

# Consumer Trust in Retail: Development of a Multiple Item Scale

Vaishali Singh and Amit Jain

**Abstract**—Consumer trust has been a topic of interest for marketing researchers since long. In retail it is seen as the single most powerful relationship marketing tool. Despite this fact, there has been no well accepted measure of consumer trust in retail context which considers all aspects of customer evaluations of a retail firm. This paper describes the development of a 14 item scale which is a collection of all those factors which can help build consumer trust for a retail firm. Using exploratory factor analysis, four distinct trust dimensions have emerged that were termed : Employees, Experience, Dependability, and Worthiness. The scale so developed had an acceptable factor and overall reliability. Other measures of scale reliability were also within the acceptable limit. The scale devised has a number of potential applications and can serve as a base for future empirical research in the area of consumer trust.

**Index Terms**—Customer loyalty, consumer trust, retail store, service quality

## I. INTRODUCTION

There is a plethora of research on trust in different disciplines [1]. Reference [2] says that, “the variable most universally accepted as a basis of any human interaction or exchange is trust”. Usually “trust is seen as an expression of security between partners when making an exchange, or in another type of relationship” [3]. It is “a belief that the partner in a negotiation will not exploit or take advantage of the other's vulnerability” [4] or “a willingness to rely on an exchange partner in whom one has confidence” [5]. Reference [6] define it as “a partner's belief that the other partner will perform actions that will result in positive outcomes, as well as not take unexpected actions that would result in negative outcomes”. Marketing considers a different perspective. A number of Marketing researchers have devised different definitions for trust (Table I).

Increasing competition in the retail sector has forced the retailers to make efforts in order to make their consumers committed towards their stores [7]. In the retail environment trust is consumer's confidence in a retailer's reliability and integrity which implicitly assumes that one can have trust in organizations or firms [3], [8]. As per [9], trust is “expectations held by the consumer that the store, its people, and its products are dependable and can be relied on to deliver on their promises”. Some authors even have the view that relationship marketing is built on the foundation of trust and that “trust is central to successful relationship marketing”

[10]. Trust in a service provider revolves majorly around two aspects: Trust in the firm and trust in the employees [9]. While trust in the employees is concerned with the behaviour of the employees during interaction with the customer, trust in the firm is a result of policies and practices of the organization. Satisfaction with the retailer leads to trust with the retailer [11]. Trust guarantees the success of business relationships especially those which involve a high degree of risk and uncertainty [12]. “The consumer's satisfaction with the quality of a store brand or with personnel's behavior will probably lead to the general satisfaction with the shopping in a certain store” [1].

Literature suggests that there are a number of factors which affect consumer trust in a retail firm. On the basis of the definitions given by various authors we adapted following definition of consumer trust in retail context:

*“Consumer trust in retail context refers to emotional security in terms of fulfilment of tangible (retailer, employees, products etc) and intangible (policies, communication, relationship quality etc) expectations and a belief that dealings with the firm will be reliable, dependable and safe”.*

As per the requirements of the study, on going through the available literature, a number of factors have been found to influence consumer trust in a retail store. Ability of the retail store to understand and do the right thing for its customers promotes customer trust and commitment. Several tangible and intangible elements in a store are responsible for developing consumer trust. Some of the important ones identified were:

### A. Tangible Factors

Various properties of the product like its image, information, shelf life etc also fosters consumer decision making. A research in the context of retail grocery found that merchandise and service quality both have direct as well as indirect effect on customer store loyalty [13]. Different retail stores carry different image and this image is influenced by various retail marketing mix elements [14]. Merchandise assortment has been considered an important dimension of store image [15] and a major factor contributing to consumer decision making process.

Reference [11] said that “Practitioners must understand the extent to which manufacturers' brands affect consumer evaluations of a retailer in order to succeed in an increasingly competitive retail environment”. Only little amount of evidence exists to study the effect of brands sold by a retail firm on the customer evaluations of the firm. Trust and satisfaction with the brand leads to consumer future purchase intention through their impact on retailer trust and

satisfaction. Consumer’s trust in a store brand forms one of the aspects of consumer’s overall trust with the store [1]. In case of loyal customers trust has been found to play a more important role than satisfaction in maintaining future intention by maintaining relationship with the firm [3]. If the consumers have trust in the store brand and the personnel, they will develop trust in the store also [1]. “If retailers can create a connection (in the minds of consumers) with the popular brands they carry, they can likely benefit from these powerful brands as well” [11].

