

The Role of Cognitive and Affective Trust in Service Marketing: Antecedents and Consequence

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Abstract: The purpose of this study focuses on the role of cognitive and affective trust in building relationships at the consumer level. More specifically, we examine the proposition that consumer trust in service providers has distinct cognitive and affective dimensions with unique antecedents and consequence. The subjects were 304 consumers of insurance services in Tehran area. Structural Equation Modeling (SEM) with Lisrel software was used for the data analysis. The results showed that service provider expertise, product performance and customer satisfaction influence cognitive trust and are considered as antecedents of cognitive trust. On the other hand corporate reputation, customer satisfaction and similarity are identified as antecedents of affective trust. The present study showed that expertise of service provider has the most influence on cognitive trust while similarity has the most influence on affective trust. In relation to consequences of cognitive and affective trust, the results showed that cognitive and affective trust both influence anticipation of future interactions but the effect of cognitive trust is greater than that of affective trust.

Keywords: Corporate reputation, Iran, product performance, satisfaction, service provider expertise, similarity

INTRODUCTION

The topic of trust is generating increased interest in marketing and organizational studies (Ganesan and Hess, 1997). Trust is a fundamental principle of every business relationship (Corbitt *et al.*, 2003). In today's world we cannot or do not wish to do everything for ourselves and so we must trust others. Modern societies are specialized, time-poor, consumption-oriented and legally constrained and hence we must rely on and trust others, particularly businesses, to manufacture and deliver the food, the energy, the goods and the services we need for survival. This need to trust extends to the business and market interactions throughout the supply and value chain because at each stage the interactions are people to people (Arnott, 2007). The more the customer trusts the corporate, the higher the perceived value of the relationship by the customer (Gounaris, 2005). As the relationship develops, the consumer starts to feel safe with the supplier and thus trust is developing. Trust through safety, credibility and security reduces the sacrifices for the consumer and is assumed to be of value by itself (Salnes, 1998). Consequently, one can expect that the greater the chances will be that the customer remains in the relationship trust is an important element of the perceived quality of the service (Turnbull and Moustakatos, 1996). Trust leads the involved parties to focus more on the "positive" motivation because of a

sense of affiliation and identification with each other and this may be a stimulus to focus less on calculative reasons for attachment to a firm (Ruyter *et al.*, 2001).

Any successful relationship, from friendship and marriage to partnerships and business transactions, is dependent to a greater or lesser extent upon the degree of trust between the parties. If marketing is about meeting customer needs, the establishment and management of relationships with customers and the delivery of promises (either explicit, for example in terms of delivery dates or fitness for purpose of the product; or implicit, for example in branding and positioning), then trust is a major element in the relationship that exists between a company and its customers (Arnott, 2007).

The purpose of this study focuses on the role of cognitive and affective trust in building relationships at the consumer level. More specifically, we examine the proposition that consumer trust in service providers has distinct cognitive and affective dimensions with unique antecedents and consequence. We assess whether these dimensions are empirically supported and what practical insights can be gained on managing interpersonal aspects of service relationships.

Previous research into marketing has emphasized the role of trust in consumer relationship. For example Schoenbachler and Gordon (2002) found that trust in the organization had influence on customers' willingness to provide the information necessary to help build a strong

relationship is examined. They indicated trust in an organization may be more dependent on a company's reputation and dependability than on the actual purchase situation. That is, consumers evaluate reputation and their perception of a company's dependability when developing trust in that company. In other research Yoon (2002) argued trust has a significant response to site properties including the image-related variables such as company awareness and company reputation. They showed trust gained through such personally positive experience will induce greater usage and therefore higher familiarity. Gounaris (2005) suggested that the degree of trust between the service provider and the customer is directly influenced by the quality of the service and by the bonding strategy and techniques of the provider: Offering superior service quality and effectively bonding with the customer leads the former to trust the service provider, which in turn results to affective commitment to the provider. Developing this type of commitment appears to be particularly important not only for ensuring the maintenance of the relationship but also for further enhancing it, because it leads to an intention to further invest and strengthen the relationship with the provider.

