



Reversing the dependency-trust relationship in B2C services

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ABSTRACT

While the existing notion of customer dependency in the business-to-business literature is that it facilitates trust, this study proposes that the relationship works in reverse for services firm–consumer dependency relationships. Using partial least squares-based structural equation modeling, the study provides evidence that rapport through service interactions and the mediation impact of competence, contractual, and goodwill trust build an evoked set of services in consumers' minds, making them dependent on the firm at a cognitive level. However, most of the moderated and moderated mediation roles of relationship age and frequency are found as non-significant except relationship age as a moderated mediator between goodwill trust and consumer dependency relationship. Implications are provided for the services relationship literature and services firms.

1. Introduction

Customer dependency has been defined as the business activities that are dependent on the interaction process of the exchange partners (Svensson, 2002a; Barnes et al., 2005). However, the construction of customer dependency in the previous literature has been significantly biased towards the business-to-business (B2B) context in exploring buyer–supplier relationships and its complex interactions with other relational constructs, for instance, trust (Johnson and Sohi, 2016; Barnes et al., 2005; Lusch and Brown, 1996). Trust has been used as an outcome construct resulting from customer dependency (Yu and Liu, 2000; Gao et al., 2005), in early literature, based on the belief that customer dependency develops due to the lack of available alternatives or the lack of a price advantage, forcing parties to work together leading to a trusting relationship (Joshi and Arnold, 1997). While it is established in literature that customer dependency is an antecedent of trust in B2B relationships (Barnes et al., 2005; Gao et al., 2005), how trust-dependency relationship inter-plays in services relationship in B2C context is still unknown. The current study believes that the customer dependency–trust relationship would be reversed for the services firm–consumer context considering trust as an antecedent of consumer dependency. Services have unique characteristics (such as intangibility, inseparability, perishability and variability) and, in addition, services consumers have a distinctive cognitive process (Ngo and O'cass, 2013; Kindström and Kowalkowski, 2014). Thus, services consumers have a wide variety of alternative choices in B2C services context compared to B2B players (i.e. suppliers). This offers more flexibility to the consumers in switching service providers and thereby less dependent on a

particular provider. In such situation, service providers similar to B2B buyers are willing to put more resources (Gao et al., 2005) and efforts to gain consumer trust as developing trust becomes the predominant factor to make consumers dependent on the service firm. This reverse cause of dependency makes trust as an antecedent of consumer dependency in B2C services context.

To address this theory gap, trust in brand literature can help as well. It is in brand literature that consumers tend to reduce their searching time and effort and resist switching if they find one or several 'trusted' brands on which they can depend on (Aydin and Özer, 2005; Chaudhuri and Holbrook, 2001). In this case, previous positive experiences of trusted relationships help to create a kind of 'evoked set' in consumers' subconscious minds, limiting the number of available options at their cognitive level, with the result that they become dependent on the firms involved. As trust builds consumer confidence in a specific service provider (Moorman et al., 1993; Fullerton, 2011; Crosno et al., 2007; DeWitt et al., 2008), it acts as a predictor to make consumers dependent. Furthermore, several previous studies have indicated the presence of multidimensionality in the trust construct (Sako, 1992; Miyamoto and Rexha, 2004; Fatima and Razzaque, 2014), but what has not yet been fully investigated in the literature is whether each type of trust affects consumer dependency and, if so, whether or not this is to the same extent.

In addition, social exchange theory states that consumers generally behave in a way that fulfills their self-interest (Lawler and Thye, 1999; Joshi and Arnold, 1997), with this comprising a blend of the economic and psychological needs of an individual (Homans, 1961). Social exchange theory suggests that cost–benefit analysis and alternative

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appraisals are the key to developing human relationships (Homans, 1961; Roloff, 1981), leading to relationship dependency (Joshi and Arnold, 1997). Unlike an opportunistic manner (in which one's own interest is kept away from the other party), self-interest encourages consumers not to hesitate in clearly sharing their objectives and intentions with the other party, which can only happen in a high-level positive relationship environment (Joshi and Arnold, 1997). In social exchange theory, self-interest thus acts as an encouraging driver to advance interpersonal relationships (Roloff, 1981). Therefore, the study assumes that consumers with a high level of rapport and trusted experiences will be reluctant to search for a new service provider and will become dependent on the current one. However, this area is still vague in the services literature in terms of understanding how rapport affects the trust–consumer dependency relationship and three types of trusts act as mediators in rapport–consumer dependency relationship as well as how these mediation effects are further moderated by relationship age and frequency.

Therefore, the current study aims to address three major research questions. Firstly, what is the relationship between trust and consumer dependency in B2C services? Secondly, what is the role of rapport in the trust–consumer dependency relationship and whether and to what extent three types of trusts act as mediators between rapport–consumer dependency relationships in B2C services context? Thirdly, do relationship age and relationship frequency have any moderated and moderated mediation effects on the links between rapport and trust as well as between trust and consumer dependency in B2C services? Thus, the key contributions of the paper to the literature are to investigate the role of consumer dependency, trust and rapport in B2C services relationships and also to understand the moderation impacts of relationship age and frequency.