Reference [16] says that in retail industry the contact

employees can develop trust among the customers by solving customer problems and using their product knowledge. Positive feelings towards the employees are transferred into similar feelings towards the retail store [16]. Employee interaction with the consumers is considered to be one of the most important factors consumers consider for buying from the store [1]. In the retailing context, frontline employee trust has an effect on value and value in turn influences loyalty .To provide value and loyalty to the customers retailers should focus on developing Frontline employee’s effectiveness and trustworthiness [9].

TABLE I: DEFINITIONS OF CONSUMER TRUST AS GIVEN BY VARIOUS AUTHORS

S.N	Definition	Author(s)	Year
1.	“Customers should be able to trust their service providers, feel safe in their dealings with the service provider and be assured that their dealings are confidential”.	Parasuraman <i>et al.</i> [38]	1985
2.	“A belief that the partner in a negotiation will not exploit or take advantage of the other’s vulnerability	Dwyer, Schurr, & Oh [4]	1987
3.	“A partner’s belief that the other partner will perform actions that will result in positive outcomes, as well as not take unexpected actions that would result in negative outcomes”.	Anderson and Narus [6]	1990
4.	“A willingness to rely on an exchange partner in whom one has confidence”	Moorman, Deshpand é & Zaltman [5]	1993
	“The variable most universally accepted as a basis of any human interaction or exchange is trust”	Gundlach and Murphy[2]	
5.	“Emotional security that makes consumers think that the other ( a brand, an employee or the firm) will fulfil their expectations of results or behaviour (expectations of brand quality, of contact with the personnel or of the overall relationship with the firm)”	Singh and Sirdeshmukh [37]	2000
6.	“In the retail environment trust is consumer’s confidence in a retailers reliability and integrity which implicitly assumes that one can have trust in organizations or firms”	Doney and Cannon [8]	1997
7.	“Trust is seen as an expression of security between partners when making an exchange, or in another type of relationship”	Garbarino and Johnson [3]	1999
8.	“Expectations held by the consumer that the store, its people, and its products are dependable and can be relied on to deliver on their promises”	Sirdeshmukh <i>et al.</i> [9]	2002

TABLE II: A 14 ITEM CONSUMER TRUST SCALE

S.N.	Items	Dimensions	Reliability (Overall:0.880)
1	The employees of the retail store are enthusiastic and friendly	Employees	0.748
2	The employees of the retail store are well trained and knowledgeable regarding selling their products		
3	The employees of the retail store work in an efficient and fast manner		
4	The employees of the retail store are reliable		
5	I enjoy visiting the retail store	Experience	0.743
6	The brands of the retail store are reliable		
7	The atmosphere inside the retail store is always pleasant		
8	I am able to get the products I need from the store	Dependability	0.745
9	Security of the retail store is up to the mark		
10	The retail store always stocks latest merchandise		
11	The retail store gives complete information about brands, promotions and services to its Consumers.	Worthiness	0.771
12	Communication of the store is transparent.		
13	The store maintains good relationship with the Consumers by sending greetings and special offers on occasions		
14	I feel I get more value in terms of benefits vis-a-vis cost.		

### A. Intangible Factors

Among the intangible factors, place of the store is very important. The locations, appearance [17], safety, parking facilities [18] of the store constitute important elements of decision making process. Store environment has been found to positively affect trust in the store. In fact there is evidence supporting impact of store environment on employees credibility [9].

The term Positive net value refers to “consumer’s perception of the benefits minus the cost of maintaining an ongoing relationship with a service provider” leads to consumer trust [19], [20]. Consumers want maximum utility and firms agree that creating a positive net value can create consumer trust. Store advertising and promotion is also of utmost importance in developing consumer trust. A primary function assigned to advertising is the role of informing consumers to help them weigh one consumption choice against another [21]. Information conveyed to the consumers through advertisements helps them make purchase decisions and they convey the information gathered through ads to friends, family and relatives and help them make purchase decisions as well [22].

“Communication is an important driver of consumer trust” [10], [23]. This is especially true when the company’s communication is perceived as credible, clear and complete [24]. Communication is an important element in building strong customer-brand and customer-firm relationships but there is a lack of research investigating the same. Store communication promotes three levels of trust: trust in the salesperson, trust in the store brands and trust in the store. In the retailing context communication has been found to play an active role in driving feedback from the customers [23].