Salnes (1998) indicated trust is a strong antecedent of motivation to enhance the scope of the relationship and trust is not necessary when the decision is relationship continuity. Also he found satisfaction as a strong antecedent of trust and honest and timely communications with the buyer have a strong effect on both trust and satisfaction. Johnson and Grayson (2005) showed that cognitive and affective dimensions of trust can be empirically distinguished and have both common and unique antecedents. The results also provide further clarification concerning the relationship between trust and sales effectiveness. They tested the relative impact of service provider expertise, product performance, firm reputation, satisfaction and similarity in influencing customer's perception of these dimensions of trust in a service provider. They suggested Service provider expertise and product performance are antecedents of cognitive but not affective trust and sales effectiveness is a consequence of cognitive trust but not affective trust. Also, similarity is an antecedent of affective trust but not cognitive trust.

LITERATURE REVIEW AND RESEARCH HYPOTHESES

The concept of trust: The notion of trust as a critical success factor in service relationships was introduced by Parasuraman *et al.* (1985), who suggested that customer should be able to trust their service providers, feel safe in their dealings with their service providers and be assured that their dealing are confidential. The term "trust" is defined in The Oxford English Dictionary as follows:

- To rely on or have conviction about the quality or attributes of a person or an object,
- To accept or approve of something without investigation or evidence,
- An expectation about something,
- Attribute of reliable value; honesty, credibility, loyalty (Yoon, 2002).

Moorman *et al.* (1992) defined trust as "a willingness to rely on an exchange partner in whom one has confidence." In fact, when strong relational bonds exist between marketers and customers, trust and commitment become the primary predictors of future purchase intentions, whereas in transaction based relationships, overall satisfaction is more important (Garbarino and Johnson, 1999). Whitener *et al.* (1998), for instance, defined trust holistically as possessing three components. First, trust reflects expectation or conviction about the counterpart's anticipated action in good will. Second, counterpart cannot force or control this conviction (in other words, they must accept the risk of expectation being unfulfilled. Third, one's performance depends on the actions of the counterpart (thus, the principle of reciprocity). Likewise, some others viewed trust as an attitude toward another person (i.e., trustee) or an object held by a person (i.e., trustor) (Yoon, 2002). According to the theory Morgan and Hunt (1994), trust is central to successful relationship marketing, because it encourages marketer to:

- Work at preserving relationship investments by cooperating with exchange partners
- Resist attractive short-term alternatives in favour of the expected long-term benefits
- View potentially high-risk options as being prudent because of the belief that their partners will not act opportunistically

Management researchers' interest in the topic only began in the mid-1980s with investigations into the interpersonal relationships between buyers and sellers, but published work on trust was still running at less than five papers per year. This changed with the works of Moorman *et al.* (1992) on the trust relationship between businesses and marketing research agencies, of Morgan and Hunt (1994) with their commitment-trust model of relationship marketing and of McAllister (1995), who categorized trust on two dimensions:

- The cognitive
- The affective (Arnott, 2007)

Cognitive trust is a customer's confidence or willingness to rely on a service provider's competence and reliability (Moorman *et al.*, 1992). It arises from an

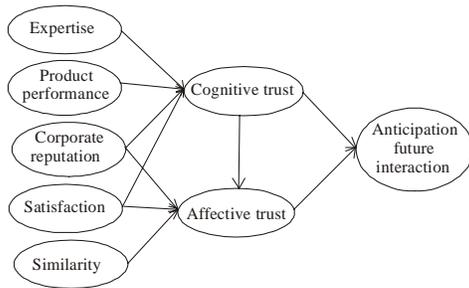


Fig. 1: Research conceptual model

accumulated knowledge that allows one to make predictions, with some level of confidence, regarding the likelihood that a focal partner will live up to his/her obligations (Johnson and Grayson, 2005). Affective trust is the confidence one places in a partner on the basis of feelings generated by the level of care and concern the partner demonstrates. It is characterized by feelings of security and perceived strength of the relationship (Johnson and Grayson, 2005). Just as Edell and Burke (1987) describe the cognitive element of attitude as consisting of a subject’s judgment of the ad’s characteristics, cognitive trust is a willingness to rely on a service provider based on specific instances of reliable conduct. And, just as an affective response to an ad is based on a subject’s feelings during ad exposure (Edell and Burke, 1987), affective trust is based on affect experienced from interacting with the service provider.

Expertise and trust type: Conceptual model showed in Fig. 1. In this study expertise, product performance, corporate reputation, customer satisfaction and similarity considered as antecedents and Anticipation of future interaction as consequences.

