

CUSTOMERS TRUST PROPENSITY: MEDIATING EFFECT OF SALESPERSONS CHARACTERISTICS

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ARTICLE INFO	ABSTRACT
<p><i>Article History:</i> Received: 11 Dec 2019 Revised: 11 Feb 2020 Accepted: 21 May 2020 Available Online: 30 Jun 2020</p> <hr/> <p><i>Keywords:</i> Customers Trust Propensity, Buyer-Seller Relationship Salesperson characteristics, Adaptive Selling.</p> <hr/> <p><i>JEL Classification:</i> O15, K23</p>	<p>With the ongoing changes in the way buyer and seller communicate, organizations are concentrating on continuously improving their sales strategies. This study revolves around the basic concept of trust between buyer and seller. Much research is available on how the buyer-seller interaction can be improved but less research is available on how the past experiences of buyers or propensity to trust salespeople effect such relationship. Thus, this research mostly concentrates on these variables. The data for this research was collected in the form of questionnaires from both customers and salespeople. The data was tested through a Multi-Level Model in SPSS. The results from this research specify that the past experiences of customers and their propensity to trust salespeople has an extensive impact on the formation of trust between the buyer and seller. Furthermore, this study concludes that certain salespersons characteristics impact the relationship between the buyer and seller.</p>

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1. INTRODUCTION

Establishing long term relationships with customers through implementing improved sales strategies has become the core focus of most organizations. The main aim has become to build strong interaction between buyer and seller by focusing on Trust as the building block (Friend, Johnson, & Sohi, 2018). There are many studies which focus on the importance of building buyer seller relationship which include Kumar, Scheer, & Steenkamp, 1995 and Morgan and Hunt, 1994. Palmatier, Scheer, Evans, and Arnold (2008) have supported the concept of building strong relationship between seller and buyer, they state that to achieve positive outcome, to build a strong base and to achieve long term goals, it is predominant to refine buyer seller relationship. Nonetheless, there is very limited research on how a salespersons characteristic effects the trust-built relationship of buyer and seller. The trust an individual customer builds towards a salesperson is emphatically affected by the salesperson's characteristics (Wood, Boles, Johnston, & Bellenger, 2008). Also, it is essential to study how these characteristics strengthen the trust of customer for the salesperson, which can be stated as propensity to trust. Every individual customer has a different level of propensity to trust, this can differ for every salesperson they interact with (Whitener, Brodt, Korsgaard, & Werner, 1998). There is minimal study which shows that a customer's trust building process depends on the salesperson's behavior. This relationship formed between the buyer and seller can be studied as a dyad relationship in which the propensity to trust, characteristics of salesperson, and the motivation level of salesperson is increased. Secondly, it is essential to study this dyadic relationship because a customer has continuous interaction with more than one salesperson.

A major part of this research concentrates on the viewpoint of the customer in terms of buyer-seller relationship. It is important to understand that all customers have different frame of mind, attitude and judging ability. Secondly, all customers build a combination of diverse relations which involves the product, the salespeople and the brand itself. This means that every customer will interact at a different level and understand the communication with the salesperson depending on their own level. Johnson and Selnes (2004) studied that there are many factors which build and measure the strength of buyer-seller relationship but customer contentment, trust and loyalty are the most eminent. Every individual customer will interact differently based on their past occurrences, level of understanding and attitude (Weiss & Rupp, 2011). This continuous interaction converts into a trust-based relation. Focusing more on consumers perspective rather than sales perspective of relationship building results in being more valuable (Saxe & Weitz, 1982). Also, when a consumer evaluates the nature and standard of the relationship with salesperson, he/she evaluates it on

the bases of the quality of interaction with the salesperson (David, Christine & Adrian, 1998). The grounds of giving major importance to customer perspective is to build a long-term relationship, long term organizational performance and long-term value (Slater, 1997).

