



Impact of Initial-Trust Image on Shopper Trust and Patronage Intentions

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Abstract

The objective of this study is to examine the role of store image in influencing shopper trust and patronage intentions when 1) the store has never been visited and 2) the store has been visited. This study also identifies three stages through which 'trust-image' progresses and uses the first stage to construct an 'initial-trust-image' of the store. The experimental study findings provide empirical support that initial-trust-image of the store has significant impact on trust and patronage intentions for some shoppers. Retailers entering the Indian market are advised to be conscious of the symbolic cues that they embed in the store appearance, especially since the initial-trust-image needs to convey more than just competence and expertise. Significantly, the findings also indicate that asymmetric effects of trust operate at the stage of initial-trust – negative initial-image perception causes greater mistrust than positive initial-image causes trust.

Note: This study was conducted by Prof. S. Kaul as part of her dissertation work as a doctoral student (Marketing) at the Indian Institute of Management, Ahmedabad (2002-2007). The Chairperson of the four-member Thesis Advisory Committee (TAC) was Prof. A. Koshy. Prof. A. Sahay was a TAC member.

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INTRODUCTION

Establishing shopper trust in store is considered a critical success factor by many retailers. Research has established the importance of 'trustworthiness' in determining shopper trust in a store. Trustworthiness is based on shopper past experiences at the store and comprises cognitive evaluations of store performance. It progresses through three stages, each stage resulting in a higher level of trust (Sirdeshmukh et al. 2002). The level of store trustworthiness determines shopper patronage.

Unfortunately, trustworthiness does not afford an explanation of how trust is formed *prior to store visits*. Store image has the potential to explain how such initial trust is formed. But despite the significance accorded to image in influencing trust, the critical question of 'what is the impact of initial-trust-image of the store in determining trust' has not been answered adequately in the retail context. The related question of 'what is the role of initial-trust-image of the store in influencing shopper patronage intentions' is of crucial importance for retailers, especially for those entering a new market. Though several theoretical arguments have been posited for examining role of image in building trust (Halliday 2003), empirical evidence of the impact of initial-trust-image of the store on shopper trust and patronage is incomplete. This is a significant issue for retailers in emerging markets such as India where less than 4% of retail sales is through organized¹ retail outlets and where many international players plan a foray. The performance of international players planning to enter such emerging markets depends, in part, on obtaining a robust answer to these questions.

The objective of this study is to examine the role of initial-trust-image of the store in influencing shopper trust and patronage intentions. This study identifies the three stages through which trust-image progresses and uses the first stage to construct an initial-trust-image of the store. The study findings provide empirical support that initial-trust-image of the store has significant impact on trust and patronage intentions for some shoppers.

Retailers entering the Indian market are advised to be conscious of the symbolic cues that they embed in the store appearance, especially since the initial store image needs to convey more than just competence and expertise. Significantly, the findings also indicate that asymmetric effects of trust operate at the stage of initial-trust – negative initial-image perception causes greater mistrust than positive initial-image causes trust.

TRUST

Trust is not uniformly defined (Halliday 2003). However, the myriad definitions of trust consistently include positive expectations of and confidence in the other party. The two most commonly employed definitions in marketing are as provided by Rousseau et al. (1998) who define trust as a ‘psychological state comprising the intention to accept vulnerability based on positive expectations of the intentions or behaviors of another’ (p 395); and the definition by Moorman, Deshpande and Zaltman (1993) that trust is ‘the willingness to rely on an exchange partner in whom one has confidence’ (p 83). Trust means that an individual, based on some evaluation, finds the other party as capable and willing to act in the interest of the individual. Without evaluation, the belief is ‘faith’, as in God, or ‘naiveté’ (Fournier 1998). Trust includes an evaluation of the other’s *intentions*. This makes trust distinct from reliability (Blois 1999). Reliance on the other party’s competence and promises can be based, for example, on legalistic remedies which do not engender trust (Sitkin and Roth, 1993). Thus trust is a belief, based on some evaluation that the other will act in the best interests of the individual. This paper proposes that such evaluation is based on a) cognitive assessments of other’s observed performance and b) perceived value-congruity with the other’s image.

In the retail context, trust in a store is considered as the ‘fundamental building block’ and the ‘cornerstone’ of store-shopper relationships (Delgado-Ballester and Munuera-Alemán 2005; Wilson 1995; Czepiel 1990; Redding and Ng 1982). A shopper considers a store as ‘trustworthy’ by cognitively evaluating the performance and reliability of the store during interactions and by making attributions regarding store motivations based on observed behavior (Ganesan 1994). ‘Trustworthiness’ comprises cognitive evaluations and attitudinal associations emerging as a result of interactions. And a shopper ‘trusts’ the store when the store is ‘trustworthy’. Existing studies have established the role of trustworthiness in determining trust though the explanatory power is often low.

This paper proposes that besides trustworthiness, 'Trust-image of the store' will also determine levels of trust in store-shopper relationships. Unlike trustworthiness that arises through evaluations during interactions, 'trust-image of the store' *begins as a pre-interaction* construct. The shopper as the perceiver, even *without* any store visits, forms an image of the store. Such image then determines level of trust in the store. In this manner, trust/mistrust can form even without observing performance of the store. This '*initial-trust-image of the store*', formed based on pre-interaction credence-based cues, rather than post-interaction experience-based cues, could play a significant role in determining shopper patronage.

