be in the stage of calculus based trust, showed only a few correlations between the trust building factors. Customer groups with a high level of trust, who appeared to be in the stage of identification based trust, showed a high amount of correlations between the trust building factors. Hence, as the results indicate, a higher level of trust leads to customers who do not to differentiate between the trust building factors anymore. These customers comprehend most trust building factors as sufficiently distinct to perceive the company as trustworthy.

Another result, which was already described within the section of trust dimensions, is the variation of the trust building factors. Four different types of dimensions, very similar to the trust dimensions, could be identified: (a) variations between the strength of each individual trust building factor of one target group within one dimension, because as the results indicate, not

every trust building factor has the same strength; (b) variations between the strength of a trust building factor within various dimensions, because one trust building factor can have different types of strength within each of the three dimensions; (c) variations of the the same trust building factor within different target groups, because trust has to be seen in a more nuanced way and that measures to increase trust have to be carefully adapted to the specific situation to be able to measure trust; (d) variations of the same trust building factor between different consumer product categories (studies), because customers of different consumer product categories have different expectations towards the same trust building factor. Hence, the trust building factors establish a direct link to the dimension, thus the variation of the trust building factor directly influences the overall level of trust of the dimension and eventually the overall level of trust in general. As mentioned earlier, this connection also explains the different strengths of correlations between the trust dimensions. The same phenomena could be seen for the 'expected values' of trust building factors. However, within this research the variations of the trust building factor of the 'expected values' follow a similar pattern to the 'current values' of trust building factors. As mentioned before, these findings could indicate that trust building factors and trust dimensions have to be flexible and need to vary to be able to produce valid results within a framework of trust measurement.

6.3. View on trust

The current literature on trust is very fragmented. There is no universal understanding of the notion of trust. Even though authors agree on different parts of research, no consistent theories or outcomes, nor a universal definition could be found. Therefore, the view on trust of this research was created by reviewing different fragments of the concept separately and then piecing these together.

By doing so, two major constructs of trust could be identified. On the one hand, customers seem to place trust into different objects and on the other hand trust seem to be fostered through specific factors. After extensive literature review five trust dimensions and seven trust building factors were be identified. The results of this research indicates that the trust object indeed has to be split into multiple dimensions. Trust seems to be perceived initially in a too diverse fashion to fit one dimension - even though eventually it may coalesce into a more holistic perception. Further the trust building factors identified from literature extracted from literature could be verified through this research. All factors were used in at least one of the conducted studies. It is noticeable that some factors seem to be more important than others. A factor's influence strongly relies on the consumer product category and on the target group surveyed.

According to Shapiro et al. (1992); McKnight et al. (1998) and Lewicki et al., (2006), the level of customer trust begins at zero, a point where no trust is present. The view on trust of this research was influenced through the initial trust formation process proposed by Seiffert (2001). In his view trust develops through four stages: trust situation, trust decision, trust expectation and trust action. Therefore, as a first step a situation, where the customer has to trust has to be existent. The situation is defined through the freedom of choice of the customer, an uncertain outcome and potential for personal loss has to be involved. The second stage is defined through emotional and rational reasons to trust and through the routine of the customer. Within the third stage, the customer reflects on his/her expectations before entering the fourth stage, trust action, where trust is built and a purchase is executed. Even though this research did not specifically test these four stages, the results point to the existence of such stages. Many of the different target groups could be categorised according to their description quantitative and qualitative answers.

When trust is finally established for the first time, another theory proposed the development of trust over time. According to Lewicki & Bunker (1995) trust develops over time through three stages: calculus based trust, knowledge based trust and identification based trust. Each stage has certain characteristics and fosters a certain customer behaviour. Comparing the stages to the theory of customer relationship development, this research comes to the conclusion that calculus based trust fosters satisfaction, knowledge based trust fosters loyalty and that identification based trust fosters customer retention. Obviously, this interrelation is based on an assumption about trust development and relationship development being based on repeated positive interactions. Therefore, as indicated earlier, non-customers appear to be in a stage prior to calculus based trust, light-user and young customers appear to be situated in the stage of calculus based, whereas customers with little experience appear to be in the stage of knowledge based trust. Heavy-users seem to be in the last stage of the process, identification based trust, which is characterised through a high level of emotional trust.

Further, this research tried to build on the concept of general and specific trust, which was initially proposed by Cattell & Scheier (1961). According to Erikson (1963), general trust is not or only slightly influenceable to a certain point. Specific trust on the other hand is influenceable. Keeping this finding in mind, this research sought to assess the level of general trust of a customer through a specific test. If a target group would present significantly different results in the strength of their general trust, it is of question if the results of the specific trust test (in this research study one to three) have to be reconsidered. However, the results of this research showed no significant differences in general trust between the different target groups of the studies. Therefore, the level of situational trust could be compared and interpreted without further consideration.

Another very important theory distinguishes between affective and cognitive trust (Möllering, 2001). According to Kenning (2008), there is still no consensus about which element influences the purchase intention of a customer most. However, there is evidence that both concepts exist simultaneously and influence the purchase decision of a customer (Lewis & Weigert, 1985: 971, cited in Lewicki et al. 2006). Even though the design of the test of this research was not to distinguish between affective and cognitive trust, there have been indications on the existence and influence of both types of trust. By comparing different target groups there have been strong indications that both concepts influence the overall level of trust. Further, it appears that e.g. heavy-users of study one have a higher amount of affective trust in comparison to cognitive trust. Purchases about the product were often unplanned and spontaneous. Even rational arguments did not have a deeper impact on the purchasing behaviour or attitude towards the product, brand or company.

One of the major findings of this research is that customers' trust changes over time. Customers who only have built a small amount trust and therefore have made only little experience with the trust object, are clearly able to differentiate between the trust dimensions. In contrast, customers who have built a high level of trust and who have made many positive experiences with the trust object, appear not to differentiate between the trust dimensions at all. Hence, the nature of trust changes over time. Customers who are at the beginning of the trust creation process appear to have a more fragmented view on trust, while customers who are in an advanced stage of trust (at the emotional end) appear to have a more holistic perception of trust. The change of the nature of trust over time could be the reason why science and literature (a) is widely fragmented and (b) is not able to provide a universal definition of trust. This research therefore claims that trust has to be seen as a process rather than a particular state of mind of the customer.

To sum up, the view on trust as initially perceived by this research was on the one hand confirmed and on the other hand broadened as described above. New interconnections between different concepts were discovered and implemented into the understanding of trust within this research. Further, the view on trust also could be connected to be relevant for practitioners in an organizational context and therefore operationalise trust for relationship management, which is examined in the next section.

6.4. Practical implications for relationship management

As indicated, the general aim of this research is to guide practitioners within their relationship management approaches to a more adequate and suitable method of retaining customers. Given that trust is essential for longterm relationships, this research has the objective to provide an easy

to use trust measurement approach that helps companies to increase the level of trust in their customer base. As Sin et al. (2005) and Dowell & Morrison (2013) highlight, existing research about relationship management does not identify and operationalise the most important key components of customer retention. Further, only little research has been done regarding the measurability of certain components (Sin et al., 2005; Dowell & Morrison, 2013).

Following this aim and the identified shortcomings of previous studies, the instrument developed in this research addressed the following issues relevant for practitioners:

- Operationalisation of trust
- Applicability of the trust measurement tool
- Identification of improvement areas

In the following, these aspects will be addressed to outline the contribution of this research in the context of relationship management.

6.4.1. Operationalisation of trust

As indicated in the literature review, academia appears to be consistent in the opinion that trust can be seen as one of the key factors leading to successful long-term relationships, (Dwyer & Schurr, 1987; Spekman, 1988; Ganesan, 1994; Morgan & Hunt, 1994; Geyskens & Steenkamp, 1998; Doney & Cannon, 1997; Chia, 2005; Palmatier et al., 2006; Dowell & Morrison, 2013) and that trust can be one of the most effective concepts within relationship marketing (Berry, 1995; Morgan & Hunt, 1994; Ranaweera & Prabhu, 2003; Danesh et al., 2012). However, as stated before, to operationalise trust measurement to fit practitioners needs to date has been an area of further research. In particular in the field of management science, researchers tried to conceptualize trust in a way that helps practitioners. However, the management of trust within business-to-customer relationships is not as explored as it should be and therefore practitioners have to stay within their field of known measures to retain customers (Dowell & Morrison, 2013).

Although many companies appear to be aware of the importance of trust within their customer relationships, they do not know how to develop, manage and control trust development. The important notion for companies identified in this research is that people develop trust in specific situations based on affective (emotional) and cognitive (rational) elements (Möllering, 2006). Although the emotional part of specific trust is based on unconscious and difficult to influence feelings (Johnson & Grayson, 2005), cognitive trust is based on gained knowledge and rational reasoning about a trustee's trustworthiness and thereby influenceable (Kenning, 2008; Li, 2012).

Consequently, the view of trust as being partly based on rational reasoning provides a good foundation for trust management (Möllering, 2006; Castaldo et al., 2010).

However, knowing that trust is partly influenceable does not lead automatically to its operationalisability. Organisations do not automatically understand how to implement and organise approaches suggested by theoreticians, as it can be seen with customer relationship management (Blois, 1999; Payne & Frow, 2005; Mitussis, O'Malley, & Patterson, 2006; Chikweche, 2013). Some companies for example claim to focus on the development of trust by increasing their marketing spending to enhance their corporate socially responsible image, which cannot be counted as being appropriate for trust development (Grewal, Hardesty, & Iyer, 2004).

Within this context, Pitt et al. (1995) stated that for models to be practicable, they have to be generic and adaptable to allow cross-industry and cross-functional comparisons. Therefore, trust is divided into seven trust building factors and five different dimensions. This conceptualization allows companies to understand the trust components they can influence and to relate their trust scores with specific organizational areas.

Ultimately, for companies, measurability is of utmost importance. Therefore, it makes sense to establish a measurement tool around the creation of trust that is detailed and yet easy to understand. The measurement approach suggested in this research seeks to close the gap between theoretical knowledge and practical implementation by introducing a tool based on numbers that in a detailed manner describes the critical evaluation of the company's trustworthiness by customers. Thereby, companies can control their trust values and visualise the trust level of their customer base in a simple manner as 'trust scorecard'.

6.4.2. Applicability of the trust measurement tool

Another important aspect, obviously also related to the operationalisability of trust is the complex organizational setting that has to be captured in a holistic way. Within academic literature, authors differentiate trust situations according to the characteristics of the trustee. Castaldo et al. (2010) for example call the trustee and the trustor involved in the trust situation the "subjects" of trust and notes that they can be "*individuals, groups, firms, and organisations*" (p.663). However, what sounds easy at first sight, results in the question of how to include the organizational context in a way that represents even the most diverse companies. In fact, firms are different in their aims and organisation, offering diverse goods and/or service portfolios so that it is difficult to describe "the universal organisation".

In order to address this challenge, this research managed to reduce the complex environment of a company to five dimensions. These dimensions; organisation, product, product brand, salesperson and the value-added services in a very simplistic way represent the aspects, a customer considers. As mentioned, one or other dimension may be unimportant depending on the firm. Therefore, the framework, presented in this study can be adapted to different settings. The study results show that the design of the research is as flexible enough to fit various settings. The framework presented valuable insights and results in three different organizational settings.

In addition, the proposed measurement tool allows freedom for the customers to decide which dimensions are important to them. With this approach, the company has to do little to adapt the tool but still obtains a measurement instrument that fits the organizational context.

6.4.3. Identification of improvement areas

In addition to the previous aspects, there is another important aspect that is worth mentioning. This research provides an approach that measures trust based on its components - the seven trust building factors. Thereby, and by combining the seven trust building factors with five separable dimensions, areas for improvement can be easily identified. For example, scoring low in product competence with a high distance of values leads to the conclusion that the company has to improve the experienced image of the product with regard to the quality. Thereby, the measurement approach provides a valuable basis for the success of relationship management approaches by 'diagnosing' areas that need particular attention.

To date, companies pursue huge endeavours implementing technological, legal or economical switching barriers rather than creating emotional attachment (Homburg & Bruhn, 2008). This research, however, gives managers the chance to identify key areas for improvement and valuable customer insights to execute the changes necessary. The practicability of this approach is made possible through the combination of qualitative and quantitative results that serve as a basis for trust management. The qualitative statements from the diverse groups of customers help the company to address current areas of improvement with more precision. Further, the company gains valuable insights into their customers minds. Thereby, companies should be able to boost the effectiveness of their marketing activities and to increase customer retention in the long run by addressing aspects important to the customer.

Obviously, the trust study can also be repeated after a certain amount of time to investigate possible trust scale movements. With this in mind, the approach may also serve as a long-term control and monitoring tool for trust management activities of the firm. Based on the results of the

first study, a company can develop objectives it desires to reach. Then, the firm can execute measures that address the specific areas of improvement, which can then be monitored and controlled by a second study. Given that the approach would be the same and qualitative results will be collected as well in the repeat study, the company would also be able to recognise changes in their customers' preferences.

As a consequence, it can be stated, that this research not only addresses current shortcomings in trust literature but also provides a practicable and thoughtful management tool. Obviously, as Gwinner et al. (1998) propose, companies have to centre customer orientation in their vision to align all business activities and especially that of marketing. The presented model does not hold for solving all of the issues companies have with relationship management. However, this tool may help to operationalise trust and to concentrate marketing activities in a more appropriate way. For example, the company in study one of this research realised that it has to address its customers in a more honest way. Although especially heavy user of the product in particular like the product, the communication of the company, especially with regard to the product attributes is experienced as not being truthful. Consequently, by giving managers such valuable insights and a tool to measure and control their company's activities an improvement of a critical area is made possible.

6.5. Suggestions for further research

The framework provided in this study can be seen as an initial step towards the development of a holistic framework for customer trust. However, there is obviously room for improvement as indicated within the last sections.

When reviewing this research with the aim to formulate suggestions for further research, it becomes obvious that that the proposed framework of trust measurement is built on the generated view on trust. As mentioned earlier, unfortunately the trust literature is highly fragmented and the complexity of trust itself limits this research in its comparability to other studies. As highlighted, developing a basic understanding of trust was complicated because of the complex character of trust (see also Lorbeer, 2003; Paliszkievicz, 2011; Li, 2012; Dowell & Morrison, 2013). Further, as trust is an often researched phenomenon, the vast amount of trust research led to many differing opinions. Each concept within the field of trust appears to have its justification. However, the focus of the concept is limited to the specific research problem. Therefore, it is questionable if the understanding of trust within this research can be transferred to other areas of trust research to prove its validity. Accordingly, there are still authors questioning the measurability of trust or the concept itself. Therefore, this research highlighted conflicting concepts and views on trust to develop a conceptual foundation for a measurement framework.

A good area to start additional research would be the testing of the trust dimension value-added-services. The dimension “value-added-services” has to be researched and tested further, because unfortunately the three main studies of this research did not provide empirical evidence that the dimension value-added-services is needed. Sufficient evidence for the importance of the dimension could only be extracted from literature. The understanding adapted here is that, the dimension value-added-services is especially important in the after-sales phase of the customer product category of durable goods and to service companies (e.g. telecommunication companies), which augment their core services through the implementation of value-added-service. Hence, it is of high interest to explore the importance of this trust building dimension within different consumer product categories, to provide further evidence of this dimension is needed in the framework for trust measurement.

Additionally, it would also be of great interest to adapt the framework of trust measurement to other stakeholder groups. Because of the fact that this research has built a framework for trust measurement towards customers of a company, it would be of interest to expand the proposed principle of measurement to other areas of trust research. Literature provided sufficient evidence that trust is not limited to customers groups only. The level of trust of other stakeholder groups of a company are also important for the long-term success of a company. Specially, the adaptation of the testing sequence of the framework of trust measurement toward the trust measurement of employees or the management is of importance. Within this context it appears to be interesting if the same dimensions apply to the new scenario or if new dimensions have to be considered. Thereby the question of where employees or the management place their trust in would have to be answered. Following this train of thought, it would not only be of interest to see if the same dimensions apply, but also if there are certain benefits a company can expect from measuring the level of employee trust. For a customer, this research extracted several benefits for a company to retain customers (cross-selling, up-selling, positive word-of-mouth etc.). Therefore, the question would be what benefits would apply for employees or the management and how to transfer these factors into a valid part of trust measurement. Other stakeholder groups that could provide additional knowledge to add to our understanding might be: investors, suppliers, b2b customers, creditors or shareholders.

Another interesting research approach could be to use the proposed framework of trust measurement to measure trust in an international context. This research used several segmentation criteria to provide a broad view on the proposed framework for trust measurement. One of the segmentation criteria was geographic location, but within the same country or cultural area. To broaden the knowledge about trust it would be interesting to measure trust within a multi-national company within different cultural areas. It would further be interesting to evaluate if the

proposed trust building factors can be used in other cultural areas. According to authors like Hofstede (2009) culture influences human behaviour. The broader question in the context to trust and trust measurement would be, if this finding would also apply to trust. As Erickson (1961) proposed, general trust and the perception of trust is formed within the early childhood years, the question is if culture influences the formation of general trust to an extent, where specific trust is also influence. Within the broader context of culture and the formation of general and specific trust, another interesting question would be if the trust building factors remain the same, or if there would be a difference in the rank of the factors or the rank of the dimensions. Within this context, it would be of interest to research extremely different cultures, to research if the trust building factors remain the same, or if new trust building factors have to be applied according to the cultural background.

Further, research could also be undertaken in time series comparisons. Within this research, it was only possible to measure trust within the same target group of a specific company at a certain point in time. Therefore, it would be of interest to see how the level of trust of a specific target group changes over time. Every company that participated in this study they they were going stated to develop certain measures to increase their overall level of trustworthiness and therefore trust. To generate a sense of direction and to see if these measures were applied appropriately, it would be of interest to see if the level of trust of a specific target group could be increased over time. An initial measurement could be conducted at the beginning of the research. Then, measures based on the initial results could be implemented, before the initial trust measurement is repeated. It would be interesting to see if the model would provide the necessary level of detail to be able to test the success of implemented measures over time. Further it would be interesting to conduct this measurement within two separate target groups (e.g. of a different product or of a different age group). For one target group, special trust increasing measures would be implemented, for the other target group nothing would be undertaken to increase their trust. After a certain amount of time it would be interesting to see if the level of trust of the one target group had increased and if the level of trust of the other target group remained the same.

Another suggestion for further research is to develop a new sequence of the trust measurement process to cope with the limitations regarding the focus groups. One of the biggest obstacles of this research for example was the acquisition of participants for the focus groups, because participants had to fit the very narrowed segmentation criteria. As there was only limited support given by the three companies, it took considerable time to fill the groups. Therefore, the preparation of the studies covered a longer time-frame than expected. The sequence of the framework of trust measurement, determines the 'expected level' of trust with the help of focus groups and the 'current level' of trust through an online survey. This process is time consuming

and very demanding for the company as a subject of trust measurement. A new testing sequence could shorten the time needed and diminish the involvement of the company to a minimum. The new testing sequence could have the following order: first, all quantitative testings could be undertaken via online survey (ranking of the dimensions, ranking of the factors, weighting of the factors of the expected trust values and also for the current trust values) so that the current level of trust and the expected level of trust can be calculated. In a second step, after having analysed the results of the quantitative part of the study, the reasons of the existence of a trust gap could be evaluated with the help of focus groups. The focus groups would be asked to discuss possible reasons for the trust gap and about experiences made with the company regarding these levels of trust. The overall question is, if a reorganisation of the testing sequence would still produce valid results or if the altered process would be subject to issues identified in similar approaches such as SERVQUAL.

Ultimately, further research could also be conducted regarding the different value distances of the scores determined in each study. As can be seen in this study, each target group generated its own value distance for each dimension. Some target groups generated a larger trust gap than others. A good question for further research would be, if the value distances of trust measurement could be categorised according their strength of trust. In other words: is a value distance of 15 trust point a good result, and means that a high level of trust exists. It would be also of interest to determine marginal values to determine different stages of trust. What is a good value, a medium value and what is a bad trust value. Because of the lack of experience, these questions can only be answered through additional research. This question could be also addressed at the different levels of measurement (factor level, dimensional level or overall level of trust).

To sum up, as the suggestions for further research indicate, there are still many unanswered questions regarding trust and trust measurement. However, as this research proposed a new flexible framework for trust measurement this framework appears to at least provide a solid basis for further research to build on in order to address the unanswered questions.

6.6. Final thoughts

In conclusion, this research addresses the need for a trust measurement instrument of practitioners, as well as of theoreticians. Consequently, the contribution of this research is twofold and consists of a theoretical and a practical aspect.

The theoretical contribution of this research lies in the trust research of this study and the combination of two measurement research streams. As mentioned, literature on trust is inconsistent and heterogeneous with regard to the many approaches to find trust definitions and trust measurement tools. However, this research focused on getting a holistic understanding of customer trust rather than limiting trust to a single definition. Accordingly, a measurement instrument could be developed, that is flexible enough to obtain results under varying circumstances.

Thereby general shortcomings of current trust measurement approaches were addressed. In particular, so far, authors (e.g. Pirson, 2007), who focused on the identification and measurement of relevant trust factors, did not apply the multidimensional view on trust and measured trust only into one entity, e.g. a whole company. In comparison, authors (e.g. Plank et al., 1999), who included the multidimensional view on organizational trust in their measurement models have shortcomings regarding the identification of trust building factors. Consequently, to the best of the researcher's knowledge of this research, the combination of the multidimensional view with different trust factors represents a unique approach to trust measurement within the current trust literature.

As demonstrated in the discussion of results, it is possible to determine the strength of customers' trust within different consumer product categories (non-durable goods, durable goods and services) and also within different customer segments (heavy- vs. light-user; customers vs. potential customers; customers of different age groups; customers of different geographical regions). The results further support theories from literature, as the trust levels actually vary with regard to the customer status. Light- or non-customers trust less than current customers.

The practical contribution of this research is closely related to the inability of academia to provide a more flexible instrument of trust measurement. In particular, this research provides a trust measurement instrument relevant for practitioners, that not only allows trust measurement in an organizational context, but also derives important notions about the actions a company has to undertake to increase its customers' trust. Accordingly, the developed and tested measurement instrument appears to capture an holistic understanding of the customer-centric view with regard to an organisation, while presenting results in a detailed fashion to aid managerial decision

making. Further, the instrument is consistent with practitioners needs for practicability. Therefore, the trust measurement instrument represents the required practical approach to boost the effectiveness of companies' marketing activities and to increase customer retention.

Further, the trust measurement instrument provided in this research may lead to the general orientation towards the establishment of trusting relationships with customers. Management systems or 'balanced score' cards based on the notions of this research could provide a continuous trust measurement tool and control of important trust factors. The five dimensions of the developed instrument for customer trust measurement could be used to build a trust scorecard, thus focussing the whole business model around trust. Ultimately, companies could stop establishing barriers to keep the customer and start behaving in a way that the customer will come back on their own.

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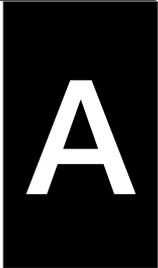
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Appendix

Appendix A	Definition of the items
Appendix B	Overview of items developed with the workshops
Appendix C	Questionnaire of the fixed assignment test
Appendix D	General questionnaire
Appendix E	Pre-test: testing the integration of the two models
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Appendix A: Definition item development workshops

App.A1	Definition item development workshops (German original)
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Appendix App.A1: Definition item development workshops

(German original)

1. Darstellung vertrauensfördernder Dimensionen und Faktoren

Ein Kunde unterteilt ein Unternehmen für die Erfüllung seiner Nutzenerwartung in fünf große Bereiche (Dimensionen). In das Unternehmen, die Produkte, die Salesperson, die Marke (Produktmarke) und die Value-Added-Services.

Bei seiner Betrachtung prüft der Kunde jede einzelne Dimensionen einzeln für sich auf die Fähigkeit sein Bedürfnis zu befriedigen. Die Prüfung der Dimensionen passiert eher unterbewusst und wird häufig vom Kunden nicht exakt getrennt, das heißt für ihn gehören die Dimensionen teilweise zusammen. Zudem bedeutet dies allerdings, dass je nach Produktkategorie und Zielgruppe, die Dimensionen in ihrer Wichtigkeit für die Kaufabsicht und die Bindung variieren können. Auf der anderen Seite ist es für ein Unternehmen allerdings wichtig zu verstehen, dass die Trennung der einzelnen Dimensionen existiert, und das sie einen Einfluss auf die gesamte Kundenbindung und den Kaufentscheid haben. Denn ist die Unterteilung auf die der Kunde Wert legt dem Unternehmen bekannt und bewusst, kann es darauf Einfluss nehmen. Dabei müssen die Dimensionen aufeinander abgestimmt werden.

Im Nachfolgenden werden die fünf Dimensionen im einzelnen definiert. Dabei wird die Dimension zuerst allgemein definiert und dann jeweils in funktionale (Eigenschaften einer Dimension, die messbar, zählbar oder wiegbar sind) und nicht-funktionale Merkmale (Eigenschaften, die eben nicht oder nur schwer messbar, zählbar oder wiegbar sind) unterteilt. Dabei können für den Kunden bestimmte Merkmale überwiegen und wichtiger sein als andere.

1.1. Definitionen der Dimensionen

1.1.1. Die Dimension: Unternehmen

“Ist der Glaube, dass das Unternehmen an sich seinen Verpflichtungen, wie vom Kunden erwartet, nach kommen wird”

Unter die Dimension Unternehmen fallen alle Merkmale, die dem Unternehmen an sich zuzuordnen sind. Das Unternehmen wird dabei als Hülle verstanden, die alle Rahmenbedingungen schafft, die für sein Wirtschaften wichtig sind. Es beschreibt vor allem Art und Weise, also “wie” gearbeitet und gewirtschaftet wird, und betrachtet dies aus der Sicht der Erwartungen des Kunden.

Funktionale Merkmale

Aktienkurs, Umsatz, Gewinn, Mitarbeiteranzahl, Filialanzahl, Filialdichte, Herstellungsprozesse und Standards, Standort ,aber auch autarke Aktionsradien, die den Mitarbeitern gegeben werden

Nicht-Funktionale Merkmale

Unternehmenskultur, Image und Reputation, Storelayout, Design, Corporate Design (Farben, Typo, Logo etc).

1.1.2. Die Dimension: Produkt

“Ist der Glaube, dass ein Produkt/ eine Dienstleistung, so wie vom Kunden erwartet, funktionieren wird”

Unter die Dimension “Produkt/ Dienstleistung” fallen alle Merkmale, die dem vertriebenen Produkt oder der Dienstleistung zuzuordnen sind. Hierbei beschränkt sich die Zuordnung auf die Kernprodukte, oder Dienstleistungen des Unternehmens. Es beschreibt also: “Was verkauft wird”, und betrachtet dies aus der Sicht der Erwartungen des Kunden.

Funktionale Merkmale

Hauptzweck/ nutzen, allgemeine Leistungsmerkmale (Größe, Gewicht, Geschwindigkeit), verwendete Materialien oder Inhaltsstoffe, technische Standards, Zertifikate, Normen, Sicherheitsstandards, Gesetzliche Auflagen, Wartungskosten, Qualität, Preis)

Nicht-Funktionale Merkmale

Image und Reputation, Design, Aufmachung, Ästhetik

1.1.3. Die Dimension: Salesperson

“Ist der Glaube, dass der Verkäufer, wie vom Kunden erwartet, seinen Verpflichtungen nachkommt”

Die Dimension “Salesperson” subsumiert all die Faktoren und Attribute, die den handelnden Personen eines Unternehmens zuzuordnen sind. Sie beschreibt also: “Wer in einem Unternehmen agiert”, und betrachtet dies aus der Sicht der Erwartungen des Kunden.

Funktionale Merkmale

Ausbildung und Abschlüsse, Wissen, Praxiserfahrung, schnelle Auffassungsgabe, Fehleranalyse, Kommunikationsfähigkeit, Umgang, Arbeitsweise, Erscheinungsbild (ist er/sie gepflegt, groß, klein, dick, dünn, behaart, hat er eine Glatze, wie ist die Körperhaltung)

Nicht-Funktionale Merkmale

Sympathie, Attraktivität, Offenheit, Ähnlichkeit, Freundlichkeit, Ehrlichkeit, Aufrichtigkeit, Hilfsbereit, Humor

1.1.4. Die Dimension: Produktmarke

“Ist der Glaube, dass die Marke, wie vom Kunden erwartet, seinen Verpflichtungen nachkommt.”

Die Dimension Marke subsumiert all die Faktoren, Eigenschaften und Werte, die der Marke zuzuordnen sind und die durch Sie transportiert werden. Die Dimension “Marke” beschreibt also: “Wie und mit welchen Eigenschaften oder Werten Richtung Kunde kommuniziert wird”, und betrachtet dies aus der Sicht der Erwartungen des Kunden.

Funktionale Merkmale

Alle produktbezogenen Assoziationen die auf die Marke abfärben: Qualität, Sportlichkeit, Langlebigkeit, Innovationsgrad, etc. die dadurch das Markenimage charakterisieren.

Nicht-Funktionale Merkmale

Sind produktbezogene Assoziationen, die keinen Funktionalen Ursprung haben aber das Markenimage charakterisieren. Hierzu zählen z.B. Luxus, Sinnlichkeit, Exzentrik, Lust, Modernität, Understatement

1.1.5. Die Dimension: Produktnahe Zusatzleistungen (Value-Added-Services)

“Ist der Glaube, dass die angebotenen produktnahe Zusatzleistungen, die Erwartungen des Kunden erfüllen”

Produktnahe Zusatzleistungen sind all die Services und Dienstleistungen, die die Kernprodukte des Unternehmens erweitern. Dabei stehen sie meistens im direkten Bezug zum Kernprodukt, oft aber auch im indirekten Bezug. Unter dem direkten Bezug versteht man Dienstleistungen, die das

Kernprodukt in seinen Eigenschaften aufwerten. Dies sind z.B. eine Autowäsche bei einer Reparatur, eine vergünstigte Versicherung oder Finanzierung bei einem Autokauf aber auch Apps auf einem Smartphone. Unter einem indirekten Bezug versteht man Dienstleistungen, die das Kernprodukt im allgemeinen erweitern und ggf. interessanter machen. Dies sind z.B. Gewinnspiele, Coupons oder Voucher, aber auch Add-Ons.

Funktionale Merkmale

Physische Dinge, die dem Kunden einen Vorteil geben: Preisvorteil, Leistungsvorteil, Erleichterung

Nicht-Funktionale Merkmale

Psychische Konstrukte, die dem Kunden z.B. emotional begeistern oder Erleichterungen verschaffen. Dies können sein: Sicherheit, Prestige, Sinnlichkeit, Lust etc.

1.2. Definitionen der vertrauensfördernde Faktoren

1.2.1. Company Trust

1.2.1.1. Transparenz

Transparenz bezieht sich auf die Informationstiefe und die Art der Information, die ein Unternehmen bereit ist mit der Öffentlichkeit zu teilen. Transparenz wird oft im Kontext von Verantwortung und Verantwortungsbewusstsein gebraucht. Stakeholder im Allgemeinen, aber auch insbesondere Kunden vertrauen in das Management einer Organisation wenn diese offen und ehrlich handeln und kommunizieren. Ein Unternehmen muss natürlich stets wissen, wann und wie es transparent und offen handelt. Kommunikation und PR muss nicht alle Unternehmensbereiche beinhalten (z.B. F&E), damit der Kunde Vertrauen schöpft. Es sollte jedoch die Bereiche umfassen, die für den Kunden von Bedeutung sind. Wichtiger und entscheidend ist die generelle Haltung und Einstellung des Unternehmens zur Informationsbereitstellung.

Unternehmen, die im Umkehrschluss intransparent handeln, indem Sie nicht oder zu wenig kommunizieren, verlieren das Vertrauen des Kunden. Zu wenig Transparenz kann sogar zu einer Boykothaltung des Kunden führen. Das Ergebnis sind Formen der "Selbstjustiz" von Mitarbeitern und Kunden wie z.B. die Internetplattform WikiLeaks, die genutzt werden um das Informationsdefizit und die Intransparenz wieder herzustellen. Gerade diese Form der Internetplattformen zeigt, wie groß der Informations- und Transparenzbedarf in Zeiten von hoher Unsicherheit ist.

1.2.1.2. Güte, Wohlwollen

Güte und Wohlwollen beschreibt den Umgang und die generelle Haltung eines Unternehmens. Es bezieht sich im Allgemeinen auf die vom Unternehmen geschaffenen Rahmenbedingungen die Behandlung von Lieferanten, Mitarbeitern und Kunden. Im Kern steht das Handeln und die Haltung des Unternehmens gegenüber dem Kunden. Handelt das Unternehmen fair und im Sinne des Kunden, baut dieser Vertrauen auf. Darüber hinaus bezieht der Kunde das Verhalten des Unternehmens in Bezug auf Lieferanten und Mitarbeiter in die Vertrauensbewertung mit ein. Handelt das Unternehmen beispielsweise in Bezug auf den Kunden gütig und wohlwollend, schafft dies allerdings nur auf Kosten der Lieferanten und Mitarbeiter, vertraut der Kunde dem Unternehmen nicht. Auch hier gilt eine Ganzheitliche Betrachtung und nicht nur die Betrachtung der Kundendimension.

1.2.1.3. Identifikation

Der Begriff der Identifikation kann durch die Begriffe bekannt, geläufig, vertraut aber auch ähnlich, artgleich, gleich oder gleichartig näher beschrieben werden. Die Identifikation des Kunden mit einem Unternehmen wird dann erreicht, wenn eine generelle Ähnlichkeit in den Zielen, Normen, Werten - den Erwartungen und dem Handeln besteht. Anders herum gesagt wird der Kunde nur dann einem Unternehmen vertrauen und wiederholt über einen längeren Zeitraum bei einem Unternehmen kaufen, wenn er sich mit dem Unternehmen identifiziert.

1.2.1.4. Reputation

Die Reputation eines Unternehmens bezeichnet dessen Ruf und das Ansehen aus Sicht der Öffentlichkeit, einzelner Milieus oder eines Kunden. Reputation ist ähnlich wie Vertrauen zukunftsgerichtet und hilft bei unvollständigen oder fehlenden Informationen zu entscheiden. Wenn ein Kunde bisher keine eigenen Erfahrungen mit einem Unternehmen machen konnte, wird in die Bewertung der Vertrauenswürdigkeit die Reputation, die allgemeine öffentliche Meinung eingezogen. Reputation ist damit das Gegenteil von eigenen Erfahrung, ergänzt diese aber bei der Formierung einer eigenen Meinung. Für dritte ist diese eigene Meinung damit wiederum die Reputation des Unternehmens. Reputation ist also eine Informationen aus zweiter Hand, die bei der Vertrauensentscheidung wichtig ist und gleichzeitig den Anstoß für die Vertrauensbildung gibt.

1.2.1.5. Kompetenz

Der Faktor Kompetenz kann durch die Begriffe Fähigkeit, Können, Befähigung, Befugnis und Sachkunde näher beschrieben werden. Die Begriffe beziehen sich vor allem darauf, welches

Wissen ein Unternehmen aus Kundensicht hat, wie es dieses Wissen das eigentliche Können beeinflusst und welche sichtbaren Handlungen daraus resultieren.

Es ist das Vertrauen des Konsumenten, dass das Unternehmen die Rahmenbedingungen schafft, damit Mitarbeiter optimal agieren können. Darüber hinaus vertraut der Konsument darin, dass das Unternehmen die Fähigkeit hat Produkte anzubieten, die zur seiner Problemlösung beitragen.

Abstrahiert betrachtet ist die Kompetenz eines Unternehmens die Wahrnehmung der Fähigkeit durch den Konsumenten für sich und die Zielgruppe/ Milieu in der er sich befindet Produkte und Services zu entwickeln. Diese Problemlösekompetenz ist die Berechtigung des Unternehmens auch zukünftig am Markt weiter existieren zu dürfen.

1.2.1.6. Verlässlichkeit

Der Faktor Verlässlichkeit hat sehr viel mit Konstanz und Kontinuität aber auch mit Beständigkeit eines Unternehmens zu tun. Dies kann sich zum einen auf die gleichbleibenden Werte und die Qualität der Produkte, Services und der Beratung der Mitarbeiter beziehen. Auf der anderen Seite hat es mit der Anpassungsfähigkeit des Unternehmens zu tun, auch zukünftig für seine Kunden attraktive Produkte und Dienstleistungen anzubieten. Es beschreibt die Erwartung, dass das Unternehmen auch weiterhin am Markt existieren wird.

Auch hier schwingen wieder die geschaffenen Rahmenbedingungen mit. Der Kunde vertraut neben der Existenz des Unternehmens durch nachhaltiges, zukunftsorientiertes Wirtschaften darauf, dass bestimmte Standards der Geschäftstätigkeit auch zukünftig eingehalten werden.

1.2.1.7. Integrität

Integrität ist die Verbindung des unternehmerischen Handelns zu einem moralisch geprägten Wertekontext. Es kann als die moralische Seite von Vertrauen beschrieben werden. Charakter, Ehrlichkeit und Authentizität sind hier unter anderem Schlüsselbegriffe. Ein Unternehmen sollte also ehr die Rahmenbedingungen für ein solches Handeln und produzieren von Produkten schaffen.

Im Bereich des Handels kann ein Unternehmen eine hohe Integrität besitzen, dies aber plötzlich durch das Vertreiben einer z.B. Für den Kunden gefährlichen Marke durch den Kunden in Frage gestellt werden.

1.2.2. Product/ Service Trust

1.2.2.1. Transparenz

Die Transparenz beschreibt die Nachvollziehbarkeit der Leistungsmerkmale. Leistungsmerkmale können über die Produktbeschreibungen aber auch durch den Verkäufer kommuniziert werden. Die Art und Weise der Ansprache sollte jedoch in jedem Fall verständlich sein. Weiterhin legen Kunden in Verbindung mit der Forderung nach Nachhaltigen Unternehmen immer stärker Wert auf die Transparenz der und Nachvollziehbarkeit der Produktionsprozesse. Die Informationstransparenz kann sich durch die gesamte Prozesskette hindurchziehen.

1.2.2.2. Güte, Wohlwollen

Güte und Wohlwollen in der Dimension Produkt bezieht sich auf die Eigenschaften eines Produktes. Produkte die einen bestimmten Nutzen haben, sollten für den Konsumenten keine Nachteile haben. Es gibt viele Beispiele, in denen der Kunde mit einem vermeintlichen Produktnutzen zum Kauf animiert wird, das Benutzen jedoch für ihn Nachteile hat. Nachteile aus der Benutzung von Produkten können beispielsweise finanzieller oder gesundheitlicher Natur sein. Eine Butterfahrt zu einem schönen Ausflugsort zu einem günstigen Preis, bei dem der Kunde zu Verkaufsveranstaltungen genötigt wird, fördert nicht die Vertrauenswürdigkeit des Reiseveranstalters. Auf Seiten der Apotheken könnten Beispiele wie Contagan, oder Viagra genannt werden.

1.2.2.3. Identifikation

Die Identifikation mit einem Produkt geht im wesentlichen von Faktoren des Leistungsumfang und Angebotes, aber auch besonders stark von emotionalen Faktoren, wie Design und dem Einkaufserlebnis hervor.

Der Identifikationsgrund des Kunden mit Produkten ist wichtig. In den verschiedensten Produktkategorien oder Lebensbereichen umgeben wir uns mit Produkten, die uns etwas bedeuten und zusagen. Auch Produkte stehen für Werte die der Kunde verkörpert und unterstreicht diese.

1.2.2.4. Reputation

Auch Produkte können eine Reputation haben z.B. Zuverlässigkeit, Wirksamkeit, Gründlichkeit, guter Geschmack, gutes Aussehen oder aber ein hoher Preis sind Attribute, die immer wieder mit Produkten in Verbindung gebracht werden. Die Attribute bilden die Reputation eines Produktes

oder einer Dienstleistung und fußen wie auch in den anderen beiden Dimensionen auf der Meinung und der Erfahrung eines Dritten. Vor einem Kauf, kann die Reputation eines Produktes (z.B. guter Geschmack) bei dem fehlen von Erfahrungen mit dem Produkt Kaufentscheidend sein.

1.2.2.5. Kompetenz

Die Kompetenz eines Produktes beschreibt die Leistungs- oder Problemlösefähigkeit eines Produktes. Ein wichtiger Faktor ist hier z.B. der Faktor Sicherheit. Die Kompetenz eines Produktes wird auf der einen Seite über die Leistungsdaten kommuniziert und zum anderen durch das Design. Gerade dem Design (z.B. Haptik, Optik) wird eine hohe vertrauensfördernde Wirkung zugesprochen. Das Design kommuniziert die Produktattribute und emotionalisieren zugleich.

Im Bereich des Services tritt das Design des Produktes in den Hintergrund und wird durch das Verkaufspersonal, die Ansprechpartner aber auch durch das Unternehmen ersetzt und ergänzt. Beim Service zählen die reinen Fakten.