Keeping the customers perspective in mind, building a long-term customer-employee relationship is based on how strongly the customer trusts the employee/salesperson. Many authors have stated that to build this long-term relationship it is important to understand the trust factor of customers. To achieve this status many organizations, focus on implementing a relationship marketing strategy. Morgan and Hunt (1994) researched that marketing mostly revolves around building trust from the consumers perspective in which the seller asserts the major role. Also Berry and Parasuraman (1991) stated that the main focus of Relationship marketing is to interest, mature and maintain the buyer-seller relationship. With the relationship marketing playing its role, consumers also have the natural ability to judge and trust the salesperson that they are interacting with. This natural occurrence of trust is termed as Propensity to Trust. Rotter (1971) stated that Propensity to trust is the anticipation that individuals or consumers hold towards another individual or salesperson on the basis of having basic information which includes expressions, assurance that are either verbal or written. So, when Propensity to Trust is formed from the consumers side, it is the natural willingness of the consumer to trust the salesperson which is different from forming simple trust on the basis of having more information and longer interactions with the salesperson (Mayer et al., 1995). The consumers initial form of trust occurs by having a minor interaction with the salesperson. This interaction is judged differently by all consumers as they all have contrasting elements which effects their judgment (Bigley & Pearce, 1998). Mayer et al. (1995) studied that as the consumers have such inconsistent elements affecting their judgment, most will portray blind trust towards the salesperson while others will show extreme hesitation in forming trust which is known as having Personality traits. At the initial point of communication between the buyer and the seller, the buyer has no information or knowledge about the seller which instinctively makes the trusting process difficult. This shows that the relationship formed between the buyer and seller would be on the basis of how willing the buyer is to trust the seller. So, the entire support of customers trust formation would be on propensity to trust the salesperson. Secondly, most consumers create a foundation in their minds based on the previous experiences that they encountered. These past experiences would be the communications occurred with other salespeople and how well they went. These past experiences and the current interaction can create a scale of how high or low the trust propensity occurs. It can move in any direction in which the consumers are comfortable towards the seller or he is hesitant in interacting with the seller (Baer, Garud, Kim, Matta, & Welsh, 2018, Farhan & Khan, 2020).

This entire trust building process is influenced by many other elements which act as a building block that can either form the interaction in positive direction or negative direction. One of the crucial transforming factors is the selling approaches used by the salespeople. Rapp (2007) stated that salespeople must adopt unique selling attributes which will attract and help in growing the communication process with the customer. Making use of a set of techniques/methods to enhance the communication with consumers is known as Adaptive Selling. Weitz and Suajan (1986) stated that adaptive selling is an essential part of building and maintaining buyer and seller relationship and they further defined it as; the process of adjusting the salespersons communicating methods, operations, interacting skills and behavior on the basis of the current situation and interaction with the customer. The process of selling is complex which includes many steps such as; studying the customer, understanding the customers' needs and wants and being actively responsive in coming up with the required selling method and lastly taking feedback on the method used and improving it (Weitz, 1978). Creating quick responsive methods is based mostly on the characteristics of the salesperson. Many studies (e.g. Spiro & Weitz, 1990; Levy & Sharma, 1994; Boorum, Goolsbey, & Ramsey, 1998; Park & Holloway, 2003; Jaramillo, Locander, Spector & Harris, 2007) support the fact that having these unique salesperson characteristics and being able to respond to consumers with distinct skills has a strong effect on consumers trust building process. (Chenet, Tynan, & Money, 1999; Crosby, Evans, & Cowles, 1990). Salespeople make use of adaptive selling to create certain advantages for the consumers on prosocial level which include trust (Graen & Scandura, 1987; Whitener, Brodt, Korsgaard, & Werner, 1998). Therefore, when salespeople show certain characteristics which attract the customer, it will result in building trust and successful communication.

The basic objective of this research is to evaluate how an individual customers propensity to trust a salesperson, and buyer-seller relationship is altered by the different characteristics of sellers. Secondly, the main focus of this research is on the customers perspective of trust-based buyer-seller relation. Many previous studies show that the focus of trust-based relationships was between business-to-business trade and less importance was given to the communication between business and consumer (Swan, Trawick, & Silva, 1985; Hawes, Mast, & Swan, 1989; Moorman et al., 1993). Secondly, most researches have focused on how trust is built between buyer-seller through simple interaction and not much focus is put on how the salespersons characteristic affect this relationship (Swan et al., 1988; Crosby, 1990; Lagace, 1991). The research conducted in this paper aims at addressing these gaps.