2. Literature review

2.1. Consumer dependency

Consumer dependency is described as the mental condition of consumers when they believe that the current service provider will be hard to replace as no better or equal alternative exists in the market (Gao et al., 2005; Emerson, 1962; Heide and John, 1988). In the relationship marketing literature, customer dependency has been frequently used as a term related to expected benefits and sunk cost in terms of the time or effort made by one party (Heide and Weiss, 1995; Ashley et al., 2011). It also contributes to reducing uncertainty in the buyer's decision-making process (Gao et al., 2005). In identifying the antecedents of customer dependency, Barnes et al. (2005) listed several constructs, in particular, trust, reliability, friendship, social circle, relationship depth, and mutuality and closeness between the parties.

2.2. Trust

Investigations on trust in the early marketing literature began by viewing trust as a unidimensional construct (Swan and Nolan, 1985; Dwyer et al., 1987; Rotter, 1967; Raimondo, 2000). However, the problem with unidimensionality is that it predicts behavior by assuming only a specific condition whereas, in reality, behaviors can take place based on multiple conditions (Ettlinger, 2003). Thus, marketing scholars later undertook research on trust by investigating its multidimensionality; however, there is considerable controversy on the number and nature of the dimensions of trust (Raimondo, 2000). As a result, the categorization by Sako (1992) has attracted attention from a wide range of studies on trust (Miyamoto and Rexha, 2004; Fatima and Razzaque, 2014). Sako (1992) recommended three components of trust each of which has a unique definition: firstly, competence trust represents consumers' confidence in the service provider's professional skills and standards; secondly, contractual trust refers to consumers' expectations of the service provider fulfilling their promises; and,

thirdly, goodwill trust represents consumers' confidence that the service provider will take consumers' interests as their own interest, by going beyond the customary level of service.

2.3. Rapport

The term 'rapport', which is often termed 'social bonding', is a crucial construct in the relationship marketing literature due to its inherent importance in both employee- and firm-level positive outcomes (Weitz et al., 1998; Gremler and Gwinner, 2000; Macintosh, 2009). The most widely accepted definition of rapport is provided by Gremler and Gwinner (2000) who suggested that rapport comprises two dimensions, namely, personal connection and enjoyable interaction. While personal connection represents bonding between the interacting parties, enjoyable interaction holds the role of positivity (Macintosh, 2009; Tickle-Degen and Rosenthal, 1990). Several positive outcomes of rapport are discussed in the previous literature, such as positive word of mouth, satisfaction, loyalty intention, and affective commitment (Gremler and Gwinner, 2000; Macintosh, 2009; Kim and Ok, 2010); however, trust is the most notable one.

2.4. Hypotheses development: interplay between trust and consumer dependency

Trust becomes stronger when consumers, from their previous experiences, perceive that the other party demonstrates care, benevolence, and integrity (Holmes and Rempel, 1989; Butler, 1991; DeWitt et al., 2008). Thus, the more consumers rely on a trusted service provider, the further away they are from other 'untrusted' service providers with whom they have no previous experiences. In fact, trust exaggerates consumers' confidence in and positive assessment of a trusted service provider, encouraging the future continuation of the relationship with this particular service provider based on previous experiences (Lui et al., 2006; Dirks and Ferrin, 2001). This future component of trust is often termed as 'dependability' in the relationship literature (Moorman et al., 1993; Schumann et al., 1996). Thus, the current study assumes that consumers would be more dependent on a trusted service provider than on an untrusted service provider and, therefore, that trust plays a significant role in customer dependency (Teo and Liu, 2007). Trust instills confidence in the capability of a partner to provide competent services, to offer higher predictability of outcomes, and to provide less uncertainty in purchase decisions (Gao et al., 2005; Anderson and Weitz, 1989). Thus, these 'competence-' and 'contractual-'based criteria help consumers to be dependent on the trusted partner compared to other providers with whom they have no reliable experience. In addition, receiving trusted services, even in changing or urgent circumstances, and having friendly assistance from the current service provider build 'goodwill' trust which, again, is absent for a new service provider, leading to consumer dependency on the present service provider. As no clear attempts were found in the previous literature that investigated the specific impact of competence, contractual and goodwill trust on consumer dependency, based on the line of argument about unidimensional trust, the current study applies each of the three types of trust to consumer dependency.

H1. (a) Competence trust; (b) contractual trust; and (c) goodwill trust have positive effects on consumer dependency.