Trust, therefore, is defined in this study as a psychological state resulting in a willingness to rely on the other based on positive expectations arising from the perceived intentions and behaviors of the other (trustworthiness) as well as the associations with the image of the relational other (trust-image).

TRUST-IMAGE OF THE STORE

Shoppers form relationships with a store on the same elements as their interpersonal relationships (Fajer and Schouten 1995). And trust - a belief that an individual human being reposes in another (Moorman et al. 1993; Sirdeshmukh et al. 2002), occurs in a store-shopper relationship through the process of personification of stores. Fournier (1998) provides a detailed analysis of processes such as 'animism' that people regularly use to personify objects and have meaningful relationships with them. Without personification, the belief is reliability; as in interfirm-trust or trust in a product's performance. Thus a personified store-image is generated naturally in a store-shopper relationship which determines level of trust in that store.

What is the basis of this store image construction? Trust literature indicates that individuals who regard themselves as trustworthy in a particular way tend to evaluate others on similar values (Good 1988). Values refer to basic convictions that 'a specific mode of conduct or end state of existence is personally or socially preferable to an opposite or converse mode of conduct or end state of existence' (Robbins 2001). Values of an individual conditions the 'experience of trust' and forms the basis of individual expectations of the relational other (Butler 1991). Thus, perceived 'integrity' of the store

plays a critical role in trust formation and development, where integrity refers to the extent to which the store 'adheres to acceptable values of the shopper' (Frazier, Spekman, and O'Neal 1988; Komiak et al. 2005).

In other words, the store personified image conveys store values which a shopper uses to evaluate congruity with own values (Aaker 1999; Sirgy et al. 1993; McCracken 1988). Several studies report the impact of a value-congruity based image of the other as impacting trust. Sitkin and Roth (1993) conclude that an impression formed about the other in terms of value-congruity determines trust/mistrust. Jones and George (1998) refer to the role of shared values in determining trust in economic exchanges. For trust to develop in a store-shopper relationship, the trust-related values have to be shared between the shopper and the personified store-image (Barber 1983).

Thus, in a store-shopper relationship, trust is created as an expression of the values of an individual shopper². In developing a relationship with a store, the store image is initially based on values that build trust, given that trust is the cornerstone of relationships. This image, called as Trust-image is defined as the store personality constructed with respect to the extent to which an individual perceives shared trust related values with the other.

Stages in Trust-image Development

Given that shoppers form relationships with a store on the same elements as their interpersonal relationships, this study draws upon source credibility literature to develop trust-image of a store. Source credibility evaluations enable a judgment as to whether the source can be trusted (Eisend 2003). Credibility refers to an individual's perception of the believability of a source (Martin, Anderson and Rocca 2005) and is almost inseparable from trust³ (Liu 2004). Teven and McCroskey (1997) provide three dimensions of source credibility⁴ that can be applied to the store-shopper relationship context. These three dimensions relate exceedingly well with the three dimensions of trustworthiness in retail literature as empirically evidenced by Sirdeshmukh et al. (2002). These are shown in Table 1.

Incremental Stages in Trust	Trustworthiness dimensions (retail literature)	Trust-Image dimensions (source credibility literature)
Stage One:	Operational Competence	Dependability
Stage Two:	Problem-solving	Caring
Stage Three:	Benevolence	Character

Operational competence is the ‘competent execution of visible behaviors as an indication of ‘service in action’; Problem-solving trustworthiness is defined as the consumer’s evaluation of the store ability ‘to anticipate and satisfactorily resolve problems that may arise during and after a service exchange’; and Operational benevolence is defined as ‘behaviors that reflect an underlying motivation to place the consumer’s interest ahead of self-interest’ (Sirdeshmukh et al. 2002, p 18).

In this study, the trust-image dimension of Dependability is defined as the trust image pertaining to operational competence; Caring is defined as the trust image pertaining to problem-solving, and Character is defined as the trust image pertaining to benevolence.

Table 1 indicates that trust-image progresses in stages; from Dependability to Caring to Character; as the related trustworthiness evaluations evolve from Operational competence to Problem-solving to Benevolence (Sirdeshmukh et al. 2002). Different trust-image values are important at different stages of interaction and different levels of store-shopper relationship. Consequently a store needs to display different forms of trust by adhering to those values that are important to a shopper at a given phase in the store-shopper relationship

INITIAL-TRUST-IMAGE

Symbolic interactionism emphasizes that image associations with embedded symbolic cues in objects are formed based on mere observation and without interaction (). A perceiver⁵, even without any interaction, tends to form an image of the relevant other, often based on a single observation and such image then determines level of trust in the other (). This initial-image is based on symbolic ‘trust cues’ that are perceived and interpreted based on the socially learnt process of sensemaking. A trust cue is any ‘outward symbol that exists prior to the exchange and would indicate to a customer that a marketer is trustworthy’ (Warrington 2000).

In a retail context, this initial-store-image-based-on-trust-cues (henceforth initial-trust-image) would be formed based on trust cues such as store frontage, advertisements, store reputation and so on. Some resultant positive expectation from such evaluation is required regarding the store's ability to 'facilitate social and economic exchanges' (Jones and George 1998). The expectation emerges as part of the initial-imagery formed about the other based on congruency with own values (Onkvisit and Shaw 1987). Sirdeshmukh et al. (2002) refer to this image as a judgment based on some form of signaling emerging from credence-based cues. Halliday (2003) calls this 'placed' trust of a consumer as necessary to enable the 'service' to even take place. Based on the perceived initial-trust-image, once a shopper 'places' trust in a store, the shopper is willing to take a risk and visit the store. The risk refers to the 'positive expectations' not being met and the shopper facing probable social, psychological and/or economic loss.