One common theme is that trust is supported by service provider competence, which includes skills, expertise and ability such that information provided by the provider is valid and reliable (Swan *et al.*, 1999). Expertise is typically assessed in terms of a service provider’s level of knowledge and experience concerning the focal service. Research has demonstrated that an individual’s perceived level of expertise enhances his/her source credibility and thereby trustworthiness (Busch and Wilson, 1976). The former is consistent with Crosby *et al.* (1990) finding of a moderate link between expertise and relationship quality (trust and satisfaction) and it suggests that competence is a partner virtue. The latter finding suggests that some partners (those from smaller firms) may not want the other to be too competent, perhaps because they compete on some level for customer control (Smith and Barclay, 1997). Through the capability process, provider’s expertise builds a buying firm’s trust by increasing its confidence that a provider can deliver on his or her promises (Doney and Cannon, 1997). We

anticipate that perceived expertise should have a direct effect on cognitive, but not affective trust, because assessments of expertise and cognitive trust both employ an attribute evaluation process (Johnson and Grayson, 2005). Thus:

H1: Perceived service provider expertise has a positive effect on customer’s cognitive trust in a service context.

Product performance and trust type: The services literature distinguishes between “process” or functional aspects and “outcome” or technical aspects (Gronroos, 1984). Product performance is defined as a customer’s assessment of the performance of core service deliverables. Process quality is determined by behavioral interactions, whereas outcome quality is determined by the performance of tangibles. Since the service provider is often responsible for the service implementation and often has considerable control over its quality, it is likely that performance of core aspects will be attributed to the service provider and thus affects trust in the provider. Product performance assessment conforms to the widely accepted cognitive attribute evaluation process of multidimensional models of attitudes. Therefore, no direct link is anticipated between product performance and affective trust (Johnson and Grayson, 2005). Thus;

H2: Perceived product performance has a positive effect on customer’s cognitive trust in a service context.

Corporate reputation and trust type: Corporate reputation can be defined as “perceptions held by people inside and outside a company” (Fombrun, 1996). It is therefore a source of information about a company’s trustworthiness. In other definition, Perceived service firm reputation has been defined as the extent to which firms and people in the industry believe a supplier is honest and concerned about its customers (Doney and Cannon, 1997). Empirical findings indicate that corporate reputation positively influences a number of customer-outcome variables (Walsh and Beatty, 2007), including trust (Doney and Cannon, 1997; Johnson and Grayson, 2005; Ganesan, 1994). Perceptions of corporate reputation are sufficiently inclusive as to impact both cognitive and affective trust. A buyer’s assessment of the reputation of a corporate will positively impact his/her assessment of the trustworthiness of a service provider or salesperson through a process of transference (Doney and Cannon, 1997). For example, a customer who is not yet sufficiently familiar with a service provider may extrapolate his/her opinions directly from the reputation of the firm (Johnson and Grayson, 2005). Thus:

H3: Perceived corporate reputation has a positive effect on customer’s cognitive trust in a service context.

H4: Perceived corporate reputation has a positive effect on customer's affective trust in a service context.

Customer satisfaction and trust type: Satisfaction is a positive affective state resulting from the appraisal of all aspects of a working relationship relative to alternatives experienced or observed (Anderson and Narus, 1984). Satisfaction refers to an emotional state arising from both a cognitive process of comparing customer's expectations with perceptions of service performance and an evaluation of emotions experienced during the consumption experience (Johnson and Grayson, 2005). Researchers found satisfaction with past exchanges was found to influence the buyer's trustworthiness (Gounaris, 2005). Trust and satisfaction are suggested to be two of the key concepts in relationship marketing. Both concepts are similar in the sense that they represent some overall evaluation, feeling, or attitude about the other party in the relationship. However, satisfaction in fact is an important source for trust. In a way, satisfaction is a manifestation of the other party's ability to meet relational norms and thus manifest trust (Salnes, 1998). Given the general multidimensional nature of satisfaction evaluations, the experience of satisfaction or dissatisfaction potentially contributes to perceptions of both cognitive and affective trust (Johnson and Grayson, 2005). Thus:

H5: Satisfaction with previous interactions has a positive effect on customer's cognitive trust in a service context.