1.2.2.6. Verlässlichkeit

Die Verlässlichkeit wird im Bereich des Produktes zur Zuverlässigkeit. Die Zuverlässigkeit eines Produktes entscheidet stark über die Vertrauenswürdigkeit. Ein Produkt stiftet stets einen Nutzen. Erfüllt es diesen Nutzen nicht oder nur sporadisch, funktioniert also nicht zuverlässig, stiftet es dem Kunden auch nicht den gewünschten Nutzen und ist deshalb nicht vertrauenswürdig- sondern entweder defekt oder klappt mit der Vorstellung des Kunden auseinander. Der Kunde versucht in solchen Fällen durch ein anderen Produkt sein Problem zu lösen.

1.2.2.7. Integrität

Integrität oder in diesem Fall Produktintegrität beschreibt die Fehlerfreiheit eines Produktes oder einer Dienstleistung. Rückrufe sind rechtlich mit den Begriffen Produkthaftung und Produktsicherheit in Zusammenhang zu bringen. Beides steht im engen Verhältnis zu dem Begriff des Produktfehlers oder positiv ausgesprochen der Unversehrtheit des Produktes, seiner Fehlerfreiheit (Produktintegrität). Ein Produkt ist fehlerhaft, wenn es nicht die zu erwartende Sicherheit aufweist, wobei Fehler aus Entwicklung oder Herstellung (Fertigung) rühren können, wie auch Produktinstruktionen (Warnungen wie Werbeaussagen) fehlerbehaftet sein können. Nicht ausreichende Marktbeobachtung und damit verbundene ungenügende Handlungen können ebenfalls einen Fehler darstellen.

Abgesehen von der physischen Fehlerfreiheit bezieht sich Integrität eines Produktes auf die Leistungskomponente in Verbindung mit der moralischen Komponente des Produktes. Es ist die Vorstellung des Konsumenten, zu welchem Grad sein Bedürfnis befriedigt werden wird. Das

Produkt bezieht sich auf die Vorstellung des Konsumenten welchen Nutzen es stiften wird. Bei vielen Produkten fällt der Kauf und die Nutzung allerdings zeitlich auseinander. Noch stärker ausgeprägt ist dies bei manchen Dienstleistungen, wie einer Versicherung oder ein Bausparvertrag. Bei diesen Dienstleistungen vertraut der Kunde beispielsweise darauf, dass das Produkt seinen Vorstellungen entspricht und seinen Schaden kompensiert.

sollte bei möglichst vollständig und fehlerfrei sein. Beim Benutzen eines Produktes oder der Inanspruchnahme eines Services sollte die Erfahrung möglichst nah an der Wahrnehmung des Kunden sein, und somit also auch fehlerfrei, widerspruchsfrei und vollständig sein.

1.2.3. Salesperson's Trust

1.2.3.1. Transparenz

Transparenz und Offenheit wird von vielen Autoren und Experten als bedeutendster Faktor für den Verkaufsprozess, aber auch für den Geschäfts und Teamerfolg gewertet. Auch der Konsumenten als Unternehmensexterner vertraut dem Verkäufer eher, wenn er offen und transparent kommuniziert und handelt. Dabei ist der Grad und die Tiefe der Transparenz entscheidend. Zu viel Transparenz, also offen und Ehrlichkeit in Geschäftsbeziehungen überfordert Kunden und führt zum exakten Gegenteil als Vertrauen zu bilden. Transparenz ist deshalb situativ einzusetzen. Die Transparenzpolitik des Unternehmens, die Grundstimmung, wird durch das transparente Kommunizieren und Handeln des Verkäufers umgesetzt und zahlt direkt auf das Vertrauen ein.

1.2.3.2. Güte, Wohlwollen

Wohlwollen und die Güte in Geschäftsbeziehungen basieren auf dem Prinzip, dass selbst wenn die Verkäuferseite einen Informations oder Machtvorteil hat, diesen nicht ausnutzt, sondern eine faire Lösung für beide Seiten findet. Die Interessen beider Parteien sollten ausgeglichen sein. Kunden haben bei komplexeren Produkten oder Services oft nur unzureichendes Wissen und müssen deshalb in der Situation des Kaufes in das Verhalten des Verkäufers vertrauen. Handelt dieser nachvollziehbar im Sinne des Kunden (aber zu beiderseitigem Vorteil) fördert dies das Vertrauen des Kunden für zukünftige Geschäftsbeziehungen. Ein Beispiel wäre ein Medikament, welches für den Kunden günstiger ist und eine mindestens genau so gute Heilung verspricht, dem Apotheker nicht mehr Marge bringt.

1.2.3.3. Identifikation

Der Begriff der Identifikation kann durch die Begriffe bekannt, geläufig, vertraut aber auch ähnlich, artgleich, gleich oder gleichartig näher beschrieben werden. Die Identifikation des Kunden mit

einem Verkäufer wird dann erreicht, wenn eine generelle Ähnlichkeit in den Zielen, Normen, Werten - den Erwartungen und dem Handeln besteht. In funktionalen Aspekten wird die Identifikationsmöglichkeit des Kunden in den Verkäufer durch die Rahmenbedingungen des Unternehmens geprägt. Dennoch besteht die Aufgabe des Unternehmens darin Verkäufer und Kunden zu "matchen", damit es eine höhere Chance der Gleichheit gibt. Des weiteren wird ein Kunde nur dann einem Verkäufer vertrauen und wiederholt über einen längeren Zeitraum bei einem Unternehmen kaufen, wenn er sich mit ihm identifiziert. Ein arabischer Verkäufer, der für den Verkauf ein Streitgespräch anfängt würde bei einem zurückhaltenden Japaner im Verkaufsgespräch einen schweren Stand haben.

1.2.3.4. Reputation

Die Reputation eines Verkäufers bezeichnet dessen Ruf und das Ansehen aus Sicht von dritten. Reputation ist ähnlich wie Vertrauen zukunftsgerichtet und hilft bei unvollständigen oder fehlenden Informationen zu entscheiden. Wenn ein Kunde bisher keine eigenen Erfahrungen mit einem Verkäufer machen konnte, wird in die Bewertung der Vertrauenswürdigkeit auch möglicherweise die Reputation, die Meinung eines dritten mit eingezogen. Reputation ist damit das Gegenteil von eigenen Erfahrung, ergänzt diese aber bei der Formierung einer eigenen Meinung. Für dritte ist diese eigene Meinung damit wiederum die Reputation des Verkäufers. Reputation ist also eine Informationen aus zweiter Hand, die bei der Vertrauensentscheidung wichtig ist und gleichzeitig den Anstoß für die Vertrauensbildung gibt.

1.2.3.5. Kompetenz

Der Faktor Kompetenz kann durch die Begriffe Fähigkeit, Können, Befähigung, Befugnis und Sachkunde näher beschrieben werden. Die Begriffe beziehen sich vor allem darauf, welches Wissen ein Verkäufer oder Berater aus Kundensicht hat, wie dieses Wissen das eigentliche Können beeinflusst und welche sichtbaren Handlungen daraus resultieren.

Es ist das Vertrauen des Konsumenten, dass der Berater die nötige Kompetenz hat auch zukünftig für das Unternehmen tätig zu sein und nicht entlassen zu werden. Darüber hinaus vertraut der Konsument darin, dass der Berater die Fähigkeit hat Produkte anzubieten, die zur seiner Problemlösung beitragen.

Abstrahiert betrachtet ist die Kompetenz eines Beraters die Wahrnehmung der Fähigkeit durch den Konsumenten für sich und das Milieu in der er sich befindet Produkte und Services zu entwickeln. Diese Problemlösekompetenz ist die Berechtigung des Berater auch zukünftig weiter für das Unternehmen tätig sein zu dürfen.

1.2.3.6. Verlässlichkeit

Die Verlässlichkeit oder Zuverlässigkeit eines Verkäufers beschreibt die Art und Weise, wie sich der Verkäufer in der Interaktion mit dem Käufer verhält. Es beschreibt, dass der Verkäufer seine Zusagen einhält und zum Kunden und seinem Vorhaben steht. Oft ziehen sich Käufe über mehrere Verkaufsschritte, sie wiederholen sich oder werden, wie z.B. bei Bestellungen verschoben. Der Verkäufer kann über seine Zuverlässigkeit, dass er sein Wort hält und sich an seine Absprachen hält, beim Konsumenten vertrauen aufbauen.

Verlässlichkeit bedeutet zudem, dass dem Verkäufer bewusst ist, was er leisten kann und was nicht. Um zuverlässig agieren zu können, benötigt der Verkäufer die Eigenschaft der Selbstreflektion.

1.2.3.7. Integrität

Integrität ist die Verbindung des verkäuferischen Handelns in dem vom Unternehmen moralisch geprägten Wertekontext. Es kann als die moralische Seite von Vertrauen beschrieben werden. Charakter, Ehrlichkeit und Authentizität sind hier unter anderem die beschreibenden Begriffe. Integrität spiegelt zudem die vertrauenswürdige Seite eines Verkäufers wieder. Wie Moralisch und in welchem Wertekontext handelt der Verkäufer bei der Interaktion mit dem Kunden. Nutzt er Informationsdefizite des Kunden aus? Oder handelt er moralisch richtig und handelt zu beider Seiten Vorteil?

Ein Berater sollte die Rahmenbedingungen des Unternehmens kennen, um dem Konsumenten nach den Vorstellungen des Unternehmens zu behandeln. Im Bereich des Handels kann ein Berater eine hohe Integrität besitzen, dies aber plötzlich durch das Vertreiben einer z.B. für den Kunden gefährlichen Marke durch den Kunden in Frage gestellt werden.

1.2.4. Product Brand Trust

1.2.4.1. Transparenz

Jede Marke besteht aus bestimmten Werten und Attributen und soll dabei möglichst direkt ein bestimmtes Bild im Kopf des Kunden hervorrufen. Je klarer das Bild also im Kopf des Konsumenten ausgeprägt ist, desto höher die Markentransparenz. Markentransparenz bezieht sich hierbei also dabei insbesondere auf die Nachvollziehbarkeit und Klarheit der der Markenwerte. Wie klar werden die Markenwerte vom Kunden verstanden?

1.2.4.2. Güte, Wohlwollen

Güte und Wohlwollen beschreibt Werte, mit denen eine Marke aufgeladen werden kann. Eine Gütige oder Wohlwollende Marke verkörpert z.B. das die unter ihr verkauften Produkte ohne Schaden für Dritte hergestellt werden. Verkörpert eine Marke diese Werte in einem bestimmten Zusammenhang, dann ist davon auszugehen, dass sie als Vertrauenswürdiger eingestuft wird. Aber auch hier hängen die Möglichkeiten vom Produkt und dem Unternehmen ab. Die Marke soll ja nicht unglaubwürdig wirken.

1.2.4.3. Identifikation

Der Begriff der Identifikation kann auch hier durch die Begriffe bekannt, geläufig, vertraut aber auch ähnlich, artgleich, gleich oder gleichartig näher beschrieben werden. Die Identifikation des Kunden mit der Marke wird dann erreicht, wenn eine generelle Ähnlichkeit in den Zielen, Normen, Werten - den Erwartungen und dem Handeln besteht. Anders herum gesagt wird der Kunde nur dann einer Marke vertrauen und sie wiederholt über einen längeren Zeitraum kaufen, wenn er sich mit der Marke identifiziert.

1.2.4.4. Reputation

Die Reputation einer Marke bezeichnet dessen Ruf und das Ansehen aus Sicht der Öffentlichkeit, einzelner Milieus oder eines Kunden. Reputation ist ähnlich wie Vertrauen zukunftsgerichtet und hilft bei unvollständigen oder fehlenden Informationen zu entscheiden. Wenn ein Kunde bisher keine eigenen Erfahrungen mit einer Marke machen konnte, wird in die Bewertung der Vertrauenswürdigkeit die Reputation, die allgemeine öffentliche Meinung eingezogen. Reputation ist damit das Gegenteil von eigenen Erfahrung, ergänzt diese aber bei der Formierung einer eigenen Meinung. Für dritte ist diese eigene Meinung damit wiederum die Reputation der Marke. Reputation ist also eine Informationen aus zweiter Hand, die bei der Vertrauensentscheidung wichtig ist und gleichzeitig den Anstoß für die Vertrauensbildung gibt.

1.2.4.5. Kompetenz

Die Markenkompetenz beantwortet die Frage: "Wer ist die Marke auf einer inhaltlichen Ebene?" und beinhaltet die zentralen Elemente der Marke, wie Herkunft, oder auch die Geschichte. Menschen können sich nur wenige Informationen merken. Um so wichtiger ist es, die inhaltlichen Werte einer Marke so einfach wie möglich zu beschreiben. Werden zu viele Merkmale kommuniziert für die die Marke steht, verliert die Marke ihr Profil und ihre Klarheit. Anders als die

Markentransparenz, die eher auf die Nachvollziehbarkeit und Klarheit der Markenwerte abzielt, bezieht sich die Markenkompetenz auf die inhaltlichen Werte einer Marke.

1.2.4.6. Verlässlichkeit

Der Faktor Verlässlichkeit ist ein zentraler Aspekt im Aufbau einer Marke. Konstanz und Kontinuität, aber auch die Beständigkeit einer Marke, fallen unter diesen Punkt. Die Verlässlichkeit einer Marke bezieht sich zum Einen, auf die inhaltlichen Ebene, wie z.B. auf die gleichbleibenden Werte wie der Qualität. Auf der anderen Seite hat es mit der Anpassungsfähigkeit der Marke zu tun, die Werte und deren Aussage an die Veränderungen von Märkten so anzupassen, dass sie für den Kunden stetig nachvollziehbar bleiben.

1.2.4.7. Integrität

Eine Marke ist der Katalysator für die Werte eines Produktes oder einer Unternehmung und dient dem Kunden als Orientierung. Dabei ist die Hauptaufgabe der Marke die Werte des Produktes und des Unternehmens in Ihrer Komplexität zu reduzieren. Integrität im Speziellen ist der moralische Wertekontext einer Marke. Charakter, Ehrlichkeit und Authentizität sind hier unter anderem Schlüsselbegriffe, die das Wort Integrität näher beschreiben.

1.2.5. Value-Added-Services

1.2.5.1. Transparenz

Die Transparenz beschreibt die Nachvollziehbarkeit der Leistungsmerkmale des Value-Added-Service. Dabei ist es wichtig dem Kunden gegenüber die Leistung verständlich und nachvollziehbar zu erklären, da die Leistung das von ihm benutzte Kernprodukt schließlich aufwerten sollen. Er muss auf der einen Seite wissen, dass es diese Zusatzleistungen gibt und auf der anderen Seite wissen, wann er sie erhalten kann.

1.2.5.2. Güte, Wohlwollen

Ähnlich wie bei der Dimension Produkt bezieht sich Güte und Wohlwollen auf die Eigenschaften eines Value-Added-Services. Value-Added-Services sollen dem Kunden einen erweiterten Nutzen geben, der positiv aufgefasst wird. Güte und Wohlwollen sind dabei eigentlich die Grundvoraussetzung, da es sich in den meisten Fällen um einen Added-Service handelt, der kostenfrei ist.

1.2.5.3. Identifikation

Die Identifikation spielt Value-Added-Services eine wichtige Rolle. Gerade Produkte die besondere Zielgruppen ansprechen sollen, müssen durch ihre angebotenen Zusatzleistungen den Charakter des Kernproduktes widerspiegeln um eine möglichst hohe Identifikationsmöglichkeit zu gewährleisten. Identifikation könnte in der Dimension Value-Added-Services als "Fit" bezeichnet werden. Wie wird dieser "fit" aus Kundensicht bewertet und wahrgenommen?

1.2.5.4. Reputation

Die Reputation der Value-Added-Services kann einen entscheidenden Einfluss in der Nachkaufphase und in der Vorkaufphase haben. Berichten bestehende Kunden von den großartigen Zusatzangeboten und Leistungen, die ihnen gewährt werden, kann das einen starken Einfluss auf die Kaufentscheidung von Neukunden haben. Es ist also darauf zu achten, dass die Value-Added-Services eine positive Reputation haben, um bestehende Kunden zu halten und neue Kunden zu gewinnen.

1.2.5.5. Kompetenz

Die Kompetenz von Value-Added-Services beschreibt die Leistung, den Leistungsumfang des Service. Eine hohe Kompetenz wird also mit einer hohen Leistung übersetzt, die allerdings wieder zu den Ansprüchen des Kernproduktes passen sollte.

1.2.5.6. Verlässlichkeit

Die Verlässlichkeit der Value-Added-Services beschreibt das Eintreten der Inanspruchnahme von Value-Added-Services. In vielen Fällen, hat der Kunde bereits im Vorfeld vom Zusatzangebot des Unternehmens gehört, und welche Art von Zuwendungen andere Kunde bereits erhalten haben. Kunden reden.

Nicht häufig passiert es, dass Kunden in der gleichen Situation anders behandelt werden. Die Verlässlichkeit entspricht in dieser Dimension einem Standard, das unter bestimmten Voraussetzungen Kunden eine Zusatzleistung beziehen können. Der Charakter eines Anspruches sollte jedoch versucht werden zu vermeiden, da sonst der Value-Added-Service in die Nähe des Kernproduktes rückt und den incentivierenden Charakter verliert.

1.2.5.7. Integrität

Ähnlich wie der Faktor Güte/ Wohlwollen müssen Value-Added-Services einen integren, authentischen Charakter haben. Die Zuwendung muss so zusagen, ernst meint sein und “von Herzen” kommen um einen vertrauensfördernden Charakter zu haben.

Appendix App.A2: Definition item development workshops

(English version)

1. Presentation of trust dimensions and factors

A customer distinguishes between five dimensions with regard to his/her expectations in a purchase process. The company, the products, the salespeople, the brands (product brand) and value-added-services.

Within his/her evaluation, the customer investigates each of these dimensions separately towards the ability to satisfy his expectations. However, the evaluation of the dimensions happens unconsciously most of the time, so to the customer, the dimensions overlap. Accordingly, depending on the product category, the customer may perceive some dimensions to be more relevant than others.

Nonetheless, it is of utmost importance for companies to know of the separation of the five dimensions and that they are able to influence customer retention and the purchase process. If companies know the most important dimensions for the customer, they can adapt their form to match customers' desire. Obviously, the dimensions have to complement and match each other.

The following section will define the five dimensions. For this purpose each dimension will be explained separately before functional (characteristics of a measurable and countable nature) and non-functional (characteristics difficult to hardly measure and count) elements will be highlighted. Within these categories, some characteristics may outweigh others with relation to their importance to the customer.

1.1. Definitions of Dimensions

1.1.1. The Dimension: company

“The belief that the company will fulfil its obligation as expected by the customer”

The dimension company summarises all characteristics that can be assigned to the company in general. Thereby, the company is considered to set the general conditions for its business activities. In particular, this dimension describes the way business is done. Put differently, the dimension company explains “how” things are done as perceived and expected by the customer.

Functional characteristics

Share price, revenue, profit, number of employees, number of branches, branch distribution, manufacturing processes and standards, locations (headquarter), operating range of employees

Non-functional characteristics

Corporate culture, image, reputation, store layout, design, corporate design (colours, logo and so on)

1.1.2. The dimension: product

“The belief that the product/service will function and fulfil its obligation as expected by the customer”

The dimension product summarises all characteristics that can be assigned to the product or service of a company. In particular, this dimension is limited to the core products and services of a certain company. Consequently, the dimension product describes the products or services a company offers as perceived and expected by the customer.

Functional characteristics

Primary purpose/benefit, general performance characteristics (size, weight, pace), used materials, ingredients, technical standards, certificates, norms, safety standards, statutory obligations, maintenance charges, quality, price

Non-functional characteristics

Image and reputation, design, presentation, aesthetics

1.1.3. The dimension: salesperson

“The belief that the salesperson will fulfil their obligation as expected by the customer”

The dimension salesperson summarises all characteristics that can be assigned to the personnel of a company. Consequently, the dimension salesperson describes “who” acts in a company as perceived and expected by the customer.

Functional characteristics

education and certificates, knowledge, experience, power of comprehension, speed of error analysis, communication, handling, operation methods, appearance (cultivated appearance and manners, size, weight, body language)

Non-functional characteristics

Sympathy, attractiveness, openness, similarity, friendliness, honesty, sincerity, cooperativeness, humour

1.1.4. The dimension: product brand

“The belief that the brand will fulfil its obligation as expected by the customer”

The dimension brand summarises all characteristics and values that can be assigned to the brand or that are transferred through the brand. The dimension therefore describes how and with which characteristics and values the brand communicates as perceived and expected by the customer.

Functional characteristics

Every product related associations that are transferred through the brand, shaping the brand image, such as for example quality, durability, innovativeness.

Non-functional characteristics

Every product related association that has no functional origin, but is shaping the brand image, such as luxury, animalism, sensuality, modernity, understatement

1.1.5. The dimension: value-added-services

“The belief that the value-added-services will fulfil their obligation as expected by the customer”

Value-added-services are services or products that complement the core product. In most cases, but not necessary in all cases, there is a direct relation between value-added-services and the core product. If there is a direct relation to the core product, value-added-services increase the value of the core product and its characteristics. Value-added-services are for example: a car wash in addition to a car repair, discounts for additional insurances, apps that complement the functionality of a product, or a financing offer related to a car purchase. If there is no direct relation to the core product, value-added-services may be coupons, competitions or add-ons.

Functional characteristics

Physical services or products that lead to a benefit for the customer: discounts, price advantages, quality advantages, facilitations

Non-functional characteristics

Services that appeal the customer on a psychological level: emotional attachment or facilitations, such as for example safety, prestige, delight

1.2. Definitions of trust building factors

1.2.1. Company Trust

1.2.1.1. Transparency

The factor transparency refers to the level and kind of information a company is willing to share with their employees and with the public. Therefore, transparency is often used in combination with responsibility. A company's stakeholder and especially customers develop trust in a company if the company behaves and communicates openly and transparently. Obviously, a company has to know when and how to communicate to satisfy the customer's need for information. Information about research and development for example are not for the customer to know. However, all information relevant to the customer should be included to foster trust in the company's activities. Consequently, the most important aspect is a company's appearance with regard to transparent communication. Accordingly, companies which behave in a non-transparent manner by hiding information may lead to decreasing trust, boycotts or even self-administered justice (for example, using platforms such as wikileaks to publish information hidden by the company). In times of uncertainty, there is high need for transparency of behaviour and information.

1.2.1.2. Benevolence

Benevolence describes a company's general attitude towards its stakeholders, such as suppliers, employees and customers. In general a company that behaves in a benevolent manner sets the framework for a caring and supportive treatment of suppliers, customers and employees. With regard to the customer, the factor benevolence refers to customer orientation and care and concern for customer needs. However, the supplier and employee sides are important as well. If a company behaves in a benevolent way with regard to the customer, but jeopardises its principles with regard to the supplier, the customer will not develop trust. Therefore, benevolence has to be investigated in a holistic manner.

1.2.1.3. Identification

Customers may identify themselves with a company if their value systems, consisting of objectives, norms and values match the one of the company or if the company behaves in a way, the customers would do as well. It can be said that only customers, who identify themselves with a company will buy products repeatedly over a longer time.

1.2.1.4. Reputation

Reputation refers to a company's standing and image from a customer's viewpoint. Reputation is, similar to trust, a forward-looking construct, helping to decide in situations of uncertainty and to resolve a lack of information. If a customer so far has no first-hand knowledge and experience with a certain company, third-party evaluations will help to infer the company's trustworthiness. Consequently, reputation is the opposite of having experiences, but can help with the establishment of a judgement.

1.2.1.5. Competence

The factor competence in the dimension of the company refers in particular to the knowledge, a company has and how it uses the knowledge to influence its behaviour and abilities. Further competence describes the ability to create an ideal framework for the employees and to build or sell the products that are relevant to the customer. Put differently, a company's competence is the perceived ability to produce or offer services that help a customer to solve certain issues. This problem solving competence is what allows the company to survive in the market.

1.2.1.6. Reliability

The factor reliability relates to a company's consistency in behaviour. On the one hand, reliability can refer to a consistent demand for quality in the last years. On the other hand, reliability can also refer to a company's demand for flexibility to match customer needs in the future as well. Further, customers rely on a company to exist in the market for a long time. Within this context, sustainable and future-oriented behaviour fosters the perception of reliability and sets the framework for all business activities.

1.2.1.7. Integrity

Integrity refers to a company's business activities from a moral perspective. A company that behaves with integrity sets the framework for ethically correct behaviour and acts as an example

for its employees. A company's integrity will be challenged if the customer gets to know that the company is involved in illegal business or acts in an unethical way.

1.2.2. Product Trust

1.2.2.1. Transparency

Transparency with regard to the product relates to the confirmability of certain performance indicators, which can be communicated by product descriptions or the salesperson. In each case, the product should be described in a transparent and an understandable manner. Further, customer also refer to open and honest communication with regard to production facilities, techniques and processes. In particular, the demand for detailed and transparent information can address the whole value chain.

1.2.2.2. Benevolence

Benevolence in the product dimension refers to the characteristics of a product, which should be of a benevolent and advantageous nature. Products that harm the customer or that may incorporate financial or health disadvantages are not benevolent and decrease the customer's trust. A promotional trip that was sold as a normal vacation does not lead to trust towards the tour operator.

1.2.2.3. Identification

Customers identify with products when the product is believed to be the best alternative, matching personal values. Accordingly, emotional attachment may also play a role as a certain design or incorporated experiences create an appeal to the customer emotionally. The level of identification with a product is especially important in a long-term view, as customers tend to buy products that have a certain meaning or value for themselves. Further, customers buy products that incorporate perceived values (for example fitness, health) to support their lifestyle.

1.2.2.4. Reputation

Just as a company can have a certain reputation, so can products. For example, products can be perceived as reliable, competent or of high quality. The reputation then incorporates third-party perceptions about the product and complements or substitutes first-hand knowledge and experience.

1.2.2.5. Competence

A product's competence refers to a product's ability to solve a certain problem. However, a specifically important aspect of product competence is also safety. On the one hand, competence can be transferred through performance based characteristics, but on the other hand also through a certain design. In particular the design may attract customers emotionally by communicating certain product attributes. In case of a service, product design does not appear to be that relevant and therefore gets substituted by the competence of the salesperson or the company itself.

1.2.2.6. Reliability

In the product dimension, reliability refers to the dependability of a product. If a product is predictable in the context of its dependability to fulfil an intended purpose, customers trust the product. Put differently, customers' expectations towards a product dependability have to match its real dependability.

1.2.2.7. Integrity

In the product dimension, integrity refers to a certain level of accuracy and correctness. Within this context, return products are legally bound to the terms product liability and safety. If a product does not fulfil the intended purpose because of errors or safety issues, it does not have integrity. In addition, the moral perspective is important as well. In some cases there is a time difference between the purchase of a product and its usage (especially in the case of insurances). However, products that have integrity, should always fulfil the intended purpose and satisfy the customer's needs. Years after purchase, the customer should still be able to rely on the moral accuracy of the product to solve the customer's problems. In the case of a service, the experience should match the expectations of the customer as well. In each case, the product should not incorporate any harm or be unethical in any way.

1.2.3. Salesperson's Trust

1.2.3.1. Transparency

Transparency and openness within the purchase process is mentioned by many authors as the utmost important factor for successful business relationships. Accordingly, the extent to which a customer trusts a salesperson can be increased by open and transparent communication and behaviour. Within this context, the relevance and depth of the shared information are critical elements. Too much information sometimes may overwhelm the customer and thereby may lead to

a feeling of insecurity. Therefore, the salesperson has to evaluate the situation and to decide about the level of transparency. Obviously, the company sets the framework for the salesperson's level of open communication.

1.2.3.2. Benevolence

A benevolent salesperson does not exploit the customer, even if the salesperson has a power or information of advantage. In contrast, benevolent sales people seek to create a win-win situation and to establish fair solutions. In many cases, customers have a lack of knowledge and therefore they have to trust the salesperson to advise them according to their real wants and needs. If a customer feels s/he is treated with respect and fair, he will trust the salesperson. Benevolence often plays a role in commission driven situations. If the customer feels that he got sold the product with the highest commission for the salesperson, he will not develop trust.

1.2.3.3. Identification

A customer identifies him/herself with the salesperson if there is a certain similarity of values and objectives. Accordingly, if the salesperson behaves in a way the customer would also do, the customer develops sympathy and a feeling of identification. Within the context of functional characteristics of a salesperson, the company sets the framework for the potential identification and has to match the salesperson with customers. It can be inferred, that a customer will prefer to get advice from a person, she/he can identify herself/himself with. This is especially important with regard to different cultural backgrounds.

1.2.3.4. Reputation

The reputation of a salesperson refers to third party opinion about the salesperson. If a customer does not know a salesperson, s/he may rely on third-party knowledge to substitute the lack of knowledge. The general direction of reputation (positive/negative) is important within this context.

1.2.3.5. Competence

A salesperson's competence refers to his/her ability and knowledge to do a certain job or to give advice. Accordingly, the customer expects the salesperson to be competent enough to stay within the company for a longer time and to offer goods or services that satisfy the customer's needs. Therefore, the salesperson's problem-solving competence is critical as well.

1.2.3.6. Reliability

Within the salesperson dimension, reliability refers to the predictability of the salesperson's behaviour. Reliable sales people fulfil their promises in a consistent manner and inform the customer about everything of relevance with regard to the customer's purchase. In addition, a salesperson's reliability refers to his/her ability to self-reflect his/her behaviour, as self-reflection leads to responsible behaviour.

1.2.3.7. Integrity

Integrity refers to the moral and ethical principles of a salesperson. A salesperson of integrity behaves in an honest manner and does not jeopardise moral principles for potential profit. Therefore, if the customer knows the moral values of the salesperson, the customer can predict a salesperson's behaviour, which leads to a decrease in uncertainty. Obviously, a salesperson's moral principles are to some extent influenced by the moral principles of the company. Therefore, a salesperson of integrity may also behave in accordance to the company's values. A salesperson's integrity would be questionable if s/he behaves in an unethical way.

1.2.4. Brand Trust

1.2.4.1. Transparency

Every brand incorporates values and attributes, which should be utmost apparent in the customer's mind. The clearer the image of a certain brand is in the mind of a customer, the more transparently the brand is perceived. Transparency in the brand dimension therefore most certainly refers to a brand's understandability.

1.2.4.2. Benevolence

Benevolence in the brand dimension refers to the brand's values, which should be of a benevolent and advantageous nature. Brands that incorporate the feeling to harm the customer or third parties decrease the customer's trust. In contrast, brands that transfer a caring image, increase trust. However, the brand has to reflect the company or the product to not be perceived as implausible.

1.2.4.3. Identification

Customers identify with a brand when the brand is believed to be the best alternative, matching the customer's personal values. Accordingly, emotional attachment may also play a role as value congruence appeals to the customer emotionally and creates sympathy. The level of identification with a brand is especially important in a long-term view, as customers tend to buy product brands that have a certain meaning or value for themselves. Further, customers buy brands that incorporate perceived values (for example fitness, health) to support their lifestyle.

1.2.4.4. Reputation

A brand's reputation refers to the public's opinion about the brand. Accordingly, a brand's reputation can also be built on the opinion of certain segments or single customers. Reputation is, similar to trust, a forward-looking construct, helping to decide in situations of uncertainty and to resolve a lack of information. If a customer so far has no first-hand knowledge and experience with a certain brand, third-party evaluations will help to infer the company's trustworthiness. Consequently, reputation is the opposite of having experiences, but can help with the establishment of a judgement.

1.2.4.5. Competence

Competence within the product brand dimension relates to the question of origin or tradition. People can only remember a little information. Therefore, brands have to incorporate a clear image to facilitate their understanding by the customer. Within this context the brand has to set standards for communication.

1.2.4.6. Reliability

Reliability is also an important brand attribute. A reliable brand transfers consistent and durable values. Therefore, brands communicating consistent quality or the required flexibility to satisfy customer needs are reliable.

1.2.4.7. Integrity

Integrity within the dimension product brand refers to the moral values the brand incorporates. In particular, a brand of integrity promises or transfers values that can be kept. Brands of integrity are honest and authentic.

1.2.5. Value-added-services

1.2.5.1. Transparency

Transparency with regard to the value-added-services relates to the confirmability of certain performance indicators. In any case, the performance should be described in a transparent and an understandable manner, as value-added-services often complement the core product. The customer has to know that there are value-added-services available and how to get, and how to use, them.

1.2.5.2. Benevolence

Benevolence in the value-added-services dimension refers to the characteristics of the value-added-service, which should be of benevolent and advantageous nature. Value-added-services that harm the customer or that may incorporate financial or health disadvantages are not benevolent and decrease the customer's trust. In contrast, value-added-services should offer the customer an additional value.

1.2.5.3. Identification

Customers can identify with products. However, sometimes, specific target groups can be appealed to by offering targeted value-added-services. Then, the value-added-services has to complement the product be get perceived as to be the best personal alternative. Accordingly, value-added-service can support the personal "fit" of the core product.

1.2.5.4. Reputation

Just as a company can have a certain reputation, so can value-added-services. In particular, the a positive reputation of a value-added-service may influence the purchase decision of a certain product. The reputation then incorporates third-party perceptions about the value-added-service and complements or substitutes first-hand knowledge and experience.

1.2.5.5. Competence

A value-added-service's competence refers to the ability to solve a certain issue or to complement the core product in a similar competent manner.

1.2.5.6. Reliability

In the value-added-services dimension, reliability refers to the dependability of the service, if the customer uses the service. Reliability refers to a certain standard that has to be followed, so that the customer can rely on the quality of the service.

1.2.5.7. Integrity

Similar to the factor benevolence value-added-services of integrity should always fulfil the intended purpose and satisfy the customers needs. Further, the added services should match the moral framework of the company and complement the core product in an ethical manner.

Appendix B: Overview of items developed with the workshops

App.B1	Overview of items developed with the workshops (German original)
App.B2	Overview of items developed with the workshops (English version)

Appendix App.B1: Overview of items developed in workshops

(German original)

Unternehmen

Item Codings			Statement
C	Co	1	Das Unternehmen kann sich erfolgreich an veränderte Bedingungen anpassen
C	Co	2	Das Unternehmen berücksichtigt meine Erwartungen
C	Co	3	Das Unternehmen hat hohe Standards
C	Re	4	Das Unternehmen kommuniziert in regelmäßigen Abständen wichtige Ereignisse und Entscheidungen
C	Re	5	Das Unternehmen sagt was es tut
C	Re	6	Das Unternehmen ist anständig
C	In	7	Das Unternehmen ist ehrlich
C	In	8	Das Unternehmen hat hohe moralische Werte
C	In	9	Das Unternehmen behandelt mich mit Respekt
C	Tr	10	Ich weiß, was das Unternehmen tut
C	Tr	11	Das Unternehmen sagt, wenn etwas schief läuft
C	Tr	12	Das Unternehmen teilt der wichtige Informationen mit
C	B	13	Das Unternehmen ist Rücksichtsvoll
C	B	14	Das Unternehmen hört auf meine Bedürfnisse
C	B	15	Das Unternehmen ist fair
C	Rp	16	Das Unternehmen hat einen guten Ruf
C	Rp	17	Personen die ich kenne, sprechen gut über das Unternehmen
C	Rp	18	Kunden haben einen positive Einstellung gegenüber dem Unternehmen
C	Id	19	Ich kann mich mit dem Unternehmen identifizieren
C	Id	20	Meine persönlichen Werte stimmen mit denen des Unternehmen überein
C	Id	21	Ich fühle mich dem Unternehmen verbunden

Produkte

Item codings			Statement
P	Co	1	Die Produkte passen sich veränderten Bedingungen an
P	Co	2	Die Produkte berücksichtigen meine Erwartungen
P	Co	3	Die Produkte haben hohe Standards
P	Re	4	Die Produkte waren so, wie ich sie vor dem Kauf erwartet habe
P	Re	5	Die Produkte hielten dass, was sie versprochen haben
P	Re	6	Die Produkte sind bekannt
P	In	7	Die Produkte sind ehrlich
P	In	8	Die Produkte haben hohe moralische Werte
P	In	9	Die Produkte sind Authentisch
P	Tr	10	Die Produkte unterscheiden sich von denen der Konkurrenz
P	Tr	11	Die Produkte sind selbsterklärend
P	Tr	12	Die Produkte sind leicht zu verwenden
P	B	13	Der Preis ist für die Produkte gerechtfertigt
P	B	14	Die Produkte erfüllen meine persönlichen Erwartungen
P	B	15	Die Nutzung der Produkte ist für mich ohne persönlichen Schaden
P	Rp	16	Die Produkte haben einen guten Ruf
P	Rp	17	Personen die ich keine, sprechen gut über das Produkt
P	Rp	18	Kunden haben eine positive Einstellung zum Product
P	Id	19	Es gibt keine Alternativen zu dem Produkt für mich
P	Id	20	Meine persönlichen Werte stimmen mit denen des Produktes überein
P	Id	21	Ich fühle mich dem Produkt verbunden

Kundenberater des Unternehmen

Item codings			Statements
S	Co	1	Die Kundenberater berücksichtigen meine Erwartungen
S	Co	2	Die Kundenberater haben die Fähigkeit mich gut zu beraten
S	Co	3	Die Kundenberater haben hohe Standards
S	Re	4	Die Kundenberater sind verlässlich
S	Re	5	Die Kundenberater halten ihr Versprechen
S	Re	6	Die Kundenberater sind anständig
S	In	7	Die Kundenberater sind ehrlich
S	In	8	Die Kundenberater haben hohe moralische Werte
S	In	9	Die Kundenberater behandeln mich mit Respekt
S	Tr	10	Die Kundenberater erklären ihre Entscheidungen
S	Tr	11	Die Kundenberater sagen mir, wenn etwas schief läuft
S	Tr	12	Die Kundenberater teilen offen wichtige Informationen mit
S	B	13	Die Kundenberater hören auf meine Bedürfnisse
S	B	14	Die Kundenberater sind fair
S	B	15	Die Kundenberater sind rücksichtsvoll und behandeln mich mit Respekt
S	Rp	16	Die Kundenberater haben einen guten Ruf
S	Rp	17	Personen die ich kenne, sprechen gut über die Kundenberater
S	Rp	18	Kunden haben eine positive Einstellung gegenüber den Kundenberatern
S	Id	19	Ich kann mich mit den Kundenberatern identifizieren
S	Id	20	Meine persönlichen Werte stimmen mit denen der Kundenberater überein
S	Id	21	Ich fühle mich den Kundenberatern verbunden

Produktmarke

Item codings			Statements
B	Co	1	Die Produktmarke passt sich veränderten Bedingungen an
B	Co	2	Die Produktmarke berücksichtigt meine Erwartungen
B	Co	3	Die Produktmarke hat hohe Standards
B	Re	4	Die Produktmarke ist eine Marke mit konstanter Qualität
B	Re	5	Die Produktmarke hält Ihr Versprechen
B	Re	6	Die Produktmarke ist bekannt
B	In	7	Die Produktmarke ist ehrlich
B	In	8	Die Produktmarke hat hohe moralische Werte
B	In	9	Die Produktmarke ist authentisch
B	Tr	10	Die Produktmarke kann leicht von anderen Marken unterschieden werden
B	Tr	11	Mir die die Produktmarke bekannt, und ich weiss viel über sie
B	Tr	12	Ich weiß wofür die Produktmarke steht
B	B	13	Die Produktmarke ist rücksichtsvoll
B	B	14	Die Produktmarke ist fair
B	B	15	Das Nutzen der Produktmarke ist ohne Nachteile für mich
B	Rp	16	Die Produktmarke ist beliebt
B	Rp	17	Personen die ich kenne, sprechen gut über die Produktmarke
B	Rp	18	Kunden sind positiv gegenüber der Produktmarke eingestellt
B	Id	19	Es gibt keine Alternative zur Produktmarke für mich
B	Id	20	Die Produktmarke ist sympathisch
B	Id	21	Die Produktmarke passt zu meinem Lebensumständen

Value-Added-Services

Item codings			Statements
V	Co	1	Die Value-Added-Services passen sich an veränderte Bedingungen an
V	Co	2	Die Value-Added-Services berücksichtigen meine Erwartungen
V	Co	3	Die Value-Added-Services werten die eigentlichen Produkte auf
V	Re	4	Die Value-Added-Services waren so, wie ich sie vor dem Kauf erwartet habe
V	Re	5	Die Value-Added-Services halten ihr Versprechen
V	Re	6	Die Value-Added-Services sind bekannt
V	In	7	Die Value-Added-Services sind ehrlich
V	In	8	Die Value-Added-Services haben hohe moralische Werte
V	In	9	Die Value-Added-Services sind authentisch
V	Tr	10	Die Value-Added-Services helfen mir, die Produkte von der Konkurrenz zu unterscheiden
V	Tr	11	Die Value-Added-Services sind selbsterklärend
V	Tr	12	Ich weiß, welche Value-Added-Services angeboten werden
V	B	13	Die Value-Added-Services erfüllen meine persönlichen Erwartungen
V	B	14	Der Preis der Value-Added-Services ist gerechtfertigt
V	B	15	Die Value-Added-Services sind aufrichtig
V	Rp	16	Die Value-Added-Services haben einen guten Ruf
V	Rp	17	Personen die ich kenne, sprechen gut über die Value-Added-Services
V	Rp	18	Kunden sind positiv gegenüber den Value-Added-Services eingestellt
V	Id	19	Es gibt keine Alternative zu den Value-Added-Services für mich
V	Id	20	Ich mag die angebotenen Value-Added-Services
V	Id	21	Die Value-Added-Services passen zu meinen Lebensumständen

Appendix App.B2: Overview of items developed in workshops

(English version)

Company

Item Codings			Statement
C	Co	1	The company can successfully adapt to changing demands
C	Co	2	The company considers my wants and needs
C	Co	3	The company has high standards
C	Re	4	The company communicates regularly important events and decisions
C	Re	5	The company does what it says
C	Re	6	The company is reputable
C	In	7	The company is honest
C	In	8	The company has high moral values
C	In	9	The company treats me with respect
C	Tr	10	I know what the company does
C	Tr	11	The company says, if something goes wrong
C	Tr	12	The company openly shares all relevant information
C	B	13	The company is caring
C	B	14	The company listens to my wants and needs
C	B	15	The company is fair
C	Rp	16	The company enjoys a high standing
C	Rp	17	People I know speak highly of the company
C	Rp	18	Customers are positive towards the company
C	Id	19	I can identify myself with the company
C	Id	20	My personal values match the values of the company
C	Id	21	I feel connected with the company

Products

Item codings			Statement
P	Co	1	The products adapt to changing demands
P	Co	2	The products considers my wants and needs
P	Co	3	The products are of high standards
P	Re	4	The products are what I expected before the purchase
P	Re	5	The products fulfil what they promise
P	Re	6	The products are established
P	In	7	The products are honest
P	In	8	The product stands for high moral values
P	In	9	The products are authentic
P	Tr	10	The products differ from those of the competition
P	Tr	11	The products are self-explanatory
P	Tr	12	The product is easy to use
P	B	13	The value for money is appropriate
P	B	14	The products fulfil my personal needs
P	B	15	The product usage is without harm for me
P	Rp	16	The products enjoys a high standing
P	Rp	17	People I know speak highly of the products
P	Rp	18	Customers are positive towards the products
P	Id	19	There is no alternative to the product available
P	Id	20	My personal values match the values of the product
P	Id	21	I feel connected with the products

Salesperson

Item codings			Statements
S	Co	1	The sales people consider my wants and needs
S	Co	2	The sales people have the ability to advise me well
S	Co	3	The sales people have high standards
S	Re	4	The sales people are dependable
S	Re	5	The sales people fulfil their promises
S	Re	6	The sales people are reputable
S	In	7	The sales people are honest
S	In	8	The sales people have high moral values
S	In	9	The sales people treat me with respect
S	Tr	10	The sales people explain their decisions
S	Tr	11	The sales people say, if something goes wrong
S	Tr	12	The sales people openly shares all relevant information
S	B	13	The sales people listen to my wants and needs
S	B	14	The sales people are fair
S	B	15	The sales people are caring and treat me with respect
S	Rp	16	The sales people enjoys a high standing
S	Rp	17	People I know speak highly of the sales people
S	Rp	18	Customers are positive towards the sales people
S	Id	19	I can identify myself with the sales people
S	Id	20	My personal values match the values of the sales people
S	Id	21	I feel connected with the sales people

Product brand

Item codings			Statements
B	Co	1	The product brand adapts to changing demands
B	Co	2	The product brand considers my current wants and needs
B	Co	3	The product brand incorporates high standards
B	Re	4	The product brand is a brand with consistent quality
B	Re	5	The product brand lives up to its promises
B	Re	6	The product brand is established
B	In	7	The product brand is honest
B	In	8	The product brand stands for high moral values
B	In	9	The product brand is authentic
B	Tr	10	The product brand can easily be distinguished from other brands
B	Tr	11	I am familiar with the product brand and know much about it
B	Tr	12	I do understand what the product brand stands for
B	B	13	The product brand is caring
B	B	14	The product brand is fair
B	B	15	The product brand usage is without harm for me
B	Rp	16	The product brand is a popular brand
B	Rp	17	People I know speak highly of the product brand
B	Rp	18	Customers are positive towards the product brand
B	Id	19	There is no alternative to the product brand available for me
B	Id	20	The brand is sympathetic
B	Id	21	The product brand is a brand that fits my lifestyle and my needs

Value-Added-Services

Item codings			Statements
V	Co	1	The value-added-services adapt to changing demands
V	Co	2	The value-added-services consider my current wants and needs
V	Co	3	The value-added-services increase the value of the core product
V	Re	4	The value-added-services are what I expected before the purchase
V	Re	5	The value-added-services fulfill what they promise
V	Re	6	The value-added-services are established
V	In	7	The value-added-services are honest
V	In	8	The value-added-services stands for high moral values
V	In	9	The value-added-services are authentic
V	Tr	10	The value-added-service helps to distinguish the product from competition
V	Tr	11	The value-added-services are self-explanatory
V	Tr	12	I know what kind of value-added-services are offered
V	B	13	The value-added-services fulfill my personal needs
V	B	14	The value-added-services are good value for money
V	B	15	The value-added-services are sincere
V	Rp	16	The value-added-services enjoy a high standing
V	Rp	17	People I know speak highly of the value added-services-brand
V	Rp	18	Customers are positive towards the value-added-services
V	Id	19	There is no alternative to the value-added-services available for me
V	Id	20	I like the offered value-added-services
V	Id	21	The value-added-services fits my lifestyle and my needs

Appendix C: Questionnaire of the fixed assignment test

App.C1	Questionnaire of the fixed assignment test (German original)
App.C2	Questionnaire of the fixed assignment test (English version)

Appendix App.C1

Questionnaire of the fixed assignment test

(German original)

Herzlich willkommen zu meiner Online-Befragung,

als Student der International School of Management in Dortmund führe ich derzeit im Rahmen einer Forschungsarbeit eine Umfrage zu dem Thema "Kundenvertrauen" durch.