Thus initial-trust-image formed by a potential shopper would cause shopper trust or mistrust in the store. More formally,

H1: Initial-trust-image perceptions would be positively associated with shopper trust.

Trust and Shopper Patronage Intentions

The congruency of values impacts patronage by enhancing consumer embeddedness in the relationship and promoting reciprocity (Gwinner, Gremler and Bitner 1998). Reciprocity of trust in a service provider induces consumers to act in a manner that maintains and enhances trust (). In the process consumers demonstrate their trust in the other in patronage terms (Sirdeshmukh et al 2002; Gassenheimer, Houston and Davis 1998). Patronage intentions are the closest antecedent to patronage and are the indicators that signal whether customers will visit, remain with or defect from a store (Zeithaml 1996). Several researchers refer to the role of initial trust emerging from first impressions as impacting patronage intentions for an online store (Everard and Galleta 2005; Meyerson et al. 1996) though empirical evidence in the context of a physical store is limited. The expected impact is that:

H2: Initial-trust-image perceptions would be positively associated with shopper patronage intentions.

Trust-image and Trustworthiness

Using the stages in trust formation as given in Table 1, one expects any meaningful initial-trust-image to be constructed by a retailer at least with respect to store dependability. This would encourage a potential shopper to visit the store with the minimal transactional assurance regarding ease of exchange.

According to Johnson and Grayson (2005), the trust cues that act as symbols of 'value reciprocation' impact trustworthiness perceptions through a 'process of transference'. This means that the initial-trust image of store Dependability would result in some expectations regarding store trustworthiness. And given the stages through which trustworthiness progresses, the Dependability image would largely impact store Operational competence perceptions rather than the higher order dimensions of Problem-solving and Benevolence.

This leads us to the hypotheses that:

H3a: Initial-trust-image perceptions would be positively related with trustworthiness related expectations.

H3b: Initial-trust-image perceptions of Store Dependability would be more significantly associated with Operational competence expectations as compared to other dimensions of Trustworthiness.

Nature of Image Cues

Though the store initial-image formed from credence-based cues need not be fragile, it is expected that experience-cues based store image would have a far greater impact on shopper trust and shopper patronage intentions. Perceptions of value-congruence or value-incongruence backed by empirical evidence would result in far more intensity to shopper beliefs and attitudes. In other words,

H4a: Negative trust-image (based upon shopper experience at store) would have greater impact on trust/patronage intentions as compared to negative initial-trust-image.

Similarly,

H4b: Positive trust-image (based upon shopper experience at store) would have greater impact on trust/patronage intentions as compared to positive initial-trust-image.

Asymmetric Influences on Trust

Consumer-brand relationship perceptions vary asymmetrically with brand trust. Negative relationship perceptions and low trust levels are associated, though no such linkage exists at high levels of trust (Romaniuk and Bogomolova 2005). In assessing any dimension of trust, perceptions of 'value incongruence' can 'quickly lead to distrust' (Sitkin and Roth 1993). In case of initial-trust image, where trust levels in the store are low, asymmetric effects are likely to be pronounced. Depending on the intensity of each value, and the overall perceived trust, a store that does not have Dependability may not be visited or may even be actively avoided.

This leads to the hypotheses that:

H5a/b: Negative initial-trust-image will have greater (negative) impact on trust/ patronage intentions as compared to the (positive) impact of a positive initial-trust-image.

METHODOLOGY

An experiment was conducted to examine the research hypotheses. Subjects had to evaluate a hypothetical store by providing trust and patronage intention judgments. The store evaluated had a specific trust-image regarding the store *dependability* using the image descriptors provided in the Teven and McCroskey (1997) scale.

Subjects

A total of 160 students (all males) from a Management Institute in Western India took part in this study. Participation was voluntary. The students had differing levels of work experience across a variety of industries though none was in the retailing or advertising industry. Analysis of covariance indicated that work experience was not a significant covariate in influencing respondent evaluation of trust in the store and patronage intentions. Similarly, no significant confounding influences ($p < 0.1$) was observed for age.

Design and Procedure

A 2 (positive or negative trust-image) 2 (pre-visit or post-visit) design was used. Data was collected across four student hostels randomly assigned to each of the four cells. In any one hostel, 40 subjects were contacted and provided with the specific scenario.

Stimuli and Treatment Scenarios

The stimuli described a store's trust-image regarding the store *dependability* using the image descriptors provided in the Teven and McCroskey (1997) scale.

Initial-Trust-Image

The initial-image descriptions are given in Table 2 and Table 3 for the positive store dependability (Pdep henceforth) and negative store dependability (Ndep henceforth) scenarios respectively.

Table 2: Positive Store Dependability Scenario (Pdep Scenario One)

A large retail store selling clothing and related accessories has recently opened in a convenient location where there are *already* several stores selling such clothing.

You have *not* visited the store as yet.

A very close friend of yours, who has also *not visited* the store as yet, thinks that the store seems like it is 'not stupid' and also describes the store as 'it *looks* like it is competent, trained, informed and intelligent'.