2. THEORETICAL BACKGROUND AND LITERATURE REVIEW

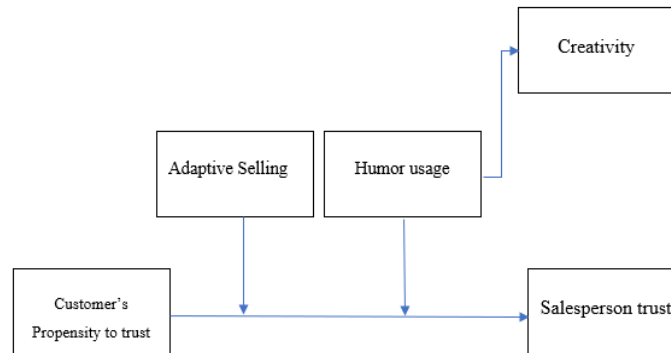


Fig. 1. Theoretical Model

This study is based on two acknowledged research frameworks; Relationship Marketing (Berry, 1983) and Adaptive Selling (Weitz, 1986). Relationship marketing theory has major focus on creating integrated techniques to enhance and improve the relationship between an organization and its employees (McKenna 1991; Shani and Chalasani 1991). Furthermore, Berry and Parasuraman (1991) defined Relationship marketing as a process in which the organization aims at attracting, sustaining and growing relations with customer. Secondly Adaptive Selling skills are primarily applied by salespeople to improve the communication with customers. Weitz, Sujan and Sujan (1986) defined Adaptive Selling as adapting distinct skills, techniques and altering daily behavior during the communication with customers based on the identity of the customer. Most organization that aim at being customer centric adopt this marketing technique which results in enhanced organizational outcomes and sales performances (Homburg, Wieseke, & Bornemann, 2009). This research has connected these two theories in order to understand a better outcome of how buyer-seller relationship can be enhanced. This connection is built through enhanced salesperson characteristics that mature the trust-based relationship. This entire process is conducted through adaptive selling and including relational customer orientation in which the salesperson focuses on maintaining and developing a trust-based relationship with customer (Graen & Scandura, 1987).

2.1 Customers Propensity to trust

The main focus of this research is on how customers build initial and long-term trust on salespeople and which factors alter this trust forming process. Many studies indicate that trust is the foundation of buyer-seller relationship and it acts as a key standard of how secure the interaction and relationship is (Friend, Hamwi, & Rutherford, 2011). Moorman, Deshpande and Zaltman (1993) defined trust as expecting and relying on the information being provided by an individual in a certain interaction. The salesperson has to understand these expectations of the customer and deliver accordingly by adopting certain characteristics (Whitener et al., 1998). As salespeople focus on the customers expectations, they are capturing how the customer will firstly start to trust the salesperson which is considered as the customers propensity to trust (Ferguson & Peterson, 2015). This propensity to trust is mainly focused upon in new or early relationships which will grow in the future (Rotter, 1971). So, it becomes essential that the salespeople do not miss this initial opportunity to build trust with the customer otherwise most customers start relying on the past experiences while interacting with a new salesperson (Colquitt et al., 2007). Furthermore, during such communication its essential to measure the strength of built trust. Valtakoski (2015) stated that while measuring trust one of the key elements is customers propensity to trust in the inceptive interaction with new salesperson. Keeping that in mind, there is less research on how the behavior or characteristics of salespeople alter the formation of trust propensity (Colquitt et al., 2007). Consequently, organizations must focus on many factors such as; salespersons characteristics and adaptive selling skills in order to contribute in creating strong trust propensity.

2.2 Adaptive Selling

Weitz, Sujan and Sujan (1986) research the term adaptive selling in depth and defined it as "The altering of sales behaviors during a customer interaction or across customer interactions based on perceived information about the nature of the selling situation". Adaptive selling demonstrates high levels when the salesperson makes numerous adaptations while interacting with the customer (Spiro & Weitz, 1990). To exhibit such high levels, salespeople must be able to understand the needs and wants of customers and acknowledge the fact that all customers have non-identical personalities (Román & Iacobucci, 2010). These high levels will be exhibited if the salespeople are experienced and

motivated towards generating greater sales. This results in the salesperson improving their skills, experiences and ability so that they can approach the situation with more confidence. Weitz (1978) presented a framework for studying the salespersons behavior known as ISTE model. He further stated that the salesperson must alter and adapt certain strategies and skills in their behavior to impress customers. This further declares that salespeople must modify their sales perspective in terms of characteristics formation to fulfill the needs of customers (Román & Iacobucci, 2010). This entire process will be most effective if adopted at the initial stages of the interaction. Salespeople contribute a lot in building the buyer-seller relationship and they play a significant role in building the customer's point of view regarding the product and organization (Babin et al. 1999). Furthermore, while knowingly engaging in such an interaction salespeople must have the ability to alter such interactions as per the need of the customer in order to make it more successful (McFarland, Challagalla & Sherwani, 2006). Thus, it can be seen that adaptive selling plays a crucial part in improving buyer-seller relationship and building trust (Verbeke, Dietz & Verwaal, 2011).