Die Befragung wird nicht länger als 10 Minuten dauern.

Vielen Dank für Ihre Unterstützung!

Im Nachfolgenden möchte ich mit Ihnen gedanklich durch drei Einkaufssituationen gehen:

Situation 1: im Supermarkt

beim Kauf von Chips, Shampoo und Pizza

Situation 2: im Autohaus und im Elektroladen

beim Kauf eines Autos, eines Fernsehers und eines Handys

Situation 3: im Reisebüro, bei einer Versicherung und bei Ihrem Hausarzt

bei der Buchung einer Urlaubsreise, bei dem Abschluss einer Versicherung und bei einer ärztlichen Behandlung

Nun lautet meine Frage an Sie:

Wie stark tragen die Aspekte Unternehmen, Produkt, Kundenberater, Marke und Produktnahe Zusatzleistungen dazu bei, dass Sie einem Hersteller und dessen Produkten vertrauen?

Bitte erstellen Sie auf den drei folgenden Seiten mit Hilfe der Drop-Down-Menüs ein Ranking der 5 Aspekte, die aus Ihrer Sicht für Ihr Vertrauen am Wichtigsten sind.

"1" ist dabei der höchste Rang, während "5" der unwichtigste Rang ist.

Situation 1: Im Supermarkt

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Knabberartikeln (z.B. Chips)?

Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Drogerieartikel (z.B. Shampoo)?

Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Tiefkühlprodukten (z.B. Pizza)?

Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

Situation 2: Im Autohaus und Elektroladen

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Automobilen?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Fernsehgeräten?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Hersteller von Mobiltelefonen?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

Situation 3: Im Reisebüro, bei einer Versicherung und beim Hausarzt

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Anbieter von Urlaubsreisen?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf einen Anbieter von Versicherungen?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

In welche der folgenden Aspekte vertrauen Sie in Bezug auf Ihren Hausarzt?
Bilden Sie einen Rang, wobei 1 der wichtigste und 5 der unwichtigste Aspekt ist

	Rang 1-5
Unternehmen (z.B. Größe des Unternehmens, Umsatz, Produktionstechniken, Nachhaltigkeit in der Produktion)	
Produkt (z.B. Aussehen, Gesund, Preis, Geschmack)	
Personal des Herstellers (z.B. Kompetenz, Arbeitsweise, Aussehen, Authentizität)	
Marke (z.B. verkörperte Werte, Wiedererkennbarkeit, Einzigartigkeit, Verpackungsdesign)	
Zusatzleistungen (z.B. Gutscheincodes, Gewinnspiele, Marken Clubs, Vorteilskarten)	

Soziodemographie

Sind sie männlich oder weiblich?	
männlich	
weiblich	

Wie alt sind Sie?	
Unter 20	21 bis 29
30 bis 49	50 bis 65
über 65	

Welchen Beruf üben Sie aus?	
Arbeitssuchend	Arbeiter
Angestellter	Beamter
Selbstständiger	Schüler
Student	

Wie ist Ihr Familienstatus	
ledig/ singel	In einer Beziehung
verheiratet	geschieden

Appendix App.C2

Questionnaire of the fixed assignment test

(English version)

Welcome and thank you for participating in this online questionnaire

Within the context of a wider research project I am currently conducting a survey about customer trust.

You will need no more than 10 minutes to answer the following questions.

Thank you in advance!

I would like to ask you about your thoughts through in relation to three different purchase situations:

Situation 1: in a supermarket
- buying crisps, shampoo, pizza

Situation 2: at a car seller and in a store for electronic devices
- buying a car, a television and a mobile phone

Situation 3: at a travel agency, at an insurance company and at your doctor
- booking a vacation, taking out an insurance and having a medical treatment

I would like you to think about the following question:

How much do the following five aspects company, product, salesperson/ employees, product brand and value-added-services influence your trust in the company and its products?

I would like you to create a ranking of the five listed aspects. Rank 1 is for the item that you perceive to be the most important for your development of trust.

Situation 1: In a supermarket

In which of the following elements do you trust the most in relation to the purchase of snacks (e.g. chips) ?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to the purchase of hygiene articles (e.g. shampoo) ?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g.. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to the purchase of food (e.g. pizza) ?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

Situation 2: at a car seller and in a store for electronic devices

In which of the following elements do you trust the most in relation to the purchase of a car ?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to the purchase of a television?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to the purchase of a mobilephone ?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

Situation 3: at a travel agency, at an insurance company an at your doctor

In which of the following elements do you trust the most in relation to the booking of your vacation?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to insurance companies?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

In which of the following elements do you trust the most in relation to your doctor?

Please create a ranking, what rank 1 is the most important element and 5 the least important element.

	Rank 1-5
Company (e.g. company size, production procedures, sustainability of production)	
Products (e.g. design, health, price, taste)	
Employees (e.g. competence, working procedures, appearance, authenticity)	
Brand (e.g. incorporated values, character, uniqueness, design)	
Added services (e.g. coupons, vouchers, competitions, clubs, discounts)	

Sociodemographics

Are you male or female?	
male	
female	

How old are you?	
20 or below 20	between 21 and 29
between 30 and 49	between 50 and 65
older than 65	

What is your occupation?	
Looking for a job	Craftsmen
Salaried employee	Public official
Self-employed	Pupil
University student	

What is your marital status?	
Unmarried/single	In a relationship
Married	Divorced

Appendix D: General questionnaire

App.D1	General questionnaire (German original)
App.D2	General questionnaire (English version)

Appendix App.D1: General questionnaire

(German original)

Welche Erfahrungen haben Sie mit dem Unternehmen gemacht?

Im Nachfolgenden möchten wir Sie bitten, uns Ihre Einschätzung in Bezug auf die folgenden Aussagen zu geben:

No.			Question	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
C	Co	1	Das Unternehmen kann sich erfolgreich an veränderte Bedingungen anpassen	1	2	3	4	5
C	Co	2	Das Unternehmen berücksichtigt meine Erwartungen	1	2	3	4	5
C	Co	3	Das Unternehmen hat hohe Standards	1	2	3	4	5
C	Re	4	Das Unternehmen kommuniziert in regelmäßigen Abständen wichtige Ereignisse und Entscheidungen	1	2	3	4	5
C	Re	5	Das Unternehmen sagt was es tut	1	2	3	4	5
C	Re	6	Das Unternehmen ist anständig	1	2	3	4	5
C	In	7	Das Unternehmen ist ehrlich	1	2	3	4	5
C	In	8	Das Unternehmen hat hohe moralische Werte	1	2	3	4	5
C	In	9	Das Unternehmen behandelt mich mit Respekt	1	2	3	4	5
C	Tr	10	Ich weiß, was das Unternehmen tut	1	2	3	4	5
C	Tr	11	Das Unternehmen sagt, wenn etwas schief läuft	1	2	3	4	5
C	Tr	12	Das Unternehmen teilt der wichtige Informationen mit	1	2	3	4	5
C	B	13	Das Unternehmen ist Rücksichtsvoll	1	2	3	4	5
C	B	14	Das Unternehmen hört auf meine Bedürfnisse	1	2	3	4	5
C	B	15	Das Unternehmen ist fair	1	2	3	4	5
C	Rp	16	Das Unternehmen hat einen guten Ruf	1	2	3	4	5
C	Rp	17	Personen die ich kenne, sprechen gut über das Unternehmen	1	2	3	4	5
C	Rp	18	Kunden haben eine positive Einstellung gegenüber dem Unternehmen	1	2	3	4	5
C	Id	19	Ich kann mich mit dem Unternehmen identifizieren	1	2	3	4	5
C	Id	20	Meine persönlichen Werte stimmen mit denen des Unternehmens überein	1	2	3	4	5
C	Id	21	Ich fühle mich dem Unternehmen verbunden	1	2	3	4	5

Welche Erfahrungen haben Sie mit den Produkten des Unternehmens gemacht?

Im Nachfolgenden möchten wir Sie bitten, uns Ihre Einschätzung in Bezug auf die folgenden Aussagen zu geben:

No.			Question	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
P	Co	1	Die Produkte passen sich veränderten Bedingungen an	1	2	3	4	5
P	Co	2	Die Produkte berücksichtigen meine Erwartungen	1	2	3	4	5
P	Co	3	Die Produkte haben hohe Standards	1	2	3	4	5
P	Re	4	Die Produkte waren so, wie ich sie vor dem Kauf erwartet habe	1	2	3	4	5
P	Re	5	Die Produkte hielten dass, was sie versprochen haben	1	2	3	4	5
P	Re	6	Die Produkte sind bekannt	1	2	3	4	5
P	In	7	Die Produkte sind Ehrlich	1	2	3	4	5
P	In	8	Die Produkte haben hohe moralische Werte	1	2	3	4	5
P	In	9	Die Produkte sind Authentisch	1	2	3	4	5
P	Tr	10	Die Produkte unterscheiden sich von denen der Konkurrenz	1	2	3	4	5
P	Tr	11	Die Produkte sind selbsterklären	1	2	3	4	5
P	Tr	12	Die Produkte sind leicht zu verwenden	1	2	3	4	5
P	B	13	Der Preis ist für die Produkte gerechtfertigt	1	2	3	4	5
P	B	14	Die Produkte erfüllen meine persönlichen Erwartungen	1	2	3	4	5
P	B	15	Die Nutzung der Produkte ist für mich ohne persönlichen Schaden	1	2	3	4	5
P	Rp	16	Die Produkte haben einen guten Ruf	1	2	3	4	5
P	Rp	17	Personen die ich keine, sprechen gut über das Produkt	1	2	3	4	5
P	Rp	18	Kunden haben eine positive Einstellung zum Product	1	2	3	4	5
P	Id	19	Es gibt keine Alternativen zu dem Produkt für mich	1	2	3	4	5
P	Id	20	Meine persönlichen Werte stimmen mit denen des Produktes überein	1	2	3	4	5
P	Id	21	Ich fühle mich dem Produkt verbunden	1	2	3	4	5

Welche Erfahrungen haben Sie mit den Kundenberatern des Unternehmens gemacht?

Im Nachfolgenden möchten wie Sie bitten, uns Ihre Einschätzung in Bezug auf die folgenden Aussagen zu geben:

No.			Question	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
S	Co	1	Die Kundenberater berücksichtigen meine Erwartungen	1	2	3	4	5
S	Co	2	Die Kundenberater haben die Fähigkeit mich gut zu beraten	1	2	3	4	5
S	Co	3	Die Kundenberater haben hohe Standards	1	2	3	4	5
S	Re	4	Die Kundenberater sind verlässlich	1	2	3	4	5
S	Re	5	Die Kundenberater halten ihr Versprechen	1	2	3	4	5
S	Re	6	Die Kundenberater sind anständig	1	2	3	4	5
S	In	7	Die Kundenberater sind ehrlich	1	2	3	4	5
S	In	8	Die Kundenberater haben hohe moralische Werte	1	2	3	4	5
S	In	9	Die Kundenberater behandeln mich mit Respekt	1	2	3	4	5
S	Tr	10	Die Kundenberater erklären ihre Entscheidungen	1	2	3	4	5
S	Tr	11	Die Kundenberater sagen mir, wenn etwas schief läuft	1	2	3	4	5
S	Tr	12	Die Kundenberater teilen offen wichtige Informationen mit	1	2	3	4	5
S	B	13	Die Kundenberater hören auf meine Bedürfnisse	1	2	3	4	5
S	B	14	Die Kundenberater sind fair	1	2	3	4	5
S	B	15	Die Kundenberater sind rücksichtsvoll und behandeln mich mit Respekt	1	2	3	4	5
S	Rp	16	Die Kundenberater haben einen guten Ruf	1	2	3	4	5
S	Rp	17	Personen die ich kenne, sprechen gut über die Kundenberater	1	2	3	4	5
S	Rp	18	Kunden haben eine positive Einstellung gegenüber den Kundenberatern	1	2	3	4	5
S	Id	19	Ich kann mich mit den Kundenberatern identifizieren	1	2	3	4	5
S	Id	20	Meine persönlichen Werte stimmen mit denen der Kundenberater überein	1	2	3	4	5
S	Id	21	Ich fühle mich den Kundenberatern verbunden	1	2	3	4	5

Welche Erfahrungen haben Sie mit der Produktmarke des Unternehmens gemacht?

Im Nachfolgenden möchten wir Sie bitten, uns Ihre Einschätzung in Bezug auf die folgenden Aussagen zu geben:

No.			Question	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
B	Co	1	Die Produktmarke passt sich veränderten Bedingungen an	1	2	3	4	5
B	Co	2	Die Produktmarke berücksichtigt meine Erwartungen	1	2	3	4	5
B	Co	3	Die Produktmarke hat hohe Standards	1	2	3	4	5
B	Re	4	Die Produktmarke ist eine Marke mit konstanter Qualität	1	2	3	4	5
B	Re	5	Die Produktmarke hält Ihr Versprechen	1	2	3	4	5
B	Re	6	Die Produktmarke ist bekannt	1	2	3	4	5
B	In	7	Die Produktmarke ist ehrlich	1	2	3	4	5
B	In	8	Die Produktmarke hat hohe moralische Werte	1	2	3	4	5
B	In	9	Die Produktmarke ist authentisch	1	2	3	4	5
B	Tr	10	Die Produktmarke kann leicht von anderen Marken unterschieden werden	1	2	3	4	5
B	Tr	11	Mir die die Produktmarke bekannt, und ich weiss viel über sie	1	2	3	4	5
B	Tr	12	Ich weiß wofür die Produktmarke steht	1	2	3	4	5
B	B	13	Die Produktmarke ist rücksichtsvoll	1	2	3	4	5
B	B	14	Die Produktmarke ist fair	1	2	3	4	5
B	B	15	Das Nutzen der Produktmarke ist ohne Nachteile für mich	1	2	3	4	5
B	Rp	16	Die Produktmarke ist beliebt	1	2	3	4	5
B	Rp	17	Personen die ich kenne, sprechen gut über die Produktmarke	1	2	3	4	5
B	Rp	18	Kunden sind positiv gegenüber der Produktmarke eingestellt	1	2	3	4	5
B	Id	19	Es gibt keine Alternative zur Produktmarke für mich	1	2	3	4	5
B	Id	20	Die Produktmarke ist sympathisch	1	2	3	4	5
B	Id	21	Die Produktmarke passt zu meinem Lebensumständen	1	2	3	4	5

Welche Erfahrungen haben Sie mit Added Services des Unternehmens gemacht?

Im Nachfolgenden möchten wie Sie bitten, uns Ihre Einschätzung in Bezug auf die folgenden Aussagen zu geben:

No.			Question	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
V	Co	1	Die Value-Added-Services passen sich an veränderte Bedingungen an	1	2	3	4	5
V	Co	2	Die Value-Added-Services berücksichtigen meine Erwartungen	1	2	3	4	5
V	Co	3	Die Value-Added-Services werten die eigentlichen Produkte auf	1	2	3	4	5
V	Re	4	Die Value-Added-Services waren so, wie ich sie vor dem Kauf erwartet habe	1	2	3	4	5
V	Re	5	Die Value-Added-Services halten ihr Versprechen	1	2	3	4	5
V	Re	6	Die Value-Added-Services sind bekannt	1	2	3	4	5
V	In	7	Die Value-Added-Services sind ehrlich	1	2	3	4	5
V	In	8	Die Value-Added-Services haben hohe moralische Werte	1	2	3	4	5
V	In	9	Die Value-Added-Services sind authentisch	1	2	3	4	5
V	Tr	10	Die Value-Added-Services helfen mir, die Produkte von der Konkurrenz zu unterscheiden	1	2	3	4	5
V	Tr	11	Die Value-Added-Services sind selbsterklärend	1	2	3	4	5
V	Tr	12	Ich weiß, welche Value-Added-Services angeboten werden	1	2	3	4	5
V	B	13	Die Value-Added-Services erfüllen meine persönlichen Erwartungen	1	2	3	4	5
V	B	14	Der Preis der Value-Added-Services ist gerechtfertigt	1	2	3	4	5
V	B	15	Die Value-Added-Services sind aufrichtig	1	2	3	4	5
V	Rp	16	Die Value-Added-Services haben einen guten Ruf	1	2	3	4	5
V	Rp	17	Personen die ich kenne, sprechen gut über die Value-Added-Services	1	2	3	4	5
V	Rp	18	Kunden sind positiv gegenüber den Value-Added-Services eingestellt	1	2	3	4	5
V	Id	19	Es gibt keine Alternative zu den Value-Added-Services für mich	1	2	3	4	5
V	Id	20	Ich mag die angebotenen Value-Added-Services	1	2	3	4	5
V	Id	21	Die Value-Added-Services passen zu meinen Lebensumständen	1	2	3	4	5

Wie schätzen Sie Ihr Handeln in Bezug auf die folgenden Aussagen ein?

Im Nachfolgenden möchten wir Sie bitten, uns Ihre Einschätzung in Bezug auf Ihr Handeln in der beschriebenen Situation zu geben.

Nr.			Frage	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
E	Cr	1	Ich würde zum heutigen Zeitpunkt weitere Produkte des Unternehmens nachfragen	1	2	3	4	5
E	Up	2	Würde ich mir heute das Produkt kaufen wollen, würde ich mir ein größeres oder ein Modell mit einer höherwertigeren Ausstattung als die meines aktuellen Produktes zulegen	1	2	3	4	5
E	We	3	Ich würde aktuell das Unternehmen weiterempfehlen	1	2	3	4	5
E	Wi	4	Ich würde zum heutigen Zeitpunkt das gleiche Produkt beim Unternehmen noch einmal kaufen	1	2	3	4	5
E	Wb	5	Würde ich heute das Produkt kaufen wollen, käme das Unternehmen in die engere Auswahl.	1	2	3	4	5
E	Ps	6	Würde ich mir heute ein neues Produkt kaufen, wäre der Preis für mich nicht das wichtigste kaufentscheidende Kriterium	1	2	3	4	5
E	Ft	7	Wenn doch mal etwas beim Unternehmen schief läuft, würde ich Tips geben, dass es nicht wieder vorkommt	1	2	3	4	5

Wie würden Sie sich selber beschreiben?

Im Nachfolgenden bitten Sie, zuerst Ihre Einstellung in Bezug auf die folgenden Aussagen zu ihrer Person bewerten

Hinweis: Damit sie uns ehrlich Ihre Meinung sagen können wird sichergestellt, das zu keinem Zeitpunkt der Untersuchung Ihre Angaben mit Ihrer Person (Adressdaten bei Teilnahme Gewinnspiel) in Verbindung gebracht werden können.

Nr.			Frage	trifft zu	trifft eher zu	weder noch	trifft eher nicht zu	trifft nicht zu
				1	2	3	4	5
I	T	1	Ich gehe unvoreingenommen auf andere Menschen zu	1	2	3	4	5
I	G	3	Ich höre auf die Bedürfnisse anderer	1	2	3	4	5
I	I	5	Ich fühle mich andern Menschen gegenüber verbunden und verpflichtet	1	2	3	4	5
I	R	8	Andere Menschen sind mir gegenüber positiv eingestellt	1	2	3	4	5
I	K	10	Ich habe Mut und Zuversicht und vertraue in meine eigenen Fähigkeiten	1	2	3	4	5
I	V	11	Ich halte mein Wort	1	2	3	4	5
I	In	13	Ich setze mir hohe moralische Standards	1	2	3	4	5

Appendix App.D2 **General questionnaire**

(English version)

What experience do you have with regard to the company?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.			Question	strongly agree	agree	neutral	disagree	strongly disagree
				1	2	3	4	5
C	Co	1	The company can successfully adapt to changing demands	1	2	3	4	5
C	Co	2	The company considers my wants and needs	1	2	3	4	5
C	Co	3	The company has high standards	1	2	3	4	5
C	Re	4	The company communicates regularly important events and decisions	1	2	3	4	5
C	Re	5	The company does what it says	1	2	3	4	5
C	Re	6	The company is reputable	1	2	3	4	5
C	In	7	The company is honest	1	2	3	4	5
C	In	8	The company has high moral values	1	2	3	4	5
C	In	9	The company treats me with respect	1	2	3	4	5
C	Tr	10	I know what the company does	1	2	3	4	5
C	Tr	11	The company says, if something goes wrong	1	2	3	4	5
C	Tr	12	The company openly shares all relevant information	1	2	3	4	5
C	B	13	The company is caring	1	2	3	4	5
C	B	14	The company listens to my wants and needs	1	2	3	4	5
C	B	15	The company is fair	1	2	3	4	5
C	Rp	16	The company enjoys a high standing	1	2	3	4	5
C	Rp	17	People I know speak highly of the company	1	2	3	4	5
C	Rp	18	Customers are positive towards the company	1	2	3	4	5
C	Id	19	I can identify myself with the company	1	2	3	4	5
C	Id	20	My personal values match the values of the company	1	2	3	4	5
C	Id	21	I feel connected with the company	1	2	3	4	5

What experience do you have with regard to the company's products and services?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.			Question	strongly agree	agree	neutral	disagree	strongly disagree
				1	2	3	4	5
P	Co	1	The products adapt to changing demands	1	2	3	4	5
P	Co	2	The products considers my wants and needs	1	2	3	4	5
P	Co	3	The products are of high standards	1	2	3	4	5
P	Re	4	The products are what I expected before the purchase	1	2	3	4	5
P	Re	5	The products fulfil what they promise	1	2	3	4	5
P	Re	6	The products are established	1	2	3	4	5
P	In	7	The products are honest	1	2	3	4	5
P	In	8	The product stands for high moral values	1	2	3	4	5
P	In	9	The products are authentic	1	2	3	4	5
P	Tr	10	The products differ from those of the competition	1	2	3	4	5
P	Tr	11	The products are self-explanatory	1	2	3	4	5
P	Tr	12	The product is easy to use	1	2	3	4	5
P	B	13	The value for money is appropriate	1	2	3	4	5
P	B	14	The products fulfil my personal needs	1	2	3	4	5
P	B	15	The product usage is without harm for me	1	2	3	4	5
P	Rp	16	The products enjoys a high standing	1	2	3	4	5
P	Rp	17	People I know speak highly of the products	1	2	3	4	5
P	Rp	18	Customers are positive towards the products	1	2	3	4	5
P	Id	19	There is no alternative to the product available	1	2	3	4	5
P	Id	20	My personal values match the values of the product	1	2	3	4	5
P	Id	21	I feel connected with the products	1	2	3	4	5

What experience do you have with regard to the company's sales personnel?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.			Question	strongly agree	agree	neutral	disagree	strongly disagree
				1	2	3	4	5
S	Co	1	The sales people consider my wants and needs	1	2	3	4	5
S	Co	2	The sales people have the ability to advise me well	1	2	3	4	5
S	Co	3	The sales people have high standards	1	2	3	4	5
S	Re	4	The sales people are dependable	1	2	3	4	5
S	Re	5	The sales people fulfil their promises	1	2	3	4	5
S	Re	6	The sales people are reputable	1	2	3	4	5
S	In	7	The sales people are honest	1	2	3	4	5
S	In	8	The sales people have high moral values	1	2	3	4	5
S	In	9	The sales people treat me with respect	1	2	3	4	5
S	Tr	10	The sales people explain their decisions	1	2	3	4	5
S	Tr	11	The sales people say, if something goes wrong	1	2	3	4	5
S	Tr	12	The sales people openly shares all relevant information	1	2	3	4	5
S	B	13	The sales people listen to my wants and needs	1	2	3	4	5
S	B	14	The sales people are fair	1	2	3	4	5
S	B	15	The sales people are caring and treat me with respect	1	2	3	4	5
S	Rp	16	The sales people enjoys a high standing	1	2	3	4	5
S	Rp	17	People I know speak highly of the sales people	1	2	3	4	5
S	Rp	18	Customers are positive towards the sales people	1	2	3	4	5
S	Id	19	I can identify myself with the sales people	1	2	3	4	5
S	Id	20	My personal values match the values of the sales people	1	2	3	4	5
S	Id	21	I feel connected with the sales people	1	2	3	4	5

What experience do you have with regard to the company's product brand?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.			Question	strongly agree	agree	neutral	disagree	strongly disagree
				1	2	3	4	5
B	Co	1	The product brand adapts to changing demands	1	2	3	4	5
B	Co	2	The product brand considers my current wants and needs	1	2	3	4	5
B	Co	3	The product brand incorporates high standards	1	2	3	4	5
B	Re	4	The product brand is a brand with consistent quality	1	2	3	4	5
B	Re	5	The product brand lives up to its promises	1	2	3	4	5
B	Re	6	The product brand is established	1	2	3	4	5
B	In	7	The product brand is honest	1	2	3	4	5
B	In	8	The product brand stands for high moral values	1	2	3	4	5
B	In	9	The product brand is authentic	1	2	3	4	5
B	Tr	10	The product brand can easily be distinguished from other brands	1	2	3	4	5
B	Tr	11	I am familiar with the product brand and know much about it	1	2	3	4	5
B	Tr	12	I do understand what the product brand stands for	1	2	3	4	5
B	B	13	The product brand is caring	1	2	3	4	5
B	B	14	The product brand is fair	1	2	3	4	5
B	B	15	The product brand usage is without harm for me	1	2	3	4	5
B	Rp	16	The product brand is a popular brand	1	2	3	4	5
B	Rp	17	People I know speak highly of the product brand	1	2	3	4	5
B	Rp	18	Customers are positive towards the product brand	1	2	3	4	5
B	Id	19	There is no alternative to the product brand available for me	1	2	3	4	5
B	Id	20	The brand is sympathetic	1	2	3	4	5
B	Id	21	The product brand is a brand that fits my lifestyle and my needs	1	2	3	4	5

What experience do you have with regard to the company's offered value-added-services?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.			Question	strongly agree	agree	neutral	disagree	strongly disagree
				1	2	3	4	5
V	Co	1	The value-added-services adapt to changing demands	1	2	3	4	5
V	Co	2	The value-added-services consider my current wants and needs	1	2	3	4	5
V	Co	3	The value-added-services increase the value of the core product	1	2	3	4	5
V	Re	4	The value-added-services are what I expected before the purchase	1	2	3	4	5
V	Re	5	The value-added-services fulfil what they promise	1	2	3	4	5
V	Re	6	The value-added-services are established	1	2	3	4	5
V	In	7	The value-added-services are honest	1	2	3	4	5
V	In	8	The value-added-services stands for high moral values	1	2	3	4	5
V	In	9	The value-added-services are authentic	1	2	3	4	5
V	Tr	10	The value-added-service helps to distinguish the product from competition	1	2	3	4	5
V	Tr	11	The value-added-services are self-explanatory	1	2	3	4	5
V	Tr	12	I know what kind of value-added-services are offered	1	2	3	4	5
V	B	13	The value-added-services fulfil my personal needs	1	2	3	4	5
V	B	14	The value-added-services are good value for money	1	2	3	4	5
V	B	15	The value-added-services are sincere	1	2	3	4	5
V	Rp	16	The value-added-services enjoy a high standing	1	2	3	4	5
V	Rp	17	People I know speak highly of the value added-services-brand	1	2	3	4	5
V	Rp	18	Customers are positive towards the value-added-services	1	2	3	4	5
V	Id	19	There is no alternative to the value-added-services available for me	1	2	3	4	5
V	Id	20	I like the offered value-added-services	1	2	3	4	5
V	Id	21	The value-added-services fits my lifestyle and my needs	1	2	3	4	5

How would you evaluate your own behaviour with regard to the following statements?

In the following, I would like you to evaluate the statements based on your personal opinion.

No.	Question	strong ly agree	agree	neutra l	disagr ee	strong ly disagr ee
		1	2	3	4	5
E Cr 1	I could imagine buying more products offered by the company	1	2	3	4	5
E Up 2	I could imagine buying another model of my product the next time	1	2	3	4	5
E We 3	I would recommend the products made by the company	1	2	3	4	5
E Wi 4	I could imagine buying the same product again	1	2	3	4	5
E Wt 5	If I had to buy such a product today, I would choose the same company	1	2	3	4	5
E Ps 6	The price is of less importance to me when I buy products produced by this company	1	2	3	4	5
E Ft 7	If something does go wrong at the company, I would forgive the company and share my experience	1	2	3	4	5

How would you evaluate your own person with regard to the following statements?

In the following, I would like you to evaluate the statements based on your personal opinion.

Advice: All data generated is absolutely confidential and anonymous and will at no time be connected to you as a person. Therefore, please answer the following questions as honest as possible.

No.	Question	strongly agree	agree	neutral	disagree	strongly disagree
	How would you describe yourself?	1	2	3	4	5
I T 1	I am open-minded with regard to other people	1	2	3	4	5
I G 3	I care about other peoples' needs	1	2	3	4	5
I I 5	I often feel obliged to help other people	1	2	3	4	5
I R 8	Other people have a positive attitude with regard to my person	1	2	3	4	5
I K 10	I am self-confident and trust my own skill	1	2	3	4	5
I V 11	I keep my word	1	2	3	4	5
I In 13	I set high moral standards for myself	1	2	3	4	5

Appendix E:

Pre-test: testing the integration of the two models

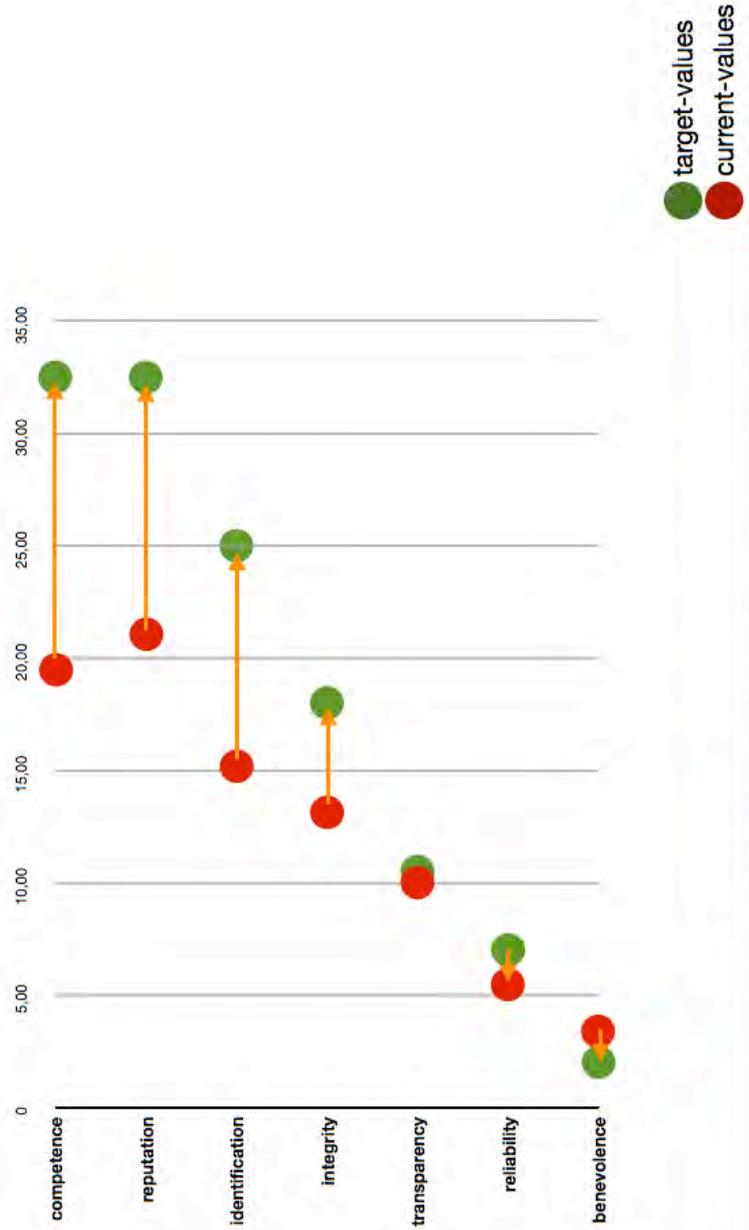
App.E1	Students “lectures” - comparison of current- and target values
App.E2	Students “lectures”- comparison of current- and target values
App.E3	Students “professors”- comparison of current- and target values
App.E4	Students “professors”- comparison of current- and target values

	focus groups				online survey				
	Rank \emptyset	Value \emptyset	Target Value	Top	Value \emptyset (original)	Value \emptyset (new)	Current Value	Distance	Biggest GAP
1 competence	6,50	5,00	32,50	1,00	3,00	3,00	19,50	13,00	1,00
4 reputation	6,50	5,00	32,50	1,00	2,76	3,24	21,08	11,42	2,00
6 identification	5,00	5,00	25,00	3,00	2,96	3,04	15,21	9,79	3,00
7 integrity	4,00	4,50	18,00	4,00	2,71	3,29	13,16	4,84	4,00
3 transparency	3,00	3,50	10,50	5,00	2,65	3,35	10,04	0,46	6,00
2 reliability	2,00	3,50	7,00	6,00	3,25	2,75	5,50	1,50	5,00
5 benevolence	1,00	2,00	2,00	7,00	2,57	3,43	3,43	-1,43	7,00
Sum			108,00				68,96		

App.E1 Students „lectures“ - comparison of current- and target values

high trust

low trust

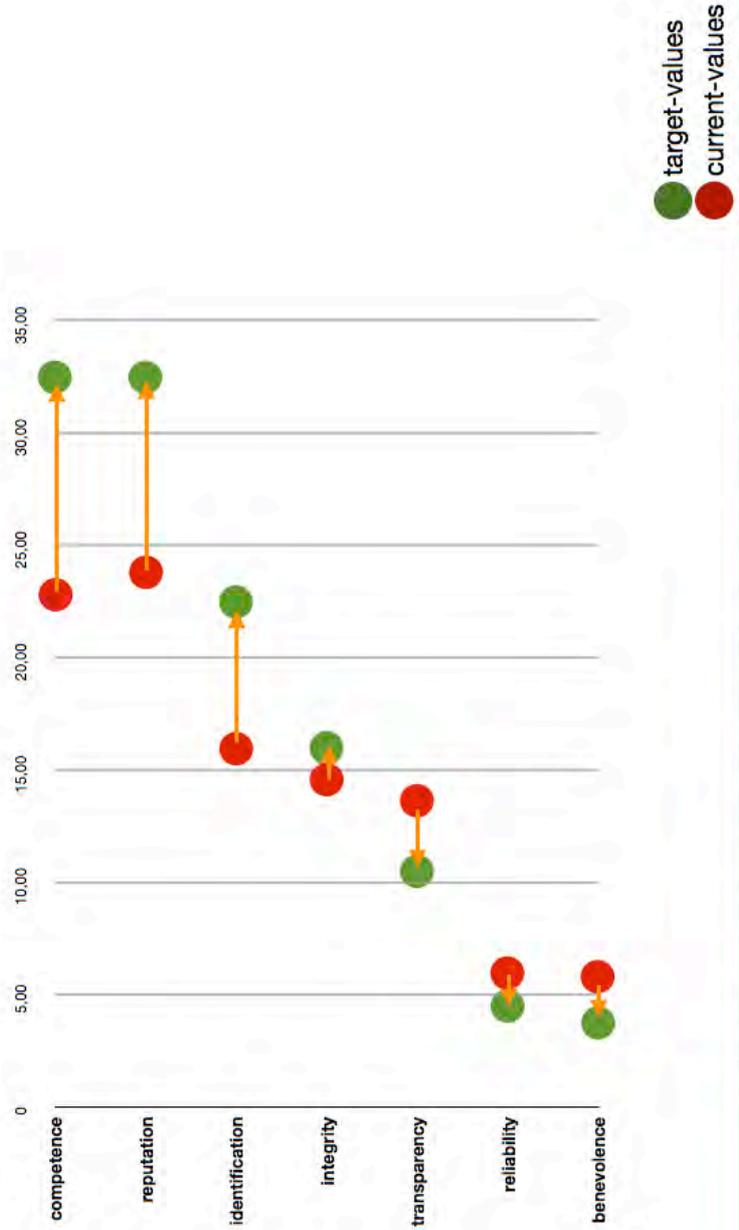


App.E2 Students „lectures“- comparison of current- and target values

	focus groups				online survey				
	Rank \emptyset	Value \emptyset	Target Value	Top	Value \emptyset (original)	Value \emptyset (new)	Current Value	Distance	Biggest GAP
				4					
1 competence	6,50	5,00	32,50	1,00	2,50	3,50	22,78	9,72	1,00
4 reputation	6,50	5,00	32,50	1,00	2,34	3,66	23,78	8,72	2,00
6 identification	4,50	5,00	22,50	3,00	2,46	3,54	15,93	6,57	3,00
7 integrity	4,00	4,00	16,00	4,00	2,36	3,64	14,56	1,44	4,00
3 transparency	3,50	3,00	10,50	5,00	2,11	3,89	13,62	-3,12	7,00
2 reliability	1,50	3,00	4,50	6,00	2,03	3,97	5,96	-1,46	5,00
5 benevolence	1,50	2,50	3,75	7,00	2,14	3,86	5,80	-2,05	6,00
Sum			103,50				77,04		