Table 3: Negative Store Dependability Scenario (Ndep Scenario Two)

A large retail store selling clothing and related accessories has recently opened in a convenient location where there are *already* several stores selling such clothing.

You have *not* visited the store as yet.

A very close friend of yours, who has also *not visited* the store as yet, thinks that the store seems like it is 'stupid' and also describes the store as 'it *looks* like it is incompetent, untrained, uninformed and unintelligent'.

The store was specified as a 'large apparel retail store'. Large retail store formats in India are mostly restricted to grocery, apparel, music and books. Existing literature as well as interviews with shoppers indicated that as compared to the other product types, apparel required a greater degree of trustfulness in store own brands especially in terms of the store keeping fresh stock and latest designs, fair prices and so on which could not be as objectively evaluated as was possible for other product types. There were also greater instances of customer service and trust in store personnel in terms of providing appropriate advice and assistance in choosing accessories, color combinations and making alterations.

The experimental factor of store dependability evaluations was manipulated by including two different pieces of information in the scenarios - positive and negative dependability. The scenario emphasized that the merchandise in the store was no different from that of competing stores. The scenario also specified that the store was as conveniently located as other similar stores. Subjects were expected to infer that the store was different from competition, if at all, only in terms of its trust-image and not in terms of the merchandise or store location.

Of the six image descriptors given by Teven and McCroskey (1997), the ‘expert/inexpert’ descriptor was not used in the scenario. Pre-test interviews indicated that ‘expert’ was perceived as too intense/ambiguous a description for construction of a store’s initial-trust-image and tended to reduce believability of scenario.

Pre-test interviews also indicated that respondents tended to overstress importance of one’s ‘own’ initial-image perceptions by justifying it beyond scenario description. This inflated the association between the initial-trust-image and the dependent measures. It was felt that the experiment could not directly impose an initial-trust-image perception on the respondent without unduly influencing the response for dependent measures. It was therefore decided to provide the initial-trust-image perception as being held by a ‘very close friend’. This ensured that the initial-image was accurately perceived – as being indicative and credence-cue based rather than conclusive and experience-cue based. This process enabled us to clearly separate the process of initial-image construction from the respondent’s ‘personal experience’ with store. By using this process, we expected to obtain a more accurate measure of association between the hypothesized relationships. Since individual believability in a friend’s opinion might vary, the propensity to trust ‘a very close friend’ was measured by using a scale adapted from Huff and Kelley (2005).

Trust-Image post store visit

The trust-image descriptions based on experience-based cues are given in Table 4 and Table 5 for the positive store dependability (Pdep-x henceforth) and negative store dependability (Ndep-x henceforth) scenarios respectively.

Table 4: Positive Store Dependability Scenario (Pdep-x Scenario Three)

A large retail store selling clothing and related accessories has recently opened in a convenient location where there are *already* several stores selling such clothing.

You have *not* visited the store as yet.

A very close friend of yours, who has *visited* the store **once** as yet, thinks that the store seems like it is ‘not stupid’ and also describes the store as ‘it *looks* like it is competent, trained, informed and intelligent’.

Table 5: Negative Store Dependability Scenario (Ndep-x Scenario Four)

A large retail store selling clothing and related accessories has recently opened in a convenient location where there are *already* several stores selling such clothing.

You have *not* visited the store as yet.

A very close friend of yours, who has *visited* the store **once** as yet, thinks that the store seems like it is ‘stupid’ and also describes the store as ‘it *looks* like it is incompetent, untrained, uninformed and unintelligent’.

Dependent Measures

This study used a between-subjects design. Each participant read only one of the four scenarios. After reading through a scenario, participants provided their evaluations for patronage intentions, expected satisfaction with store, perceived trustworthiness, and overall trust after completing the manipulation checks.

Patronage Intentions was measured based on the scale developed by Zeithaml et al. (1996) used three-items of 'Loyalty' and three-items of 'Pay More'. This scale has been consistently found reliable and is the most frequently used, especially when measuring loyalty. The items were suitably reworded to account for the situation where the store has never been visited before. For example, the item 'I would visit this store more often' was changed to 'I would visit this store in near future'. The evaluations were on a scale from 1 ('not at all likely') to 7 ('extremely likely'). Ratings of 1 to 3 are described as 'not likely', ratings of 5 to 7 are described as 'likely' and ratings of 4, the midpoint of the scale is described as 'neither'.

Overall trustfulness was measured using a four-item scale developed based on an extensive review of trust literature.

Trustworthiness was measured using the nine-item scale by Sirdeshmukh et al. (2000). The scale comprises three dimensions: Operational Competence (three items), problem-Solving (three items) and Character (three items). This scale has been developed using the apparel retail context. The items were suitably reworded to reflect that the store has not been visited and only expectation evaluations are to be provided.

The respondents were also required to provide evaluations of expected satisfaction. Satisfaction is a critical determinant of patronage intentions. Satisfaction is considered a mediator between trust and patronage intentions in transactional exchanges characterizing initial stages of store-shopper relationship (Garbarino and Johnson 1999). Though satisfaction, like trustworthiness, is related to the actual experience at the store, it was decided to measure any affective associations that participants may make based on initial-trust-image of Dependability. Satisfaction was measured using the four-item scale by Ganesan (1994). This scale has been widely used and is reliable in the Indian apparel context.