Trust among the customers fosters when they have a good relationship with the store and its employees. “Relationship quality has been discussed as a bundle of intangible values which augments products or services and results in an expected interchange between buyers” [25]. Relationship quality also refers to a customer’s perceptions of how well the whole relationship fulfils the expectations, predictions, goals, and desires the customer has concerning the whole relationship [26]. High level of relationship quality between the customer and service provider makes the customer rely on the service provider and develops confidence in the customer regarding retailer’s future performance.

## II. NEED FOR DEVELOPING A RETAIL SPECIFIC SCALE ON CONSUMER TRUST

“Very few studies have examined company behaviours and practises that build or deplete consumer trust” [9]. A lot of matter exists to prove that trust matters for building strong relationships with customers but lacunae remains in understanding of the factors that promote or decrease consumer trust. “Customers want it all and they want it now” [27]. Those days are gone when customers used to get satisfied with what the nearby retail store offered. Now is the age of Supermarkets and they very well know that if they are not able to fulfil the customer expectations, customers would

find another store for making their purchase [28].

With the increasing importance of relationship marketing, role of trust in developing customer relationships has increased [9]. Reference [29] observe trust as the “cornerstone” of long lasting relationships. Several conceptual [2], [30] and empirical studies [3], [31] have positioned trust as having a significant impact on relational commitment. More directly, [32] have said that “to gain the loyalty of customers you must first gain their trust”. Despite the established importance of trust in the area of relationship marketing few studies have focused on the practices which can build or deplete consumer trust [9]. Although sufficient research exists to prove the importance of trust in relational context, there is a dearth of studies which explain the factors which can build or deplete consumer trust and the processes which lead to trust enhancement or depletion in the context of consumer-firm relationships [9]. “With the increasing interest in customer trust, customer service has started receiving greater attention. Contribution of various aspects of customer service towards service quality collectively needs attention [33], Related aspects of service quality and customer service like ability and the skills of the store personnel to solve customer problems, their merchandise and fashion knowledge contribute to the development of trust. Trust begins to develop as customers experience positive interactions and also get benefitted by these interactions [16]. An effort to improve the customer service of a company would involve a revision of marketing mix elements: product, price, place and promotion as well as people, processes and physical evidence [34]. This understanding of service quality in terms of customer service would help in improving the customer service offered to the customers, help in attracting and retaining the customers and improve store loyalty.

Impact of factors like trust, commitment etc on customer loyalty in extended service settings is largely unexplored [35]. Future research needs to focus on as to how retailers can develop new ways to differentiate their stores from other competitors. Importance and need of building customer trust has made its measurement all the more important for the organizations especially the retail firms. Despite the well accepted importance of trust in relationship marketing and in building customer loyalty there are lack of studies related to measuring customer trust. This research paper is an endeavour to cover all possible aspects which influence customer trust and help us measure it in context of retail.

## III. THE SCALE DEVELOPMENT PROCESS

### A. Developing an Initial Set of Items: Factors Developing Consumer Trust

The present paper describes the process followed to identify items for the dimensions of consumer trust and validating the scale theoretically and empirically. After developing an initial set of items on the basis of literature review, two scale purification stages were under taken. In the first stage expert opinion was taken on the initial set of statements identified. For the second set of statements in the second stage respondents sample was taken.

### B. Data Collection, Stage One

On the basis of the literature review a total of 61 statements were identified for developing the initial set of items. The items so formed along with the definition of consumer trust was given to 30 experts who were postgraduates with substantial experience. Experts were told to identify the important items which they felt can help us in measuring consumer trust in an organized retail store.

### C. Scale Purification, Stage One

*Item reduction-* Those items to which 75% of the experts agreed were retained and rest were dropped. In total 26 items were retained.

### D. Data Collection, Stage Two

The retained items after stage one were included in a five point likert agreement scale and was circulated among respondents. A total of 300 respondents were approached. Consumer segments from different educational levels, locations, age categories, and socioeconomic classes were selected. They were asked to give their opinion on factors which they felt will increase their trust towards an organised retail store they often visit.

### E. Scale Purification, Stage Two

Item-to-total correlations were done on the respondent's data. Out of the 26 items, those which had an item-to-total correlation of less than 0.5 were dropped one by one, leaving 20 items. In the remaining 20 items, those items which had communalities of less than 0.5 were dropped, resulting in a 17 item scale. Exploratory factor analysis using oblimin with Kaiser Normalization rotation was done on the remaining 17 items. Principal component analysis further led to deletion of three items and revealed a 14 item stable structure comprising of four factors. Factor loading of the various items can be seen in Appendix:-B. Item-to-total correlations and communalities of the items are shown in Appendix:-A. Total variance explained was 60.2% and Kaiser-Meyer-Olkin measure of Sampling Adequacy was 0.911. The four dimensions so named along with their reliabilities are shown in Table II.