App.E3 Students „professors“- comparison of current- and target values

high trust



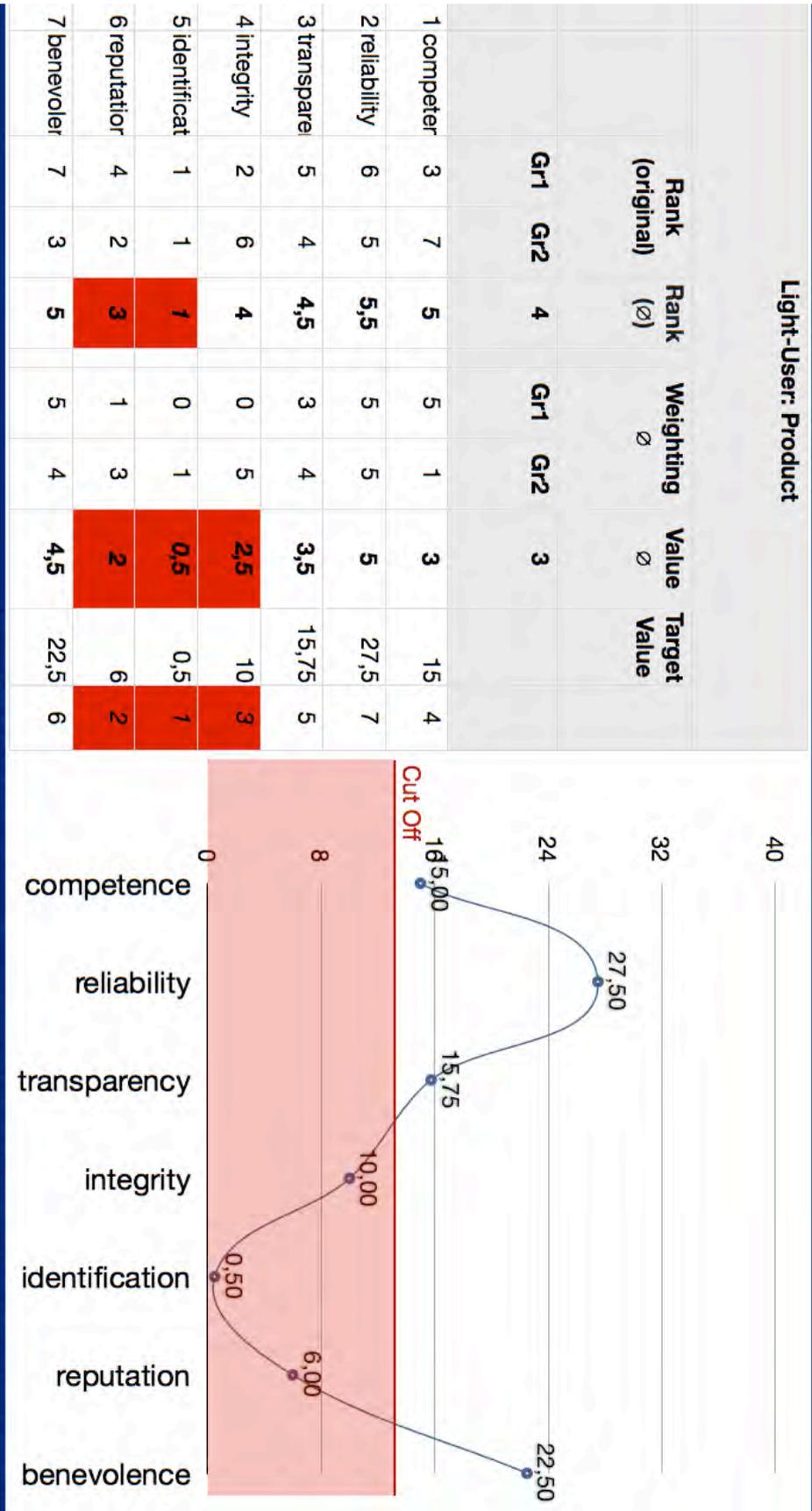
low trust

App.E4 Students „professors“ - comparison of current- and target values

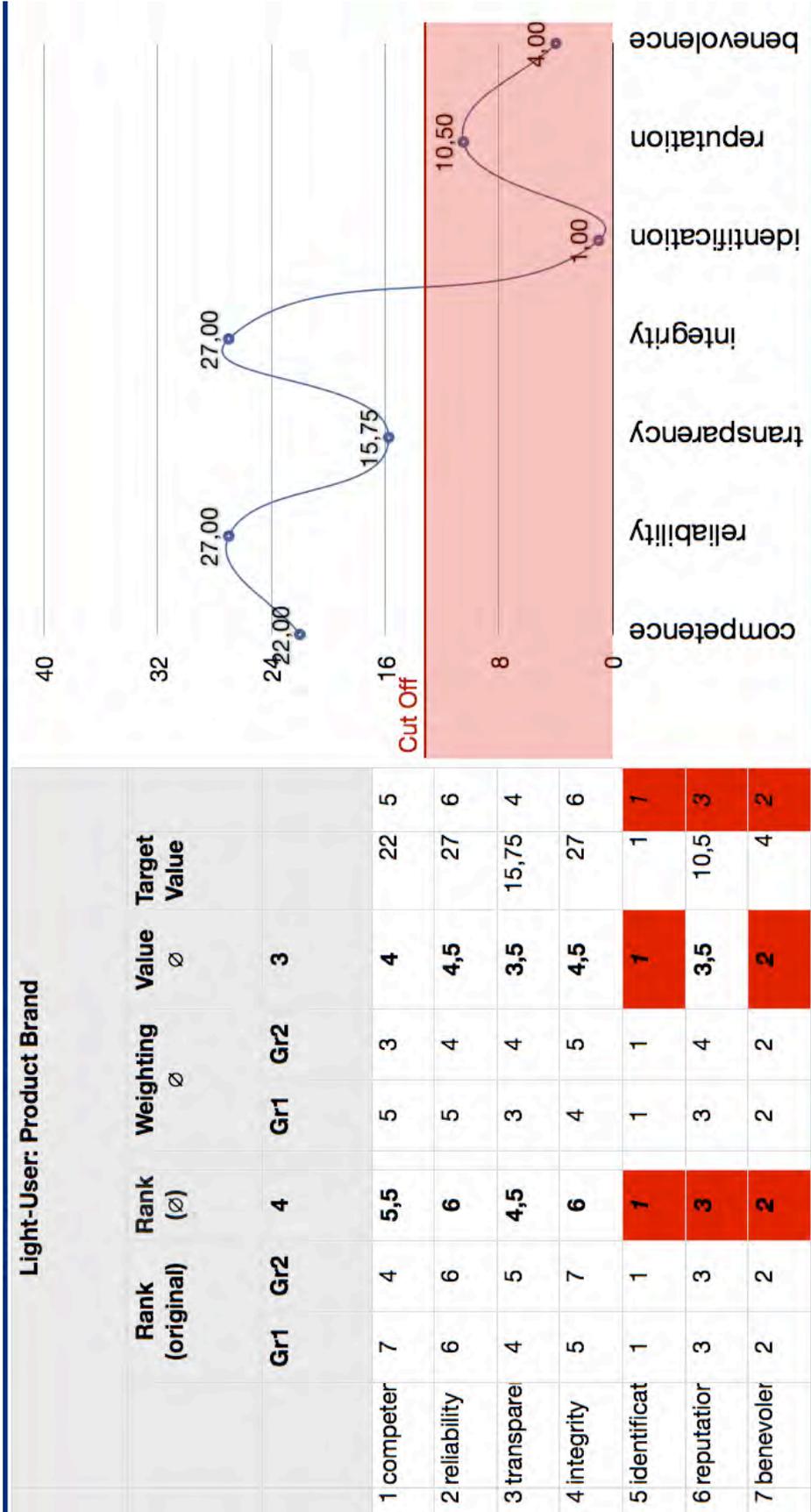
Appendix F:

Study one: non-durable goods

App.F1	Light-user - collage group 1
App.F2	Light-user - collage group 2
App.F3	Light-user - calculation of the dimension "product trust"
App.F4	Light-user - calculation of the dimension "product brand trust"
App.F5	Light-user - calculation of the dimension "company trust"
App.F6	Heavy-user - collage group 1
App.F7	Heavy-user - collage group 2
App.F8	Heavy-user - calculation of the dimension "product trust"
App.F9	Heavy-user - calculation of the dimension "product brand trust"
App.F10	Heavy-user - calculation of the dimension "company trust"
App.F11	Light-user - list of abbreviations
App.F12	Light-user - Cronbach's alpha analysis
App.F13	Light-user - arithmetic average and standard deviation
App.F14	Light-user - factor analysis
App.F15	Light-user - factor analysis/ Kaiser normalization
App.F16	Light-user - correlation analysis
App.F17	Heavy-user - list of abbreviations
App.F18	Heavy-user - Cronbach's alpha analysis
App.F19	Heavy-user - arithmetic average and standard deviation
App.F20	Heavy-user - factor analysis
App.F21	Heavy-user - factor analysis/ Kaiser normalization
App.F22	Heavy-user - correlation analysis
App.F23	Light-user vs. heavy-user - list of abbreviations
App.F24	Light-user vs. heavy-user - descriptive statistics
App.F25	Light-user vs. heavy-user - t-test
App.F26	Light-user vs. heavy-user - economical intent - descriptive statistics
App.F27	Light-user vs. heavy-user - economical intent - t-test
App.F28	Light-user vs. heavy-user - high-vs-low trustee test - descriptive statistics

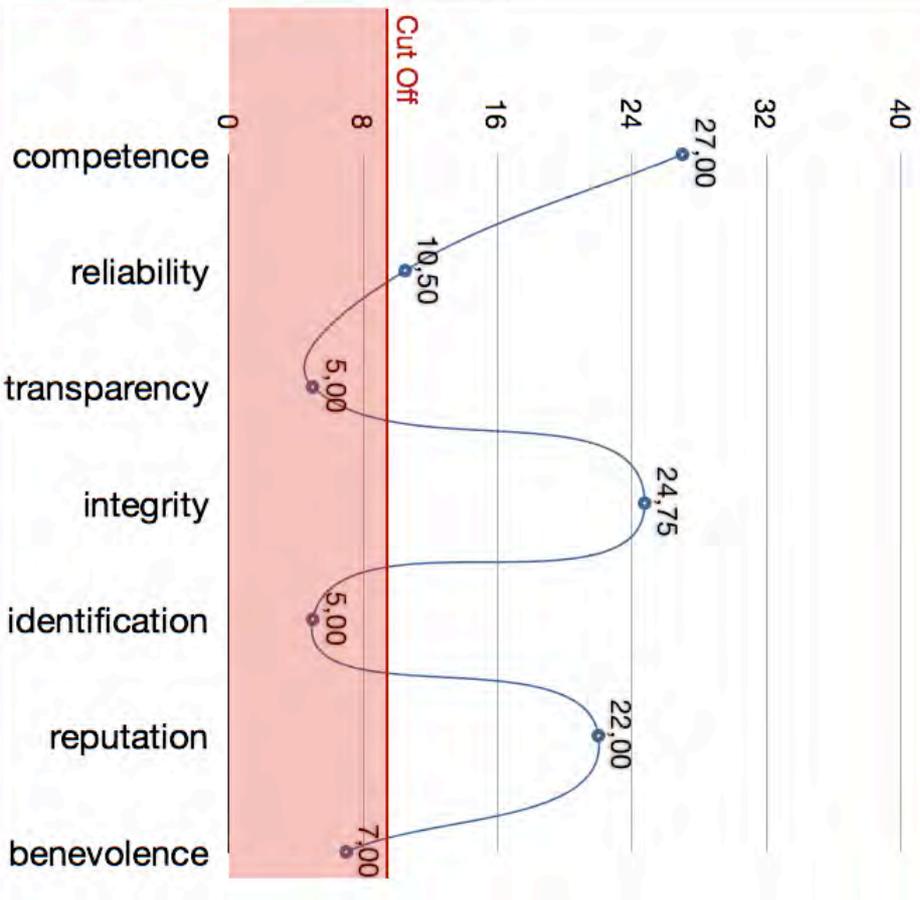


App.F3 Light-user - calculation of the dimension "product trust"

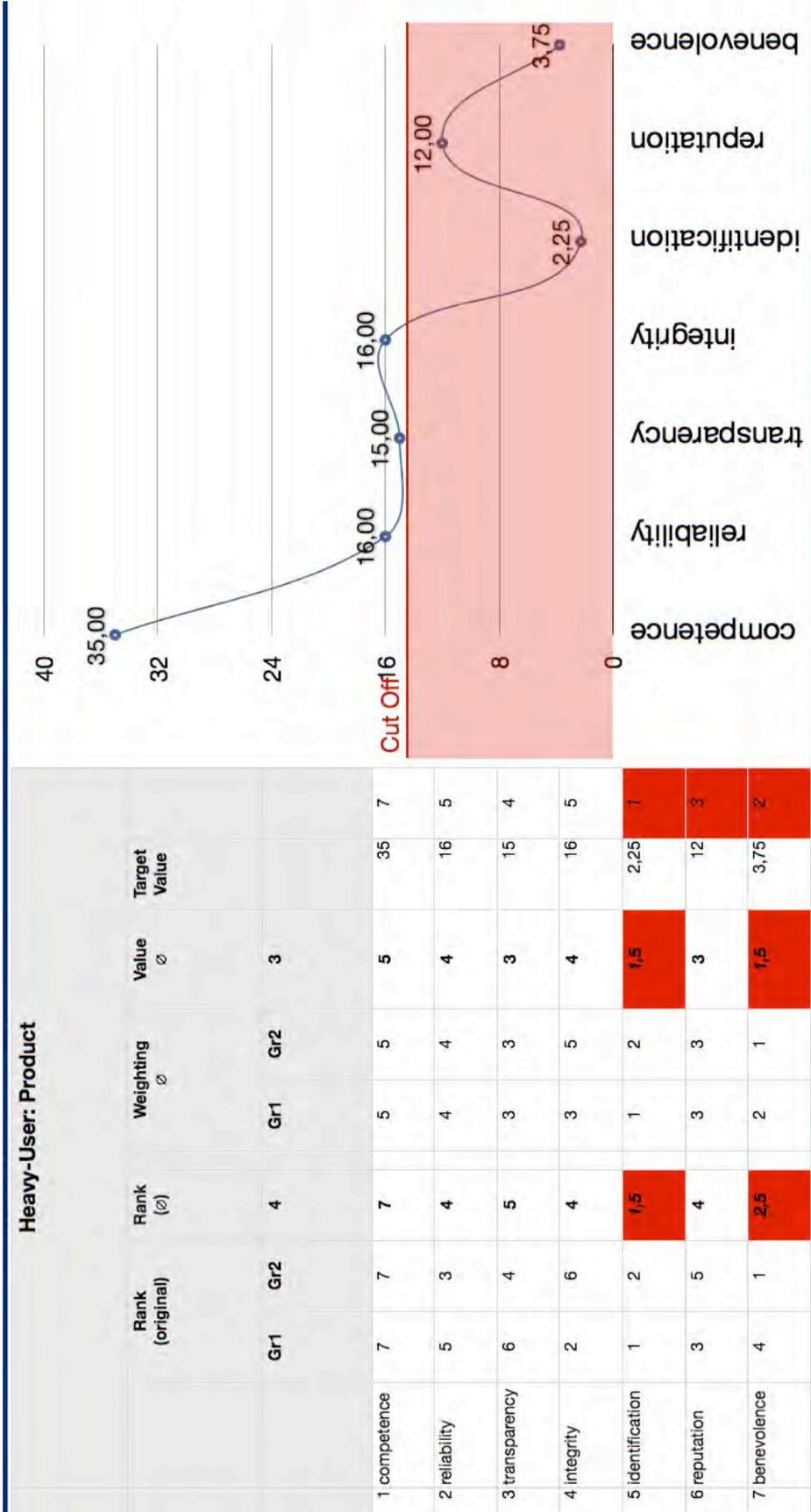


App.F4 Light-user - calculation of the dimension "product brand trust"

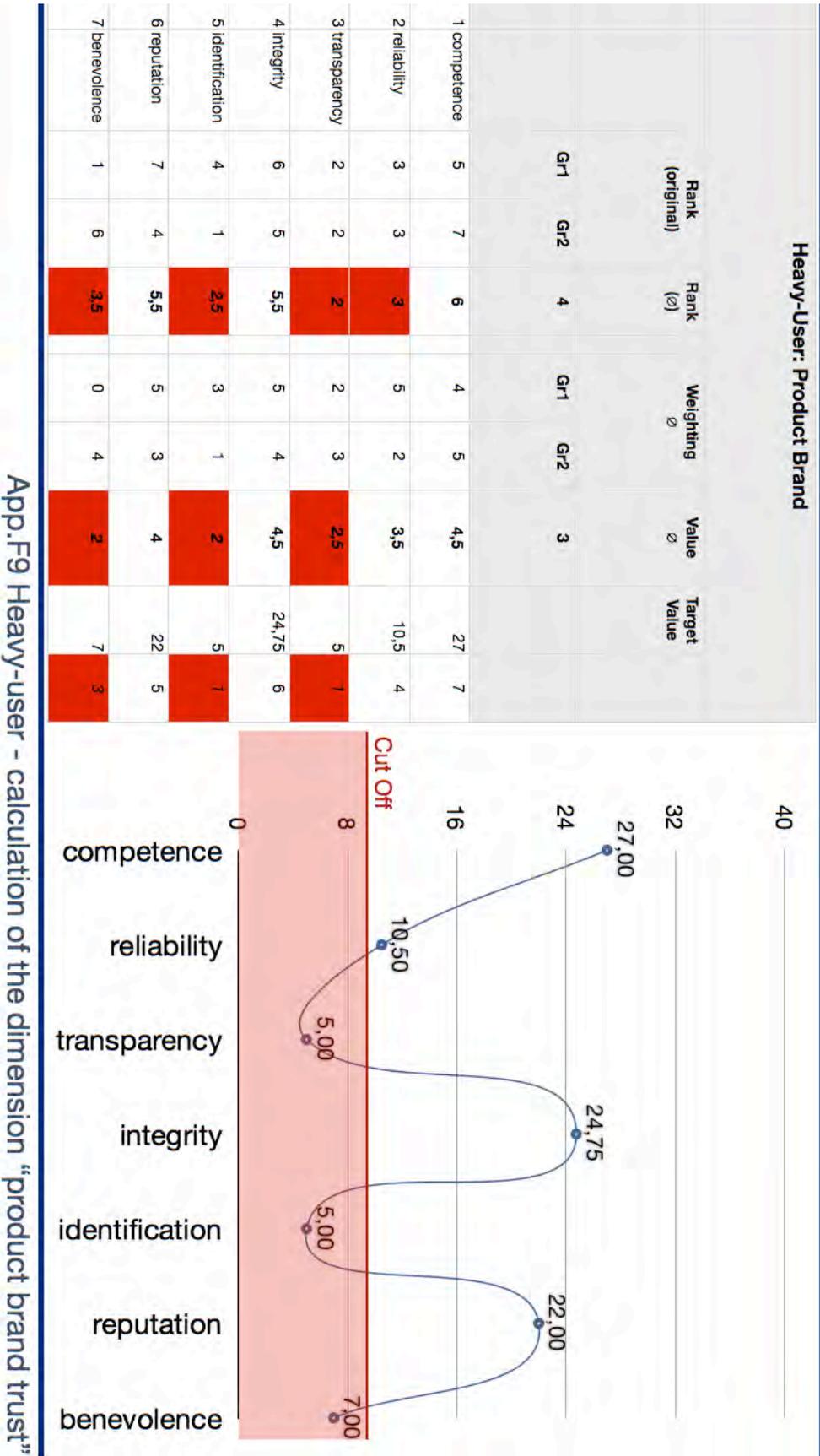
Light-User: Company									
	Rank (original)	Rank (\emptyset)	Weighting \emptyset	Value \emptyset	Target Value				
	Gr1	Gr2	Gr1	Gr2	3				
1	competer	5	7	6	4	5	4,5	27	7
2	reliability	3	3	3	5	2	3,5	10,5	4
3	transpare	2	2	2	2	3	2,5	5	1
4	integrity	6	5	5,5	5	4	4,5	24,75	6
5	identificat	4	1	2,5	3	1	2	5	1
6	reputator	7	4	5,5	5	3	4	22	5
7	benevoler	1	6	3,5	0	4	2	7	3



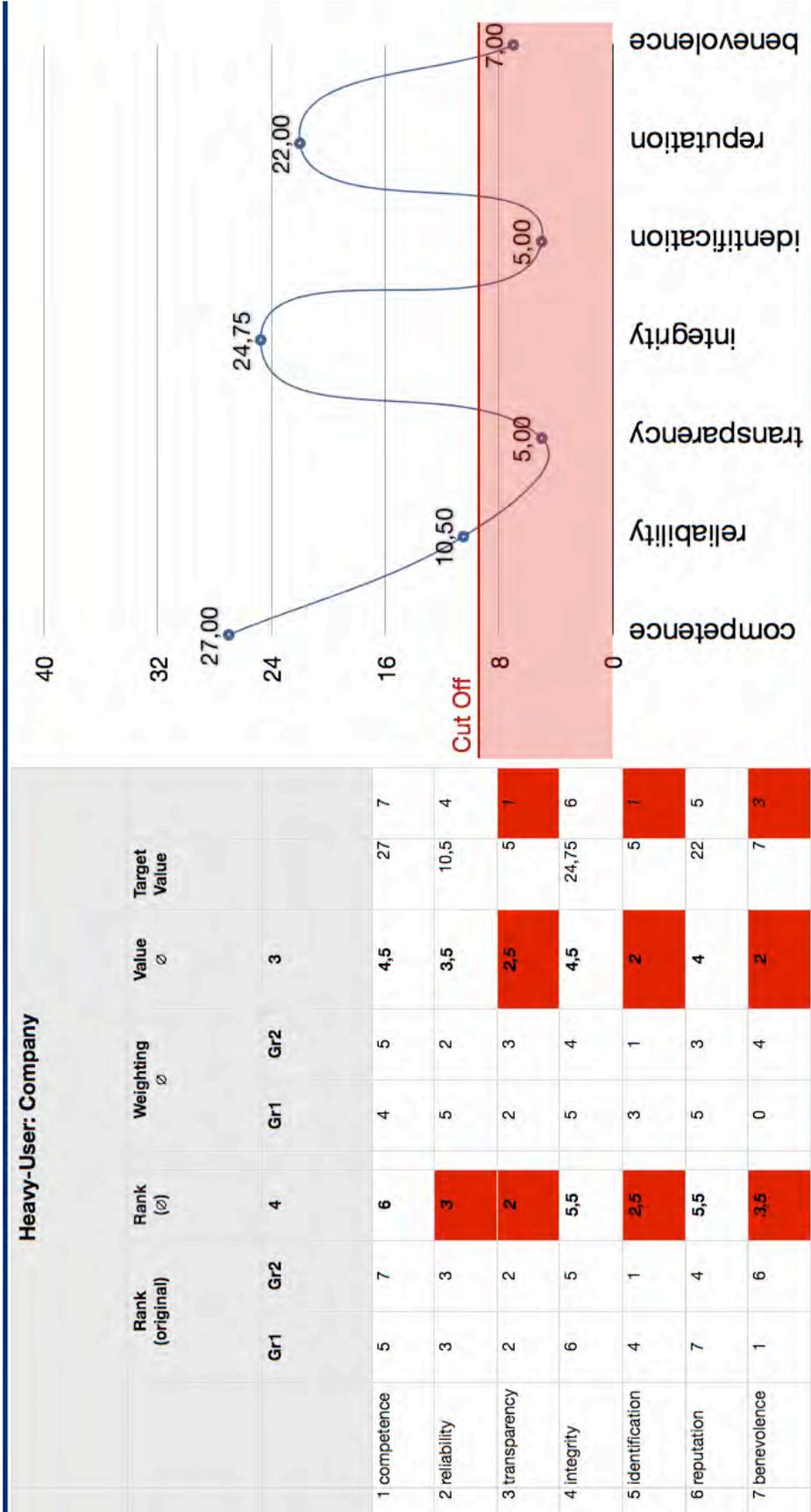
App.F5 Light-user - calculation of the dimension "company trust"



App.F8 Heavy-user - calculation of the dimension "product trust"



App.F9 Heavy-user - calculation of the dimension "product brand trust"



App.F10 Heavy-user - calculation of the dimension "company trust"

PT_L	Transparency of the product
PK_L	Competence of the product
PV_L	Reliability of the product
PG_L	Benevolence of the product
UK_L	Competence of the company
UV_L	Reliability of the company
UIn_L	Integrity of the company
UR_L	Reputation of the company
MT_L	Transparency of the product brand
MI_L	Identification of the product brand
MR_L	Reputation of the product brand
MK_L	Competence of the product brand
MV_L	Reliability of the product brand
MIn_L	Integrity of the product brand

App.F11 Light-user – list of abbreviations

Examination prior to generation of variables

CRONBACH'S
ALPHA

v0007	v0008	v0009			0,419	PT_L
v0010	v0011	v0012			0,728	PG_L
v0013	v0014	v0015			0,792	PK_L
v0016	v0017	v0018			0,833	PV_L
v0019	v0020	v0021			0,898	UR_L
v0022	v0023	v0024	v0025		0,765	UK_L
v0026	v0027	v0028			0,764	UV_L
v0029	v0030	v0031			0,861	Uln_L
v0032	v0033			(Item not relevant to target Group, item was forced by company)	0,440	MT_L
v0034						ML_L
v0035	v0036	v0037			0,808	MR_L
v0038	v0039	v0040			0,718	MK_L
v0041	v0042	v0043			0,810	MV_L
v0044	v0045	v0046			0,868	Mln_L

App.F12 Light-user - cronbach's alpha analysis

	N	arithmetic average	standard deviation
PT_L	327	2,0291	0,61446
PK_L	326	2,8292	1,09067
PV_L	326	2,8047	1,13606
PG_L	326	3,1125	1,09371
UK_L	292	2,0525	0,75547
UV_L	292	2,3584	0,82680
Uln_L	292	3,0126	0,94657
UR_L	292	2,0479	0,83954
MT_L	260	2,5769	0,91103
ML_L	260	3,6962	1,18386
MR_L	263	2,5158	0,91291
MK_L	263	2,5475	0,85317
MV_L	263	2,7833	1,05727
Mhn_L	263	3,4804	1,08127

App.F13 Light-user - arithmetic average and standard deviation

Component	First Eigenvalues			Extraction Sums of Squared Loadings		
	overall	% variance	cumulated %	overall	% variance	cumulated %
1	7,835	55,967	55,967	7,835	55,967	55,967
2	1,318	9,413	65,38	1,318	9,413	65,38
3	1,016	7,255	72,636	1,016	7,255	72,636
4	0,665	4,749	77,384			
5	0,595	4,251	81,635			
6	0,481	3,438	85,074			
7	0,46	3,287	88,361			
8	0,325	2,322	90,683			
9	0,301	2,149	92,832			

App.F14 Light-user - factor analysis

Rotated-Component-Matrix ^a			
	Component	2	3
	1		
PT_L	-0,027	0,252	0,864
PG_L	0,802	0,285	0,088
PK_L	0,786	0,341	0,073
PV_L	0,803	0,274	0,152
UR_L	0,176	0,846	0,147
UK_L	0,214	0,848	0,166
UV_L	0,414	0,756	0,097
Uln_L	0,467	0,663	0,076
MT_L	0,496	0,020	0,647
ML_L	0,826	0,076	0,097
MR_L	0,637	0,447	0,158
MK_L	0,666	0,514	0,157
MV_L	0,710	0,511	0,048
Mln_L	0,673	0,467	0,064

App.F.15 Light-user - factor analysis/ kaiser normalisation

Correlation	PT_L	PG_L	PK_L	PV_L	UR_L	UK_L	UV_L	Uln_L	MT_L	ML_L	MR_L	MK_L	MV_L	Min_L
Pearson Correlation	1	.166**	.188**	.186**	.291**	.286**	.248**	.250**	.307**	0.086	.213**	.232**	.174**	.211**
Significance (bidirectional)		0.003	0.001	0.001	0.000	0.000	0.000	0.000	0.000	0.165	0.000	0.000	0.005	0.001
N	327	326	326	326	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.166**	1	.760**	.721**	.421**	.444**	.506**	.579**	.370**	.666**	.631**	.597**	.646**	.633**
Significance (bidirectional)	0.003		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	326	326	326	326	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.188**	.760**	1	.808**	.469**	.487**	.542**	.537**	.347**	.607**	.574**	.732**	.672**	.607**
Significance (bidirectional)	0.001	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	326	326	326	326	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.186**	.721**	.808**	1	.419**	.439**	.527**	.494**	.437**	.590**	.594**	.685**	.728**	.594**
Significance (bidirectional)	0.001	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	326	326	326	326	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.291**	.421**	.469**	.419**	1	.747**	.648**	.568**	.235**	.283**	.521**	.555**	.525**	.478**
Significance (bidirectional)	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	292	292	292	292	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.286**	.444**	.487**	.439**	.747**	1	.705**	.589**	.287**	.289**	.531**	.614**	.556**	.470**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	292	292	292	292	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.248**	.506**	.542**	.527**	.648**	.705**	1	.718**	.348**	.449**	.568**	.608**	.708**	.612**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000	0.000
N	292	292	292	292	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.250**	.579**	.590**	.594**	.527**	.531**	.718**	1	.316**	.476**	.536**	.577**	.621**	.676**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000	0.000
N	292	292	292	292	292	292	292	292	260	260	263	263	263	263
Pearson Correlation	.307**	.370**	.347**	.370**	.235**	.287**	.348**	.316**	1	.457**	.418**	.443**	.407**	.363**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000	0.000
N	260	260	260	260	260	260	260	260	260	260	260	260	260	260
Pearson Correlation	.086	.666**	.607**	.590**	.283**	.289**	.449**	.476**	.457**	1	.550**	.535**	.571**	.567**
Significance (bidirectional)	0.165	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000	0.000
N	260	260	260	260	260	260	260	260	260	260	260	260	260	260
Pearson Correlation	.213**	.631**	.574**	.594**	.521**	.531**	.568**	.536**	.418**	.550**	1	.726**	.649**	.627**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000	0.000
N	263	263	263	263	263	263	263	263	263	263	263	263	263	263
Pearson Correlation	.232**	.597**	.732**	.685**	.555**	.614**	.608**	.577**	.443**	.535**	.726**	1	.738**	.672**
Significance (bidirectional)	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000	0.000
N	263	263	263	263	263	263	263	263	263	263	263	263	263	263
Pearson Correlation	.174**	.646**	.672**	.525**	.525**	.556**	.708**	.621**	.407**	.571**	.738**	.739**	1	.771**
Significance (bidirectional)	0.005	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000		0.000
N	263	263	263	263	263	263	263	263	263	263	263	263	263	263
Pearson Correlation	.211**	.633**	.607**	.594**	.478**	.470**	.612**	.363**	.567**	.567**	.672**	.711**	.711**	1
Significance (bidirectional)	0.001	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000	
N	263	263	263	263	263	263	263	263	260	260	263	263	263	263

App.F16 Light-user - correlation analysis

PT_H	Transparency of the product
PK_H	Competence of the product
PV_H	Reliability of the product
Pln_H	Integrity of the product
UK_H	Competence of the company
UV_H	Reliability of the company
Uln_H	Integrity of the company
UT_H	Transparency of the company
MT_H	Transparency of the product brand
MI_H	Identification of the product brand
MR_H	Reputation of the product brand
MK_H	Competence of the product brand
MV_H	Reliability of the product brand
Mln_H	Integrity of the product brand

App.F17 Heavy-user – list of abbreviations

Examination prior to generation of variables

CRONBACH'S
ALPHA

v0047	v0048	v0049	0,591	PT_H
v0050	v0051	v0052	0,780	PK_H
v0053	v0054	v0055	0,796	PV_H
v0056	v0057	v0058	0,889	Pln_H
v0059	v0060	v0061	0,881	UT_H
v0062	v0063	v0064	0,867	UK_H
v0066	v0067	v0068	0,857	UV_H
v0069	v0070	v0071	0,893	Uln_H
v0072	v0073	v0074	0,854	MT_H
v0075				MI_H
v0076				MR_H
v0077	v0078	v0079	0,803	MK_H
v0080	v0081	v0082	0,851	MV_H
v0083	v0084	v0085	0,846	Mln_H

App.F18 Heavy-user - cronbach's alpha analysis

	N	arithmetic average	standard deviation
PT_H	132	1,6439	0,52776
PK_H	132	1,7298	0,69912
PV_H	132	1,6490	0,71375
Pln_H	132	2,2626	1,03463
UK_H	120	1,7750	0,71991
UV_H	120	1,8278	0,79210
Uln_H	120	2,3028	0,96047
UT_H	119	2,5042	1,02774
MT_H	109	1,9083	0,87591
ML_H	109	1,9725	1,05811
MR_H	108	1,2778	0,56093
MK_H	109	1,7339	0,76951
MV_H	109	1,7064	0,83238
Mln_H	109	2,3333	0,99691

App.F19 Heavy-user - arithmetic average and standard deviation

Component	First Eigenvalues			Extraction Sums of Squared Loadings		
	overall	% variance	cumulated %	overall	% variance	cumulated %
1	8,950	63,928	63,928	8,950	63,928	63,928
2	0,956	6,825	70,753			
3	0,822	5,875	76,628			
4	0,722	5,156	81,784			
5	0,496	3,545	85,329			
6	0,407	2,909	88,238			
7	0,355	2,538	90,776			
8	0,305	2,179	92,956			
9	0,270	1,932	94,888			
10	0,201	1,435	96,322			
11	0,164	1,171	97,493			
12	0,141	1,006	98,499			
13	0,115	0,819	99,318			
14	0,096	0,682	100,000			

App.F20 Heavy-user - factor analysis

Rotated-Component-Matrix ^a	
Component Matrix ^{a,b}	
	1
PT_H	0,553
PK_H	0,840
PV_H	0,832
Pln_H	0,849
UT_H	0,740
UK_H	0,772
UV_H	0,870
Uln_H	0,850
MT_H	0,730
ML_H	0,797
MR_H	0,638
MK_H	0,884
MV_H	0,877
Min_H	0,882

Extraction Method: Principal Component Analysis.

a 1 components extracted.

b Only cases for which Filter_LU = Heavy User are used in the analysis phase.