Manipulation Checks

To check for believability of scenario, respondents were asked to answer an open-ended question 'According to you, on what has your friend probably based his opinion about the store?' Respondents were expected to mention at least one credence-based 'trust cue'.

Regarding the respondent perception of the scenarios as positive/negative, it was expected that each scenario would tend to create an overall positive/negative image. However, this was not deemed as *necessary* for two reasons. The first is related to the respondent propensity to trust 'large stores' which could influence overall store image perception. Propensity to trust, also called dispositional trust (Kramer 1999) represents a shopper's inherent tendency to trust and is established based on past experiences. The less information shoppers have about a store, the more they would rely on this base level of trust (Rotter 1971). If the respondent found the store initial-trust-image descriptions inadequate, chances were high that the store may be trusted as much as any large apparel retail store. Another reason could be the differences in propensity to trust the opinions of 'a very close friend'. An individual with a low propensity to trust 'friends' would assign low credibility to the friend's opinions which may result in weakening the linkage between initial-image and overall store image. However, it was felt that despite the impact of dispositional trust and personality differences, in any case the positive [negative] scenario would at worst be perceived as neutral and would *not be* interpreted as having an overall negative [positive] store image. Thus, two items measured the extent of positive and negative image evaluations ('The overall image of this store is negative/positive') using a seven point scale from 1 ('Completely disagree') to 7 ('Completely agree'). Propensity to trust was measured by adapting the scale by Huff and Kelley (2005).

Two additional items ('I would visit this store for buying formal/informal clothes') measured the participant willingness to visit the store to purchase formal/informal clothing. Though the type of product was not manipulated, it was felt that participants' might associate some product type with the store described in the scenario or have pre-specified clothing needs for which they visit large apparel stores. These items would also enable comparison of differences in patronage intentions for specific clothing type pre and post scenario.

Finally, to ensure that the understanding of 'large apparel retail store' imagery was accurate for the purpose of this experiment, participants' were required to name all large branded apparel retail stores they could recollect.

Covariates

Gender differences are known to impact image congruency perceptions (Oumlil and Erdem, 1997). Thus the respondents were only male students from a Management Institute in India. Brand image perceptions are influenced by shopper personality (Shank and Langmeyer 1994; Graeff 1996; Chingching 2001) including propensity to trust. So apart from participants' age and work experience, data was collected on individual difference variables pertaining to propensity to trust 'large apparel stores' measured by adapting the scale by Huff and Kelley (2005).

DATA COLLECTION

After a brief explanation, the instrument was handed over to 160 students in a Management Institute in Western India. Thus, each of the four scenarios was read by 40 students each. The respondents were told to first provide evaluations for 'propensities to trust' and then proceed to the scenario. They were instructed to read the scenario as many times as required and were also allowed to refer to it as often as needed when answering all subsequent questions. All but two students completed the instrument and there were no missing values.

Modal time taken to fill the instrument was 15-20 minutes. Five completed it in 10 minutes or less. Two respondents, whose cases are subsequently discussed, took over 30 minutes.

FINDINGS

Reliability of Measures

All scales were found reliable. The reliability of the scales and details of items in each measure is provided as Appendix.

Comparability of Groups

Individual difference variable of 'propensities to trust' is not significantly different across the two samples (Table 4, Row 1 and 2).

Table 4: Pdep and Ndep means compared

		Pdep group Mean (std dev)	Ndep group Mean (std dev)	Difference between groups (Pdep-Ndep, $t_{12} =$ 2.019 at 0.05 and 41 df)
		N=21	N=22	
1	Propensity to trust large stores	5.119 (0.6965)	5.136 (1.9117)	Not significant ($t=-.058$)
2	Propensity to trust close friend	5.2476 (0.605)	5.2455 (1.2239)	Not significant ($t=-.007$)
3	Visit stores for certain clothes	5.191 (0.782)	5.227 (1.032)	Not significant ($t=-.131$)
4	Age	24.619 (2.48)	26.048 (3.98)	Not significant ($t=-1.396$)
5	Work experience	1.429 (1.399)	2.455 (3.0664)	Not significant ($t=-1.4$)
6	Image	5.119 (0.835)	2.977 (0.7634)	Significant ($t= 8.784$)
7	Trust (7 items)	4.876 (0.605)	3.610 (0.845)	Significant ($t= 5.623$)
8	Trust congruity (4 items)	4.524 (0.6714)	2.955 (0.933)	Significant ($t=6.303$)
9	Trust willingness to take risks (4 items)	4.941 (0.647)	3.774 (0.821)	Significant ($t= 5.115$)
10	Loyalty	4.198 (.809)	3.258 (1.117)	Significant ($t= 3.15$)
11	Pay More	3.524 (1.018)	2.273 (1.009)	Significant ($t= 4.047$)
12	Operational Competence	4.968 (1.07)	4.227 (1.585)	Not Significant ($t= 1.788$)
13	Problem-Solving	4.793 (0.771)	3.636 (1.414)	Significant ($t= 3.359$)
14	Benevolence	4.730 (0.735)	3.849 (1.309)	Significant ($t= 2.71$)
15	Satisfaction	4.905 (0.777)	3.932 (1.083)	Significant ($t=3.37$)

There are no differences between the two group means in terms of any preference to buy formal/informal clothes at large apparel stores; age or work experience (Table 4, Rows 3, 4 and 5 respectively).

Levene's test also indicates the statistic is not significant at 0.05 level (Table 5) and the group variances are homogenous for all covariates.