Furthermore, the current study assumes that trust acts as a mediator in the relationship between rapport and consumer dependency. Consumers become dependent on and willing to continue the relationship in their own self-interest to save the time and effort required for decision-making. Arguably, the more dependent that consumers are on the rapport-driven relationship, the less likely they are to switch service provider to gain greater benefits or lower prices offered by other providers. Joshi and Arnold (1997) claimed that consumer dependency and opportunistic behaviors are inversely related in an environment of

positive relationships (or rapport). While intense personal and close interactions (rapport) between the parties have a direct impact on higher levels of consumer dependency, they also help to build trust for increased product knowledge, higher information exchange, and expected resource integration (Gao et al., 2005). Thus, another indirect path is created from trust to consumer dependency. Considering the multidimensionality of trust factor, the study thus hypothesized that:

H2. (a) Competence trust; (b) contractual trust; and (c) goodwill trust mediate the relationship between rapport and consumer dependency.

2.5. Hypotheses development: role of rapport on trust

Borrowing the essence of cognitive appraisal theory (Folkman and Lazarus, 1991; McColl-Kennedy et al., 2011) which explains consumers' emotions in the marketplace (Watson and Spence, 2007; Johnson and Stewart, 2005) by focusing on their appraisal or assessment procedure of the environment, the current study relates this theory to the rapport–trust relationship. As emotion is the key to cognitive decisions, it is argued that consumers with positive rapport will be more likely to trust the service provider as their previous positive experience will help them to predict continuous positive outcomes in future. As trust builds on the knowledge and understanding of the two parties and on previous positive interactions (Dwyer et al., 1987), rapport or social bonding helps to foster trust by providing direct experiences and understanding of others (Soni et al., 1996; Dwyer et al., 1987; Bove and Johnson, 2001). These direct experiences and the greater understanding developed through rapport help to predict accurate expectations about the skills and expertise, promise-keeping capability, and supporting behavior of employees (and the organization), which eventually have a positive impact on competence, contractual, and goodwill trust in consumers' minds. Due to the close association between competence and benevolence (or goodwill trust), Levin and Cross (2004) used them as mediators between the receipt of knowledge and interpersonal relationships. Similarly, based on the perceptions of a few scholars that satisfactory interactions increase the predictability of another party's behavioral direction and intensity (Castaldo, 1995; Raimondo, 2000), this reliable experience eventually enhances the contractual trust dimension in consumers' minds. Thus, the study hypothesizes that:

H3. Rapport positively affects (a) competence trust; (b) contractual trust; and (c) goodwill trust.

2.6. Hypotheses development: role of rapport on consumer dependency

Rapport or bonding between the parties acts as a barrier preventing a break in the relationship and thus consumers, in a way, appear to be 'forced' to maintain the relationship (Gounaris, 2005; Lewicki and Bunker, 1995). In addition, considering that self-interest is the central concept of social exchange theory (Lawler and Thye, 1999; Homans, 1961), through the lens of this theory, the assumption can be made that consumers with positive rapport with the service provider will become more dependent on the relationship than those with low rapport as the former have devoted enough time and effort to form a relationship with the service provider. The time and effort spent in forming a relationship with a particular service provider act as switching barriers for consumers. Thus, a high-level positive relationship encourages consumers to continue the present relationship (Joshi and Arnold, 1997): in other words, it makes them dependent on the relationship to save the time and energy that they would need to expend in order to find a new service provider. In their study, Patterson and Smith (2003) found that social bond and search costs are one of the major factors considered by consumers to be switching barriers. Jones et al. (2000) also highlighted the interpersonal relationship existing between the parties in order to have a continuing relationship. If replacing the party with whom they have had a good interpersonal relationship, consumers find it extremely

difficult to start a new relationship with another party (Chang and Chen, 2007). Often cooperation and the sharing of information are closely associated with customer dependency in the relationship (You and Wilkinson, 1994; Şengün, 2010). Similarly, relationship-based factors become more prominent between two parties when customer exists (Şengün, 2010) in comparison to a relationship without dependency because the parties would prefer to continue the relationship to serve their own self-interest. Therefore, the current study posits the following hypothesis:

H4. Rapport has a positive effect on consumer dependency in model (a) Model A, (b) Model B and (c) Model C.

2.7. Hypotheses development: moderated and moderated mediation effects of relationship age and frequency

Relationship age is described as the duration of the length of time of the relationship that exists between two parties (Cooil et al., 2007; Palmatier et al., 2006). As unsatisfactory relationships cannot survive over time, early marketing scholars claimed that long-term customers have more established and stable relationships than customers with relatively younger relationships with the firm (Dagger et al., 2009; Anderson and Weitz, 1989). Familiarity and rapport also increase with the length of time of the relationship (Verhoef et al., 2002). Over time, customers become aware of the roles in the firm, obtain a better understanding of outcomes, and have less uncertainty and more confidence about future transactions (Buchanan, 1992; Lusch and Brown, 1996), leading to increased consumer dependency on the relationship (Gao et al., 2005).