App.F21 Heavy-user - factor analysis/ kaiser normalisation

	PT_H	PK_H	PV_H	Pln_H	UT_H	UK_H	UV_H	Uln_H	MT_H	MI_H	MR_H	MK_H	MV_H	Mln_H
PT_H Pearson Correlation	1	.411 ^{**}	.395 ^{**}	.443 ^{**}	.385 ^{**}	.346 ^{**}	.325 ^{**}	.349 ^{**}	.461 ^{**}	.416 ^{**}	.401 ^{**}	.392 ^{**}	.391 ^{**}	.388 ^{**}
Significance (bidirectional)		0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	120	109	109	108	109	109	109
PK_H Pearson Correlation	.411 ^{**}	1	.764 ^{**}	.723 ^{**}	.527 ^{**}	.570 ^{**}	.670 ^{**}	.641 ^{**}	.603 ^{**}	.639 ^{**}	.447 ^{**}	.754 ^{**}	.711 ^{**}	.712 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	120	109	109	108	109	109	109
PV_H Pearson Correlation	.395 ^{**}	.764 ^{**}	1	.682 ^{**}	.519 ^{**}	.585 ^{**}	.673 ^{**}	.597 ^{**}	.564 ^{**}	.685 ^{**}	.591 ^{**}	.686 ^{**}	.747 ^{**}	.675 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	120	109	109	108	109	109	109
Pln_H Pearson Correlation	.443 ^{**}	.723 ^{**}	.682 ^{**}	1	.593 ^{**}	.547 ^{**}	.673 ^{**}	.756 ^{**}	.508 ^{**}	.669 ^{**}	.360 ^{**}	.673 ^{**}	.748 ^{**}	.833 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	132	132	132	132	119	120	120	120	109	109	108	109	109	109
UT_H Pearson Correlation	.385 ^{**}	.527 ^{**}	.519 ^{**}	.593 ^{**}	1	.706 ^{**}	.684 ^{**}	.717 ^{**}	.506 ^{**}	.486 ^{**}	.367 ^{**}	.579 ^{**}	.586 ^{**}	.657 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	119	119	119	119	119	119	119	119	108	108	108	108	108	108
UK_H Pearson Correlation	.346 ^{**}	.570 ^{**}	.585 ^{**}	.547 ^{**}	.706 ^{**}	1	.765 ^{**}	.630 ^{**}	.479 ^{**}	.535 ^{**}	.574 ^{**}	.708 ^{**}	.593 ^{**}	.596 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	120	109	109	108	109	109	109
UV_H Pearson Correlation	.325 ^{**}	.670 ^{**}	.673 ^{**}	.673 ^{**}	.684 ^{**}	.765 ^{**}	1	.785 ^{**}	.568 ^{**}	.631 ^{**}	.530 ^{**}	.739 ^{**}	.780 ^{**}	.788 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	120	109	109	108	109	109	109
Uln_H Pearson Correlation	.349 ^{**}	.641 ^{**}	.597 ^{**}	.756 ^{**}	.717 ^{**}	.630 ^{**}	.785 ^{**}	1	.554 ^{**}	.660 ^{**}	.414 ^{**}	.703 ^{**}	.728 ^{**}	.853 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	120	120	120	120	119	120	120	120	109	109	108	109	109	109
MT_H Pearson Correlation	.461 ^{**}	.603 ^{**}	.564 ^{**}	.508 ^{**}	.506 ^{**}	.479 ^{**}	.568 ^{**}	.554 ^{**}	1	.577 ^{**}	.467 ^{**}	.673 ^{**}	.675 ^{**}	.617 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MI_H Pearson Correlation	.416 ^{**}	.638 ^{**}	.685 ^{**}	.669 ^{**}	.486 ^{**}	.535 ^{**}	.631 ^{**}	.660 ^{**}	.577 ^{**}	1	.506 ^{**}	.723 ^{**}	.664 ^{**}	.667 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MR_H Pearson Correlation	.401 ^{**}	.447 ^{**}	.591 ^{**}	.360 ^{**}	.367 ^{**}	.574 ^{**}	.530 ^{**}	.414 ^{**}	.467 ^{**}	.506 ^{**}	1	.651 ^{**}	.512 ^{**}	.435 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	108	108	108	108	108	108	108	108	108	108	108	108	108	108
MK_H Pearson Correlation	.392 ^{**}	.754 ^{**}	.696 ^{**}	.673 ^{**}	.579 ^{**}	.708 ^{**}	.739 ^{**}	.703 ^{**}	.673 ^{**}	.723 ^{**}	.651 ^{**}	1	.773 ^{**}	.724 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
MV_H Pearson Correlation	.391 ^{**}	.711 ^{**}	.747 ^{**}	.748 ^{**}	.586 ^{**}	.593 ^{**}	.780 ^{**}	.728 ^{**}	.675 ^{**}	.664 ^{**}	.512 ^{**}	.773 ^{**}	1	.795 ^{**}
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109
Mln_H Pearson Correlation	.388 ^{**}	.712 ^{**}	.675 ^{**}	.833 ^{**}	.657 ^{**}	.596 ^{**}	.789 ^{**}	.853 ^{**}	.617 ^{**}	.667 ^{**}	.435 ^{**}	.724 ^{**}	.795 ^{**}	1
Significance (bidirectional)	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000	0,000
N	109	109	109	109	108	109	109	109	109	109	108	109	109	109

App.F22 Heavy-user - correlation analysis

PT	Transparency of the Product
PK	Competence of the Product
PV	Reliability of the Product
UK	Competence of the Company
UV	Reliability of the Company
Uln	Integrity of the Company
MT	Transparency of the Product Brand
MI	Identification of the Product Brand
MR	Reputation of the Product Brand
MK	Competence of the Product Brand
MV	Reliability of the Product Brand
Mln	Integrity of the Product Brand

App.F23 Light-user vs. heavy-user – list of abbreviations

		N	means	Standard deviation
PT	Light User	327	2,0291	0,61446
	Heavy User	132	1,6439	0,52776
PK	Light User	326	2,8292	1,09067
	Heavy User	132	1,7298	0,69912
PV	Light User	326	2,8047	1,13606
	Heavy User	132	1,649	0,71375
UK	Light User	292	2,0526	0,75547
	Heavy User	120	1,775	0,71991
UV	Light User	292	2,3584	0,8268
	Heavy User	120	1,8278	0,7921
Uln	Light User	292	3,0126	0,94657
	Heavy User	120	2,3028	0,96047
MT	Light User	260	2,5769	0,91103
	Heavy User	109	1,9083	0,87591
MI	Light User	260	3,6962	1,18386
	Heavy User	109	1,9725	1,05811
MR	Light User	263	2,5158	0,91291
	Heavy User	108	1,2778	0,56093
MK	Light User	263	2,5475	0,85317
	Heavy User	109	1,7339	0,76951
MV	Light User	263	2,7633	1,05727
	Heavy User	109	1,7064	0,83238
Mln	Light User	263	3,4804	1,08127
	Heavy User	109	2,3333	0,99691

App.F24 Light-user vs. heavy-user - descriptive statistics

		F-Test for two independent samples			t-Test for equality of means					
		Levene-Test for equality of variances		T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of difference lower	95% confidence of difference upper
PT	Equal variances assumed	3,634	0,057	6,320	457	0	0,38511	0,06093	0,26537	0,50486
	Equal variances not assumed			6,740	279,911	0	0,38511	0,05714	0,27264	0,49759
PK	Equal variances assumed	28,269	0	10,720	456	0	1,09945	0,10256	0,8979	1,30099
	Equal variances not assumed			12,823	371,13	0	1,09945	0,08574	0,93084	1,26805
PV	Equal variances assumed	25,027	0	10,849	456	0	1,15571	0,10653	0,94637	1,36506
	Equal variances not assumed			13,070	377,496	0	1,15571	0,08842	0,98185	1,32957
UK	Equal variances assumed	0,052	0,82	3,434	410	0,001	0,27751	0,08082	0,11864	0,43638
	Equal variances not assumed			3,504	231,676	0,001	0,27751	0,07921	0,12146	0,43357
UV	Equal variances assumed	0,461	0,497	5,991	410	0	0,53067	0,08858	0,35655	0,70479
	Equal variances not assumed			6,099	230,524	0	0,53067	0,087	0,35925	0,70209
Uln	Equal variances assumed	1,547	0,214	6,886	410	0	0,70978	0,10308	0,50715	0,91241
	Equal variances not assumed			6,844	218,708	0	0,70978	0,10371	0,50538	0,91418
MT	Equal variances assumed	0,78	0,378	6,505	367	0	0,66667	0,10279	0,46653	0,8708
	Equal variances not assumed			6,671	210,149	0	0,66667	0,10115	0,46927	0,86806
MI	Equal variances assumed	6,203	0,013	13,155	367	0	1,72368	0,13103	1,46602	1,98134
	Equal variances not assumed			13,773	225,234	0	1,72368	0,12515	1,47707	1,97029
MFR	Equal variances assumed	21,016	0	13,108	369	0	1,23807	0,09445	1,05234	1,42379
	Equal variances not assumed			15,875	314,432	0	1,23807	0,07799	1,08462	1,39151
MK	Equal variances assumed	0,866	0,353	8,609	370	0	0,81358	0,09451	0,62775	0,99942
	Equal variances not assumed			8,984	222,295	0	0,81358	0,09055	0,63513	0,99204
MV	Equal variances assumed	9,116	0,003	9,483	370	0	1,07685	0,11356	0,85354	1,30015
	Equal variances not assumed			10,456	253,919	0	1,07685	0,10299	0,87403	1,27967
Mln	Equal variances assumed	1,046	0,307	9,523	370	0	1,14702	0,12045	0,91018	1,38387
	Equal variances not assumed			9,849	217,658	0	1,14702	0,11646	0,91749	1,37656

App.F25 Light-user vs. heavy-user - t-test

	Group statistics		N	means	Standard deviation
	How do you evaluate your actions in relation to the following statements?				
Cross-Selling	I also intend to buy other product manufactured by the company	Light User	261	1.95	1.185
		Heavy User	109	1.29	0.657
Up-Selling	I always buy the product in stock	Light User	261	4.48	0.922
		Heavy User	109	2.51	1.274
Recommendation-Rate	I would recommend the product to friends	Light User	261	3.55	1.354
		Heavy User	109	1.83	1.07
Repurchase Rate	I often buy the product myself	Light User	261	4.26	1.024
		Heavy User	109	1.81	1.023
Willingness to change	If I would have to buy a product out of this product category, I would buy this product	Light User	261	3.74	1.384
		Heavy User	109	1.77	1.033
Price sensitivity	When I buy this kind of product, price is not an issue	Light User	261	3.34	1.379
		Heavy User	109	2.61	1.232
Error tolerance	If something would be wrong regarding the product, I would tell it to the company	Light User	261	2.98	1.473
		Heavy User	109	2.12	1.379

App.F26 Light-user vs. heavy-user - economical intent - descriptive statistics

t-Test for two independent samples												
Levene-Test for equality of variances			t-Test for equality of means									
	F	Significance	T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens				
								lower	upper			
Cross-Selling	23,291	0	5,411	368	0	0,653	0,121	0,416	0,89			
			6,754	340,134	0	0,653	0,097	0,463	0,843			
Up-Selling	38,575	0	16,635	368	0	1,969	0,118	1,736	2,202			
			14,617	157,339	0	1,969	0,135	1,703	2,235			
Recommendation-Rate	24,807	0	11,851	368	0	1,726	0,146	1,44	2,012			
			13,037	253,563	0	1,726	0,132	1,465	1,987			
Repurchase Rate	0,024	0,877	21,044	368	0	2,457	0,117	2,227	2,687			
			21,058	202,662	0	2,457	0,117	2,227	2,687			
Willingness to change	35,449	0	13,370	368	0	1,969	0,147	1,679	2,258			
			15,041	268,091	0	1,969	0,131	1,711	2,227			
Price sensitivity	4,624	0,032	4,821	368	0	0,735	0,153	0,435	1,036			
			5,049	224,974	0	0,735	0,146	0,448	1,023			
Error tolerance	2,771	0,097	5,248	368	0	0,865	0,165	0,541	1,19			
			5,392	215,083	0	0,865	0,161	0,549	1,182			

App.F27 Light-user vs. heavy-user - economical intent - t-test

Group statistics		N	means	Standard deviation	Standard error of means
	How would you describe yourself?				
Transparency	I am open-minded with regard to other people	Light User	3,2008	1,18053	0,07335
		Heavy User	3,0566	1,24082	0,12052
Goodwill/ Benevolence	I care about other peoples' needs	Light User	3,3217	1,29696	0,08074
		Heavy User	3,0189	1,03262	0,1003
Identification	I often feel obliged to help other people	Light User	4,0194	1,4641	0,09115
		Heavy User	3,7333	1,36062	0,13278
Reputation	Other people have a positive attitude with regard to my person	Light User	3,7761	1,33674	0,08306
		Heavy User	3,4762	1,24109	0,12112
Competence	I am self-confident and trust my own skill	Light User	3,8953	1,52562	0,09498
		Heavy User	3,6667	1,43223	0,13977
Reliability	I keep my word	Light User	2,8605	1,14507	0,07129
		Heavy User	2,7143	1,0626	0,1037
Integrity	I set high moral standards for myself	Light User	3,0581	1,19031	0,07411
		Heavy User	3,0566	1,24082	0,12052

App.F28 Light-user vs. heavy-user - high-vs-low trustee test - descriptive statistics

Appendix G:

Study two: durable goods

App.G1	Potential customers (18-25) - collage group 1
App.G2	Potential customers (18-25) - collage group 2
App.G3	Potential customers (18-25) - calculation of the dimension "product brand trust"
App.G4	Potential customers (18-25) - calculation of the dimension "product trust"
App.G5	Potential customers (18-25) - calculation of the dimension "salesperson trust"
App.G6	Potential customers (26-35) - collage group 1
App.G7	Potential customers (26-35) - collage group 2
App.G8	Potential customers (26-35) - calculation of the dimension "product brand trust"
App.G9	Potential customers (26-35) - calculation of the dimension "product trust"
App.G10	Potential customers (26-35) - calculation of the dimension "salesperson trust"
App.G11	Customers (50+) - collage group 1
App.G12	Customers (50+) - collage group 2
App.G13	Customers (50+) - calculation of the dimension "product trust"
App.G14	Customers (50+) - calculation of the dimension "salesperson trust"
App.G15	Customers (50+) - calculation of the dimension "company trust"
App.G16	Potential customers (18-25) - list of abbreviations
App.G17	Potential customers (18-25) - Cronbach's alpha analysis
App.G18	Potential customers (18-25) - arithmetic average and standard deviation
App.G19	Potential customers (18-25) - factor analysis
App.G20	Potential customers (18-25) - factor analysis/ Kaiser normalization
App.G21	Potential customers (18-25) - correlation analysis
App.G22	Potential customers (26-35) - list of abbreviations
App.G23	Potential customers (26-35) - Cronbach's alpha analysis
App.G24	Potential customers (26-35) - arithmetic average and standard deviation
App.G25	Potential customers (26-35) - factor analysis
App.G26	Potential customers (26-35) - factor analysis/ Kaiser normalization
App.G27	Potential customers (26-35) - correlation analysis
App.G28	Customers (50+) - list of abbreviations
App.G29	Customers (50+) - Cronbach's alpha analysis

App.G30	Customers (50+) - Cronbach's alpha analysis - correlation analysis of the weak items
App.G31	Customers (50+) - Cronbach's alpha analysis - descriptive analysis
App.G32	Customers (50+) - arithmetic average and standard deviation
App.G33	Customers (50+) - factor analysis
App.G34	Customers (50+) - factor analysis/ Kaiser normalization
App.G35	Customers (50+) - correlation analysis
App.G36	Customers (50+) - economic intent
App.G37	Potential customers (18-25) vs. (26-35) - list of abbreviations
App.G38	Potential customers (18-25) vs. (26-35) - descriptive statistics
App.G39	Potential customers (18-25) vs. (26-35) - t-test
App.G40	Potential customers (18-25) vs. (26-35) - hi-vs-low trustee test - descriptive statistics
App.G41	Potential customers (18-25) vs. customer (50+) - list of abbreviations
App.G42	Potential customers (18-25) vs. customer (50+) - descriptive statistics
App.G43	Potential customers (18-25) vs. customer (50+) - t-test
App.G44	Potential customers (18-25) vs. customer (50+) - hi-vs-low trustee test - descriptive statistics
App.G45	Potential customers (26-35) vs. customer (50+) - list of abbreviations
App.G46	Potential customers (26-35) vs. customer (50+) - descriptive statistics
App.G47	Potential customers (26-35) vs. customer (50+) - t-test
App.G48	Potential customers (26-35) vs. customer (50+) - hi-vs-low trustee test - descriptive statistics

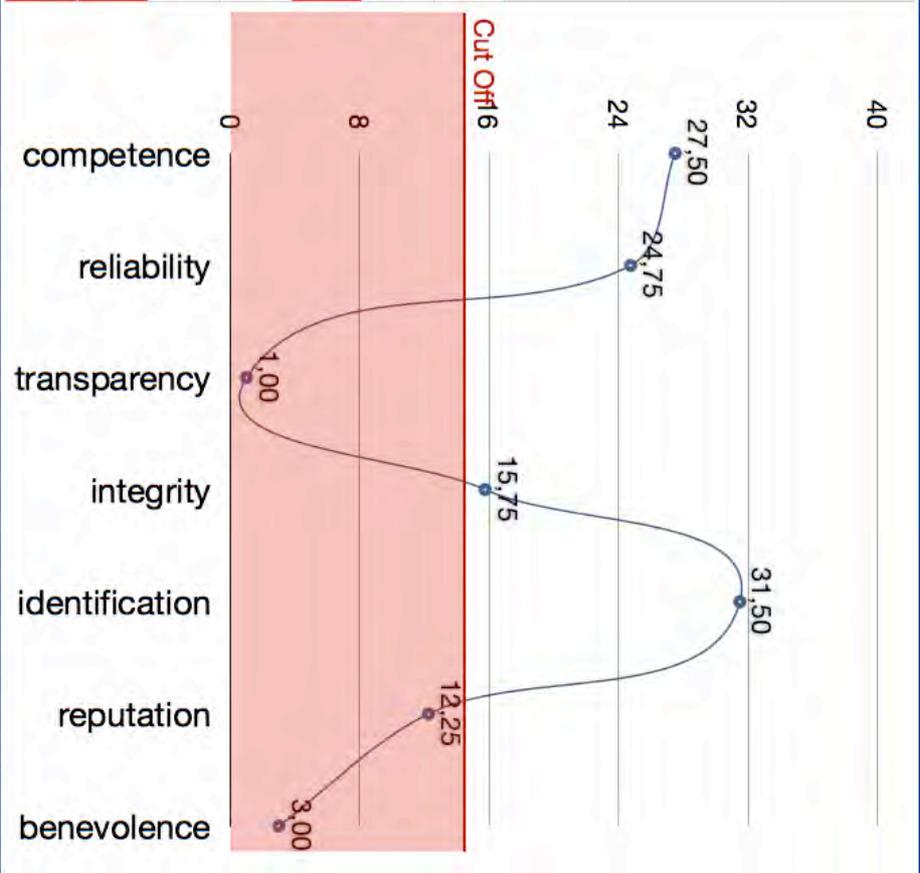


App.G1 Potential customers (18-25) - collage group 1

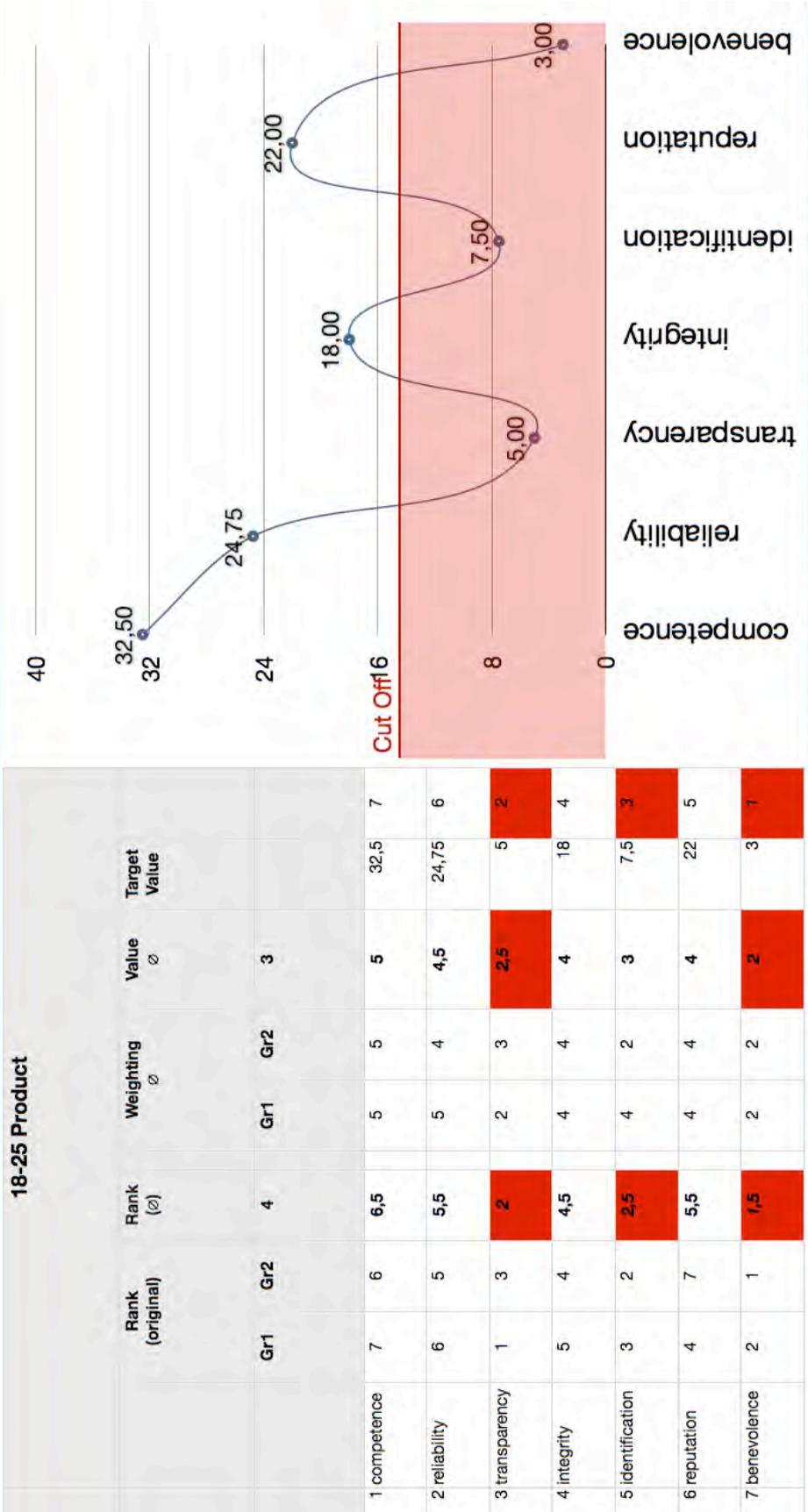


App.G2 Potential customers (18-25) - collage group 2

18-25 Product Brand										
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value					
	Gr1	Gr2	Gr1	Gr2	3					
1 competence	5	6	5,5	5	5	27,5	6			
2 reliability	6	5	5,5	4	5	24,75	5			
3 transparency	1	1	1	1	1	1	1			
4 integrity	3	4	3,5	5	4	15,75	4			
5 identification	7	7	7	4	5	31,5	7			
6 reputation	4	3	3,5	4	3	12,25	3			
7 benevolence	2	2	2	1	2	3	2			

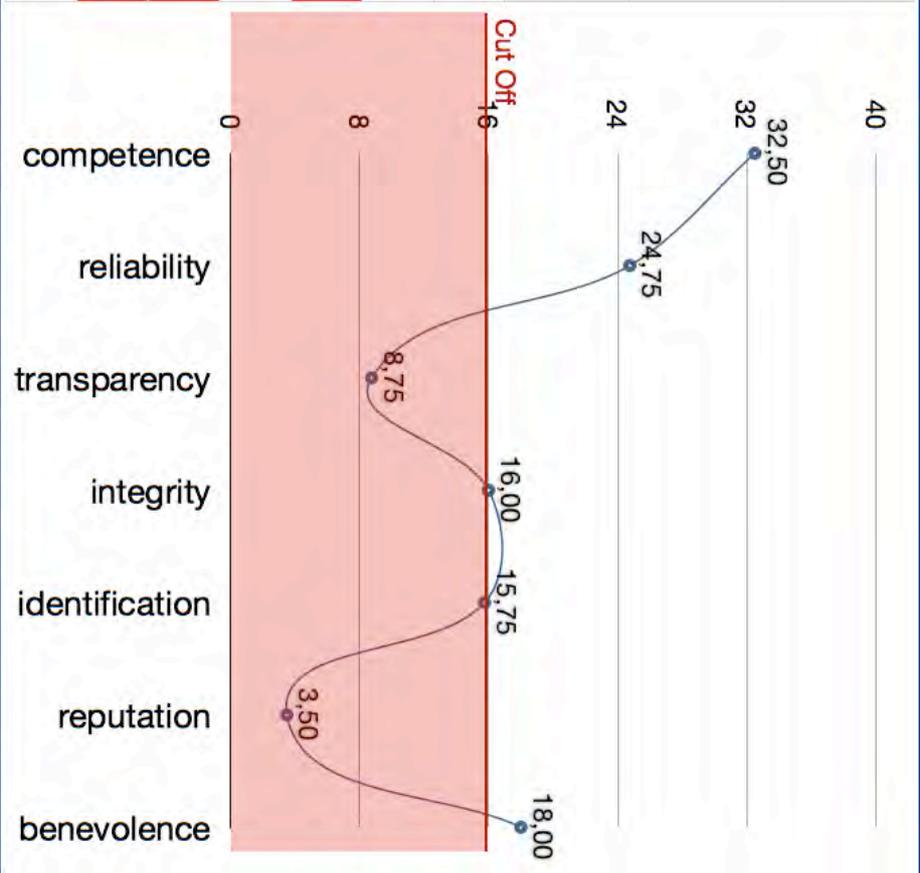


App.G3 Potential customers (18-25) - calculation of the dimension "product brand trust"



App.G4 Potential customers (18-25) - calculation of the dimension "product trust"

18-25 Salesperson										
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value					
	Gr1	Gr2	Gr1	Gr2	3					
1 competence	7	6	6,5	5	5	32,5	7			
2 reliability	6	5	5,5	5	4	24,75	6			
3 transparency	3	2	2,5	4	3	8,75	2			
4 integrity	5	3	4	4	4	16	4			
5 identification	2	7	4,5	3	4	15,75	3			
6 reputation	1	1	1	3	4	3,5	7			
7 benevolence	4	4	4	4	5	18	5			



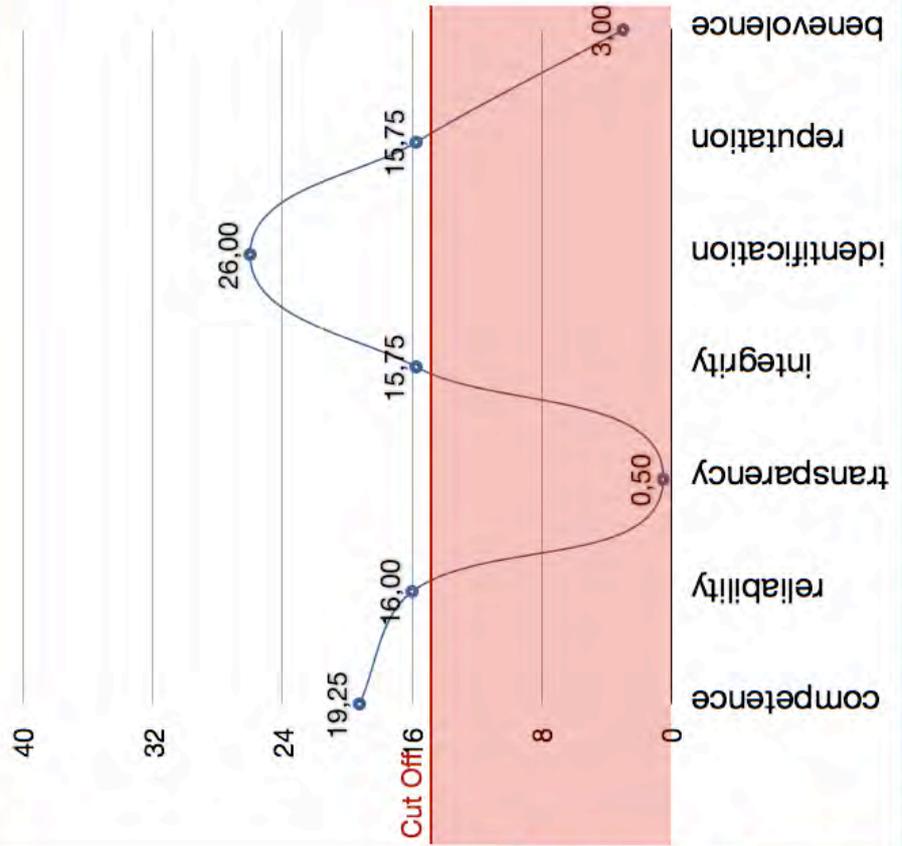
App.G5 Potential customers (18-25) - calculation of the dimension "salesperson trust"



App.G7 Potential customers (26-35) - collage group 2

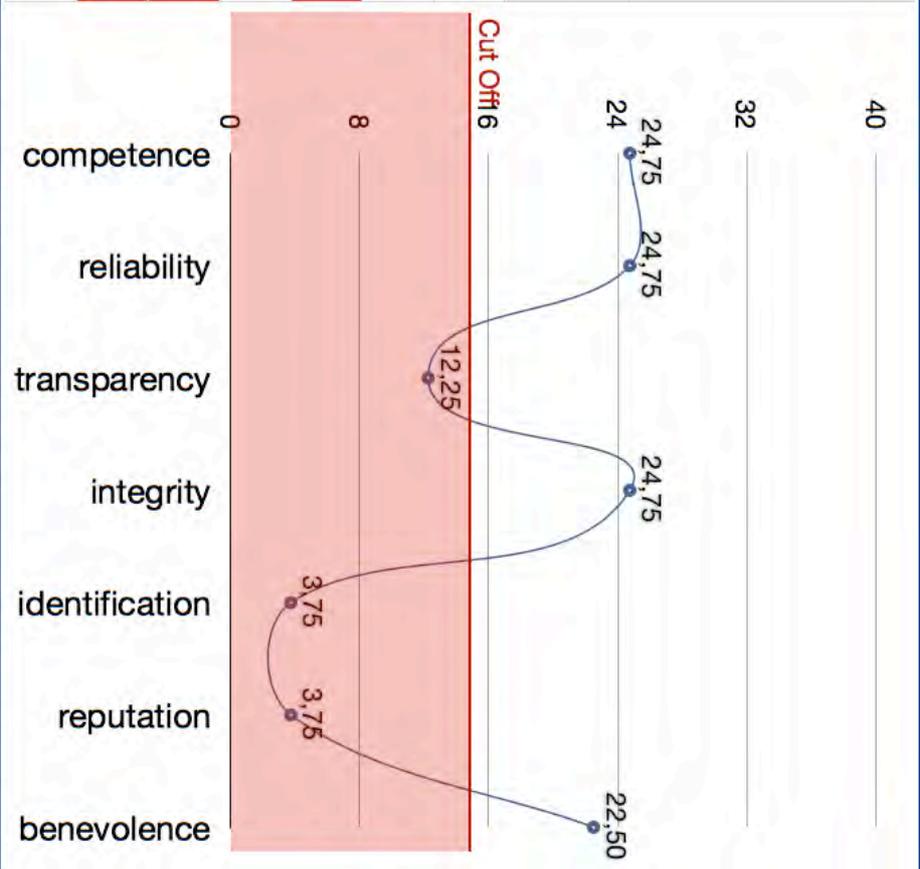
26-35 Product Brand

	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value
	Gr1	Gr2	Gr1	Gr2	
1 competence	7	4	4	3	19,25
2 reliability	5	3	5	4	16
3 transparency	1	1	0	1	0,5
4 integrity	4	5	4	3	15,75
5 identification	6	7	4	4	26
6 reputation	3	6	3	4	15,75
7 benevolence	2	2	1	2	3

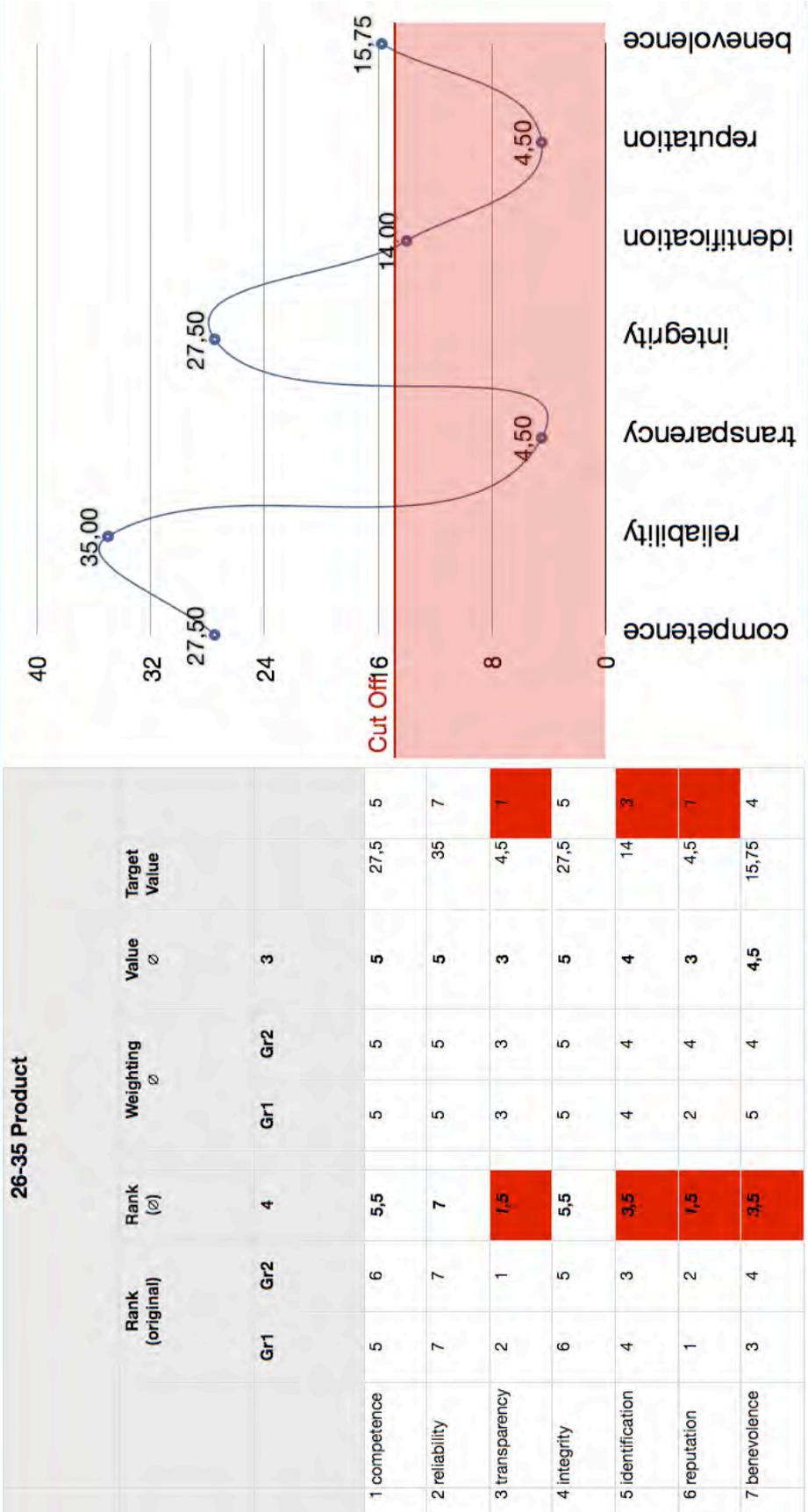


App.G8 Potential customers (26-35) - calculation of the dimension "product brand trust"

26-35 Salesperson										
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value					
	Gr1	Gr2	Gr1	Gr2	3					
1 competence	4	7	5,5	4	5	4,5	24,75	5		
2 reliability	5	6	5,5	4	5	4,5	24,75	5		
3 transparency	3	4	3,5	3	4	3,5	12,25	3		
4 integrity	6	5	5,5	4	5	4,5	24,75	5		
5 identification	1	2	1,5	1	4	2,5	3,75	1		
6 reputation	2	1	1,5	2	3	2,5	3,75	7		
7 benevolence	7	3	5	5	4	4,5	22,5	4		



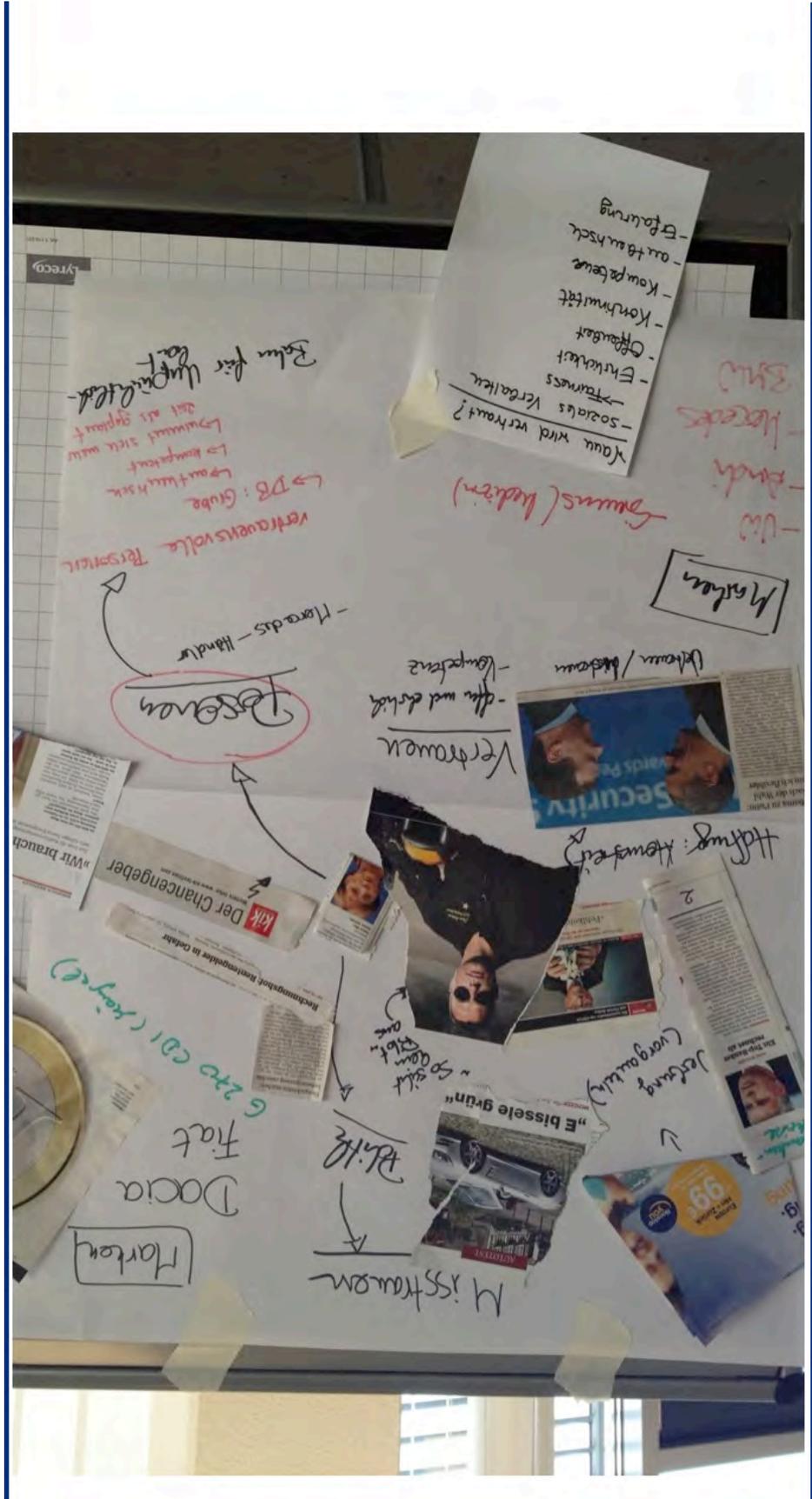
App.G9 Potential customers (26-35) - calculation of the dimension "product trust"



App.G10 Potential customers (26-35) - calculation of the dimension "salesperson trust"

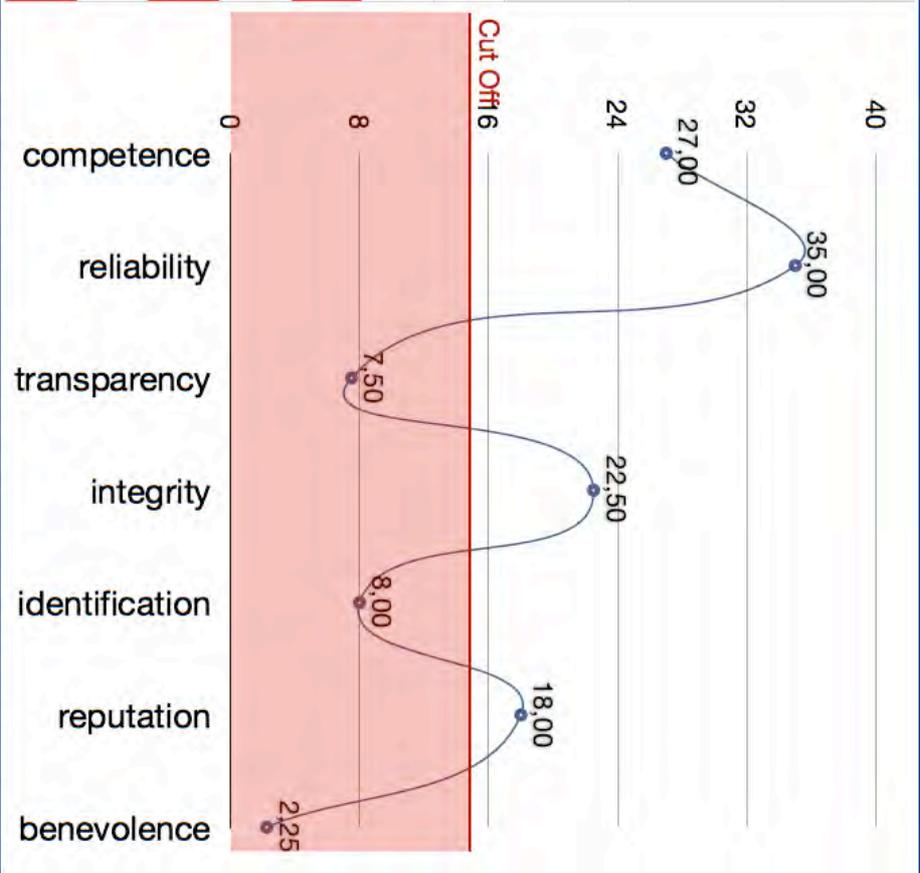


App.G11 Customers (50+) - collage group 1

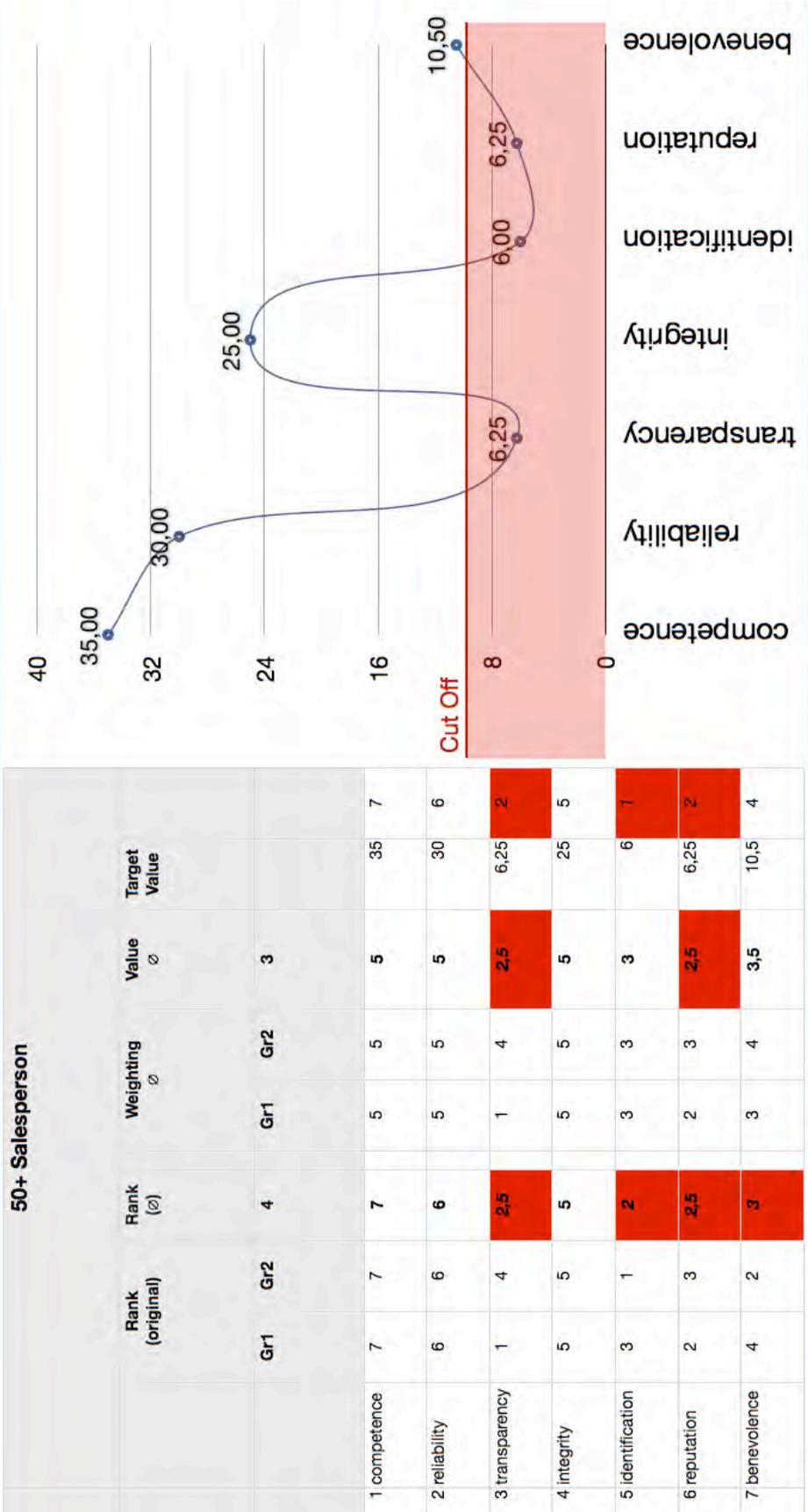


App.G12 Customers (50+) - collage group 2

50+ Product						
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value	
	Gr1	Gr2	Gr1	Gr2		
1 competence	6	6	6	5	4	4,5
2 reliability	7	7	7	5	5	5
3 transparency	2	3	2,5	3	3	3
4 integrity	5	4	4,5	5	5	5
5 identification	3	1	2	4	4	4
6 reputation	4	5	4,5	3	5	4
7 benevolence	1	2	1,5	0	3	1,5