H6: Satisfaction with previous interactions has a positive effect on customer's affective trust in a service context

Similarity and trust type: Similarity between a service provider and a customer connotes the presence of common values and interests. Social psychology researchers have found that in social relationships individuals tend to display higher levels of attraction toward people they perceive to have attitudes similar to their own (Johnson and Grayson, 2005). Researchers have shown that the similarity between service provider and their prospects can influence the trust, agreement or rapport that develops and which, in turn, can have a positive impact on sales outcomes (Clark *et al.*, 2003). Similarity can trigger the intentionality and/or prediction process. Buyers who perceive service provider to be similar to them could expect such service provider to hold common beliefs about what behaviors, goals and policies are appropriate. Trust is fostered because the buyer feels better able to assess the salesperson's intentions-that is, buyers attribute benevolent intentions to "similar" salespeople they believe share their values (Doney and Cannon, 1997). When a customer detects elements of similarity in a service provider, an affective response may result that leads to the development of a cooperative and accommodating attitude towards the service provider (Johnson and Grayson, 2005). Thus:

H7: Similarity has a positive effect on customer's affective trust in a service context.

Cognitive and affective trust: Cognitive trust provides a base for affective trust and should therefore exist before affective trust develops. But as affective trust matures the potential for decoupling of trust dimensions and reverse causation increases (McAllister, 1995). Cognitive trust as a positive antecedent of affective trust, attitude theory researchers have long argued that the relationship between cognition and affect in attitude formation is bidirectional (McAllister, 1995; Johnson and Grayson, 2005). Thus:

H8: A customer's cognitive trust has a positive effect on customer's affective trust in a service context.

Trust type and anticipation of future interactions: Anticipation of future interactions constitutes a partner's intention to continue the relationship with service providers. Researchers argued that anticipation of future interaction can be driven by more cognitive considerations (like product performance) as well as by emotional consideration (like pleasure of the service relationship) (Johnson and Grayson, 2005). In fact, when strong relational bonds exist between service providers and customers, trust and commitment become the primary predictors of future purchase intentions (Schoenbachler and Gordon, 2002). Thus:

H9: A customer's cognitive trust in a service context has a positive effect on customer's anticipation of future interactions.

H10: A customer's affective trust in a service context has a positive effect on customer's anticipation of future interactions.

METHODOLOGY

The field of the study covers the insurance services institute in Iran. First step is to collect the data related to the variables defining the theoretical model of the consumer behaviour proposed. In this sense, as has been done traditionally in Marketing Science in particular and in Social Sciences in general, data is obtained by means of a questionnaire. This questionnaire gathers the measures for the set of constituent elements of the model.

Table 1: Reliability of variables

Variables	Alpha score	Composit reliability	AVE
Expertise	0.86	0.88	0.62
Product performance	0.87	0.90	0.58
Corporate reputation	0.71	0.80	0.60
Satisfaction	0.88	0.91	0.61
Similarity	0.70	0.82	0.66
Cognitive trust	0.91	0.93	0.80
Affective trust	0.93	0.94	0.69
Anticipation of future interaction	0.92	0.94	0.80

Table 2: Results of hypotheses

Hypothesis	Standardized loading	t-value (p<0.05)
H1: Expertise → Cognitive trust	0.61	7.93
H2: Product performance → Cognitive trust	0.19	3.39
H3: Corporate reputation → Cognitive trust	0.11	1.43
H4: Corporate reputation → Affective trust	0.23	3.57
H5: Satisfaction → Cognitive trust	0.48	8.09
H6: Satisfaction → Affective trust	0.19	3.96
H7: Similarity → Affective trust	0.35	5.23
H8: Cognitive trust → Affective trust	0.48	7.42
H9: Cognitive trust → Anticipation for future interaction	0.56	7.65
H10: Affective trust → Anticipation for future interaction	0.24	2.83

The subjects were 304 consumers of insurance services in Tehran area. The pretest, which measured reliability, asked 45 consumers that they use insurance services to answer questionnaires. SPSS data analysis indicated that the Cronbach's α of the questionnaires was 0.904. The findings for the Cronbach's alpha shows (Table 1) that the reliability coefficients were acceptable (above 0.6) for all dimensions. The composite reliability is good for all constructs, while Average Variance Extracted (AVE) is above the cut-off value of 0.5 for all variables (Table 1).