Drawing from the interest of social psychologists in the time effect (Doney and Cannon, 1997; Swann and Gill, 1997), the positive impact of long-term relationships on the development of trust has been evidenced in the previous literature (Leisen and Hyman, 2004). Interestingly, the level of trust and its antecedents are also subject to change over time as customers continue to interact with the firm (Milne and Boza, 1999; Wirtz and Lwin, 2009). Thus, the current study presumes that the impact of relationship age can strengthen both the relationship between rapport and trust as well as the relationship between trust and consumer dependency.

H5. The relationship between rapport and trust is strengthened by the increase in moderating effect of relationship age in (a) Model A; (b) Model B; and (c) Model C.

As the key to the relationship between customers and employees is both psychological and physical (Schneider and Bowen, 1985), social psychology research places pivotal importance on the frequency of interactions (Allport, 1954). The frequency of interactions has been defined by previous studies as the number of contacts that occurred between the parties in a given period of time (Dagger et al., 2009; Palmatier et al., 2006). The increased frequency of interactions provides the opportunity to exchange information, increase mutual knowledge, share beliefs, and comply with group norms (Dietz et al., 2004; Nelson, 1989). Thus, intense interaction has been found to be a positive force in developing relationship bonds between the parties (Anderson and Weitz, 1989; Anderson and Sullivan, 1993) and a key driver for continuing the relationship (Crosby et al., 1990) due to the parties becoming more dependent on the relationship. A higher frequency of interactions also builds beliefs among consumers that employees are taking care of their self-interest and reduces uncertainty, which fosters trust in a positive manner (Leisen and Hyman, 2004; Holmes and Rempel, 1989; Geyskens et al., 1999; Dwyer et al., 1987). This discussion leads to the following hypotheses:

H6. The relationship between rapport and trust is strengthened by the increase in moderating effect of relationship frequency in (a) Model A; (b) Model B; and (c) Model C.

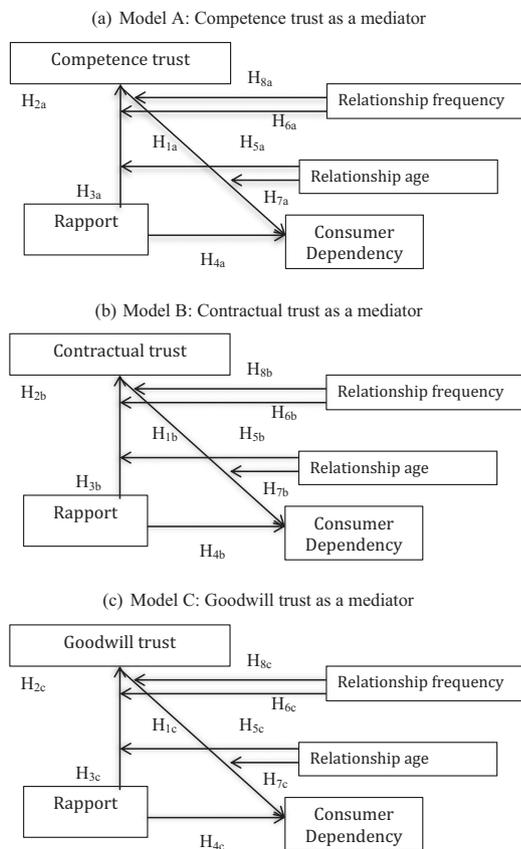


Fig. 1. Conceptual models.

H7. The mediation effect of trust between rapport and consumer dependency is further strengthened by the increase in moderated effect of relationship age in (a) Model A; (b) Model B; and (c) Model C (moderated mediation effect).

H8. The mediation effect of trust between rapport and consumer dependency is further strengthened by the increase in moderated effect of relationship frequency in (a) Model A; (b) Model B; and (c) Model C (moderation mediation effect).

2.8. Hypothesized models

The study used three different models to depict the relationships among rapport, trust and consumer dependency. Three separate models have been used to examine the individual mediation impact of each type of trust (competence, contractual and goodwill trust) on rapport and consumer dependency relationship. Besides, each model show unique moderated and moderated mediation effects of relationship age and frequency on trust-rapport and rapport-consumer dependency relationships (Fig. 1).

3. Method

3.1. Data collection

Data were collected from banking services consumers using a cross-sectional survey questionnaire. Banking services were selected owing to their suitability for the purpose of the study in the following ways: (a) bank customers have personal interactions with frontline employees, which allows rapport to be developed between these two parties; (b) customers are somewhat dependent on the bank due to the high cost of

switching (i.e. procedural cost and time required); and, finally, (c) there is a level of trust involved in banking services (i.e. transactions, including the deposit of money). The study’s self-administered survey was conducted on bank premises; however, the researcher (the first author) and assistants were present to help respondents if required. All of the respondents were chosen from the bank premises, with the scope of the study limited to face-to-face service interactions and not including online banking or mobile banking. In Bangladesh, face-to-face interactions in bank branches are still the most popular method of conducting banking while other types of banking (such as mobile banking or Internet banking) are still at the growth stage.