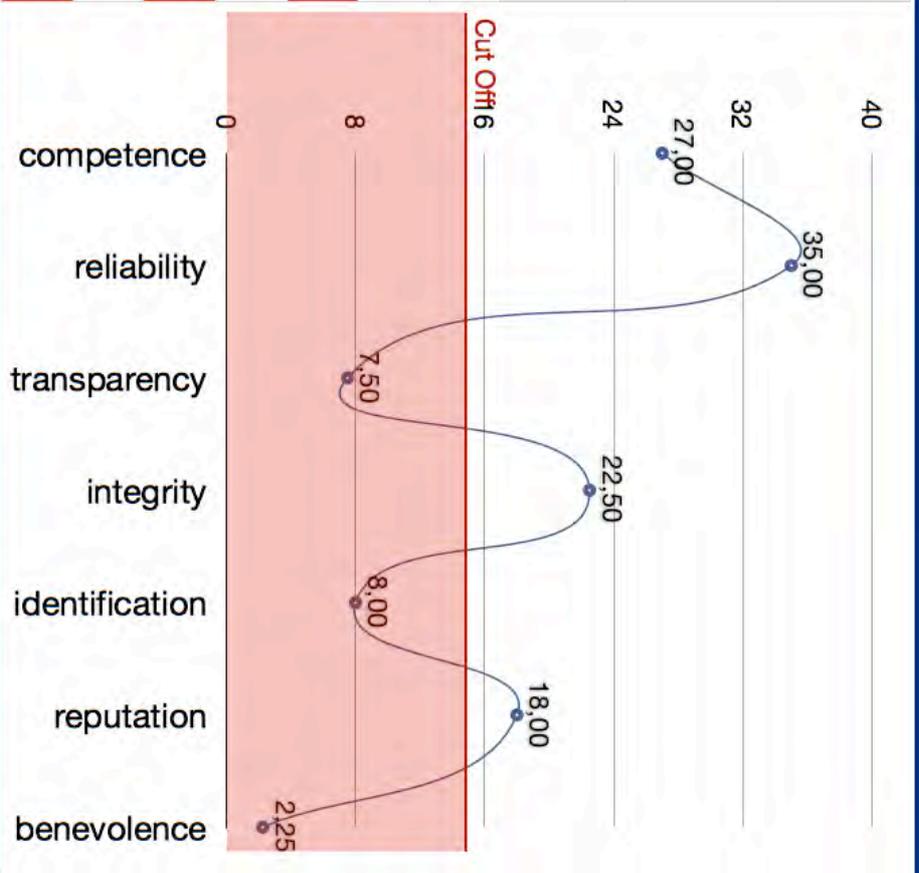


App.G13 Customers (50+) - calculation of the dimension "product trust"



App.G14 Customers (50+) - calculation of the dimension "salesperson trust"

50+ Company										
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value					
	Gr1	Gr2	Gr1	Gr2	3					
1 competence	5	7	6	5	5	5	30	6		
2 reliability	6	6	6	5	5	5	30	6		
3 transparency	1	5	3	2	4	3	9	3		
4 integrity	7	3	5	5	4	4,5	22,5	5		
5 identification	4	1	2,5	4	3	3,5	8,75	7		
6 reputation	2	4	3	3	4	3,5	10,5	4		
7 benevolence	3	2	2,5	3	4	3,5	8,75	7		



App.G15 Customers (50+) - calculation of the dimension "company trust"

BrandIdent	Identification with the product brand
BrandComp	Competence of the product brand
BrandRelia	Reliability of the product brand
BrandInteg	Integrity of the product brand
ProdReput	Reputation of the product
ProdComp	Competence of the product
ProductRelia	Reliability of the product
ProdInteg	Integrity of the product
SalesBene	Benevolence of the salesperson
SaleComp	Competence of the salesperson
SaleRelia	Reliability of the salesperson
SaleInteg	Integrity of the salesperson

App.G16 Potential customers (18-25) - list of abbreviations

Examination prior to generation of variables

				CRONBACHS	
				ALPHA	
V0005a	V0007a	V0009a		0,889	BrandIdent
V0011a	V0013a	V0015a		0,817	BrandComp
V0017a	V0019a	V0021a		0,770	BrandRelia
V0023a	V0025a	V0027a		0,828	BrandInteg
V0031a	V0033a	V0035a		0,813	ProdReput
V0037a	V0039a	V0041a		0,819	ProdComp
V0043a	V0045a	V0047a		0,876	ProductRelia
V0049a	V0051a	V0053a		0,606	ProdInteg
V0057a	V0059a	V0061a		0,954	SalesBene
V0063a	V0065a	V0067a		0,865	SaleComp
V0069a	V0071a	V0073a		0,821	SaleRelia
V0075a	V0071a	V0073a		0,796	SaleInteg

App. G17 Potential customers (18-25) - cronbach's alpha analysis

	N	arithmetic average	standard deviation
BrandIdent	52	4,128	1,023
BrandComp	52	2,295	0,897
BrandRelia	52	2,385	0,807
BrandInteg	52	2,987	0,850
ProdReput	45	2,267	0,901
ProdComp	45	2,296	0,998
ProductRelia	45	2,259	0,879
ProdInteg	45	3,067	0,716
SalesBene	38	2,737	1,102
SaleComp	38	2,316	0,856
SaleRelia	38	2,614	0,885
SaleInteg	38	2,842	0,841

App.G18 Potential customers (18-25) - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	7,039	58,655	58,655	3,583	29,856	29,856
2	1,188	9,897	68,552	3,449	28,743	58,599
3	1,121	9,343	77,895	2,316	19,296	77,895
4	0,649	5,41	83,305			
5	0,534	4,453	87,758			
6	0,415	3,46	91,218			
7	0,325	2,706	93,924			
8	0,293	2,44	96,364			
9	0,193	1,607	97,971			
10	0,126	1,047	99,018			
11	0,09	0,746	99,764			
12	0,028	0,236	100			

Extraction Method: Principal Component Analysis.

Only cases for which Zielgruppen = potentialcustomers18-25 are used in the analysis phase.

App.G19 Potential customers (18-25) - factor analysis

Rotated-Component-Matrix ^a			
	Component		
	1	2	
	1	2	
	3		
BrandIdent	0,246	0,082	0,763
BrandComp	0,818	0,159	0,160
BrandRelia	0,762	0,348	0,340
BrandInteg	0,358	0,425	0,639
ProdReput	0,752	0,253	0,172
ProdComp	0,742	0,391	0,336
ProductRelia	0,754	0,297	0,163
ProdInteg	0,144	0,218	0,872
SalesBene	0,183	0,880	0,167
SaleComp	0,395	0,842	0,056
SaleRelia	0,408	0,813	0,273
SaleInteg	0,287	0,786	0,385
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.			
Rotation converged in 3 iterations.a			
Only cases for which FILTER = potentialcustomers18-25 are used in the analysis phase.			

App.G20 Potential customers (18-25) - factor analysis/ kaiser normalisation

	BrandIdent	BrandCom	BrandFelia	BrandInteg	ProdReput	ProdComp	ProductReil	ProdInteg	SalesBene	SaleComp	SaleFelia	SaleInteg
BrandIdent	Pearson Correlation Significance (bidirectional)	1	,282*	,393**	,300*	,455**	,309*	,485**	,323*	0,277	,351*	
	N	52	52	52	45	45	45	45	38	38	38	
BrandCom	Pearson Correlation Significance (bidirectional)	0,155	0,043	0,004	0,046	0,002	0,039	0,001	0,048	0,092	0,031	
	N	52	52	52	45	45	45	45	38	38	38	
BrandFelia	Pearson Correlation Significance (bidirectional)	0,2	,792**	,508**	,575**	,787**	,482**	,482**	,332*	,450**	,531**	
	N	52	52	52	45	45	45	45	38	38	38	
BrandInteg	Pearson Correlation Significance (bidirectional)	0,043	0,004	,728**	,548**	,577**	,529**	,722**	,505**	,497**	,649**	
	N	52	52	52	45	45	45	45	38	38	38	
ProdReput	Pearson Correlation Significance (bidirectional)	0,004	0	0	1	,629**	,571**	,375*	,419**	,503**	,539**	
	N	52	52	52	45	45	45	45	38	38	38	
ProdComp	Pearson Correlation Significance (bidirectional)	0,002	,787**	,816**	,577**	,629**	,734**	,509**	,550**	,664**	,714**	
	N	45	45	45	45	45	45	45	38	38	38	
ProductReil	Pearson Correlation Significance (bidirectional)	,309*	,732**	,743**	,529**	,571**	,734**	,493**	,439**	,528**	,583**	
	N	45	45	45	45	45	45	45	38	38	38	
ProdInteg	Pearson Correlation Significance (bidirectional)	,485**	,482**	,572**	,722**	,375*	,493**	1	,365*	0,296	,468**	
	N	0,001	0,001	0	0,011	0	0,001	0	0,024	0,071	0,003	
SalesBene	Pearson Correlation Significance (bidirectional)	,323*	,332*	,463**	,505**	,419**	,439**	,365*	1	,839**	,746**	
	N	0,048	0,042	0,003	0,009	0	0,006	0,024	0	0	0	
SaleComp	Pearson Correlation Significance (bidirectional)	0,277	,450**	,642**	,497**	,503**	,528**	0,296	,839**	1	,803**	
	N	0,092	0,005	0	0,001	0	0,001	0,071	0	0	0	
SaleFelia	Pearson Correlation Significance (bidirectional)	,351*	,531**	,666**	,649**	,539**	,593**	,468**	,746**	,803**	1	
	N	0,031	0,001	0	0	0	0	0,003	0	0	0	
SaleInteg	Pearson Correlation Significance (bidirectional)	38	38	38	38	38	38	38	38	38	38	
	N											

App.G21 Potential customers (18-25) - correlation analysis

BrandIdent	Identification with the product brand
BrandComp	Competence of the product brand
BrandRelia	Reliability of the product brand
BrandInteg	Integrity of the product brand
SaleBene	Benevolence of the salesperson
SaleComp	Competence of the salesperson
SaleRelia	Reliability of the salesperson
SaleInteg	Integrity of the salesperson
ProdBene	Benevolence of the product
ProdComp	Competence of the product
ProdRelia	Reliability of the product
ProdInteg	Integrity of the product

App.G22 Potential customers (26-35) - list of abbreviations

Examination prior to generation of variables

				CRONBACH'S	
				ALPHA	
V0099a	V0101a	V0103a		0,756	BrandIdent
V0105a	V0107a	V0109a		0,748	BrandComp
V0111a	V0113a	V0115a		0,819	BrandRelia
V0117a	V0119a	V0121a		0,792	BrandInteg
V0125a	V0127a	V0129a		0,788	SaleBene
V0131a	V0133a	V0135a		0,911	SaleComp
V0137a	V0139a	V0141a		0,73	SaleRelia
V0143a	V0145a	V0147a		0,861	SaleInteg
V0151a	V0153a	V0155a		0,551	ProdBene
V0157a	V0159a	V0161a		0,83	ProdComp
V0163a	V0165a	V0167a		0,906	ProdRelia
V0169a	V0171a	V0173a		0,705	ProdInteg

App.G23 Potential customers (26-35) - cronbach's alpha analysis

	N	arithmetic average	standard deviation
BrandIdent	55	4,133	0,779
BrandComp	55	2,091	0,760
BrandRelia	55	2,339	0,928
BrandInteg	55	2,933	0,901
SaleBene	47	2,950	0,702
SaleComp	47	2,645	0,864
SaleRelia	47	2,816	0,780
SaleInteg	47	3,106	0,904
ProdBene	44	2,924	0,678
ProdComp	44	2,364	0,906
ProdRelia	44	2,152	0,843
ProdInteg	44	3,099	0,763

App.G24 Potential customers (26-35) - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6,774	56,446	56,446	3,483	29,029	29,029
2	1,465	12,210	68,656	3,317	27,639	56,668
3	1,045	8,704	77,360	2,483	20,692	77,360
4	,639	5,326	82,686			
5	,551	4,592	87,278			
6	,425	3,541	90,819			
7	,337	2,810	93,630			
8	,218	1,817	95,446			
9	,191	1,594	97,040			
10	,170	1,419	98,459			
11	,103	,856	99,315			
12	,082	,685	100,000			

Extraction Method: Principal Component Analysis.

Only cases for which Zielgruppen = potentialcustomers26-35 are used in the analysis phase.

App.G25 Potential customers (26-35) - factor analysis

Rotated-Component-Matrix ^a			
	Component		
	1	2	
	1	2	
BrandIdent	0,304	0,185	0,677
BrandComp	0,055	0,117	0,903
BrandRelia	0,367	0,544	0,559
BrandInteg	0,496	0,625	0,224
SaleBene	0,801	0,210	0,301
SaleComp	0,833	0,167	0,316
SaleRelia	0,856	0,325	0,090
SaleInteg	0,828	0,333	0,024
ProdBene	0,224	0,801	0,282
ProdComp	0,160	0,642	0,650
ProdRelia	0,332	0,684	0,382
ProdInteg	0,262	0,879	0,008
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.			
Rotation converged in 3 iterations.a			
Only cases for which FILTER = potentialcustomers26-35 are used in the analysis phase.			

App.G26 Potential customers (26-35) - factor analysis/ kaiser normalisation

	BrandIdent	BrandCom	BrandRelia	BrandInteg	SaleBene	SaleComp	SaleRelia	SaleInteg	ProdBene	ProdComp	ProdRelia	ProdInteg
BrandIdent	Pearson Correlation	1	,479**	,533**	,490**	,477**	,427**	,411**	,353*	,445**	,539**	,325*
	Significance (bidirectional)	0	0	0	0,001	0,003	0,004	0,015	0,002	0	0,013	0,032
BrandCom	Pearson Correlation	,479**	1	,675**	,435**	,329*	0,189	0,22	,377*	,651**	,384**	0,182
	Significance (bidirectional)	0	0	0	0,029	0,024	0,204	0,138	0,012	0	0,01	0,237
BrandRelia	Pearson Correlation	,533**	,675**	1	,454**	,570**	,515**	,496**	,607**	,689**	,700**	,527**
	Significance (bidirectional)	0	0	0	0,001	0	0	0	0	0	0	0
BrandInteg	Pearson Correlation	,490**	,435**	,745**	1	,520**	,629**	,549**	,591**	,577**	,632**	,602**
	Significance (bidirectional)	0	0,001	0	0	0	0	0	0	0	0	0
SaleBene	Pearson Correlation	,477**	,319*	,454**	1	,755**	,605**	,660**	,518**	,479**	,496**	,441**
	Significance (bidirectional)	0,001	0,029	0,001	0	0	0	0	0,001	0,001	0,001	0,003
SaleComp	Pearson Correlation	,427**	,329*	,570**	,755**	1	,747**	,659**	,414**	,472**	,599**	,334*
	Significance (bidirectional)	0,003	0,024	0	0	0	0	0,005	0,001	0,001	0,001	0,027
SaleRelia	Pearson Correlation	,411**	0,189	,515**	,605**	,747**	1	,813**	,444**	,414**	,544**	,501**
	Significance (bidirectional)	0,004	0,204	0	0	0	0	0	0,003	0,005	0	0,001
SaleInteg	Pearson Correlation	,353*	0,22	,496**	,549**	,659**	,813**	1	,466**	,363*	,456**	,548**
	Significance (bidirectional)	0,015	0,138	0	0	0	0	0	0,001	0,016	0,002	0
ProdBene	Pearson Correlation	,445**	,377*	,607**	,518**	,414**	,444**	,466**	1	,686**	,627**	,755**
	Significance (bidirectional)	0,002	0,012	0	0	0,005	0,003	0,001	0	0	0	0
ProdComp	Pearson Correlation	,539**	,651**	,689**	,577**	,472**	,414**	,363*	,686**	1	,820**	,583**
	Significance (bidirectional)	0	0	0	0	0,001	0,005	0,016	0	0	0	0
ProdRelia	Pearson Correlation	,373*	,384**	,700**	,632**	,599**	,544**	,456**	,627**	,820**	1	,591**
	Significance (bidirectional)	0,013	0,01	0	0	0	0	0,002	0	0	0	0
ProdInteg	Pearson Correlation	,325*	0,182	,527**	,602**	,334*	,501**	,548**	,755**	,583**	,591**	1
	Significance (bidirectional)	0,032	0,237	0	0	0,027	0,001	0	0	0	0	0

App.G27 Potential customers (26-35) - correlation analysis

ProdRepu	Reputation of the product
ProdComp	Competence of the product
ProdRelia	Reliability of the product
ProdInteg	Integrity of the product
SaleBene	Benevolence of the salesperson
SaleComp	Competence of the salesperson
SaleRelia	Reliability of the salesperson
SaleInteg	Integrity of the salesperson
CompRep	Reputation of the company
CompComp	Competence of the company
CompRelia	Reliability of the company
CompInteg	Integrity of the company

App.G28 Customers (50+) - list of abbreviations

Examination prior to generation of variables

				CRONBACHS	
				ALPHA	
V0367a	V0369a	V0371a		0,811	ProdRepu
V0373a	V0375a	V0377a		0,623	ProdComp
V0379a	V0381a	V0383a		0,740	ProdRelia
V0385a	V0387a	V0389a		0,645	ProdInteg
V0393a	V0395a	V0397a		0,868	SaleBene
V0399a	V0401a	V0403a		0,770	SaleComp
V0405a	V0407a	V0409a		0,766	SaleRelia
V0411a	V0413a	V0415a		0,362	SaleInteg
V0419a	V0421a	V0423a		0,961	CompRep
V0425a	V0427a	V0429a		0,390	CompComp
V0431a	V0433a	V0435a		0,407	CompRelia
V0437a	V0439a	V0441a		0,547	CompInteg

App.G29 Customers (50+) - cronbach's alpha analysis

		The company has great competence in tis area	The company has high standards	The company is able to adopt to market changes successfully
The company has great competence in tis area	Pearson Correlation	1	0,189	0,110
	Significance (bidirectional)		0,144	0,398
	N	61	61	61
The company has high standards	Pearson Correlation	0,189	1	,380**
	Significance (bidirectional)	0,144		0,003
	N	61	61	61
The company is able to adopt to market changes successfully	Pearson Correlation	0,110	,380**	1
	Significance (bidirectional)	0,398	0,003	
	N	61	61	61

App.G30 customers (50+) - cronbach's alpha analysis - correlation analysis of the weak items

	N	mean	standard deviation
CompComp	61	1,377	0,477
CompInteg	61	1,618	0,620
CompRelia	61	1,235	0,335
CompRep	61	1,363	0,833
ProdComp	63	1,370	0,556
ProdInteg	63	2,116	0,812
ProdRelia	63	1,291	0,506
ProdRepu	63	1,328	0,638
SaleBene	62	1,699	1,074
SaleComp	62	1,441	0,731
SaleInteg	62	1,656	0,588
SaleRelia	62	1,747	0,958

App.G32 Customers (50+) - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	3,782	31,515	31,515	3,782	31,515	31,515
2	2,794	23,283	54,798	2,794	23,283	54,798
3	1,477	12,31	67,109	1,477	12,310	67,109
4	0,933	7,772	74,881			
5	0,667	5,562	80,443			
6	0,587	4,891	85,334			
7	0,455	3,789	89,123			
8	0,413	3,44	92,563			
9	0,33	2,753	95,316			
10	0,267	2,221	97,537			
11	0,157	1,309	98,846			
12	0,138	1,154	100			

Extraction Method: Principal Component Analysis.

Only cases for which Zielgruppen = customers50+ are used in the analysis phase.

App.G33 Customers (50+) - factor analysis

Rotated-Component-Matrix ^a			
	Component		
	1	2	3
ProdRelia	0,532	0,454	0,027
ProdComp	0,345	0,629	0,185
ProdInteg	0,624	0,284	-0,075
ProdRepu	0,391	0,649	0,464
SaleComp	0,625	-0,603	0,273
SaleRelia	0,605	-0,527	0,261
SaleInteg	0,680	-0,470	-0,054
SaleBene	0,676	-0,564	0,218
CompComp	0,380	0,310	-0,615
CompRelia	0,640	0,089	-0,600
CompInteg	0,671	0,126	-0,311
CompRep	0,396	0,626	0,439
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.			
Rotation converged in 3 iterations.a			
Only cases for which FILTER = customers50+ are used in the analysis phase.			

App.G34 Customers (50+) - factor analysis/ kaiser normalisation

Correlations		ProdReleia	ProdComp	ProdInteg	ProdRepu	SaleComp	SaleReleia	SaleInteg	SaleBene	CompComp	CompReleia	CompInteg	CompRep
ProdReleia	Pearson Correlation	1											
	Sig. (2-tailed)												
ProdComp	Pearson Correlation	.586**	1										
	Sig. (2-tailed)	0.000											
ProdInteg	Pearson Correlation	.313*	.313*	1									
	Sig. (2-tailed)	0.013	0.013										
ProdRepu	Pearson Correlation	.327**	.327**	.327**	1								
	Sig. (2-tailed)	0.009	0.009	0.009									
SaleComp	Pearson Correlation	0.109	-0.051	0.141	-0.048	1							
	Sig. (2-tailed)	0.398	0.693	0.275	0.711								
SaleReleia	Pearson Correlation	0.228	-0.020	0.106	-0.016	.674**	1						
	Sig. (2-tailed)	0.075	0.875	0.410	0.900	.674**							
SaleInteg	Pearson Correlation	0.064	-0.098	.289*	-0.005	.663**	.480**	1					
	Sig. (2-tailed)	0.619	0.448	0.023	0.968	.663**	.480**						
SaleBene	Pearson Correlation	0.222	-0.083	0.107	-0.052	.798**	.761**	.548**	1				
	Sig. (2-tailed)	0.083	0.519	0.408	0.666	.798**	.761**	.548**					
CompComp	Pearson Correlation	.367**	0.192	.275*	0.103	-0.033	-0.047	0.108	0.018	1			
	Sig. (2-tailed)	0.004	0.139	0.032	0.430	0.799	-0.047	0.108	0.018	.308*			
CompReleia	Pearson Correlation	.323*	0.122	.442**	0.066	0.167	0.159	.386**	.266*	.479**	1		
	Sig. (2-tailed)	0.011	0.350	0.000	0.614	0.198	0.221	0.002	0.038	.600**	.500**		
CompInteg	Pearson Correlation	0.222	.257*	.357**	0.249	0.187	.258*	.432**	.263*	.308*	.600**	1	
	Sig. (2-tailed)	0.085	0.045	0.005	0.053	0.150	0.045	0.001	0.041	0.016	0.000	0.241	
CompRep	Pearson Correlation	.379**	.385**	.381**	.777**	-0.021	-0.073	-0.003	0.041	0.092	0.041	0.241	1
	Sig. (2-tailed)	0.003	0.002	0.002	0.000	0.870	0.577	0.991	0.753	0.480	0.473	0.061	0.061

** Correlation is significant at the 0.01 level (2-tailed).
 * Correlation is significant at the 0.05 level (2-tailed).

App.G35 Customers (50+) - correlation analysis

Group statistics		N	means	Standard deviation
	How do you evaluate your actions in relation to the following statements?			
Cross-Selling	I could imagine, to drive more cars of the company, besides my current model	79	2,0633	1,596
Up-Selling	I could imagine to buy a bigger model when wanting to buy a new car	79	3,1013	1,8229
Recommendation-Rate	I would recommend cars made by the company to my friends and family	79	1,2785	0,73269
Repurchase Rate	I could imagine to buy the same car again	79	1,962	1,48879
Willingness to change	If I had to buy a car today, I would again buy a car made by the company	79	1,4557	1,04755
Price sensitivity	When buying a car made by the company, the price plays a minor role for me	79	3,7848	1,30748
Error tolerance	If something does go wrong would at the company, I would forgive the company and share my experience	79	1,519	0,73136

App.G36 Customers (50+) - economic intent

Brand_Ident	identification of the brand
BrandComp	competence of the brand
BrandRelia	reliability of the brand
BrandInteg	integrity of the brand
ProdComp	competence of the product
ProdRelia	reliability of the product
ProdInteg	integrity of the product
SaleBene	benevolence of the salesperson
SaleComp	competence of the salesperson
SaleRelia	reliability of the salesperson
SaleInteg	integrity of the salesperson

App.G37 Potential customers (18-25) vs. (26-35) - list of abbreviations

		N	means	Standard deviation
Brand_Ident	18-25 non-customers	52	4,1282	1,02295
	26-35 non-customers	55	4,1333	0,77936
BrandComp	18-25 non-customers	52	2,2949	0,89699
	26-35 non-customers	55	2,0909	0,76026
BrandRelia	18-25 non-customers	52	2,3646	0,80679
	26-35 non-customers	55	2,3394	0,92849
BrandInteg	18-25 non-customers	52	2,9872	0,85038
	26-35 non-customers	55	2,9333	0,9013
ProdRepu	18-25 non-customers	45	2,2963	0,99803
	26-35 non-customers	44	2,3636	0,90596
ProdComp	18-25 non-customers	45	2,2593	0,87873
	26-35 non-customers	44	2,1515	0,84283
ProdRelia	18-25 non-customers	45	3,0667	0,71633
	26-35 non-customers	44	3,0985	0,76276
ProdInteg	18-25 non-customers	38	2,3158	0,85581
	26-35 non-customers	47	2,6454	0,86366
SaleBene	18-25 non-customers	38	2,6140	0,8654
	26-35 non-customers	47	2,8156	0,7796
SaleComp	18-25 non-customers	38	2,7368	1,10189
	26-35 non-customers	47	2,9504	0,70189
SaleRelia	18-25 non-customers	38	2,8421	0,84091
	26-35 non-customers	47	3,1064	0,90385

App.G38 Potential customers (18-25) vs. (26-35) - descriptive statistics

		Levene-Test for equality of variances			t-Test for two independent samples							t-Test for equality of means	
		F	Significance	T	df	Sig. (bilateral)	mean average difference	Standard error of difference	95% confidence of difference				
									lower	upper			
Brand_Ident	Equal variances assumed	5,225	0,024	-0,029	105	0,977	-0,00513	0,17522	-0,35256	0,3423			
	Equal variances not assumed			-0,029	95,245	0,977	-0,00513	0,17654	-0,3556	0,34534			
BrandComp	Equal variances assumed	1,208	0,274	1,271	105	0,206	0,20396	0,16044	-0,11417	0,52209			
	Equal variances not assumed			1,265	100,165	0,209	0,20396	0,16119	-0,11583	0,52375			
BrandRelia	Equal variances assumed	0,209	0,648	0,268	105	0,789	0,04522	0,16857	-0,28902	0,37946			
	Equal variances not assumed			0,269	104,274	0,788	0,04522	0,16791	-0,28773	0,37817			
BrandInteg	Equal variances assumed	0,789	0,377	0,317	105	0,752	0,05385	0,16962	-0,28248	0,39017			
	Equal variances not assumed			0,318	105	0,751	0,05385	0,16934	-0,28193	0,38962			
ProdRepu	Equal variances assumed	0,211	0,647	-0,333	87	0,74	-0,06734	0,20218	-0,4692	0,33452			
	Equal variances not assumed			-0,333	86,528	0,74	-0,06734	0,20196	-0,46879	0,33411			
ProdComp	Equal variances assumed	0,337	0,563	0,590	87	0,557	0,10774	0,18258	-0,25515	0,47064			
	Equal variances not assumed			0,590	86,969	0,556	0,10774	0,18249	-0,25498	0,47047			
ProdRelia	Equal variances assumed	0,002	0,964	-0,203	87	0,84	-0,03182	0,15681	-0,3435	0,27987			
	Equal variances not assumed			-0,203	86,37	0,84	-0,03182	0,15693	-0,34376	0,28012			
ProdInteg	Equal variances assumed	0,111	0,74	-1,756	83	0,083	-0,3296	0,18765	-0,70283	0,04363			
	Equal variances not assumed			-1,758	79,606	0,083	-0,3296	0,18747	-0,7027	0,0435			
SaleBene	Equal variances assumed	0,707	0,403	-1,115	83	0,268	-0,20157	0,18073	-0,56103	0,15789			
	Equal variances not assumed			-1,100	74,407	0,275	-0,20157	0,1832	-0,56656	0,16343			
SaleComp	Equal variances assumed	8,438	0,005	-1,085	83	0,281	-0,21351	0,19686	-0,60506	0,17803			
	Equal variances not assumed			-1,036	60,059	0,304	-0,21351	0,20599	-0,62555	0,19853			
SaleRelia	Equal variances assumed	0,244	0,623	-1,382	83	0,171	-0,26428	0,19118	-0,64453	0,11597			
	Equal variances not assumed			-1,393	81,328	0,167	-0,26428	0,18971	-0,64172	0,11316			

App.G39 Potential customers (18-25) vs. (26-35) - t-test

Group statistics		N	means	Standard deviation
	How would you describe yourself?			
Transparency	I am open-minded with regard to other people	37	1,784	0,821
		26-35 non-customers	2,000	0,715
Goodwill/ Benevolence	I care about other peoples' needs	37	1,568	0,603
		26-35 non-customers	1,818	0,582
Identification	I often feel obliged to help other people	37	1,811	0,660
		26-35 non-customers	1,841	0,776
Reputation	Other people have a positive attitude with regard to my person	37	1,838	0,501
		26-35 non-customers	2,023	0,731
Competence	I am self-confident and trust my own skill	37	1,676	0,669
		26-35 non-customers	1,886	0,784
Reliability	I keep my word	37	1,541	0,691
		26-35 non-customers	1,659	0,680
Integrity	I set high moral standards for myself	37	1,676	0,580
		26-35 non-customers	2,091	0,884

App.G40 Potential customers (18-25) vs. (26-35) - hi-vs-low trustee test - descriptive statistics

ProdComp	competence of the product
ProdRelia	reliability of the product
ProdInteg	integrity of the product
SaleComp	competence of the salesperson
SaleRelia	reliability of the salesperson
SaleInteg	integrity of the salesperson

App.G41 Potential customers (18-25) vs. customer (50+) - list of abbreviations

		N	means	Standard deviation
ProdComp	18-25 non-customers	45	2,2963	0,99803
	50+ customers	63	1,3704	0,55556
ProdRelia	18-25 non-customers	45	2,2593	0,87873
	50+ customers	63	1,291	0,50621
ProdInteg	18-25 non-customers	45	3,0667	0,71633
	50+ customers	63	2,1164	0,81245
SaleComp	18-25 non-customers	38	2,3158	0,85581
	50+ customers	62	1,4409	0,73123
SaleRelia	18-25 non-customers	38	2,614	0,8854
	50+ customers	62	1,7473	0,95754
SaleInteg	18-25 non-customers	38	2,8421	0,84091
	50+ customers	62	1,6559	0,58819

App.G42 Potential customers (18-25) vs. customer (50+) - descriptive statistics

t-Test for two independent samples										
	Levene-Test for equality of variances			t-Test for equality of means						
	F	Significance	T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differenz		
								lower	upper	
ProdComp	Equal variances assumed	14,545	0	6,155	106	0,000	0,92293	0,15043	0,62769	1,22416
	Equal variances not assumed			5,631	63,427	0,000	0,92293	0,16442	0,5974	1,25445
ProdReila	Equal variances assumed	13,31	0	7,233	106	0,000	0,96625	0,13387	0,70285	1,23366
	Equal variances not assumed			6,646	64,75	0,000	0,96625	0,14569	0,67726	1,25925
ProdInteg	Equal variances assumed	2,215	0,14	6,290	106	0,000	0,95026	0,15107	0,65076	1,24977
	Equal variances not assumed			6,424	101,306	0,000	0,95026	0,14792	0,65684	1,24369
SaleComp	Equal variances assumed	1,039	0,31	5,440	98	0,000	0,87493	0,16082	0,55578	1,19407
	Equal variances not assumed			5,238	69,124	0,000	0,87493	0,16703	0,54173	1,20813
SaleReila	Equal variances assumed	0,025	0,875	4,519	98	0,000	0,86672	0,1918	0,48611	1,24734
	Equal variances not assumed			4,605	83,144	0,000	0,86672	0,1882	0,49241	1,24103
SaleInteg	Equal variances assumed	3,667	0,058	8,290	98	0,000	1,18619	0,14308	0,90225	1,47013
	Equal variances not assumed			7,627	59,284	0,000	1,18619	0,15553	0,87501	1,49737

App.G43 Potential customers (18-25) vs. customer (50+) - t-test

Group statistics		N	means	Standard deviation
	How would you describe yourself?			
Transparency	I am open-minded with regard to other people	37	1,784	0,821
	50+ customers	61	1,443	0,847
Goodwill/ Benevolence	18-25 non-customers	37	1,568	0,603
	50+ customers	61	1,393	0,640
Identification	18-25 non-customers	37	1,811	0,660
	50+ customers	61	1,607	0,954
Reputation	18-25 non-customers	37	1,838	0,501
	50+ customers	61	1,541	0,828
Competence	18-25 non-customers	37	1,676	0,669
	50+ customers	61	1,115	0,370
Reliability	18-25 non-customers	37	1,541	0,691
	50+ customers	61	1,312	0,743
Integrity	18-25 non-customers	37	1,676	0,580
	50+ customers	61	1,459	0,787

App.G44 Potential customers (18-25) vs. customer (50+) - hi-vs-low trustee test - descriptive statistics

ProdComp	competence of the product
ProdRelia	reliability of the product
ProdInteg	integrity of the product
ProdBene	benevolence of the product
SaleComp	competence of the salesperson
SaleRelia	reliability of the salesperson
SaleInteg	integrity of the salesperson

App.G45 Potential customers (26-35) vs. customer (50+) - list of abbreviations

		N	means	Standard deviation
ProdComp	26-35 non-customers	47	2,8156	0,7796
	50+ customers	62	1,7473	0,95754
ProdRelia	26-35 non-customers	44	3,0985	0,76276
	50+ customers	63	2,1164	0,81245
ProdInteg	26-35 non-customers	47	2,9504	0,70189
	50+ customers	62	1,6989	1,07414
ProdBene	26-35 non-customers	44	2,9242	0,67768
	50+ customers	62	1,6989	1,07414
SaleComp	26-35 non-customers	44	2,3636	0,90596
	50+ customers	63	1,3704	0,55556
SaleRelia	26-35 non-customers	44	2,1515	0,84283
	50+ customers	63	1,291	0,50621
SaleInteg	26-35 non-customers	47	3,1064	0,90385
	50+ customers	62	1,6559	0,58819

App.G46 Potential customers (26-35) vs. customer (50+) - descriptive statistics

		t-Test for two independent samples				t-Test for equality of means				
		Levene-Test for equality of variances								
		F	Significance	T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens	
									lower	upper
ProdComp	Equal variances assumed	12,017	0,001	7,022	105	0	0,99327	0,14145	0,71279	1,27374
	Equal variances not assumed			6,472	65,423	0	0,99327	0,15347	0,6868	1,29973
ProdRelia	Equal variances assumed	60,208	0	-20,404	125	0	-1,29101	0,06327	-1,41623	-1,16578
	Equal variances not assumed			-20,243	62	0	-1,29101	0,06378	-1,41849	-1,16352
ProdInteg	Equal variances assumed	1,793	0,183	6,308	105	0	0,98208	0,1557	0,67336	1,2908
	Equal variances not assumed			6,379	96,236	0	0,98208	0,15395	0,67651	1,28766
ProdBene	Equal variances assumed	7,124	0,009	6,677	104	0	1,22532	0,1835	0,86142	1,58921
	Equal variances not assumed			7,19	102,758	0	1,22532	0,17043	0,8873	1,56334
SaleRelia	Equal variances assumed	1,058	0,306	6,238	107	0	1,06829	0,17125	0,72881	1,40777
	Equal variances not assumed			6,416	106,419	0	1,06829	0,16649	0,73822	1,39836
SaleComp	Equal variances assumed	2,288	0,133	7,875	107	0	1,20453	0,15296	0,9013	1,50776
	Equal variances not assumed			7,696	89,62	0	1,20453	0,15651	0,89358	1,51548
SaleInteg	Equal variances assumed	6,795	0,01	10,127	107	0	1,45047	0,14323	1,16653	1,73441
	Equal variances not assumed			9,572	74,487	0	1,45047	0,15153	1,14857	1,73237

App.G47 Potential customers (26-35) vs. customer (50+) - t-test

Group statistics		N	means	Standard deviation
	How would you describe yourself?			
Transparency	I am open-minded with regard to other people	44	2	0,71528
	26-35 non-customers	61	1,4426	0,84705
Goodwill/ Benevolence	I care about other peoples' needs	44	1,8182	0,58161
	26-35 non-customers	61	1,3934	0,63976
Identification	I often feel obliged to help other people	44	1,8409	0,77589
	26-35 non-customers	61	1,6066	0,95357
Reputation	Other people have a positive attitude with regard to my person	44	2,0227	0,731
	26-35 non-customers	61	1,541	0,82813
Competence	I am self-confident and trust my own skill	44	1,8864	0,78402
	26-35 non-customers	61	1,1148	0,36961
Reliability	I keep my word	44	1,6591	0,68005
	26-35 non-customers	61	1,3115	0,74254
Integrity	I set high moral standards for myself	44	2,0909	0,88444
	26-35 non-customers	61	1,459	0,78685

App.G48 Potential customers (26-35) vs. customer (50+) - hi-vs-low trustee test - descriptive statistics

Appendix H:

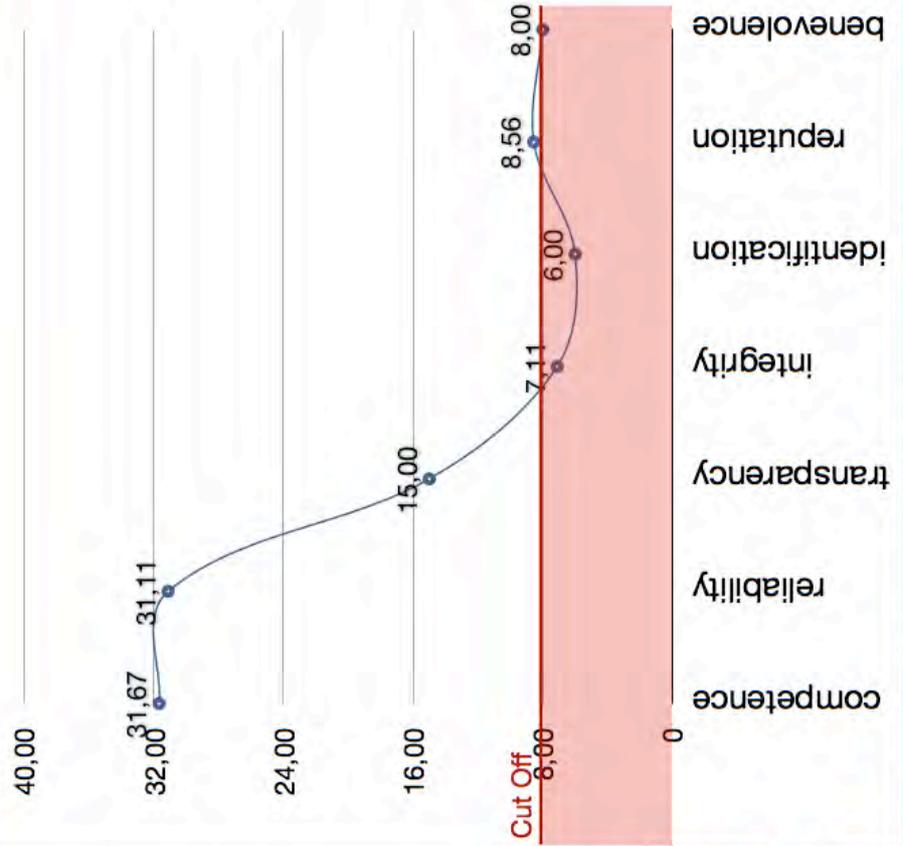
Study three: Services

App.H1	DOHH customers 18-25 - collage group 1
App.H2	DOHH customers 18-25 - collage group 2
App.H3	DOHH customers 18-25 - collage group 3
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App.H5	DOHH customers 18-25 - calculation of the dimension “salesperson trust”
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App.H10	DOHH customers self-employed - calculation of the dimension “product trust”
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App.H21	DOHH customers (18-25) - arithmetic average and standard deviation
App.H22	DOHH customers (18-25) - factor analysis
App.H23	DOHH customers (18-25) - factor analysis/ Kaiser normalization
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App.H25	DOHH customers self-employed - list of abbreviations
App.H26	DOHH customers self-employed - Cronbach’s alpha analysis
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App.H31	DOHH customers public sector - list of abbreviations
App.H32	DOHH customers public sector - Cronbach's alpha analysis
App.H33	DOHH customers public sector - arithmetic average and standard deviation
App.H34	DOHH customers public sector - factor analysis
App.H35	DOHH customers public sector - factor analysis/ Kaiser normalization
App.H36	DOHH customers public sector - correlation analysis
App.H37	ROG customers (18-25) - list of abbreviations
App.H38	ROG customers (18-25) - Cronbach's alpha analysis
App.H39	ROG customers (18-25) - arithmetic average and standard deviation
App.H40	ROG customers (18-25) - factor analysis
App.H41	ROG customers (18-25) - factor analysis/ Kaiser normalization
App.H42	ROG customers (18-25) - correlation analysis
App.H43	ROG customers self-employed - list of abbreviations
App.H44	ROG customers self-employed - Cronbach's alpha analysis
App.H45	ROG customers self-employed - arithmetic average and standard deviation
App.H46	ROG customers self-employed - factor analysis
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App.H48	ROG customers self-employed - correlation analysis
App.H49	ROG customers public sector - list of abbreviations
App.H50	ROG customers public sector - Cronbach's alpha analysis
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App.H55	Customers (18-25) DOHH vs. ROG - list of abbreviations
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App.H71	Customers public sector DOHH vs. ROG - economic intent - t-test
App.H72	Customers public sector DOHH vs. ROG - hi-vs-low trustee test - descriptive statistics