## IV. DISCUSSION

The consumer trust scale so developed is a 14 item structure converging in four factors. The reliabilities range from 0.743 to 0.771 for the four factors while total scale reliability was 0.880. All the items relating to the store employees falling together were grouped in a single dimension named "Employees". We define the employee dimension as the entire workforce of the retail store from executive to non-executive level. This factor had a reliability of 0.748. This dimension is a collection of items relating to employee friendliness, knowledge, efficiency and reliability. The items describing the enjoyment derived from shopping and availability of reliable brands were grouped into the dimension of "Experience". The experience dimension is described as the overall pleasure derived from shopping and acceptable

brand quality maintained by the retail store on every visit. This factor had a reliability of 0.743. Ability to rely on the

retail store in terms of latest and essential products and security was grouped under the dimension "Dependability". It is described as the consumer confidence in the retail store in terms of product availability and safety from external threat. This factor had a reliability of 0.745. The last factor with the highest reliability of 0.771 covered a number of important aspects like Consumer relationships, store communication and information and value for money. This factor was given the term "Worthiness". It is described as the excellence of retail store in terms of maintaining Consumer relationships, sharing and communicating store information and providing value for money to its Consumers.

## V. CONCLUSION

In this study we extend our knowledge of consumer trust by developing a four dimensional scale of this construct. Unlike previous measures [1], [9], [10], our measure includes all possible tangible and intangible aspects which develop consumer trust towards a retail firm. The reliability tests and factor structure indicate that the 14 item consumer trust scale represent an ideal instrument for measuring the proposed construct. The scale demonstrates that consumer trust is a not merely an interplay of tangible aspect like products, brands, employees etc but intangible aspects like store relation, communication quality, value for money etc also play an equally important role while making purchase decisions by the consumer. The reliability of the scale is also found to be high based on data collected for the study. Scales measuring consumer trust specific to retail context are very few. Most of the scales adapted items relating to consumer trust from various authors and standardized them as per the requirements of the study. Trust scale given by [10] contained items relating to integrity of the employees and the retail store but lacked the other important dimensions covered by our scale. The scale to measure consumer trust used by [9] adapted from [10], [36] measured trust in terms of Management Policies and Practices and Frontline employee behaviour. The scale lacked covering important dimensions like experience (pleasure of visit, brand quality), dependability (products, security) and worthiness (communication, value for money and store relations) which our scale has brought to light. On the other hand important dimension of Management Policies and Practices present in this scale was not found to be very relevant in our study. Trust scale measuring trust in the store given by [1] lacked many important dimensions of trust. The scale had items mainly relating to the behavioural aspects (ethical behaviour, fulfilment of promises, store intentions etc) which although not directly, get represented in our dimensions of "employees" and "worthiness". Another trust scale used by [11] containing items adapted from [9] and [10] contained items measuring the dependability of the retailer similar to our scale. It also contained items measuring competence and integrity. Importance of different dimensions of consumer trust should enable retailers to develop more effective Consumer retention strategies. The scale so constructed has important implications for the retail firms and managers.

APPENDIX A: ITEM-TO-TOTAL CORRELATIONS AND COMMUNALITIES OF THE SCALE ITEMS

Items	Communalities	Item-to-total Correlation
Friendly Employees	0.645	0.602
Trained Employees	0.661	0.506
Efficient Employees	0.512	0.531
Reliable Employees	0.661	0.534
Enjoyment	0.591	0.603
Reliable Brands	0.609	0.538
Atmosphere	0.686	0.553
Products of need	0.652	0.509
Security	0.605	0.553
Latest Products	0.508	0.508
Information	0.655	0.631
Communication	0.571	0.627
Store relation	0.589	0.507
Value	0.642	0.598

APPENDIX B: SUMMARY OF FINAL RESULTS FROM PRINCIPAL COMPONENT ANALYSIS, STAGE TWO

Items	Components			
	Experience	Employees	Worthiness	Dependability
Friendly Employees				
Trained Employees				
Efficient Employees		0.605		
Reliable Employees		0.806		
Enjoyment		0.575		
Reliable Brands		0.745		
Atmosphere				
Products of need				
Security				0.764
Latest Products				0.680
Information				0.549
Communication			0.641	
Store relation			0.552	
Value			0.786	
			0.736	

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