3.2. Constructs measurement

To be consistent with the existing literature, measures were taken from previous studies on relationship marketing (Mattila and Enz, 2002). With the context not allowing the measurement of the ‘customer–employee dyad’ as employees changed their roles inside the bank and at the front desk as well as between branches, the constructs have been designed to measure customers’ overall feelings from their experiences.

Competence, contractual, and goodwill trust: Competence trust was measured using four-item scales ($\alpha = 0.837$) emphasizing ‘reliable promises’; ‘capable and competent’; ‘rely on the bank’; and ‘very dependable’ services. Contractual trust was represented using three-item scales ($\alpha = 0.801$) for ‘no need to be cautious while dealing with the bank’; ‘bank is sincere’; and ‘keeps promises’. Finally, goodwill trust was operationalized for the study using three-item scales ($\alpha = 0.901$) for ‘friend’; ‘bank’s assistance in changing circumstances’; and ‘looks at consumer’s interest’. All these scales have been borrowed from the studies by Ganesan (1994) and Kumar et al. (1994).

Rapport: Rapport was operationalized using seven-item scales (Gremler and Gwinner, 2000) for ‘comfortable interactions’; ‘relating well with employees’; ‘harmonious relationship’; ‘humor in the relationship’; ‘enjoyable interactions’; ‘personal interest of employees’; and ‘looking forward to seeing employees at next visit’; with a value of $\alpha = 0.927$.

Consumer dependency: Four-item scales ($\alpha = 0.803$) from the study by Styles et al. (2008) were used to measure consumer dependency. These scales comprised ‘quite dependent on this bank’; ‘hard for me to find a bank with these facilities’; ‘difficult to switch to another bank’; and ‘difficult to find a replacement of this bank’.

Relationship age: Relationship age is largely contextual (Verhoef et al., 2002; Ranaweera and Menon, 2013) and represents the number of years during which a consumer has had a relationship with the bank.

Relationship frequency: Similar to relationship age, relationship frequency is contextual and was measured by the number of interactions that a consumer has had with frontline employees (Dolen et al., 2004) at the bank.

The output from common method variance analysis (Harman, 1976) was satisfactory (49.60%), within the range suggested by Podsakoff et al. (2003).

3.3. Overview of analysis

Partial least squares-based structural equation modeling (PLS-SEM) has been used in this study for data analysis. PLS-SEM becomes an analytical tool widely used in marketing research to empirically measure a construct (Hair et al., 2012; Henseler et al., 2009). In the current study, PLS-SEM has been used to test the direct effects and the moderation effects. To analyze the mediation effect, Preacher and Hayes’s (2004) bootstrapping method was employed and interpretation of the mediation output has been done by taking the help from the study by Zhao et al. (2010).

Table 1
Reliability and validity measures.

Model A								
Constructs	AVE ^a	Composite Reliability	Cronbach's Alpha (α)	R ²	Correlations			
					Com_trust	Con_Dep	Rapport	
Com_trust	0.68	0.89	0.84	0.49	0.82^b			
Con_Dep	0.64	0.87	0.81	0.47	0.59	0.80^b		
Rapport	0.70	0.94	0.93		0.70	0.66	0.84^b	
Model B								
Constructs	AVE ^a	Composite Reliability	Cronbach's Alpha (α)	R ²	Correlations			
					Con_trust	Con_Dep	Rapport	
Con_trust	0.74	0.89	0.82	0.24	0.86^b			
Con_Dep	0.64	0.87	0.81	0.47	0.49	0.80^b		
Rapport	0.70	0.93	0.93		0.49	0.66	0.84^b	
Model C								
Constructs	AVE ^a	Composite Reliability	Cronbach's Alpha (α)	R ²	Correlations			
					Con_Dep	Good_trust	Rapport	
Con_Dep	0.64	0.87	0.81	0.46	0.80^b			
Good_trust	0.84	0.94	0.90	0.56	0.59	0.91^b		
Rapport	0.70	0.94	0.93		0.66	0.74	0.84^b	

^a Average variance extracted.

^b Square root of average variance extracted (AVE) on the diagonal.

4. Results

Following a screening procedure used to include only customers who were nationals of Bangladesh and who had three interactions in a month and excluding bank employees or any member of the bank's governing board as suggested by previous researchers (Dolen et al., 2004; Leverin and Liljander, 2006), customers were chosen for the study. After omitting incomplete cases, a final sample of 290 questionnaires was achieved. Of these, 70% were male respondents and 30% female respondents. A major percentage of respondents around 87% represent 18–40 age ranges. Respondents have a reasonable length of relationship age with the bank (around 67% of respondents had a relationship of more than five years) and reasonable relationship frequency with the bank (around 63% of respondents visited the bank 3–5 times in a month). For detailed descriptive statistics on mean, standard deviation, skewness and kurtosis, see Appendix A. Correlation table among the constructs in three models are summarized in Table 1.