2.3 Salesperson Characteristics

As discussed before, it is essential for salespeople to quickly identify the needs and wants of customers so that they can interact accordingly. To interact successfully, the salespeople must adopt certain characteristics to enhance the communication outcome and build a strong relationship. Keillor and Parker (2000) stated that the buyer-seller communication has been thoroughly studied but less attention has been given to how that initial communication is affected by integrating different salesperson characteristics. The skills and measures implemented by salespeople may have either positive or negative influences on the consumer's purchasing decision (Spiro & Weitz, 1990). So, the salesperson must be very careful with which characteristics he/she uses. In this research, a specific characteristic of the salesperson is concentrated upon. Humor is a characteristic which has complex significance, Mesmer-Magnus et al (2012) gave two different meanings to humor. They stated that humor is a (1) motion that boosts laughter; and (2) a psychological action that interprets the difference between what is funny and what is not. Wager (1985) also defined humor as the attempt of a salesperson to capture the consumer's concentration and awareness and aim at creating their interest to enhance the communication and relationship. Humor can be used to improve the relationship with the customer but it can have negative and completely destroy the interaction or positive resulting in beneficial outcomes (Martin et al., 2003).

2.4 Salesperson's Creativity

As the market has become more aggressive, many organizations focus on building specific salesperson skills which will positively affect the outcomes and help them to survive and grow (Lassk & Shepard, 2013). To thrive in the new market, one of the essential skills that salespeople must acquire is creativity (Wang & Netemeyer, 2004). Many researchers have claimed that salespeople must have creative characteristics to overcome the competition in the marketplace and thus become successful (Lassk & Shepherd, 2013). Many authors gave definitions for creativity, Zhou and George (2001) stated that creativity is a selling solution which is constructed from a set of ideas, originality and innovation. Thus, many organizations devote towards salesperson creativity because it presents solutions for customer issues in an innovative manner and generate unique ways to exhibit products and services which in return improves the salesperson's performance (Rego, Sousa, Pina e Cunha, Correia, & Saur-Amaral, 2007).

2.5 Hypothesis Development

2.5.1 Customers trust propensity and Trusting salespeople

Many researchers (Mayer, Davis, & Schoorman, 1995; Yakovleva, Reilly, & Werko, 2010) have studied the relationship between customer propensity to trust and the developed trust in a salesperson. They all stated that trust-based relationship between buyer and seller is majorly based on customer propensity to trust. It can be seen from the literature above that salesperson characteristics impact the relationship building but trust propensity contributes as the initial trust formation factor which results in giving the salesperson further chance to build and enhance the relationship (Ferguson & Peterson, 2015). They further state that, the entire concept of propensity to trust is based upon the expectations of the customer which impacts its decision-making process and develops a point of view which can either be negative or positive. So, forming trust in a salesperson depends on the scale of customer propensity to trust. A customer can either have high propensity or low propensity which results in how they behave towards the salesperson and thus how strongly they trust him/her (Chatman, 1991; Butler, 1999).

H₁: Higher scale of customer propensity to trust result in having stronger trust in the Salesperson.

2.5.2 Moderating Effect of Adaptive Selling

Glaeser et al. (2000) stated that there are many factors which enhance the relationship between trust propensity and formed trust. In this research adaptive selling is concentrated on as a moderating element between customer propensity to trust and formed trust in salesperson. Weitz et al. (1986) stated that the bases of adaptive selling are

formed around customers and moderating sales and selling techniques to capture the customer. Thus, the salespersons basic concentration is stemmed around what the customer is attracted towards (Hardin, 2002). Furthermore, customers take more interest in those interactions in which the salesperson portrays continuous modification to meet the customers demands and needs (Wood et al., 2008). As the salesperson communicates with such adaptive skills and engages the customer, this results in higher and positive development of trust between the buyer and seller (Yakovlvea et al., 2010).

H₂: Adaptive selling acts as a moderator between customers propensity to trust and formed trust in salesperson.