Table 5: Tests for Homogeneity of Variances

		Levene's F Statistic	Significance level
1	Propensity to trust large stores	3.773	0.059
2	Propensity to trust close friend	3.802	0.058
3	Visit stores for certain clothes	0.593	0.446
4	Age	1.557	0.219
5	Work experience	3.263	0.078

Image manipulation

The manipulation checks were satisfactory. Apart from naming different large apparel stores, all respondents barring one, were also able to mention some source(s) which the 'very close friend' was likely to have used to form his/her opinion. This indicated that believability regarding existence of initial-trust-image was universal.

There were no 'overall image' values in Ndep greater than 4.

However, there were two cases in Pdep where 'image' rating was *less than* 4.00 (on 7-point scale) indicating that image is perceived as *negative* rather than positive. Both these respondents took over 30 minutes to complete the instrument. In one of these cases, propensity to trust large stores was very low (=3.5 where average across all respondents is 5.127, std dev 0.9734). This case was retained while the other case was dropped from further analysis. The case which was dropped also had no *recognized* national or regional branded apparel stores mentioned in the open-ended question so it was unclear what reference point 'imagery' was used by the respondent when thinking of large apparel stores.

This resulted in Pdep having 21 respondents while Ndep had 22, giving a total of 43 respondents.

As expected, respondents tended to associate overall image with the initial-trust-image. The differences between overall image perceptions were significantly different between Pdep and Ndep (Table 4, Row 6). However, 16.27% - 7 out of total 43 respondents (3 in Pdep and 4 in Ndep) formed *no overall store image*, positive or negative, based on initial-trust-image descriptions in scenario (image rating was = 4). A possible explanation for this phenomenon is discussed subsequently.

Initial-trust image and Dependent Measures

Trust

Impact of initial-trust image on shopper trust in store is significantly different across Pdep and Ndep (Table 4, Row 7). This lends support to H1. When examining the two sub-dimensions of trust, the differences between the two groups are significant, both when related to value-congruity as well as in terms of willingness to take risks (Table 4, Rows 8 and 9)

Patronage Intentions

Impact of initial-trust image on 'Loyalty' and 'Pay More' dimensions of patronage intentions is positive (>4) for Pdep and <4 for Ndep indicating that initial-trust image impacts loyalty. The differences between means in both cases are significant (Table 4, Rows 10 and 11). 'Loyalty' and 'Willingness to pay more' for Ndep are significantly lower as compared to Pdep.

This supports H2.

Trustworthiness and Satisfaction

As expected, the differences in shopper expectation are significant across Pdep and Ndep in terms of trustworthiness (Pdep mean = 4.8307 (0.1677) and Ndep mean = 3.9040 (0.2705)). The difference in trustworthiness expectations was significant with respect to Problem-solving and Benevolence (Table 4, Rows 13 and 14). This difference was significant even for expected satisfaction (Table 4, Row 15).

This supports H3a.

However, initial-trust image did not create any significant higher impact on shopper expectation regarding store operational competence (Table 4, Row 12). In fact, contrary to expectations, despite a store having a negative initial-trust image, competence perceptions are not significantly different as compared to when the store has a positive initial-trust image.

This does not support H3b that initial-trust-image perceptions of Dependability would be largely reflected in operational competence related expectations.

To further explore the association between trust-image and trustworthiness, the correlation between 'operational competence' and 'propensity to trust large stores' was examined. The correlation of 'operational competence' with 'propensity to trust large stores' was 0.312 (sig. = 0.042). This suggests that the base trust in large apparel stores rather than initial-trust-image is significant in determining store 'operational competence' expectations of a particular store.

Asymmetric Effects of Trust

To examine if negative initial-trust image had greater intensity of impact than positive initial-trust image, the two groups were compared using the base level of 'propensity to trust large apparel stores'. Also differences in intentions to buy specific type of clothing were compared using the scale mid-point of 4 as the neutral base.

Interestingly, Propensity to trust is *lowered* in Pdep (4.876 from 5.119) as well as Ndep (3.610 from 5.136) as compare to base level of trust (Table 4, Rows 1 and 7 compared). But the difference is not significant in Pdep ($t=-.038$). It is significant only in Ndep ($t=5.714$).

This lends support to H4a that negative initial-trust image perceptions create greater mistrust than positive initial-image creates trust.

To examine the impact on patronage intentions, the difference between intentions to visit large apparel stores in general for 'formal clothing' and 'informal clothing' was compared with intentions to visit store in scenario for similar purchase of clothing type. The tests indicate that the differences in Pdep and Ndep are not significant (formal clothing $t=-1.779$ and informal clothes $t=-1.267$).

This finding does not support H4b indicating that initial-trust image does not have asymmetric effects on patronage intentions. Additionally, the test of means in Pdep and Ndep for difference from the mid-point of 4 showed no significant differences for either Loyalty or Pay More.

Trust and Patronage Intentions

The association between trust in the scenario store and patronage intentions is positive and highly significant. Correlation between trust in scenario store and Loyalty is 0.713; with Pay More is 0.642. The Loyalty association is stronger with the trust dimension of 'willingness to take risks' (0.728) than with 'perceived trust-value-congruity' dimension (0.557). For Pay More the association is stronger with perceived trust-value-congruity (0.686) than with willingness to take risks (0.638). All correlations are significant at .01 level.