4.1. Measurement model assessment

Exploratory factor analysis (EFA) was initially conducted to screen the scale items (with 72.69% of total variance explained). However, two items, namely, 'bank made sacrifices for me in the past' and 'when bank gives unlikely explanation, I am confident they are telling the truth' were omitted from further analysis due to double loading and poor loading. Table 1 shows the satisfactory indices for reliability and validity measures (Nunnally, 1978). Average variance extracted (AVE) square root values that were higher than the corresponding correlations also provided assurance of discriminant validity (Fornell and Larcker, 1981). The model fitness of the three models was also satisfactory as seen in the R² values listed in Table 1.

4.2. Hypotheses testing (Hypotheses 1, 3 and 4): direct effects

The results, as shown in Table 2, confirm that all three types of trust

were significant in developing consumer dependency (competence trust: path coefficient = 0.24; *t*-value = 3.26; contractual trust: path coefficient = 0.21; *t*-value = 3.38; goodwill trust: path coefficient = 0.22; *t*-value = 2.84; *p*-value = 0.00), thus supporting Hypotheses 1a, 1b, and 1c. Interestingly, the antecedent effect of rapport on competence trust, contractual trust, and goodwill trust (path coefficients = 0.70, 0.49, and 0.75; *t*-values = 22.45, 10.02, and 22.86, respectively; *p*-value = 0.00), thus Hypotheses 3a, 3b, and 3c are accepted. Finally, the findings showed the effect of rapport on consumer dependency was also supported in the three models (Models A, B, and C) (path coefficients = 0.50, 0.56, and 0.50; *t*-values = 6.96, 10.25, and 6.22, respectively; *p*-value = 0.00) which leads to the acceptance of Hypotheses 4a, 4b, and 4c.

4.3. Hypothesis testing (Hypothesis 2): mediation effects

The bootstrapping results (see Table 3) for testing the mediation effects (Preacher and Hayes, 2004) of competence, contractual, and goodwill trust in the relationship between rapport and consumer dependency at 95% confidence interval (CI) confirmed the mediator role of trust. Based on the interpretation of "complementary mediation" (Zhao et al., 2010), it is argued that competence trust (14.77%), contractual trust (10.11%), and goodwill trust (15.89%) each have a positive and significant mediation effect on the rapport–consumer dependency relationship. Complementary mediation is a type of partial mediation category from Baron and Kenny's (1986) mediation analysis (Zhao et al., 2010). This leads to acceptance of Hypotheses 2a, 2b, and 2c.

4.4. Hypotheses testing (Hypothesis 5 to Hypothesis 8): moderated and moderated mediation effects

The outputs of both partial least squares-based multi-group analysis (PLS-MGA) and the permutation method (Henseler et al., 2016), as shown in Table 4, illustrate that relationship age and relationship

Table 2
PLS results for direct effects (H₁, H₃, H₄).

Hypothesis no.	Bootstrapping results (95% bias-corrected & accelerated)							Discriminant validity HTMT	Supported (Yes or No)
		Hypotheses	Path coefficient	t-value	p-value	Confidence interval %			
						2.50	97.50		
H _{1a}	Com_trust to Con_Dep	0.24	3.26	0.00	0.09	0.37	0.69	Yes	
H _{1b}	Con_trust to Con_Dep	0.21	3.38	0.00	0.10	0.34	0.59	Yes	
H _{1c}	Good_trust to Con_Dep	0.22	2.84	0.01	0.09	0.39	0.66	Yes	
H _{3a}	Rapport to Com_trust	0.70	22.45	0.00	0.64	0.76	0.79	Yes	
H _{3b}	Rapport to Con_trust	0.49	10.02	0.00	0.40	0.59	0.56	Yes	
H _{3c}	Rapport to Good_trust	0.75	22.86	0.00	0.68	0.80	0.80	Yes	
H _{4a}	Rapport to Con_Dep	0.50	6.96	0.00	0.37	0.63	0.76	Yes	
H _{4b}	Rapport to Con_Dep	0.56	10.25	0.00	0.44	0.65	0.56	Yes	
H _c	Rapport to Con_Dep	0.50	6.22	0.00	0.33	0.65	0.76	Yes	

Note: HTMT = heterotrait-monotrait (HTMT) ratio of correlations.

Table 3
Bootstrapping results for mediation analysis (H₂).

Model A	
Competence trust mediates the relationship between rapport and consumer dependency.	
Lower value: 0.0492	Percentage of indirect effect: 14.77%
Upper value: 0.2500	Mediation type: Complementary
Adj-R ² : 0.4498	Level of confidence: 95%
Model B	
Contractual trust mediates the relationship between rapport and consumer dependency.	
Lower value: 0.0495	Percentage of indirect effect: 10.11%
Upper value: 0.1650	Mediation type: Complementary
Adj-R ² : 0.4613	Level of confidence: 95%
Model C	
Goodwill trust mediates the relationship between rapport and consumer dependency.	
Lower value: 0.0578	Percentage of indirect effect: 15.89%
Upper value: 0.2780	Mediation type: Complementary
Adj-R ² : 0.4474	Level of confidence: 95%

Note: Adj-R² = adjusted R².