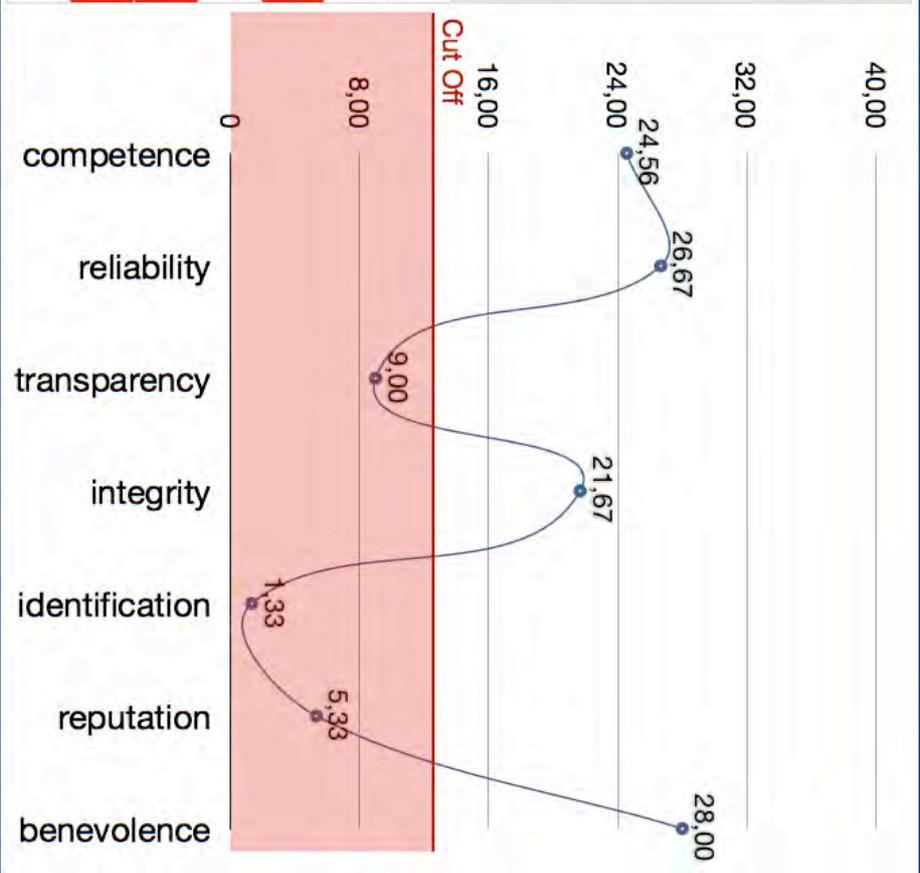
DOHH 18-25 Product

	Rank (original)	Rank (∅)	Weighting (∅)		Value (∅)	Target Value					
	DO	DO	HH	DO	DO	HH					
	Gr1	Gr2	Gr1	Gr1	Gr2	Gr1					
1	competence	6	6	7	6,33	5	5	5	5,00	31,67	7,00
2	reliability	7	7	6	6,67	4	5	5	4,67	31,11	6,00
3	transparency	5	5	5	5,00	2	4	3	3,00	15,00	5,00
4	integrity	1	3	4	2,67	0	4	4	2,67	7,11	2,00
5	identification	4	1	1	2,00	5	2	2	3,00	6,00	1,00
6	reputation	3	2	2	2,33	4	3	4	3,67	8,56	4,00
7	benevolence	2	4	3	3,00	0	5	3	2,67	8,00	3,00

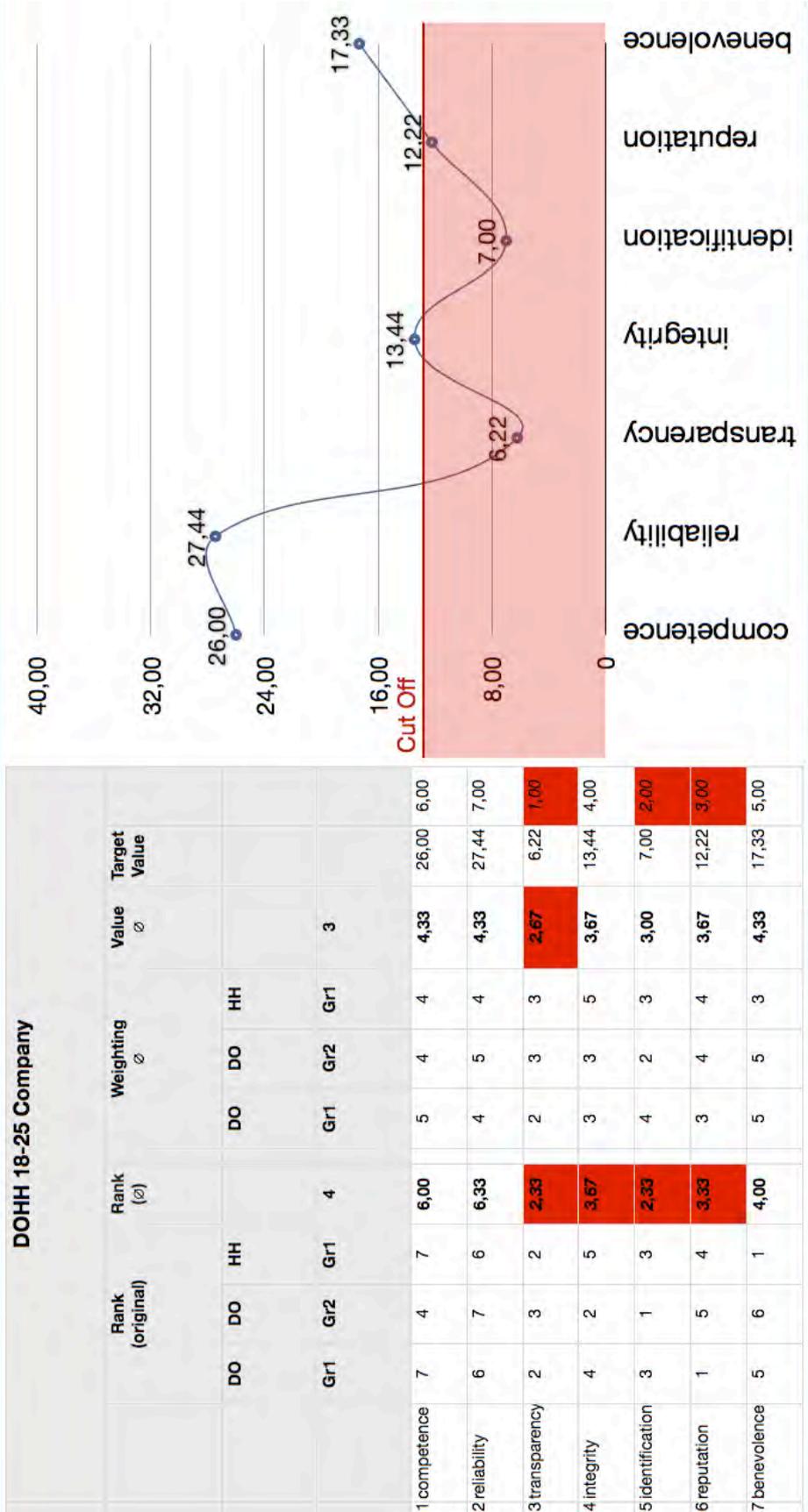


App.H4 DOHH customers 18-25 - calculation of the dimension "product trust"

DOHH 18-25 Salesperson											
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value						
	DO	DO	HH	DO	DO	HH					
	G11	G12	G11	4	G11	G12	G11	3			
1	competence	4	6	7	5,67	4	4	5	4,33	24,56	5,00
2	reliability	5	5	6	5,33	5	5	5	5,00	26,67	6,00
3	transparency	3	3	3	3,00	2	4	3	3,00	9,00	3,00
4	integrity	7	4	4	5,00	5	4	4	4,33	21,67	4,00
5	identification	1	1	1	1,00	1	1	2	1,33	1,33	1,00
6	reputation	2	2	2	2,00	1	3	4	2,67	5,33	2,00
7	benevolence	6	7	5	6,00	5	5	4	4,67	28,00	7,00



App.H5 DOHH customers 18-25 - calculation of the dimension "salesperson trust"



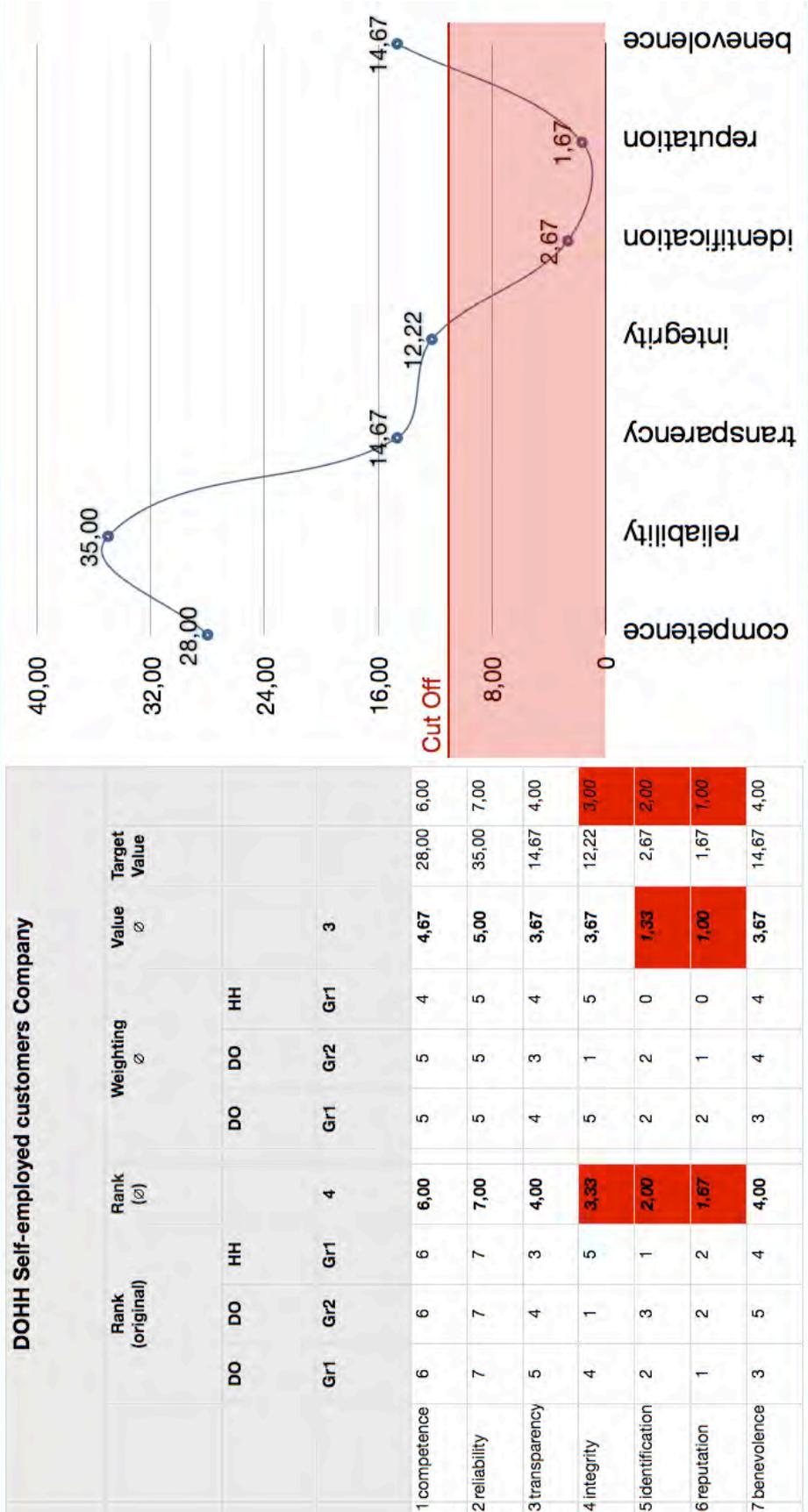
App.H5 DOHH customers 18-25 - calculation of the dimension "company trust"



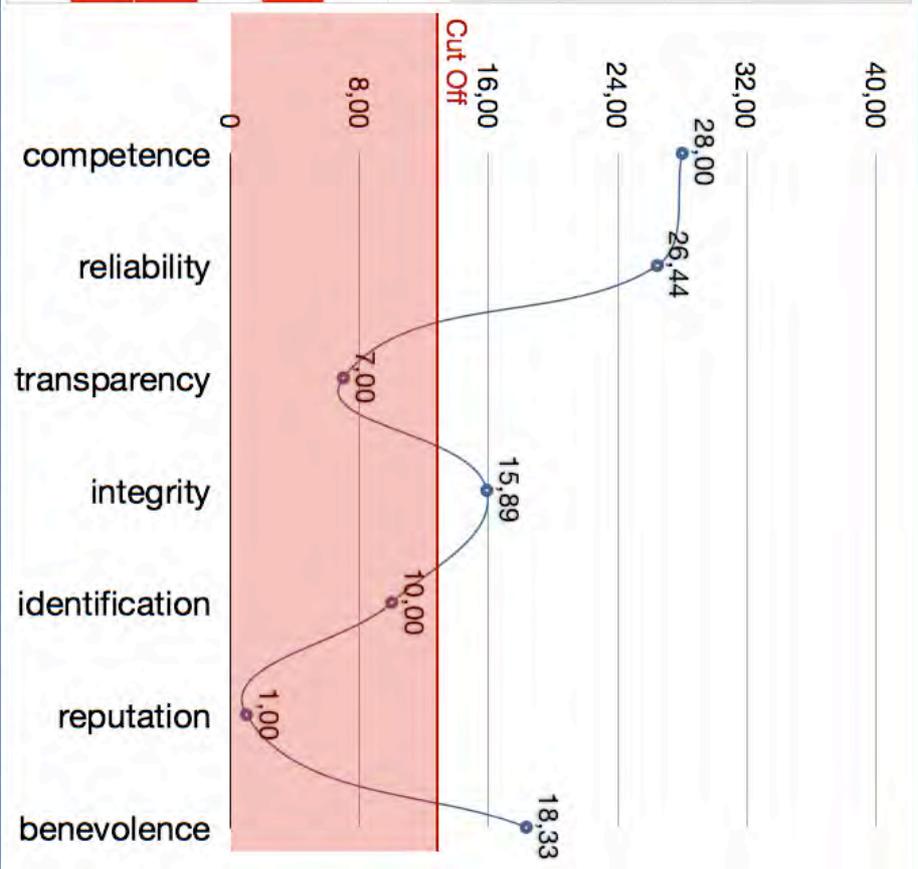
App.H7 DOHH customers self-employed - collage group 1



App.H9 DOHH self-employed customers - collage group 3



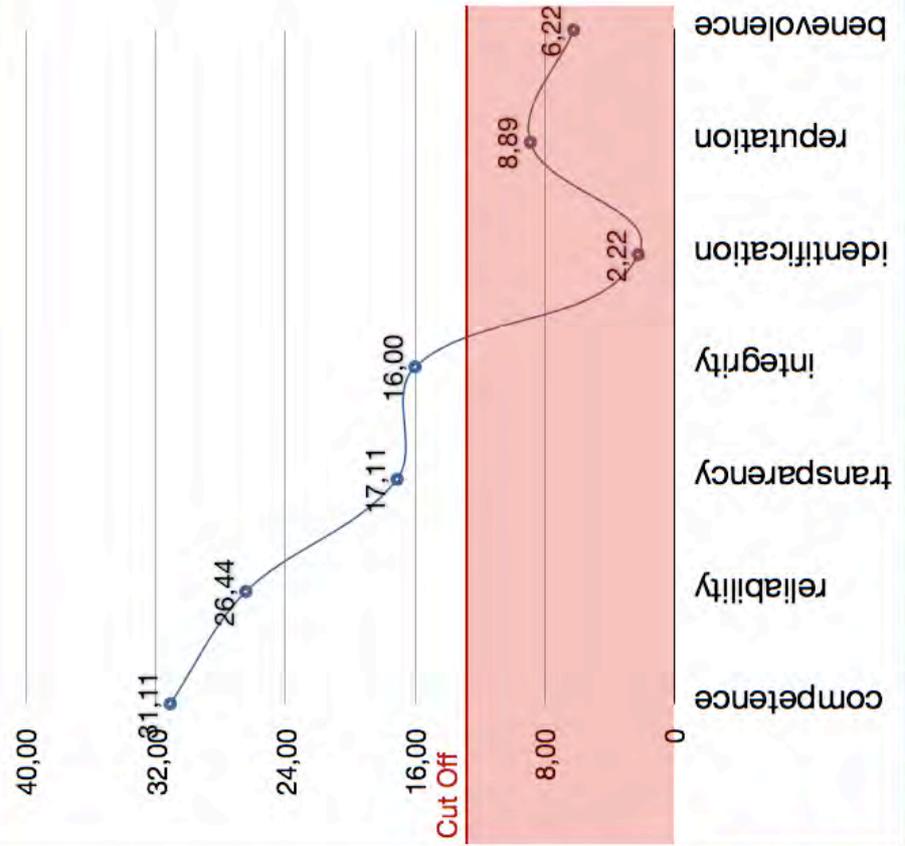
DOHH Self-employed customers Company										
	Rank (original)	Rank (∅)	Weighting ∅	Value ∅	Target Value					
	DO	DO	HH	DO	DO	HH				
	Gr1	Gr2	Gr1	Gr1	Gr2	Gr1	3			
1 competence	7	6	5	6,00	5	4	5	4,67	28,00	7,00
2 reliability	6	4	7	5,67	5	4	5	4,67	26,44	6,00
3 transparency	5	2	2	3,00	5	2	0	2,33	7,00	2,00
4 integrity	3	7	3	4,33	4	4	3	3,67	15,89	4,00
5 identification	2	3	4	3,00	4	3	3	3,33	10,00	3,00
6 reputation	1	1	1	1,00	1	2	0	1,00	1,00	1,00
7 benevolence	4	5	6	5,00	3	4	4	3,67	18,33	5,00



App.H11 DOHH customers self-employed - calculation of the dimension "salesperson trust"

DOHH Self-employed customers Company

	Rank (original)	Rank (∅)	Weighting (∅)	Value (∅)	Target Value		
	DO	DO	HH				
	DO	DO	DO	HH			
	Gr1	Gr2	Gr1	Gr1	3		
1	competence	7	6	7	6,67	31,11	7,00
2	reliability	4	7	6	5,67	26,44	6,00
3	transparency	6	5	3	4,67	17,11	5,00
4	integrity	3	4	5	4,00	16,00	4,00
5	identification	2	1	1	1,33	2,22	1,00
6	reputation	5	3	2	3,33	8,89	3,00
7	benevolence	1	2	4	2,33	6,22	2,00



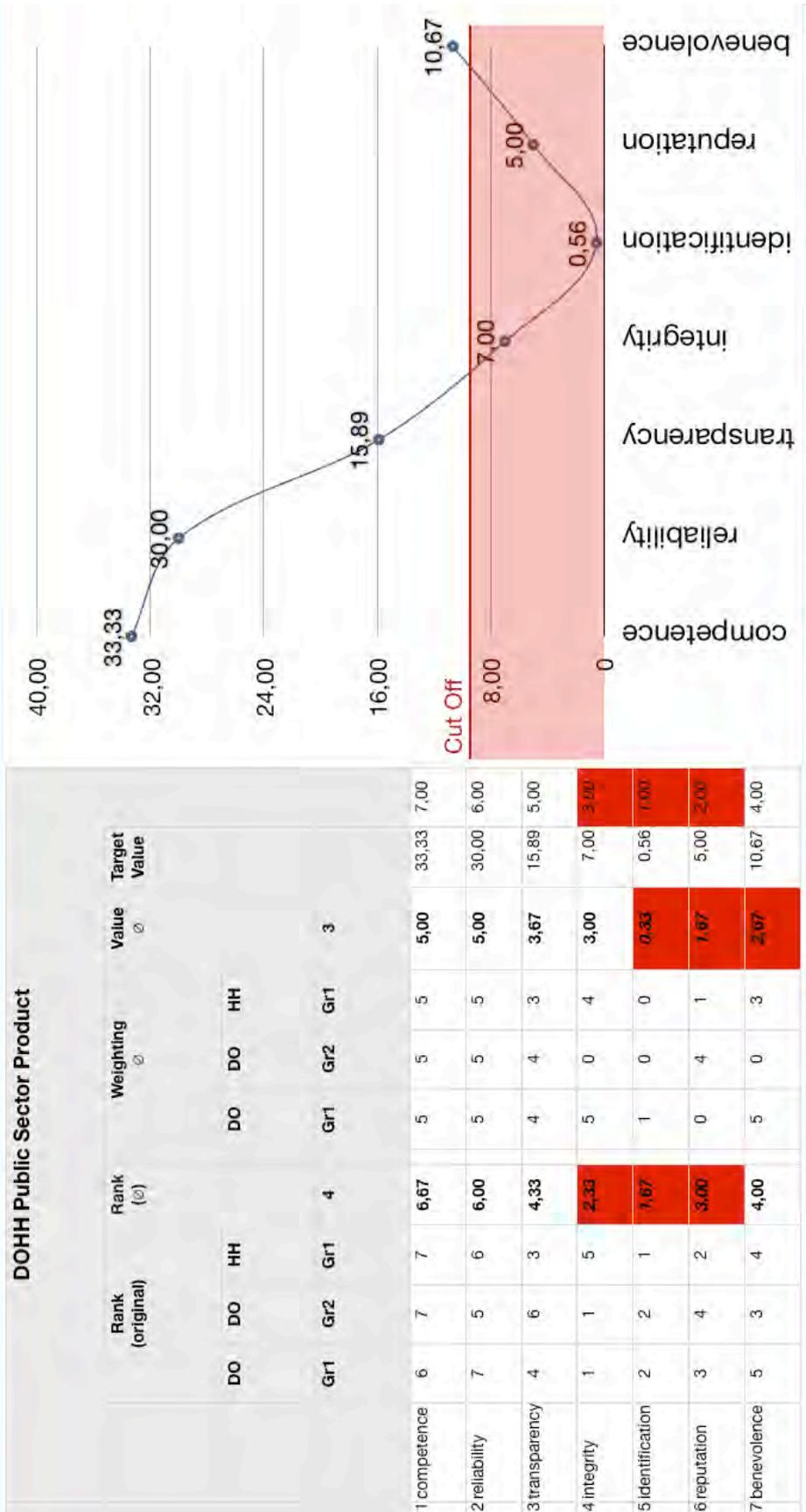
App.H12 DOHH customers self-employed - calculation of the dimension "company trust"



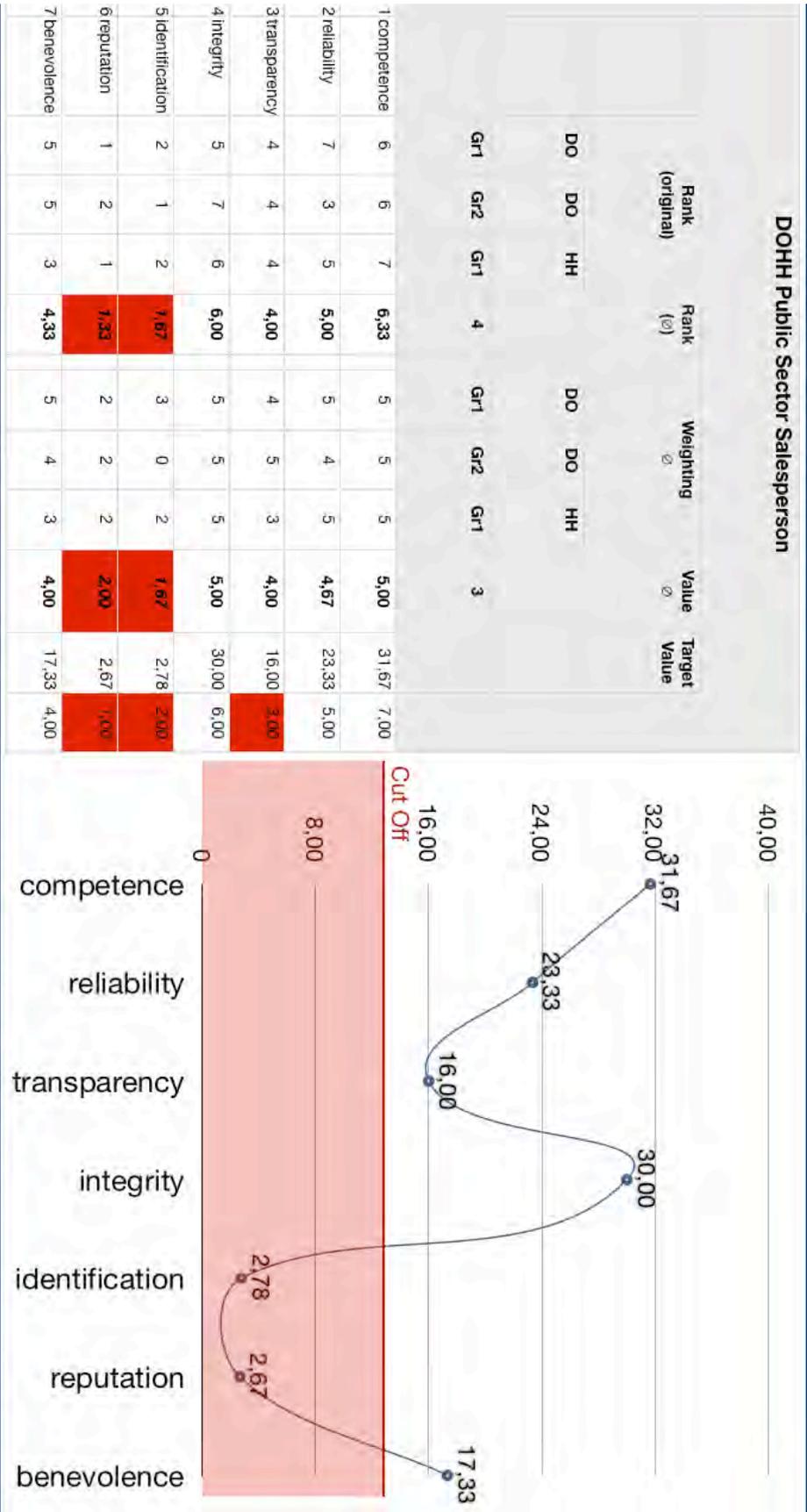
App.H13 DOHH public sector customers - collage group 1



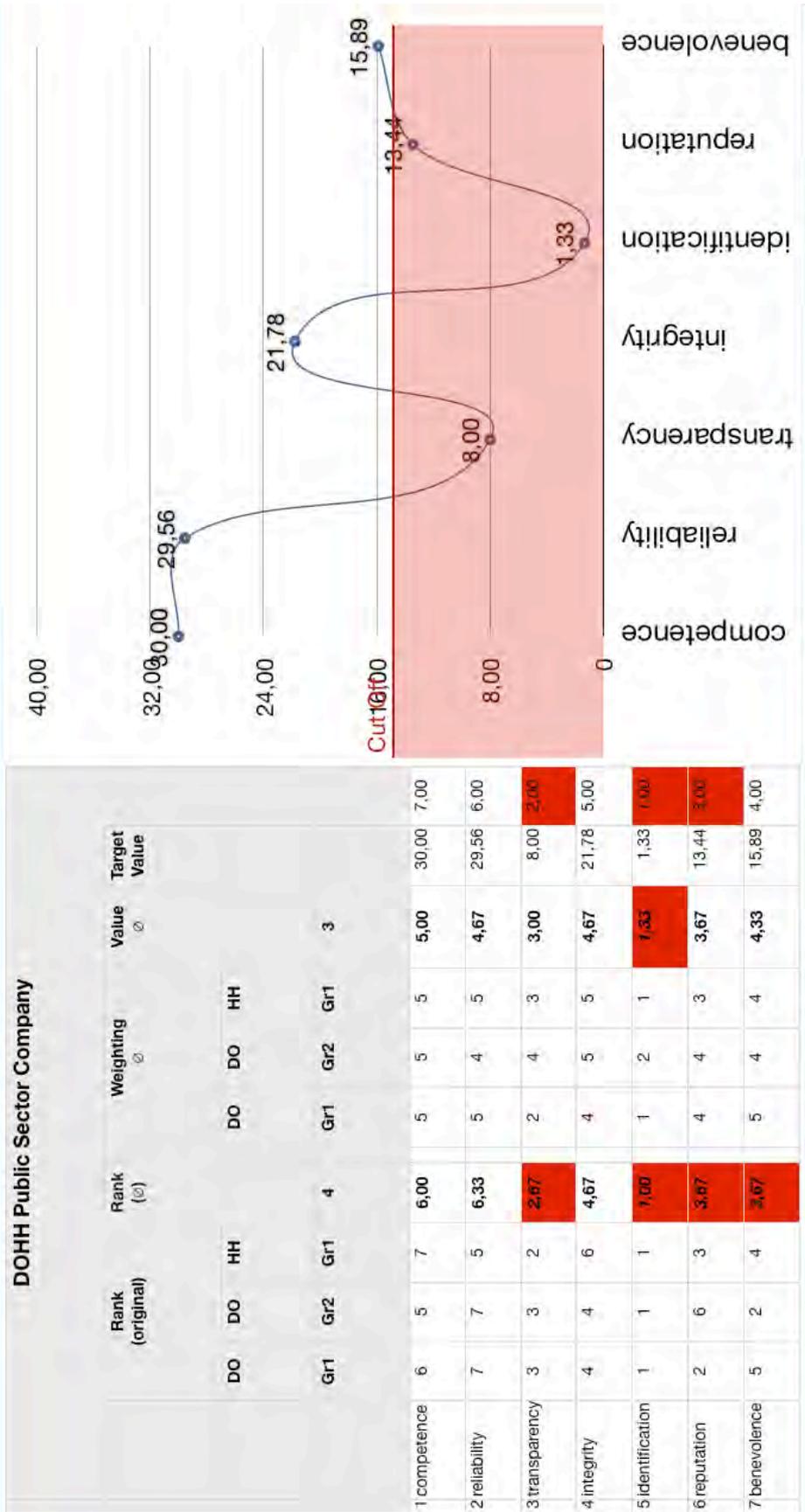
AppH14 DOHH public sector customers - collage group 2



App.H16 DOHH public sector customers - calculation of the dimension "product trust"



App.H17 DOHH public sector customers - calculation of the dimension "salesperson trust"



App.H18 DOHH public sector customers - calculation of the dimension "company trust"

SGod1825	Goodwill/ Benevolence of the salesperson
SCom1825	Competence of the salesperson
SRel1825	Reliability of the salesperson
SInt1825	Integrity of the salesperson
PTra1825	Transparency of the product
PIdet1825	Identification of the product
PRep1825	Reliability of the product
PCom1825	Competence of the product
PRel1825	Reputation of the product
PInt1825	Integrity of the product
CGod1825	Goodwill/ Benevolence of the company
CRep1825	Reputation of the company
CCom1825	Competence of the company
CRel1825	Reliability of the company
CInt1825	Integrity of the company

App.H19 DOHH customers (18-25) - list of abbreviations

		N	Cronbach's Alpha
DOHH	SGod1825	34	0,875
DOHH	SCom1825	34	0,889
DOHH	SRel1825	34	0,803
DOHH	SInt1825	34	0,913
DOHH	PTra1825	28	0,743
DOHH	PRep1825	28	0,756
DOHH	PCom1825	28	0,810
DOHH	PRel1825	28	0,810
DOHH	CGod1825	27	0,802
DOHH	CCom1825	27	0,719
DOHH	CRel1825	27	0,652
DOHH	CInt1825	27	0,872

App.H20 DOHH customers (18-25) - cronbach's alpha analysis

	arithmetic average	standard deviation	N
SGod1825	2,0882	0,933	34
SCom1825	1,9902	0,923	34
SRel1825	2,0882	0,830	34
SInt1825	2,1569	0,979	34
PTra1825	2,3333	0,679	28
PRep1825	2,2143	0,674	28
PCom1825	2,0833	0,683	28
PRel1825	2,2262	0,770	28
CGod1825	2,0617	0,647	27
CCom1825	2,1481	0,616	27
CRel1825	2,2222	0,592	27
CInt1825	2,1481	0,802	27

App.H21 DOHH customers (18-25) - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8,079	67,323	67,323	8,079	67,323	67,323
2	1,078	8,982	76,305	1,078	8,982	76,305
3	0,708	5,901	82,206			
4	0,614	5,117	87,323			
5	0,424	3,532	90,855			
6	0,322	2,682	93,537			
7	0,283	2,356	95,893			
8	0,157	1,307	97,200			
9	0,143	1,188	98,388			
10	0,079	0,658	99,045			
11	0,066	0,547	99,592			
12	0,049	0,408	100,000			

Extraction Method: Principal Component Analysis.

^a Only cases for which FILTER2 = client1825 are used in the analysis phase.

App.H22 DOHH customers (18-25) - factor analysis

	Component	
	1	2
SGod1825	0,870	0,221
SRel1825	0,795	0,138
SCom1825	0,865	0,184
SInt1825	0,773	0,294
PCom1825	0,792	0,492
PRel1825	0,658	0,523
PTra1825	0,134	0,893
PRep1825	0,244	0,720
CRel1825	0,558	0,653
CCom1825	0,763	0,553
CGod1825	0,823	0,440
CInt1825	0,782	0,394
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.		
Rotation converged in 3 iterations.a		
Only cases for which FILTER2 = client1825 are used in the analysis phase.b		

App.H23 DOHH customers (18-25) - factor analysis/ kaiser normalisation

SGodself	Goodwill/ Benevolence of the salesperson
SComself	Competence of the salesperson
SRelself	Reliability of the salesperson
Slntself	Integrity of the salesperson
PTraself	Reliability of the product
PGodself	Competence of the product
PComself	Transparency of the product
PRelself	Goodwill/ Benevolence of the product
Plntself	Integrity of the product
CTraself	Transparency of the company
CComself	Competence of the company
CRelself	Reliability of the company
Clntself	Integrity of the company

App.H25 DOHH customers self-employed - list of abbreviations

		N	Cronbach's Alpha
DOHH	SGodself	39	0,870
DOHH	SComself	39	0,794
DOHH	SRelself	39	0,781
DOHH	SIntself	39	0,856
DOHH	PTraself	38	0,849
DOHH	PGodself	38	0,843
DOHH	PComself	38	0,906
DOHH	PRelself	38	0,891
DOHH	Plntself	38	0,926
DOHH	CTraself	35	0,878
DOHH	CComself	35	0,830
DOHH	CRelself	35	0,847
DOHH	CIntself	35	0,865

App.H26 DOHH customers self-employed - cronbach's alpha analysis

	N	arithmetic average	standard deviation
SGodself	39	1,539	0,720
SComself	39	1,718	0,682
SRelself	39	1,735	0,792
Slntself	39	1,744	0,785
PTraself	38	2,254	0,918
PGodself	38	2,009	0,708
PComself	38	1,921	0,807
PRelself	38	1,912	0,717
PIntself	38	2,026	0,776
CTraself	35	2,267	0,870
CComself	35	1,743	0,668
CRelself	35	2,007	0,721
CIntself	35	2,010	0,760

App.H27 DOHH customers self-employed - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9,015	69,348	69,348	9,015	69,348	69,348
2	1,627	12,519	81,867	1,627	12,519	81,867
3	0,734	5,643	87,51			
4	0,49	3,767	91,278			
5	0,325	2,501	93,779			
6	0,201	1,549	95,328			
7	0,169	1,297	96,625			
8	0,109	0,839	97,464			
9	0,089	0,683	98,147			
10	0,086	0,659	98,806			
11	0,066	0,505	99,311			
12	0,061	0,467	99,778			
13	0,029	0,222	100			

Extraction Method: Principal Component Analysis.

Only cases for which FILTER2 = clientselfemployed are used in the analysis phase.a

App.H28 DOHH customers self-employed - factor analysis

	Component	
	1	2
SComself	0,430	0,744
SRelself	0,308	0,911
SGodself	0,146	0,947
SIIntself	0,360	0,879
PRelself	0,863	0,343
PComself	0,804	0,462
PTraself	0,855	0,193
PGodself	0,758	0,394
PIIntself	0,811	0,406
CComself	0,824	0,188
CRelself	0,880	0,374
CTraself	0,789	0,175
CIIntself	0,691	0,597
Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.		
Rotation converged in 3 iterations.a		
Only cases for which FILTER2 = clientselfemployed are used in the analysis phase.		

