A CROSS-CULTURAL COMPARISON OF ANTECEDENTS AND CONSEQUENCES OF TRUST IN RELATIONAL SERVICE EXCHANGE

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ABSTRACT

The concept of trust has been shown to be of high importance for customer relationship management in services. While service providers increasingly provide their services globally, little is known about cross-cultural differences in the way customers develop trust in their service providers and the behavioral consequences of trust in different cultures. Therefore a conceptual research framework to investigate these differences is developed.

trust, cross-cultural, culture, services

INTRODUCTION

During the last decade, the concept of trust has gained considerable attention in marketing research as it has been shown to positively affect customer retention [15][12], commitment [10] as well as customer value [15][5]. Especially in services, trust has become an important goal for customer relationship management [1] because, due to the intangibility of the service provision process, customers evaluate services to a large extent by credence qualities [19].

Today more and more service firms provide their services not only nationally, but operate on a global level. As recent research findings suggest that there are major differences in the antecedents and consequences of trust in different cultures [16][6][4], these service providers are faced with the challenge of how to develop trust of customers with a different cultural background. Questions globally acting service providers are confronted with are e.g.: How should the firm be presented in different countries to be noticed as being trustworthy? Or: How should the service employees address customers in different countries to be perceived as a trustworthy partner? And: What effects can we expect from increasing our customers` trust? Although Noorderhaven [11] already demanded for more data on intercultural differences in trust, up to now services marketing research cannot answer these questions. Although there is a lot of anecdotal knowledge of how to behave in different countries, so far the scientific findings on intercultural differences in trust are either theoretical contributions [4] or empirical evidence only for isolated effects [16][6]. To deduce valid propositions for services marketing, we need to understand much better, how trust is being built and whether the concept of trust actually has the same connotation and effects in different cultures.
DEVELOPMENT OF A CONCEPTUAL RESEARCH FRAMEWORK

To investigate these issues and thus contribute to the progress of the scientific discussion, we developed a conceptual framework, comprising basal antecedents and consequences of trust. We define trust with Rousseau et al. [13, p.395] as a „psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviour of another“ and conceptualize it in accordance with Serva et al. [14] as a behavioral intention, which is qualitatively different from the trust-building processes that precede it. Based on Doney et al. [4], Mayer et al. [8] and McKnight et al. [9] we propose five different cognitive trust-building processes that have been shown to influence the development of trust. First trust can be built by a capability process [3], i.e. that the trustor estimates the ability of the trustee to fulfill his promises, which we operationalise by the trustors assessment of the targets ability [8]. A second source of trust can be an intentionality process [3], i.e. that the trustor assesses the trustee’s motivations, which we measure by the trustors evaluation of the targets benevolence [8]. Moreover trust can form via a prediction process [3], i.e. that the trustor gains confidence that a trustee’s behavior can be predicted, which we survey by the assessment of the targets predictability [9]. Furthermore trust can be built by what we term moral evaluation process, i.e. that the trustor assesses whether the target has the same moral principles, which we operationalise by the evaluation of the targets integrity [8]. Finally trust can be built by a transference process, i.e. that the „trustor draws on ‘proof sources‘, from which trust is transferred to the target“ [3, p.38], which we measure by the word-of-mouth which is received by a customer.

Doney et al. [4] propose on a theoretical basis that depending on their cultural background, customers tend to emphasize different cognitive ways of developing trust. The authors argue that the accentuation of different cognitive processes for the development of trust is based on the differences in norms, values and underlying behavioral assumptions of different national cultures. Therefore research questions to be addressed in this context are: Do customers from different cultures build trust on the basis of different cognitive trust-building processes and thus require a different way of trust-building? Do the trust-building processes, established so far in a western context, explain trust equally well in other cultures?

The relevance of customer trust results from the beneficial behavioral consequences it has for service providers and there are two levels of trust-relevant consumer behavior included in our model. Due to the customer integration in the service delivery process, the service quality and therefore the customer satisfaction depend to a large extent on the customers’ willingness to co-produce [1]. Trust has shown to have an impact on the customers’ willingness to e.g. give personal information or follow advice [9]. For their overall firm success, however, service firms need to achieve loyal customers and various studies have proven the effect of trust on loyalty [e.g. 15]. As these studies were mainly conducted in a western context, an important research question is: Does trust have the same effect on customer loyalty and the behavioral intentions of giving personal information and following advice in different cultures?

RESEARCH METHODOLOGY
To investigate these research questions, starting from April 2007 survey data will be collected in 10 countries, including Germany, Poland, Russia, USA, Mexico, the Netherlands, Australia, China, Thailand and India. To control for same population type across these countries, a student sample was chosen. The students will be surveyed about their personal experiences with banking, including their beliefs about their bank and their trust as well as their further behavioral intentions towards their bank. The research framework is displayed in figure 1. As a setting for the behavioral intentions the scenario of a consultation with their bank on the important financial decision for a credit was chosen, where giving personal information and following advice are essential for the success of the service. Banking services were selected as a field of application, because they are high-credence services and relatively comparable in nature across different cultures [7]. The cultural values will be measured on an individual level, applying the Five-Dimensional Measure of Personal Cultural Values by Yoo et al. [17] [18]. The research instrument has been developed based on existing scales and will be validated on a German sample. Control variables include the trustors’ propensity to trust [6] and length of relationship [2]. Data will be analyzed using structural equation modeling.

Figure 1: Research Framework
References