Table 4
PLS multi-group analysis (MGA) and permutation output (H₅ to H₈).

Part A: MGA output		Part B: Permutation output			
Path coefficient difference	p-value	Confidence interval (2.5%; 97.5%)	p-value	MICOM permutation p-value	
H ₅ : Relationship age moderates rapport and trust.					
Model A	0.06	0.82	(-0.14; 0.14)	0.50	Com_trust: 0.023
Model B	0.03	0.63	(-0.22; 0.23)	0.85	Con_trust: 0.539
Model C	0.08	0.15	(-0.14; 0.16)	0.30	Good_trust: 0.289
H ₆ : Relationship frequency moderates rapport and trust.					
Model A	0.12	0.96	(-0.17; 0.23)	0.25	Com_trust: 0.481
Model B	0.14	0.86	(-0.27; 0.30)	0.39	Con_trust: 0.622
Model C	0.06	0.77	(-0.17; 0.29)	0.69	Good_trust: 0.429
H ₇ : Moderated mediation effect of relationship age between trust and consumer dependency					
Model A	0.03	0.43	(-0.36; 0.38)	0.50	Con_Dep: 0.922
Model B	0.12	0.20	(-0.27; 0.27)	0.40	Con_Dep: 0.939
Model C	0.30	0.03	(-35.10; 32.10)	0.07	Con_Dep: 0.852
H ₈ : Moderated mediation effect of relationship frequency between trust and consumer dependency					
Model A	0.40	0.97	(-0.43; 0.48)	0.06	Con_Dep: 0.716
Model B	0.05	0.58	(-0.40; 0.54)	0.87	Con_Dep: 0.680
Model C	0.13	0.76	(-0.47; 0.45)	0.56	Con_Dep: 0.490

frequency are not significant moderators of the relationships between rapport and trust and between trust and consumer dependency, with the exception of Model C. In Model C, it is evident that the moderated mediation effect of relationship age is significant between goodwill trust and consumer dependency (the path coefficient difference between the two groups is 0.30 with a significant p-value of 0.03). Thus,

Hypothesis 7c is accepted, whereas all other hypotheses (Hypotheses 5–8) are rejected.

4.5. Additional analysis-1

Importance–performance matrix analysis (IPMA): The results from the additional analysis using partial least squares (PLS)-IPMA (Schloderer et al., 2014; Ringle et al., 2016) (see Table 5) show that competence trust is the most important type of trust for developing consumer dependency (relationship age as moderator: importance = 0.24; performance = 60.83; relationship frequency as moderator: importance = 0.30; performance = 62.94) followed by contractual trust (relationship age as moderator: importance = 0.20; performance = 54.10; relationship frequency as moderator: importance = 0.21; performance = 57.47). Goodwill trust is the least important construct for consumer dependency (relationship age as moderator: importance = 0.16; performance = 44.27; relationship frequency as moderator: importance = 0.24; performance = 49.52). While rapport has a similar level of importance for consumer dependency, it, however, has a greater impact on the latter construct along with contractual trust (relationship age as moderator: importance = 0.57; performance = 47.57; relationship frequency as moderator: importance = 0.57; performance = 51.93) than the other types of trust (Fig. 2).

5. Discussion

The current study aims to answer three research questions mentioned in the introduction section. First, the study highlights the relationship between competence, contractual and goodwill trust and consumer dependency in B2C services context. The findings evidenced the significant impact of the three types of trust on consumer dependency. However, each type of trust has a different level of impact on consumer dependency. Competence trust and goodwill trust have the

Table 5
Importance–performance matrix analysis (IPMA) results (additional analysis-1).

Constructs	Relationship age		Relationship frequency	
	Importance	Performance	Importance	Performance
Model A-Target construct: Con_Dep				
Com_trust	0.24	60.83	0.30	62.94
Rapport	0.50	47.59	0.47	51.92
Model B-Target construct: Con_Dep				
Con_trust	0.20	54.10	0.21	57.47
Rapport	0.57	47.57	0.57	51.93
Model C-Target construct: Con_Dep				
Good_trust	0.16	44.27	0.24	49.52
Rapport	0.56	47.30	0.50	51.71