2.5.3 Moderating Effect of Humor

When studying the interaction between buyer and seller there are many elements which result in a long-lasting relationship. Bergeron & Vachon (2008) studied these elements and stated that many salespersons characteristics implement the positive or negative direction of buyer-seller relationship. For this research a specific characteristic, Humor, is researched as a moderating element in forming trust-based buyer seller relationship. Wagle (1985) said that the wise use of humor can enhance the buyer-seller relationship. Furthermore, Lyttle (2007) researched that humor can form stronger trust between the two parties if used in an appropriate and sensible manner which in result defines the character and reliability of a salesperson. Also, using humor appropriately shows salespersons concern and care for the customer which reduces the customers anxiety and stress (Martin, 2003). If a salesperson has the skill to infuse humor in the communication without offending or disrespecting the customer, this shows that the salesperson has control and confidence to transform a simple communication into a long-term trustworthy relationship (Avolio et al., 1999).

H₃: Appropriate Humor usage positively effects the relationship between customers propensity to trust and trust in sale.

2.5.4 Humor usage and Salespersons creativity

Lang & Lee (2010) researched that as the salesperson uses humor to interact with the customer, this results in a positive trust-based relationship formed between them. Thus, increasing the confidence level of the salesperson and motivating him/her to present creative ideas for any future interactions. As the needs and wants of consumers change continuously, these future interactions will require constant creativity so that the consumers do not decrease the trust formed (Lussier, Gregoire & Vachon, 2017) thus, by using humor, salespeople will be prepared and minded towards creativity. As the employees use humor at workplace this increases the amount of amusement they are experiencing at work (Martin et al., 2003). Thus, having a relaxed and enjoyable environment at work results in greater problem-solving from the salespeople (Avolio, 1999).

H₄: Salesperson humor usage will have a positive impact on salespersons creativity.

3. METHODOLOGY

The systematic data for this research was collected from the retail industry because the access to customers and salespeople in this industry was relevantly less complicated to gather. In the retail industry, Metro (Lahore) and Hyperstar (Lahore) were selected because there would be profuse number of customers and salespeople available. To represent extensive scope of viewpoint and feedback these markets were chosen because all categories of customers are accessible in terms of age, level of household income, amount of time they spend interacting with salespeople and variance in trust levels. This helped in supporting the quality of data collected as a variety of feedback was collected.

Secondly the data was collected in form of a questionnaire which was randomly distributed to the customers and salespeople present. Random sampling technique was used through which 700 customers were targeted and 50 salespeople were targeted. Wieseke, Homburg and Lee (2008) stated that while using an MLM model the level 2 sample has to be more than or equal to 50 which adjusts to the number of salespeople that were targeted. In this research data is being collected from two different levels which makes it nested data. As the questionnaire is being filled by customers (level 1) and salespeople (level 2), the data collected is clustered. "Multiple-level modeling (MLM) can simultaneously test hypotheses at several levels of analysis (usually two or three), or control for confounding effects at one level while testing hypotheses at others" (Pettersen, Arregle & Martin, 2012). Thus, multilevel modeling (MLM) was used so that the variations for both can be estimated separately. From the seven hundred questionnaires collected from the customers, 687 were usable. The 50 questionnaires filled from the salesperson were all usable.

The questionnaire was built based on previous measuring instruments and a 5-likert scale (strongly disagree – strongly agree) was utilized to measure the questions. Two separate questionnaires were built; for customers and salespeople. Customers questionnaire measured; demographics, customers propensity to trust salespeople and built trust in salesperson. The salespersons questionnaire measured; demographics, adaptive selling, salespersons humor

usage, salespersons creativity and sales performance. All the scales used in this study were adapted from previous researches. A 14-item scales created and published by Kennedy, Ferrell, and LeClair (2001) and Garbarino & Johnson, (1999) was used to measure customers propensity to trust. 4-item scales were adapted from Ramsey and Sohi's (1997) to measure salespersons trust. Moving towards the salesperson's questionnaire, to measure adaptive selling a 5-items were adapted from a scale represented by Robinson, Marshall, Moncrief, and Lask (2002). 4-items were taken from Bergeron and Vachon (2008) to measure humor usage. 5-items were taken from Zhou and George (2001) to measure creativity. Lastly, 4-items were taken from Sujan, Weitz, and Kumar's (1994) scale to measure sales performance.