Interestingly, the correlation is stronger in case of Ndep than Pdep but only for Loyalty and not for Pay More! The correlation between trust and Loyalty in Ndep is .668 (sig. = .01) and in case of Pdep is .539 (.012); while correlation between trust and Pay More in Ndep is insignificant at .387 (.075) and significant in Pdep at .572 (.007).

Furthermore, in Ndep, Loyalty is affected more by willingness to take risks (correlation .722, 0.01) than by value-congruity which has insignificant association. In Pdep, both willingness and value-congruity are associated with Loyalty (.470 and .474 at 0.05 level). In Ndep Pay More is significantly affected by value-congruity (0.570, 0.01) while impact of willingness to take risks is insignificant. In Pdep, once again, both willingness to take risks and value-congruity are associated with Pay More (.572 and .515 at .05 level).

DISCUSSION AND FUTURE RESEARCH DIRECTIONS

This study provides empirical evidence that initial-trust image operates with asymmetric effect and significantly impacts shopper trust, patronage intentions, expected trustworthiness and satisfaction.

A negative initial-trust image causes mistrust while a positive initial-trust image causes trust. The mistrust regarding store dependability is significant enough for a potential shopper to consider the store as an exception to all existing large apparel stores. Trust in store dependability, however, is perceived as a threshold expected of all large apparel stores. This finding should please Indian retailers. They have been able to generate a certain amount of trust in 'large apparel stores' which were, not a very long time ago, perceived as being restricted in variety and unfairly high in their prices. The initial-trust image is related both trust dimensions - shopper willingness to take risks involved in visiting a new store, and also with perceived congruity with shopper-trust-values; though the impact reflects more significantly in terms of value-congruity.

Initial-trust-image impacts patronage intentions. Shopper loyalty and shopper willingness to pay more is lower when the image is negative as compared to when the image is positive. This effect is asymmetric. The negative impact of a negative image on loyalty and willingness to pay more is far more than the absolute positive impact generated by a

positive initial-image. However, the asymmetric effect does not seem to apply to patronage intentions regarding visiting a store for specific clothing needs. Even if a store is 'mistrusted', respondents indicate that they would visit the store if they have specific clothing needs. Though patronage intentions are positive for Pdep and negative for Ndep, store imagery seems relevant only in case of Ndep. In Pdep, patronage intentions - visiting store for certain type of clothing, seem no different than propensity to visit large stores in general. The generic high level of trust in large apparel stores coupled with low level of competitive alternatives available to Indian apparel shoppers is likely to have resulted in this outcome. In any case, the creation of positive store initial-image conveying store dependability seems too weak an image to attract attention. International retailers who want to set themselves apart from existing competing stores need to examine options for creating a store image using higher order dimension such as Caring and Character (Teven and McCroskey, 1997) rather than Dependability.

The asymmetric effects indicate that stores at the initial stages of set up need to pay special attention to avoiding negative cues that would detract from trust in store. A shopper may visit a new store even if it seems *no different* from other competing store so long as there are no negative cues. As retailing comes of age in India, shopper expectations are constantly getting revised. Even when faced with a negative initial-trust image, the expectations of store 'Operational competence' trustworthiness of the store are no different than when faced with a positive initial-trust image. Trust in large apparel stores in general is high and most shoppers believe that any new store would have the requisite level of competence. It is also possible that Indian shoppers are still exploring options and are willing to visit any new store irrespective of what initial-image it conveys.

Interestingly, impact on 'Pay more' dimension of patronage intentions is **<4** in **both** Pdep and Ndep indicating once again that mere Dependability image of store is inadequate. Dependability image is insufficient to motivate shoppers to pay more at a store. To pay more, shoppers would require store image to convey higher order image dimensions. Stores that are aiming at higher prices would need to convey more than store dependability and would need to pay special attention to value-congruity. This is supported by the findings that shopper willingness to pay more is impacted to a greater extent by the trust dimension of perceived value-congruity rather than shopper willingness to take risks with store.

On the other hand, Loyalty is more significantly impacted by shopper trust in terms of willingness to take risks rather than value-congruity. This supports the evidence of past studies that reciprocity in trust – a conscious decision by the shopper reflected in greater willingness to take risks, impacts loyalty patronage.

This study indicates that positive and negative initial-trust-images impact patronage intentions differently. A negative image affects 'value-congruity' while a positive image impacts both trust dimensions; though it operates more significantly through the trust dimension of 'willingness to take risks'.

Initial-trust image also results in differences in shopper expectations of store trustworthiness and satisfaction with store. The mean expectations in Pdep are significantly higher for all three dimensions of trustworthiness as compared to Ndep. The difference is *least* for expectations related to store competence and maximum for store problem-solving capabilities. Most respondents related initial image description with

store competence (proportion who rated >4 in Pdep is highest with n=16). The proportion giving >4 ratings for higher order trustworthiness dimensions reduces to n=13 in Pdep for Problem-solving as well as Benevolence. In Ndep, initial image description is more significantly related to store lack of problem-solving abilities. Maximum proportion of respondents (n=12) have given <4 ratings to store problem solving. The proportion of <4 ratings in store competence is 8 and in benevolence is 9. This indicates that a store conveying a *negative image* regarding its dependability impacts higher order trustworthiness perceptions of problem-solving and benevolence *more than* competence perceptions. Mistrust on store dependability has an impact on trustworthiness expectations that goes beyond exchange related competence. If store dependability is not assured, shoppers may still believe in store operational competence (because large apparel stores have operational competence) but do not believe store is capable of resolving problems/acting in their best interests or as being capable of providing them with a satisfying shopping experience. This supports the findings of Sitkin and Roth (1993) that incongruity of values causes immediate mistrust, which impacts shopper expectations regarding store trustworthiness and satisfaction with store.