App.H29 DOHH customers self-employed - factor analysis/ kaiser normalisation

Correlations		SGodself	SComself	SReisself	SIntself	PTraself	PGodself	PComself	PReisself	PIntself	CTraself	CComself	Chreisself	CIntself
Pearson Correlation		1	.717**	.878**	.835**	.370*	.543**	.594**	.500**	.515**		0.286	0.234	.639**
Sig. (2-tailed)														
N		39	39	39	39	39	38	38	38	38	38	35	35	35
Pearson Correlation		.717**	1	.757**	.768**	.554**	.566**	.631**	.595**	.626**	.444**	.621**	.686**	.710**
Sig. (2-tailed)														
N		39	39	39	39	39	38	38	38	38	38	35	35	35
Pearson Correlation		.878**	.757**	1	.689**	.452**	.570**	.663**	.601**	.595**	.430**	.433**	.626**	.791**
Sig. (2-tailed)														
N		39	39	39	39	39	38	38	38	38	38	35	35	35
Pearson Correlation		.835**	.768**	.689**	1	1.492**	.619**	.663**	.594**	.645**	.462**	.478**	.661**	.777**
Sig. (2-tailed)														
N		39	39	39	39	39	38	38	38	38	38	35	35	35
Pearson Correlation		.370*	.554**	.452**	.492**	1	1.694**	.773**	.810**	.761**	.630**	.628**	.816**	.652**
Sig. (2-tailed)														
N		38	38	38	38	38	38	38	38	38	38	35	35	35
Pearson Correlation		.543**	.566**	.570**	.619**	.694**	1	.868**	.806**	.868**	.519**	.854**	.755**	.846**
Sig. (2-tailed)														
N		38	38	38	38	38	38	38	38	38	38	35	35	35
Pearson Correlation		.594**	.631**	.663**	.601**	.773**	.806**	1	.860**	.871**	.649**	.864**	.825**	.785**
Sig. (2-tailed)														
N		38	38	38	38	38	38	38	38	38	38	35	35	35
Pearson Correlation		.500**	.595**	.601**	.594**	.810**	.806**	.860**	1	.835**	.995**	.714**	.836**	.779**
Sig. (2-tailed)														
N		38	38	38	38	38	38	38	38	38	38	35	35	35
Pearson Correlation		.515**	.628**	.595**	.645**	.761**	.806**	.871**	.835**	1	.578**	.687**	.854**	.714**
Sig. (2-tailed)														
N		38	38	38	38	38	38	38	38	38	38	35	35	35
Pearson Correlation		0.286	0.266	.430**	.462**	.630**	.519**	.649**	.695**	.579**		1	.644**	.816**
Sig. (2-tailed)														
N		35	35	35	35	35	35	35	35	35	35	35	35	35
Pearson Correlation		0.234	.621**	.433**	.478**	.628**	.654**	.664**	.714**	.667**	.644**	.644**	1	.843**
Sig. (2-tailed)														
N		35	35	35	35	35	35	35	35	35	35	35	35	35
Pearson Correlation		.460**	.686**	.626**	.661**	.816**	.755**	.825**	.836**	.854**	.778**	.843**	.843**	1
Sig. (2-tailed)														
N		35	35	35	35	35	35	35	35	35	35	35	35	35
Pearson Correlation		.639**	.710**	.791**	.777**	.652**	.646**	.779**	.779**	.714**	.816**	.699**	.836**	1
Sig. (2-tailed)														
N		35	35	35	35	35	35	35	35	35	35	35	35	35

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

App.H30 DOHH customers self-employed - correlation analysis

SGodpub	Goodwill/ Benevolence of the salesperson
SCompub	Competence of the salesperson
SRelpub	Reliability of the salesperson
SIntpub	Integrity of the salesperson
PTrapub	Transparency of the product
PGodpub	Goodwill/ Benevolence of the product
PCompub	Competence of the product
PRelpub	Reliability of the product
CGodpub	Goodwill/ Benevolence of the company
CCompub	Competence of the company
CRelpub	Reliability of the company
CIntpub	Integrity of the company

App.H31 DOHH customers public sector - list of abbreviations

		N	Cronbach's Alpha
DOHH	SGodpub	82	0,893
DOHH	SCompub	82	0,903
DOHH	SRelpub	82	0,889
DOHH	SIntpub	82	0,796
DOHH	PTrapub	79	0,773
DOHH	PGodpub	79	0,800
DOHH	PCompub	79	0,873
DOHH	PRelpub	79	0,937
DOHH	CGodpub	78	0,898
DOHH	CCompub	78	0,845
DOHH	CRelpub	78	0,850
DOHH	CIntpub	78	0,860

App.H32 DOHH customers public sector - cronbach's alpha analysis

	N	arithmetic average	standard deviation
SGodpub	82	1,768	0,823
SCompub	82	1,801	0,806
SRelpub	82	1,821	0,878
Slntpub	82	1,781	0,724
PTrapub	79	2,135	0,737
PGodpub	79	1,798	0,583
PCompub	79	1,840	0,694
PRelpub	79	1,848	0,827
CGodpub	78	1,816	0,679
CCompub	78	1,701	0,585
CRelpub	78	1,829	0,710
Clntpub	78	1,846	0,700

App.H33 DOHH customers public sector - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8,958	74,651	74,651	8,958	74,651	74,651
2	1,238	10,314	84,965	1,238	10,314	84,965
3	0,401	3,341	88,305			
4	0,35	2,917	91,222			
5	0,225	1,879	93,101			
6	0,206	1,716	94,818			
7	0,156	1,304	96,121			
8	0,124	1,034	97,156			
9	0,115	0,955	98,11			
10	0,099	0,822	98,933			
11	0,08	0,67	99,603			
12	0,048	0,397	100			

Extraction Method: Principal Component Analysis.

Only cases for which FILTER2 = clientpublicservices are used in the analysis phase.

	Component	
	1	2
SCompub	0,354	0,885
Slntpub	0,394	0,864
SRelpub	0,333	0,895
SGodpub	0,370	0,874
PCompub	0,773	0,495
PRelpub	0,845	0,320
PTrapub	0,841	0,175
PGodpub	0,801	0,405
CCompub	0,797	0,445
CRelpub	0,811	0,387
Clntpub	0,776	0,535
CGodpub	0,835	0,378
Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation.		
Rotation converged in 3 iterations.a		
Only cases for which FILTER2 = clientpublicservices are used in the analysis phase.b		

App.H35 DOHH customers public sector - factor analysis/ kaiser normalisation

Correlations		SCompub	Slntpub	SRelpub	SGodpub	PCompub	PHelpub	PTrapub	PGodpub	CCompub	CFhelpub	Chntpub	CGodpub
Pearson Correlation		1											
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	SCompub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	Slntpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	SRelpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	SGodpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	PCompub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	PHelpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	PTrapub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	PGodpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	CCompub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	CFhelpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	Chntpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78
Pearson Correlation	CGodpub												
Sig. (2-tailed)													
N		82	82	82	82	82	79	82	82	79	78	78	78

** Correlation is significant at the 0.01 level (2-tailed).

App.H36 DOHH customers public sector - correlation analysis

SGod1825	Benevolence of the salesperson
SCom1825	Reliability of the salesperson
SRel1825	Competence of the salesperson
SInt1825	Integrity of the salesperson
PTra1825	Transparency of the product
PRep1825	Reputation of the product
PCom1825	Competence of the product
PRel1825	Reliability of the product
CGod1825	Goodwill/ Benevolence of the salesperson
CCom1825	Competence of the salesperson
CRel1825	Reliability of the salesperson
CInt1825	Integrity of the salesperson

App.H37 ROG customers (18-25) - list of abbreviations

		N	Cronbach's Alpha
ROG	SGod1825	111	0,933
ROG	SCom1825	111	0,910
ROG	SRel1825	111	0,887
ROG	SInt1825	111	0,912
ROG	PTra1825	104	0,736
ROG	PRep1825	104	0,884
ROG	PCom1825	104	0,886
ROG	PRel1825	104	0,930
ROG	CGod1825	97	0,945
ROG	CCom1825	97	0,851
ROG	CRel1825	97	0,853
ROG	CInt1825	97	0,913

App.H38 ROG customers (18-25) - cronbach's alpha analysis

	N	arithmetic average	standard deviation
SGod1825	111	1,676	0,882
SCom1825	111	1,724	0,848
SRel1825	111	1,901	0,918
SInt1825	111	1,763	0,890
PTra1825	104	2,192	0,696
PRep1825	104	2,125	0,915
PCom1825	104	1,910	0,843
PRel1825	104	1,981	0,945
CGod1825	97	1,842	0,917
CCom1825	97	1,780	0,729
CRel1825	97	1,938	0,913
CInt1825	97	1,921	0,916

App.H39 ROG customers (18-25) - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9,243	77,027	77,027	9,243	77,027	77,027
2	1,002	8,35	85,377	1,002	8,35	85,377
3	0,434	3,613	88,99			
4	0,309	2,577	91,566			
5	0,237	1,975	93,541			
6	0,181	1,508	95,049			
7	0,152	1,267	96,317			
8	0,117	0,973	97,29			
9	0,1	0,832	98,122			
10	0,093	0,778	98,9			
11	0,072	0,599	99,498			
12	0,06	0,502	100			

Extraction Method: Principal Component Analysis.

Only cases for which FILTER2 = client1825 are used in the analysis phase.

App.H40 ROG customers (18-25) - factor analysis

Rotated-Component-Matrix ^a		
	Component	
	1	2
SGod1825	0,917	0,073
SRel1825	0,929	0,043
SCom1825	0,928	-0,083
SIInt1825	0,924	0,114
PCom1825	0,899	0,192
PRel1825	0,906	0,107
PTra1825	0,094	0,989
PRep1825	0,805	0,160
CRel1825	0,924	0,074
CCom1825	0,879	0,157
CGod1825	0,948	0,078
CIInt1825	0,940	0,131
CCom1825	,867	,209
CRel1825	,916	,152
CIInt1825	,930	,201

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 3 iterations.a

Only cases for which FILTER2 = client1825 are used in the analysis phase.b

App.H41 ROG customers (18-25) - factor analysis/ kaiser normalisation

Correlations	SGod1825	SRel1825	SCom1825	SInt1825	PCom1825	PRel1825	PTra1825	PRep1825	CRel1825	CCom1825	CGod1825	PInt1825
SGod1825	1	.831**	.874**	.887**	.837**	.839**	.248*	.726**	.810**	.773**	.876**	.776**
Pearson Correlation												
Sig. (2-tailed)												
N	111	111	111	111	104	104	104	104	104	97	97	104
SRel1825	.831**	1	.861**	.910**	.798**	.806**	.0187	.731**	.852**	.807**	.886**	.821**
Pearson Correlation												
Sig. (2-tailed)												
N	111	111	111	111	104	104	104	104	104	97	97	104
SCom1825	.874**	.861**	1	.878**	.840**	.830**	.0124	.669**	.816**	.798**	.865**	.760**
Pearson Correlation												
Sig. (2-tailed)												
N	111	111	111	111	104	104	104	104	104	97	97	104
SInt1825	.867**	.910**	.878**	1	.838**	.820**	.264**	.694**	.824**	.784**	.890**	.802**
Pearson Correlation												
Sig. (2-tailed)												
N	111	111	111	111	104	104	104	104	104	97	97	104
PCom1825	.837**	.798**	.840**	.838**	1	.868**	.302**	.780**	.806**	.768**	.851**	.848**
Pearson Correlation												
Sig. (2-tailed)												
N	104	104	104	104	104	104	104	104	104	97	97	104
PRel1825	.839**	.865**	.830**	.820**	.888**	1	.240*	.760**	.833**	.768**	.853**	.822**
Pearson Correlation												
Sig. (2-tailed)												
N	104	104	104	104	104	104	104	104	104	97	97	104
PTra1825	.248*	.011	.0187	.0124	.302**	.240*	1	.236*	0.159	.226*	0.172	.326**
Pearson Correlation												
Sig. (2-tailed)												
N	104	104	104	104	104	104	104	104	104	97	97	104
PRep1825	.726**	.731**	.669**	.694**	.760**	.760**	.236*	1	.734**	.729**	.749**	.766**
Pearson Correlation												
Sig. (2-tailed)												
N	104	104	104	104	104	104	104	104	104	97	97	104
CRel1825	.810**	.852**	.816**	.824**	.806**	.833**	0.159	.734**	1	.850**	.873**	.824**
Pearson Correlation												
Sig. (2-tailed)												
N	97	97	97	97	97	97	97	97	97	97	97	97
CCom1825	.773**	.807**	.788**	.764**	.768**	.768**	.226*	.729**	.850**	1	.816**	.771**
Pearson Correlation												
Sig. (2-tailed)												
N	97	97	97	97	97	97	97	97	97	97	97	97
CGod1825	.876**	.866**	.865**	.890**	.851**	.853**	0.172	.749**	.873**	.816**	1	.836**
Pearson Correlation												
Sig. (2-tailed)												
N	97	97	97	97	97	97	97	97	97	97	97	97
PInt1825	.776**	.821**	.760**	.802**	.848**	.822**	.326**	.766**	.824**	.771**	.836**	1
Pearson Correlation												
Sig. (2-tailed)												
N	104	104	104	104	104	104	104	104	104	97	97	104

** Correlation is significant at the 0.01 level (2-tailed).
* Correlation is significant at the 0.05 level (2-tailed).

App.H42 ROG customers (18-25) - correlation analysis

SGodself	Goodwill/ Benevolence of the salesperson
SComself	Competence of the salesperson
SRelself	Reliability of the salesperson
Slntself	Integrity of the salesperson
PTraself	Transparency of the product
PGodself	Goodwill/ Benevolence of the product
PComself	Competence of the product
PRelself	Reliability of the product
PIntself	Integrity of the product
CTraself	Transparency of the company
CComself	Competence of the company
CRelself	Reliability of the company
CIntself	Integrity of the company

App.H43 ROG customers self-employed - list of abbreviations

		N	Cronbach's Alpha
ROG	SGodself	175	0,935
ROG	SComself	174	0,896
ROG	SRelself	174	0,892
ROG	SIIntself	174	0,898
ROG	PTraself	159	0,864
ROG	PGodself	159	0,874
ROG	PComself	159	0,894
ROG	PRelself	159	0,918
ROG	PIIntself	158	0,932
ROG	CTraself	149	0,858
ROG	CComself	149	0,873
ROG	CRelself	149	0,893
ROG	CIIntself	149	0,932

App.H44 ROG customers self-employed - cronbach's alpha analysis

	N	arithmetic average	standard deviation
SGodself	175	1,708	0,843
SComself	174	1,772	0,782
SRelself	174	1,874	0,861
Slntself	174	1,833	0,852
PTraself	159	2,201	0,765
PGodself	159	2,040	0,735
PComself	159	2,031	0,804
PRelself	159	2,061	0,827
PIntself	158	2,080	0,880
CTraself	149	2,132	0,764
CComself	149	1,809	0,701
CRelself	149	1,950	0,747
Clntself	149	1,987	0,852

App.H45 ROG customers self-employed - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	9,188	70,678	70,678	9,188	70,678	70,678
2	1,347	10,362	81,039	1,347	10,362	81,039
3	0,574	4,416	85,456			
4	0,466	3,581	89,037			
5	0,315	2,424	91,461			
6	0,24	1,845	93,306			
7	0,196	1,505	94,811			
8	0,166	1,275	96,086			
9	0,133	1,027	97,113			
10	0,107	0,827	97,94			
11	0,103	0,794	98,734			
12	0,089	0,684	99,418			
13	0,076	0,582	100			

Extraction Method: Principal Component Analysis.

Only cases for which FILTER2 = clientselfemployed are used in the analysis phase.

App.H46 ROG customers self-employed - factor analysis

Rotated-Component-Matrix ^a		
	Component	
	1	2
SComself	0,293	0,882
SRelself	0,377	0,874
SGodself	0,313	0,889
Slntself	0,418	0,839
PRelself	0,845	0,347
PComself	0,824	0,418
PTraself	0,751	0,174
PGodself	0,816	0,352
Plntself	0,876	0,289
CComself	0,718	0,473
CRelself	0,806	0,434
CTraself	0,759	0,296
Clntself	0,801	0,434

Extraction Method: Principal Component Analysis. Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 3 iterations.a

Only cases for which FILTER2 = clientselfemployed are used in the analysis phase.b

App.H47 ROG customers self-employed - factor analysis/ kaiser normalisation

Correlations	SGodself	SComself	SReisself	SIntself	PTraself	PGodself	PComself	PReisself	PIntself	CTraself	CComself	CReisself	CIntself
SGodself													
Pearson Correlation													
Sig. (2-tailed)													
N													
SComself													
Pearson Correlation													
Sig. (2-tailed)													
N													
SReisself													
Pearson Correlation													
Sig. (2-tailed)													
N													
SIntself													
Pearson Correlation													
Sig. (2-tailed)													
N													
PTraself													
Pearson Correlation													
Sig. (2-tailed)													
N													
PGodself													
Pearson Correlation													
Sig. (2-tailed)													
N													
PComself													
Pearson Correlation													
Sig. (2-tailed)													
N													
PReisself													
Pearson Correlation													
Sig. (2-tailed)													
N													
PIntself													
Pearson Correlation													
Sig. (2-tailed)													
N													
CTraself													
Pearson Correlation													
Sig. (2-tailed)													
N													
CComself													
Pearson Correlation													
Sig. (2-tailed)													
N													
CReisself													
Pearson Correlation													
Sig. (2-tailed)													
N													
CIntself													
Pearson Correlation													
Sig. (2-tailed)													
N													

** Correlation is significant at the 0.01 level (2-tailed).

App.H48 ROG customers self-employed - correlation analysis

SGodpub	Goodwill/ Benevolence of the salesperson
SCompub	Competence of the salesperson
SRelpub	Reliability of the salesperson
SIIntpub	Integrity of the salesperson
PTrapub	Transparency of the product
PGodpub	Goodwill/ Benevolence of the product
PCompub	Competence of the product
PRelpub	Reliability of the product
CGodpub	Goodwill/ Benevolence of the company
CCompub	Competence of the company
CRelpub	Reliability of the company
CIIntpub	Integrity of the company

App.H49 ROG customers public sector - list of abbreviations

		N	Cronbach's Alpha
ROG	STrapub	416	0,817
ROG	SGodpub	415	0,887
ROG	SCompub	415	0,873
ROG	SRelpub	415	0,835
ROG	PTrapub	395	0,827
ROG	PGodpub	395	0,829
ROG	PCompub	395	0,866
ROG	PRelpub	394	0,908
ROG	CGodpub	386	0,880
ROG	CCompub	386	0,894
ROG	CRelpub	386	0,855
ROG	CIntpub	386	0,854

App.H50 ROG customers public sector - cronbach's alpha analysis

	N	arithmetic average	standard deviation
STrapub	416	1,829	0,812
SGodpub	415	1,731	0,765
SCompub	415	1,740	0,726
SRelpub	415	1,830	0,789
PTrapub	395	2,206	0,737
PGodpub	395	1,955	0,675
PCompub	395	1,929	0,717
PRelpub	394	1,921	0,777
CGodpub	386	1,893	0,754
CCompub	386	1,788	0,690
CRelpub	386	1,940	0,739
Clntpub	386	1,912	0,737

App.H51 ROG customers public sector - arithmetic average and standard deviation

Component	Initial Eigenvalues			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	8,765	73,042	73,042	8,765	73,042	73,042
2	1,048	8,735	81,777	1,048	8,735	81,777
3	0,54	4,497	86,274			
4	0,351	2,926	89,2			
5	0,249	2,074	91,274			
6	0,234	1,948	93,222			
7	0,183	1,527	94,749			
8	0,159	1,322	96,071			
9	0,136	1,134	97,205			
10	0,129	1,075	98,28			
11	0,107	0,892	99,172			
12	0,099	0,828	100			

Extraction Method: Principal Component Analysis.

Only cases for which FILTER2 = clientpublicservices are used in the analysis phase.

Rotated-Component-Matrix ^a		
	Component	
	1	2
SCompub	0,430	0,836
Slntpub	0,444	0,824
SRelpub	0,365	0,863
SGodpub	0,340	0,879
PCompub	0,837	0,357
PRelpub	0,822	0,378
PTrapub	0,688	0,247
PGodpub	0,796	0,368
CCompub	0,821	0,391
CRelpub	0,833	0,394
Clntpub	0,810	0,422
CGodpub	0,784	0,461

Extraction Method: Principal Component Analysis; Rotation Method: Varimax with Kaiser Normalisation.

Rotation converged in 3 iterations.a

Only cases for which FILTER2 = clientpublicservices are used in the analysis phase.b

App.H53 ROG customers public sector - factor analysis/ kaiser normalisation

SGod1825	Benevolence of the salesperson
SCom1825	Reliability of the salesperson
SRel1825	Competence of the salesperson
SInt1825	Integrity of the salesperson
PTra1825	Transparency of the product
PRep1825	Reputation of the product
PCom1825	Competence of the product
PRel1825	Reliability of the product
CGod1825	Goodwill/ Benevolence of the salesperson
CCom1825	Competence of the salesperson
CRel1825	Reliability of the salesperson
CInt1825	Integrity of the salesperson

App.H55 Customers (18-25) DOHH vs. ROG - list of abbreviations

		N	means	Standard deviation
SGod1825	CI_DO_HH	34	2,0882	,93315
	ROGC	111	1,6757	,88244
SCom1825	CI_DO_HH	34	1,9902	,92290
	ROGC	111	1,7237	,84790
SRel1825	CI_DO_HH	34	2,0882	,83003
	ROGC	111	1,9009	,91849
SInt1825	CI_DO_HH	34	2,1569	,97868
	ROGC	111	1,7628	,89034
PTra1825	CI_DO_HH	28	2,3333	,67890
	ROGC	104	2,1923	,69626
PRep1825	CI_DO_HH	28	2,2143	,67412
	ROGC	104	2,1250	,91516
PCom1825	CI_DO_HH	28	2,0833	,68268
	ROGC	104	1,9103	,84280
PRel1825	CI_DO_HH	28	2,2262	,77009
	ROGC	104	1,9808	,94490
CGod1825	CI_DO_HH	27	2,0617	,64739
	ROGC	97	1,8419	,91678
CCom1825	CI_DO_HH	27	2,1481	,61556
	ROGC	97	1,7801	,72948
CRel1825	CI_DO_HH	27	2,2222	,59197
	ROGC	97	1,9381	,91329
CInt1825	CI_DO_HH	27	2,1481	,80242
	ROGC	97	1,9210	,91638

App.H56 Customers (18-25) DOHH vs. ROG - descriptive statistics

	Levene-Test for equality of variances					t-Test for two independent samples		t-Test for equality of means		
	F	Significance	T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens		
								lower	upper	
SGod1825	variances are equal	,139	,710	2,353	143	,020	,41256	,17531	,06602	,75910
	variances are unequal			2,284	52,376	,026	,41256	,18063	,05017	,77495
SCom1825	variances are equal	,873	,352	1,570	143	,119	,26647	,16970	-,06898	,60193
	variances are unequal			1,501	51,242	,140	,26647	,17756	-,08996	,62290
SRel1825	variances are equal	,849	,358	1,063	143	,289	,18733	,17619	-,16093	,53560
	variances are unequal			1,122	59,871	,266	,18733	,16692	-,14658	,52125
SInt1825	variances are equal	,320	,573	2,206	143	,029	,39410	,17866	,04094	,74726
	variances are unequal			2,097	50,871	,041	,39410	,18792	,01682	,77138
PTra1825	variances are equal	,668	,415	0,956	130	,341	,14103	,14748	-,15074	,43279
	variances are unequal			0,970	43,541	,337	,14103	,14533	-,15196	,43402
PRep1825	variances are equal	1,839	,177	0,482	130	,631	,08929	,18536	-,22742	,45599
	variances are unequal			0,573	56,777	,569	,08929	,15583	-,22278	,40136
PCom1825	variances are equal	,557	,457	1,001	130	,319	,17308	,17291	-,16901	,51516
	variances are unequal			1,130	51,434	,264	,17308	,15321	-,13445	,48060
PRel1825	variances are equal	,030	,863	1,265	130	,208	,24542	,19403	-,13845	,62929
	variances are unequal			1,423	51,122	,161	,24542	,17252	-,10092	,59176
CGod1825	variances are equal	1,210	,274	1,166	122	,246	,21980	,18853	-,15340	,59301
	variances are unequal			1,413	58,215	,163	,21980	,15552	-,09149	,53110
CCom1825	variances are equal	,267	,606	2,394	122	,018	,36808	,15378	,06365	,67251
	variances are unequal			2,635	48,301	,011	,36808	,13971	,08721	,64895
CRel1825	variances are equal	1,597	,209	1,527	122	,129	,28408	,18604	-,08421	,65236
	variances are unequal			1,934	64,229	,056	,28408	,14689	-,00936	,57751
CInt1825	variances are equal	,000	,986	1,169	122	,245	,22719	,19438	-,15760	,61198
	variances are unequal			1,260	46,639	,214	,22719	,18029	-,13558	,58996

App.H57 Customers (18-25) DOHH vs. ROG - t-test

Group statistics		N	means	Standard deviation	Standard error of means
	How do you evaluate your actions in relation to the following statements?				
Cross-Selling	I could think about getting further insurances by the company	DOHH1825	2,0741	,82862	,15947
		ROGC1825	1,8542	1,06602	,10880
Up-Selling	I could think about getting more complex insurances (e.g. life insurance), not only the less complex ones (e.g. travel insurance) provided by the company	DOHH1825	2,0000	,78446	,15097
		ROGC1825	1,8542	1,15147	,11752
Recommendation-Rate	I would recommend the company to friends and family	DOHH1825	2,2222	,97402	,18745
		ROGC1825	1,7708	1,03088	,10521
Repurchase Rate	If I would have to insure myself again, I would again choose insurances by the company.	DOHH1825	2,1111	1,01274	,19490
		ROGC1825	1,7813	1,00737	,10281
Willingness to change	If I would have to get insured today, the company would be my first choice.	DOHH1825	1,8519	,76980	,14815
		ROGC1825	1,5938	1,02164	,10427
Price sensitivity	When I get an insurance, the price (rates) are less of an issue.	DOHH1825	2,7778	1,15470	,22222
		ROGC1825	2,6771	1,30984	,13368
Error tolerance	If something would be wrong regarding my insurance, I would definitely give feedback to the company.	DOHH1825	1,8889	,89156	,17158
		ROGC1825	1,6875	,89810	,09166

App.H58 Customers (18-25) DOHH vs. ROG - economic intent - descriptive statistics

Group statistics		N	means	Standard deviation	Standard error of means
	How would you describe yourself?				
Transparency	I am open-minded with regard to other people	DOHH1825	1,7407	,65590	,12623
		ROG1825	1,7684	,80494	,08259
Goodwill/ Benevolence	I care about other peoples' needs	DOHH1825	1,9630	,64935	,12497
		ROG1825	1,7053	,69762	,07157
Identification	I often feel obliged to help other people	DOHH1825	2,2963	,86890	,16722
		ROG1825	1,9368	,80966	,08307
Reputation	Other people have a positive attitude with regard to my person	DOHH1825	1,8889	,80064	,15408
		ROG1825	1,6842	,60605	,06218
Competence	I am self-confident and trust my own skill	DOHH1825	1,6667	,67937	,13074
		ROG1825	1,5579	,71035	,07288
Reliability	I keep my word	DOHH1825	1,5926	,74726	,14381
		ROG1825	1,3263	,49341	,05062
Integrity	I set high moral standards for myself	DOHH1825	1,7778	,80064	,15408
		ROG1825	1,5684	,72424	,07431

App.H60 Customers (18-25) DOHH vs. ROG - hi-vs-low trustee test - descriptive statistics

SGodself	Goodwill/ Benevolence of the salesperson
SComself	Competence of the salesperson
SRelself	Reliability of the salesperson
SIntself	Integrity of the salesperson
PTraself	Transparency of the product
PGodself	Goodwill/ Benevolence of the product
PComself	Competence of the product
PRelself	Reliability of the product
PIntself	Integrity of the product
CTraself	Transparency of the company
CComself	Competence of the company
CRelself	Reliability of the company
CIntself	Integrity of the company

App.H61 Customers self-employed DOHH vs. ROG - list of abbreviations

		N	means	Standard deviation
SGodself	CI_DO_HH	39	1,5385	,71987
	ROGC	175	1,7076	,84252
SIdeself	CI_DO_HH	39	1,9658	1,00232
	ROGC	175	2,0705	1,03797
SComself	CI_DO_HH	39	1,7179	,68201
	ROGC	174	1,7720	,78178
SRelself	CI_DO_HH	39	1,7350	,79169
	ROGC	174	1,8736	,86053
SIntself	CI_DO_HH	39	1,7436	,78532
	ROGC	174	1,8333	,85248
PTraself	CI_DO_HH	38	2,2544	,91839
	ROGC	159	2,2013	,76493
PGodself	CI_DO_HH	38	2,0088	,70811
	ROGC	159	2,0398	,73525
PComself	CI_DO_HH	38	1,9211	,80700
	ROGC	159	2,0314	,80417
PRelself	CI_DO_HH	38	1,9123	,71737
	ROGC	159	2,0608	,82664
PIntself	CI_DO_HH	38	2,0263	,77646
	ROGC	158	2,0802	,88025
CTraself	CI_DO_HH	35	2,2667	,86998
	ROGC	149	2,1320	,76408
CGodself	CI_DO_HH	35	2,1238	,84438
	ROGC	149	2,0626	,85895
CComself	CI_DO_HH	35	1,7429	,66831
	ROGC	149	1,8087	,70134
CRelself	CI_DO_HH	35	2,0071	,72123
	ROGC	149	1,9497	,74717
CIntself	CI_DO_HH	35	2,0095	,76049
	ROGC	149	1,9866	,85238

App.H62 Customers self-employed DOHH vs. ROG - descriptive statistics

	Levene-Test for equality of variances				t-Test for two independent samples		t-Test for equality of means			
	F	Significance	T	df	Stig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens		
								lower	upper	
SGodself	variances are equal variances are unequal	3,994	,047	-1,162	212	,246	-.16916	,14553	-.45604	,11772
SIdself	variances are equal variances are unequal	,059	,808	-,573	212	,567	-.10466	,18268	-.46477	,25544
SComself	variances are equal variances are unequal	2,122	,147	-,399	211	,690	-.05408	,17965	-.46233	,25300
SRelself	variances are equal variances are unequal	1,580	,210	-,435	62,489	,665	-.05408	,12425	-.30242	,19426
SIntself	variances are equal variances are unequal	,772	,381	-,602	211	,548	-.08974	,14896	-.38338	,20389
Ptraself	variances are equal variances are unequal	2,775	,097	,369	195	,712	,05313	,14379	-.23046	,33671
PGodself	variances are equal variances are unequal	,286	,593	-,236	195	,814	-.03106	,13185	-.29109	,22897
PComself	variances are equal variances are unequal	,174	,677	-,760	195	,448	-.11039	,14530	-.39696	,17618
PRelself	variances are equal variances are unequal	,278	,599	-1,019	195	,309	-.14852	,14573	-.43592	,18133
PIntself	variances are equal variances are unequal	2,222	,138	-1,112	62,731	,270	-.14852	,13357	-.41545	,11842
Ptraself	variances are equal variances are unequal	1,190	,277	-,374	62,012	,710	-.05385	,14412	-.34194	,23423
CGodself	variances are equal variances are unequal	,016	,899	,380	182	,404	,13468	,15982	-.15624	,42659
CComself	variances are equal variances are unequal	,348	,556	-,504	182	,605	-.06587	,13060	-.32356	,19182
CRelself	variances are equal variances are unequal	,117	,733	,412	182	,681	-.05748	,13945	-.21767	,33262
CIntself	variances are equal variances are unequal	1,314	,253	,146	182	,884	,02295	,15703	-.28688	,33278
	variances are unequal			,157	55,909	,876	,02295	,14629	-.27011	,31601

App.H63 Customers self-employed DOHH vs. ROG - t-test

Group statistics		N	means	Standard deviation
	How do you evaluate your actions in relation to the following statements?			
Cross-Selling	I could think about getting further insurances by the company	DOHHself 35	2,2286	1,41600
		ROGCself 147	2,1020	,93439
Up-Selling	I could think about getting more complex insurances (e.g. life insurance), not only the less complex ones (e.g. travel insurance) provided by the company	DOHHself 35	2,1429	1,39627
		ROGCself 147	2,0816	1,03043
Recommendation-Rate	I would recommend the company to friends and family	DOHHself 35	1,8571	1,11521
		ROGCself 147	1,8980	,99130
Repurchase Rate	If I would have to insure myself again, I would again choose insurances by the company.	DOHHself 35	1,7143	,85994
		ROGCself 147	1,9388	,98776
Willingness to change	If I would have to get insured today, the company would be my first choice.	DOHHself 35	1,6857	,99325
		ROGCself 147	1,6599	,76298
Price sensitivity	When I get an insurance, the price (rates) are less of an issue.	DOHHself 35	2,0571	1,13611
		ROGCself 147	2,3401	1,05659
Error tolerance	If something would be wrong regarding my insurance, I would definitely give feedback to the company.	DOHHself 35	1,6286	1,03144
		ROGCself 147	1,5510	,76913

App.H64 Customers self-employed DOHH vs. ROG - economic intent - descriptive statistics

		Levene-Test for equality of variances				t-Test for two independent samples						t-Test for equality of means	
		F	Significance	T	df	Stig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens				
								lower	upper				
Cross-Selling	variances are equal	17,673	,000	,645	180	,520	,12653	,19608	-2,6038	,51344			
	variances are unequal			,503	41,312	,617	,12653	,25145	-,38116	,63422			
Up-Selling	variances are equal	8,277	,005	,294	180	,769	,06122	,20855	-,35029	,47274			
	variances are unequal			,244	43,220	,808	,06122	,25085	-,44459	,56704			
Recommendation-Rate	variances are equal	1,313	,253	-,214	180	,831	-,04082	,19106	-,41783	,33620			
	variances are unequal			-,199	47,603	,843	-,04082	,20547	-,45404	,37240			
Repurchase Rate	variances are equal	,028	,868	-,1,237	180	,218	-,22449	,18148	-,58260	,13362			
	variances are unequal			-,347	57,398	,183	-,22449	,16663	-,55811	,10913			
Willingness to change	variances are equal	1,480	,225	,169	180	,866	,02585	,15263	-,27532	,32702			
	variances are unequal			,144	44,022	,886	,02585	,17930	-,33549	,38719			
Price sensitivity	variances are equal	,030	,862	-,1,403	180	,162	-,28299	,20163	-,68086	,11488			
	variances are unequal			-,342	48,962	,186	-,28299	,21089	-,70679	,14081			
Error tolerance	variances are equal	2,721	,101	,500	180	,618	,07755	,15518	-,22866	,38376			
	variances are unequal			,418	43,421	,678	,07755	,18553	-,29650	,45160			

App.H65 Customers self-employed DOHH vs. ROG - economic intent - t-test

Group statistics		N	means	Standard deviation
	How would you describe yourself?			
Transparency	DOHHself	35	1,5429	,56061
	ROGCself	147	1,5850	,65001
Goodwill/ Benevolence	DOHHself	35	1,7143	,66737
	ROGCself	147	1,5170	,64483
Identification	DOHHself	35	1,6000	,73565
	ROGCself	147	1,7075	,81266
Reputation	DOHHself	35	1,6857	,71831
	ROGCself	147	1,7687	,67304
Competence	DOHHself	35	1,4286	,65465
	ROGCself	147	1,4626	,63324
Reliability	DOHHself	35	1,2571	,44344
	ROGCself	147	1,2653	,47292
Integrity	DOHHself	35	1,4571	,65722
	ROGCself	147	1,5034	,66594

App.H66 Customers self-employed DOHH vs. ROG - hi-vs-low trustee test - descriptive statistics

SGodpub	Goodwill/ Benevolence of the salesperson
SCompub	Competence of the salesperson
SRelpub	Reliability of the salesperson
SIIntpub	Integrity of the salesperson
PTrapub	Transparency of the product
PGodpub	Goodwill/ Benevolence of the product
PCompub	Competence of the product
PRelpub	Reliability of the product
CGodpub	Goodwill/ Benevolence of the company
CCompub	Competence of the company
CRelpub	Reliability of the company
CIIntpub	Integrity of the company

App.H67 Customers public sector DOHH vs. ROG - list of abbreviations

		N	means	Standard deviation
STrapub	CI_DO_HH	82	1,8252	,76125
	ROGC	416	1,8289	,81184
SGodpub	CI_DO_HH	82	1,7683	,82267
	ROGC	415	1,7309	,76501
SCompub	CI_DO_HH	82	1,8008	,80611
	ROGC	415	1,7398	,72621
SRelpub	CI_DO_HH	82	1,8211	,87832
	ROGC	415	1,8297	,78937
SIntpub	CI_DO_HH	82	1,7805	,72430
	ROGC	415	1,8169	,76187
PTrapub	CI_DO_HH	79	2,1350	,73674
	ROGC	395	2,2059	,73723
PGodpub	CI_DO_HH	79	1,7975	,58329
	ROGC	395	1,9553	,67547
PCompub	CI_DO_HH	79	1,8397	,69360
	ROGC	395	1,9291	,71684
PRelpub	CI_DO_HH	79	1,8481	,82655
	ROGC	394	1,9205	,77740
PIntpub	CI_DO_HH	79	1,8059	,76350
	ROGC	394	2,0178	,79294
CGodpub	CI_DO_HH	78	1,8162	,67878
	ROGC	386	1,8929	,75443
CCompub	CI_DO_HH	78	1,7009	,58502
	ROGC	386	1,7884	,68954
CRelpub	CI_DO_HH	78	1,8291	,71015
	ROGC	386	1,9396	,73919
CIntpub	CI_DO_HH	78	1,8462	,69981
	ROGC	386	1,9119	,73719

App.H68 Customers public sector DOHH vs. ROG - descriptive statistics

	Levene-Test for equality of variances				t-Test for two independent samples						t-Test for equality of means	
	F	Significance	T	df	Sig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens				
								lower	upper			
STrapub	variances are equal variances are unequal	,026	,871	-.038	496	,969	-.00372	,09712	-.19454	,18709		
SGoodpub	variances are equal variances are equal	1,088	,297	-.040	120,210	,968	-.00372	,09301	-.18788	,18043		
SCompub	variances are equal variances are unequal	2,032	,155	,380	110,413	,705	,03737	,09830	-.15744	,23218		
SRelpub	variances are equal variances are unequal	1,516	,219	-.088	108,516	,526	,06105	,09589	-.12901	,25112		
SIntpub	variances are equal variances are unequal	,040	,841	-.398	495	,930	-.00858	,09724	-.19963	,18247		
PTrapub	variances are equal variances are equal	,033	,857	-.780	108,377	,935	-.00858	,10445	-.21561	,19845		
PGoodpub	variances are equal variances are unequal	,109	,742	-.1937	472	,436	-.07089	,09085	-.24941	,10764		
PCompub	variances are equal variances are unequal	,069	,794	-.1,018	111,484	,309	-.08945	,09081	-.25083	,10905		
PRelpub	variances are equal variances are equal	,307	,580	-.747	472	,681	-.03638	,08830	-.21121	,13845		
Pinpub	variances are equal variances are unequal	,297	,586	-.2,181	472	,437	-.07089	,09081	-.25083	,10905		
CGoodpub	variances are equal variances are equal	,273	,602	-.832	462	,406	-.07668	,09216	-.25778	,10442		
CCompub	variances are equal variances are unequal	1,895	,169	-.1,048	462	,295	-.08757	,08358	-.25181	,07667		
CRelpub	variances are equal variances are unequal	,017	,898	-.1,212	462	,226	-.11049	,09117	-.28966	,06668		
CIntpub	variances are equal variances are unequal	,080	,777	-.725	462	,216	-.11049	,08878	-.28637	,06638		
	variances are unequal			-.750	114,255	,455	-.06576	,08767	-.23944	,10791		

App.H69 Customers public sector DOHH vs. ROG - t-test

Group statistics		N	means	Standard deviation
	How do you evaluate your actions in relation to the following statements?			
Cross-Selling	I could think about getting further insurances by the company	78	1,9231	,97726
		386	2,1451	1,13031
Up-Selling	I could think about getting more complex insurances (e.g. life insurance), not only the less complex ones (e.g. travel insurance) provided by the company	78	1,9359	1,06099
		386	2,0622	1,14018
Recommendation-Rate	I would recommend the company to friends and family	78	1,5897	,91787
		386	1,7565	,96040
Repurchase Rate	If I would have to insure myself again, I would again choose insurances by the company.	78	1,6667	,83225
		386	1,8394	,98830
Willingness to change	If I would have to get insured today, the company would be my first choice.	78	1,4872	,67888
		386	1,6088	,89142
Price sensitivity	When I get an insurance, the price (rates) are less of an issue.	78	2,3333	,97590
		386	2,4456	1,12971
Error tolerance	If something would be wrong regarding my insurance, I would definitely give feedback to the company.	78	1,5769	,74762
		386	1,5648	,80078

App.H70 Customers public sector DOHH vs. ROG - economic intent - descriptive statistics

	Levene-Test for equality of variances				t-Test for equality of means						
	F	Significance	T	df	Stig. (bi-directional)	mean average difference	Standard error of difference	95% confidence of differens			
								lower	upper		
Cross-Selling	variances are equal	2,871	,091	-1,616	462	,107	-22200	,13733	-49188	,04788	
	variances are unequal			-1,780	122,466	,078	-22200	,12472	-46888	,02488	
Up-Selling	variances are equal	,526	,468	-,902	462	,367	-12628	,13995	-40130	,14875	
	variances are unequal			-,946	115,869	,346	-12628	,13342	-39053	,13797	
Recommendation-Rate	variances are equal	,239	,625	-1,409	462	,160	-16673	,11836	-39933	,06586	
	variances are unequal			-1,452	113,725	,149	-16673	,11485	-39426	,06079	
Repurchase Rate	variances are equal	,758	,384	-1,443	462	,150	-17271	,11968	-40789	,06247	
	variances are unequal			-1,617	125,104	,108	-17271	,10682	-38412	,03870	
Willingness to change	variances are equal	3,746	,054	-1,140	462	,255	-12163	,10672	-33134	,08809	
	variances are unequal			-1,363	136,683	,175	-12163	,08926	-29814	,05488	
Price sensitivity	variances are equal	5,014	,026	-,818	462	,414	-11226	,13725	-38197	,15744	
	variances are unequal			-,901	122,551	,369	-11226	,12456	-35884	,13431	
Error tolerance	variances are equal	,485	,486	,124	462	,902	,01216	,09834	-18110	,20541	
	variances are unequal			-,129	115,597	,897	,01216	,09395	-17394	,19825	

App.H71 Customers public sector DOHH vs. ROG - economic intent - t-test

Group statistics		N	means	Standard deviation
	How would you describe yourself?			
Transparency		27	1,7407	,65590
		DOHHpub		
Goodwill/ Benevolence	I am open-minded with regard to other people	95	1,7684	,80494
			ROGCpub	
Identification	I care about other peoples' needs	27	1,9630	,64935
		95	1,7053	,69762
Reputation	I often feel obliged to help other people	27	2,2963	,86890
		95	1,9368	,80966
Competence	Other people have a positive attitude with regard to my person	27	1,8889	,80064
		95	1,6842	,60605
Reliability	I am self-confident and trust my own skill	27	1,6667	,67937
		95	1,5579	,71035
Integrity	I keep my word	27	1,5926	,74726
		95	1,3263	,49341
	I set high moral standards for myself	27	1,7778	,80064
		95	1,5684	,72424

App.H72 Customers public sector DOHH vs. ROG - hi-vs-low trustee test - descriptive statistics

Appendix I: Overview of literature review

App.I1	Overview of literature review
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