4. RESEARCH FINDINGS

The hypothesis built at the beginning of the research are tested to conclude their significance. Initially, the data was coded, normality of data was checked to analyze the normal distribution of the population and missing data and outliers were adjusted. Many scholars have stated that the data must be validated, scanned and evaluated before running it through selected software's (Coakes & Steed, 2001; Zikmund, 2003).

4.1 Descriptive statistics

Table 1 state the descriptive statistics of the data collected. Mean and standard deviation was assessed through which the data is presented in a more meaningful form. Mean is the average value, while the standard deviation is the spread out of the values from the mean (Gorard, 2003). The mean value for Propensity to trust salesperson (i.e. 4.94) was elevated because of the large amount of data collected for this variable. The remaining mean values were acceptable.

Table 1. Descriptive Statistics

	N	Mean	Std. Deviation
PTTS	87	4.9491	10.70593
ST	87	3.8311	3.53912
CO	0	9.8000	4.36124
AS	0	7.4400	3.82345
HMR	0	3.0400	2.84253
CRTVTY	0	9.1000	2.82301
Valid N (listwise)	0		

Table 2. Case Processing Summary

Cases		N	%
	Valid	687	100.0
Excluded ^a	0	.0	
Total	687	100.0	

a. Listwise deletion based on all variables in the procedure.

Table 3: Reliability

Cronbach's Alpha	N of Items
.875	6

Cronbach's Alpha was run to analyze the reliability of the data. Litwin (1995) stated that the established scale of reliability is the value of 0.7 or above. The merged Cronbach's Alpha was 0.875 which falls under the stated range.

Table 4. Correlation

	PTTS	ST	CO	AS	HMR	CRTVTY
PTTS	1	.562**	.046	.019	.255*	-.057
ST	.562**	1	.057	.068	.269*	-.076
CO	.046	-.057	1	.686**	.483**	.481**
AS	.019	.068	.686**	1	.511**	.567**
HMR	.255*	.269*	.483**	.511**	1	.719
CRTVTY	-.057	-.076	.481**	.576**	.719	1

PTTS: Propensity to trust salespeople
 ST: salesperson trust
 CO: customer orientation
 AS: adaptive selling

Table 5. Confirmatory Factor Analysis

KMO and Bartlett's Test		
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.620
Bartlett's Test of Sphericity	Approx. Chi-Square	114.122
	df	15
	Sig.	.000

HMR: Humor

CRTVTY: creativity
 P < 0.001

Correlation analysis was tested to estimate the relationship among all the variables. Samuel and Okey (2015) stated that correlation analysis must be conducted to filter unessential variables from the research. Creativity and Salesperson Trust indicate the highest correlation (-.076). A confirmatory factor analysis was run to analyze the relevance of the data. Comrey and Lee (1992) stated that confirmatory factor analyses mostly displays accurate results for large amount of data. This fits perfectly in this research as the customers targeted were 700. This analysis requires a correlation matrix of the concerned variables which was measure above in Table 5. To state the significance of confirmatory factor analyses, Kaiser-Meyer-Olkin Measure of Sampling Adequacy and Bartlett's Test of Sphericity were run. Hair, Black, Babin, and Anderson (2010) said that in CFA the values of Kaiser-Meyer-Olkin Measure of Sampling Adequacy must fall between 0 and 1. For this matrix the KMO value is 0.620 which concludes the relevance of the data. Secondly, the Bartlett’s test was conducted for which a null Hypothesis was created which stated that the value of variance is alike for all samples. The Bartlett’s test was concluded as significant at a value of .000.

Table 6. Hypothesis Testing

Independent Variable	ST -main effect only	ST-main and moderator effect only	ST-full model	Hypotheses support
PTTS	0.185***	0.185***	0.09**	H1supported
Moderator Direct effect				
AS		-0.005	-0.240**	
HMR		-0.053	-0.447***	
Moderator Interaction effect				
PTTS*AS			0.005**	H2 supported
PTTS*HMR			0.008***	H3 supported
R-Square	0.316	0.314	0.316	
Deviance	317.44	158.05	106.91	

Table 7. Humor and Creativity

	Creativity	H5 supported
HMR	0.715 ***	
constant	9.739	
R-Square	0.519	
Deviance	742.58	