However, a store conveying a *positive image* regarding its dependability is perceived as largely having only competence-trustworthiness. The effect on higher order trustworthiness perceptions is not as significant. This empirical evidence supports Childs' (2001) assertion that trust is difficult to build, it progresses gradually in stages but mistrust builds faster.

This study also indicates that some shoppers (16% - seven respondents of 43 gave a rating of 4 to overall store image) are not influenced by store imagery irrespective of their

propensity to trust large stores or the opinion of 'a very close friend'. Of these seven respondents, six had no expectations (gave a rating of 4) regarding Satisfaction/Trustworthiness. Of the six, four respondents perceived no association, positive or negative, with trust dimension of value-congruity. Existing literature indicates there are some individuals who are more influenced by imagery. As compared to 'a-schematic' individuals, the 'schematic' shoppers find value-congruity with store image and consequently are more likely to prefer and patronize a particular store (Hem and Iverson, 2002). Interestingly, the highest *as well as* the lowest rating of all 43 respondents for 'propensity to trust a close friend' was given by two of these four respondents. The 'a-schematic' individuals seem to value personal experiences far more intensely as compared to 'schematic' shoppers and do not conclude about value-congruity unless it is based on personal experiences. This study found no perceivable relationship between (a)schematic shoppers and age, work experience or propensity to trust large stores.

NOTES

1. Because empirically discriminant validity between these two constructs has been low, researchers tend to consider trustworthiness as unidimensional (Donney and Cannon, 1997).

2. This also helps understand the distinction between trust and satisfaction. This is theoretically important given the increasing reference in recent studies to ‘affective trust’ that extends trust beyond cognitive evaluations. Unlike trust, satisfaction is not related to value congruity, even though both are determined by performance as per expectations.

3. Source credibility construct most commonly comprises two dimensions: expertise and trustworthiness. However, in source credibility literature, the term ‘trustworthiness’ is used in the *same sense* as Ganesan (1994) uses the term ‘benevolence’. This effectively renders the two constructs of ‘source credibility’ and ‘trustworthiness’ as identical. The only difference then is that source credibility, apart from cognitive evaluations of performance, comprises assessments on image dimensions as well. This does not render source credibility and ‘trust’ as similar constructs. Trust is distinguished by positive expectations and a willingness to rely *based* on credibility perceptions.

4. Teven and McCroskey (1997) define the three dimensions of source credibility as competence, caring and character; where competence refers to having expertise and being knowledgeable; caring consists of expressing goodwill towards the receiver and character is defined as the degree of trust a receiver has with the source.

5. Tseng and Fogg (1999) identify four types of source credibility. Like trustworthiness, 'experienced credibility' is based on perceived expertise of the source as well as attributions about source intentions. However, credibility can also be 'presumed' (e.g. stereotypes of large stores), 'reputed' (e.g. store reputation and store address) and 'surface' (e.g. store frontage). These latter three types of source credibility evaluations contribute to formation of the initial-trust-image of the store.

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Appendix: Cronbach's alpha and scale items

	Alpha	Items in scale (reverse coded items are highlighted)
Propensity to trust large stores	0.8007	I believe that large apparel stores usually keep their promises Most large apparel stores genuinely care about their customers Most large apparel stores are honest Most large apparel stores can be trusted
Propensity to trust close friend	0.7942	Any person that I think of as a "very close friend of mine" would have integrity Any person I call a "very close friend of mine" would have a sense of right and wrong similar to mine Someone who is a "very close friend of mine" would never deliberately give me false information or mislead me In matters where I have limited knowledge, I would be happy to be guided by a "very close friend of mine"
Loyalty	0.8448	I would say positive things about this store to other people I would recommend this store to someone who seeks my advice I would encourage people I know (such as friends, relatives, work colleagues, neighbors etc.) to do business with this store I would visit this store in future I would consider this store my "first choice" to shop in as compared to other similar large apparel stores I would shop often at this store in the next few years
Pay More	0.8301	I would shop at this store even if its prices are somewhat higher I would pay a higher price than what I pay at competing stores for the benefit of shopping at this store
Operational competence (3)	0.9495	The store would be organized so as to make it easy for me to pick my clothing selection The store would be generally clean and free of clutter The store would keep checkouts staffed and moving so I don't have to wait
Problem-Solving (3)	0.8741	The store would have practices that make returning items quick and easy The store would go out of its way to solve customer problems The store would show as much concern for customers returning items as for those shopping for new items
Benevolence (3)	0.8682	The store would have policies that indicate respect for the customer The store would have policies that favor the customer's best interest The store would behave as if the customer is always right
Satisfaction (4 items)	0.947	Sad/Happy Pleased /Displeased Contented/Disgusted Dissatisfied/Satisfied
Trust (5 items)	0.8816	I trust this store This store has integrity The prices at this store would be fairer as compared to competition. This store would make an extra effort to promote those clothing items that are old (stock not selling well having poor, outdated designs) This store would provide me with an enjoyable shopping experience