Measurements: Based on previous researches such Johnson and Grayson (2005) service provider's expertise and corporate reputation were measured using Doney and Cannon (1997). Satisfaction with previous interactions was measured via Ganesan (1994). The measurement scale for similarity and anticipation of future interaction were Crosby *et al.* (1990) scale. Cognitive and affective trust and product performance were measured via adapted version of scales created by Johnson and Grayson (2005). Hence the questionnaire included 30 items to measure the seven dimensions on a Likert scale and ranged from "strongly disagree" (1) to "strongly agree" (5). Also, to ensure the respondents are making an overall judgment about satisfaction the semantic differential scale is used.

RESULTS

Structural Equation Modeling (SEM) with Lisrel software was used for the data analysis. SEM is a comprehensive statistical approach for testing hypotheses about relations between observed and latent variables. It combines features of factor analysis and multiple regressions for studying both the measurement and the structural properties of theoretical models. SEM is formally defined by two sets of linear equations called the inner model and the outer model. The inner model specifies the relationships between unobserved or latent variables and the outer model specifies the relationships between latent variables and their associated observed or manifest variables (Turkyilmaz and Ozkan, 2007). Results from outputs of SEM show that model has good fitness of model (RMSEA = 0.041, CFI = 0.98, IFI = 0.98, NNFI = 0.97).

Data analysis using SEM shows that except for one hypothesis other hypotheses are supported (Table 2). In relation to cognitive trust, service provider expertise has the most influence with standardized loading of 0.61 (t-value = 7.93). Consequently, H1 is supported. Product performance and satisfaction with standardized loading of 0.19 and 0.48 and t-value of 3.93 and 8.09, respectively influence cognitive trust. Thus H2 and H5 are also supported. But results show that corporate reputation does not influence cognitive trust (t-value = 1.43) and H3 is rejected. In relation to hypotheses on affective trust, results from SEM suggest that all hypotheses are supported. Results show that corporate reputation influences affective trust and standardized loading is 0.23 (t-value = 3.57) which show that H4 is supported. Also satisfaction and similarity respectively with standardized loading of 0.19 (t-value = 3.86) and 0.35 (t-value = 5.23) influence affective trust and therefore H6 and H7 are supported. On the other hand cognitive trust influence affective trust and standardized loading is 0.48 (t-value = 7.42) and given those findings, H8 is also supported.

Hypotheses related to consequences of various types of trust also were supported according to the obtained results. Hypothesis 9 related to effect of cognitive trust on anticipation of future interactions was supported with standardized loading of 0.56 and reported t-value of 7.56. In the same manner, H10 was supported showing the effect of affective trust on anticipation of future interactions given reported t-value of 2.83 and standardized loading of 0.24.

DISCUSSION AND CONCLUSION

The present study examines antecedents of various types of trust (i.e., cognitive and affective trust) in insurance service. The results obtained from analyses are aligned with previous research e.g. Johnson and Grayson (2005). The results showed that service provider expertise, product performance and customer satisfaction influence cognitive trust and are considered as antecedents of cognitive trust. On the other hand corporate reputation, customer satisfaction and similarity are identified as antecedents of affective trust.

The present study showed that expertise of service provider has the most influence on cognitive trust while similarity has the most influence on affective trust. Also corporate reputation has not a significant effect on cognitive trust but has a slight effect on affective trust. Thus service providers are recommended to enhance cognitive trust by increasing their expertise in providing service via acquiring required training and continuous learning and on the other hand they are recommended to prepare the grounds for enhancing affective trust by creating similarity to consumers and empathy with them. The results also suggested the effect of cognitive trust on affective trust. Thus firms can influence affective trust by enhancing cognitive trust using antecedents approved by the present study.

On the other hand, in relation to consequences of cognitive and affective trust, the results showed that cognitive and affective trust both influence anticipation of future interactions but the effect of cognitive trust is greater than that of affective trust. By increasing the level of cognitive trust, organizations can create more interactions and consequently increase consumer loyalty to organization. In this way organizations can promote performance of provider service and the way of providing it so that in this way, obtain more cognitive trust.

Among the limitations of the present study is that only insurance service was considered which it can affect the generalisability of results. Thus it is recommended that the present study is replicated in several services e.g. financial service and expert services so that generalizable results can be obtained. Also it is recommended that the relationship between cognitive and affective trust in various service is considered so that a clear image from the relationship between these two factors can be obtained in relation to marketing concept. On the other hand by entering variables e.g. customer perceived value and service quality, other antecedents can be obtained in relation to cognitive and affective trust.

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