In this research the core importance is given to Buyer-Seller relationship thus the data was collected from both salesperson and customer. By applying the Multi-level model, two different levels were set, level 1 (Customers) who had a centered group mean and level 2 (Salespeople) who were centered at grand mean. Level 1 variables were group mean centered and level 2 variables grand mean centered, consistent with MLM guidelines (Hofmann, 1997). The reason for having the customers data as group mean was to get within effect of the data which analyses how the sample modifies over a span of time (Albright & Marinova, 2010). In this research the quantity of level 2 data is relatively small compared to level 1 data. While using Multi-level model, data at level 2 is slightly small which causes inaccurate results at significance level of 0.05 (Mathieu, Aguinis, Culpepper, & Chen, 2012). Thus, the interaction value was modified to $p < 0.10$ which specifically has been adopted by many previous researches (e.g., Hassan & Shiu, 2015; Schmitz, 2013; Smillie, Yeo, Furnham, & Jackson, 2006). Table 6 shows the results for hypothesis testing for this study. As all hypothesis have direct interrelationships, so one-tailed analysis was selected. Customers trust propensity and trust in the salesperson (H1) portray a significant relationship with $\beta = 0.09$. Furthermore, Adaptive selling acting a moderator (H2) also shows a positive significant relationship ($\beta = 0.004$). Moving towards the effect of humor on the relationship of customers trust propensity and trust in the salesperson (H3) was also significant ($\beta = 0.008$). Furthermore, in Table 7 the effect of salesperson humor usage on salespersons creativity was also significant ($\beta = 0.715$). All the built hypothesis proved to be significant and verified through this analysis.

5. DISCUSSION

This entire research is based upon the relationship between a buyer and a seller. The basic objective of this study was to intensify the literature and create a finer apprehension of the association of customers trust propensity and trust in salesperson. Moreover, this relationship was studied under the moderating effect of salesperson characteristics; Adaptive selling and humor. The hypothesis built required the use of a multi-level model in SPSS because the data was collected from both the customer (level 1) and salesperson (level 2). Following the tests run, all hypothesis resulted as significant and showing direct and positive association. Hence, the results conclude that the higher the customers propensity to trust salespeople the greater is his/her trust in a salesperson.

5.1 Theoretical and practical implications

The relevant work on buyer-seller communication and interaction is under-researched which makes it essential that more work must be done (Evans, McFarland, Dietz, & Jaramillo, 2012). As the major focus of most organizations in on creating a long-lasting buyer-seller relationship, they require more strategies and methods. Thus, this research contributes in assisting such organizations in building strong buyer-seller communication and relation. Secondly, this research plays a major part in enhancing the literature on customers trust propensity and salespersons trust. Customers propensity to trust must instinctively motivate the customer to develop trust in the salesperson, most studies indicate that the link between purpose and actuality may not always be foreseeable (Tähtinen & Halinen, 2002). There was abundant research on how buyer seller relationship is based on trust, but very less literature was available on how the salespersons characteristics impact such relationship. Furthermore, this research adds to the sales literature because it focuses on how salespeople can adapt unique characteristics (adaptive selling, humor) to improve the interaction with the customer. The results conclude that by using such characteristics the interaction between the buyer and seller was enhanced. Another essential contribution was made towards the trust formation factor between salesperson and customer. As this was being measured at a multilevel methodological perspective (Johnston et al., 2014) it determined and evaluated the consequences of communication enclosed between the buyer-seller. There were hardly any researches which used this hierarchal order which linked the customer and salesperson.

Moving towards the managerial perspective, this research plays a vital role in helping organizations in hiring, training and developing their employees/salespeople. The major aim of this research was to study the relationship between customer and salesperson and also how their relation is affected and enhanced by salesperson characteristics. The results proved that when salespeople utilize certain characteristics, the communication with the customer is improved in terms of trust building. So, this research acts as a guidance for such organizations whose core importance is to build a strong buyer-seller relationship. Roman and Iacobucci (2010) referred that those salespeople capturing and attracting customers through certain characteristic abilities get higher levels of customer feedback. Hence, salespeople must emphasize on designing such an environment and atmosphere which attracts the customer.

5.2 Future research directions

This research was conducted at limited stores and the time span was very less. To capture a broad feedback from a variety of customers and salespeople, in future a research must be conducted which targets a larger span of customers and salespeople. Secondly, this study focuses on the early phase of buyer-seller relationship in which the communication emerges. This leaves a gap towards studying the impact of such communication towards the long-

term relationship. Lastly, this research is using moderators established from the salesperson's viewpoint. So, this model can also be studied by contrasting some factors from the customers perspective.

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