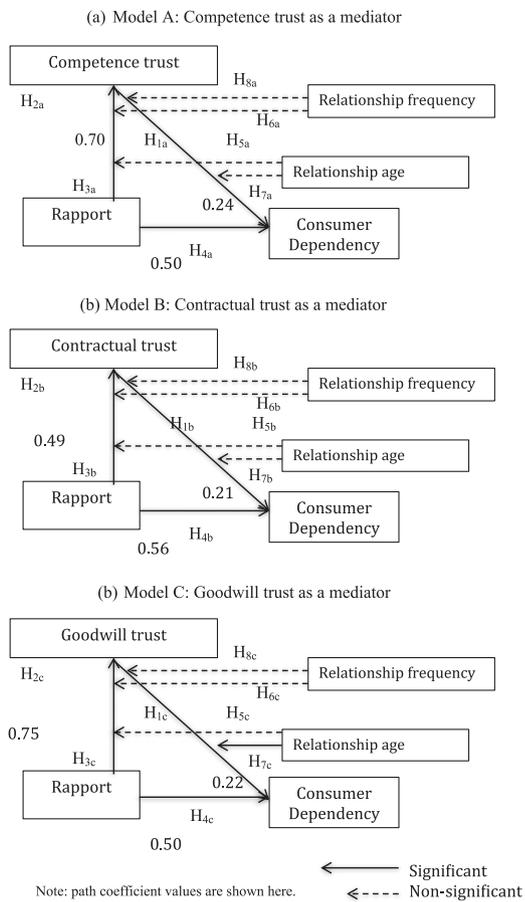


Fig. 2. Conceptual models with results. Note: path coefficient values are shown here.

strongest influence on consumer dependency, followed by contractual trust. This finding is also supported by the IPMA analysis (Table 5) that shows competence trust is the most important construct for consumer dependency (0.30), then goodwill trust (0.24) and finally contractual trust (0.21). Considering that trust helps to reduce uncertainty and build confidence (Gao et al., 2005; Anderson and Weitz, 1989; Lui et al., 2006; Dirks and Ferrin, 2001), it can be summarized that consumers are mostly seeking a professional standard (competence trust) when it comes to the question of consumer dependency. A few scholars in previous studies have termed the future component of trust as ‘dependability’ (Moorman et al., 1993; Schumann et al., 1996). This future component mostly represents competence trust and contractual trust that build confidence in consumers’ minds in terms of continuing the relationship in future.

In addition, the study attempts to understand the role of rapport in trust and consumer dependency relationship in B2C services as well as the mediator role of three types of trust in rapport-consumer dependency relationship. While trust has been considered (as a unidimensional construct) as an outcome of rapport in previous studies (Macintosh, 2009), the current study extends this previous finding by applying to all three types of trust and concludes that rapport has significant impact on competence, contractual and goodwill trust. However, the study discovers differential impact of rapport on the three types of trust. For instance, rapport has the highest influence on goodwill trust, followed by competence trust, and has the least amount of effect on contractual trust (Table 2). As rapport helps consumers to perceive the feeling of ‘care’ from the employee side, this builds goodwill trust over time. On the other hand, contractual trust represents the consumer’s basic expectations of the organization: lack of fulfillment of this criterion makes consumers ‘distrust’ the organization and, thus, rapport has little effect on them. Consistent with this major

finding, goodwill trust has also been found as the strongest mediator on the rapport–consumer dependency relationship, followed by competence trust and contractual trust (Table 3). In the role of mediators, these three types of trust work as value-added factors for enhancing consumer dependency in the relationship while being supported by rapport.

In regards to the final research question about the moderation and moderated mediation effects, it has been found that relationship frequency has no significant impact on consumer dependency. This finding implies that consumers who place emphasis on rapport- and trust-related factors are not affected by the number of service interactions they have with frontline employees. Furthermore, relationship age has not been found to be a significant moderator for contractual and competence trusts. It means that time factor does not apply for compromising with the professional standards of services in customers’ mind. Relationship age has only a significant moderated mediation effect on the goodwill trust–consumer dependency relationship (Table 4). This implies that indicators of goodwill trust become more established over the time in consumers’ minds and act as a positive force to build their dependency on the services firm. In fact, it is generally expected that indicators of goodwill trust such as friendship, assistance in changing situation and understanding bank’s interest on customers’ affairs takes time to judge and to be satisfied by the customers.

6. Implications and future research directions

6.1. Theoretical implications

While dependency has been widely discussed in the B2B context (such as the manufacturer–retailer relationship, buyer–supplier relationship, etc.) in the existing body of the literature (Barnes et al., 2005; Joshi and Arnold, 1997), this study provides new grounds for research by exploring the role of dependency in the consumer domain. The current study claims that, unlike the buyer–supplier relationship, services consumers first develop trust for a services firm based on their previous experiences with service interactions and then eventually, consciously or unconsciously, they become dependent on the services of that service provider. This unique finding on the trust–consumer dependency relationship in the B2C context opens a new area of future research in the services literature.

Moreover, the current study identifies the separate impacts of competence trust, contractual trust, and goodwill trust on consumer dependency as it uses the multidimensionality of trust instead of using trust as a unidimensional construct (DeWitt et al., 2008; Writz and Lwin, 2009). The study, thus, takes the first step by providing a comparative picture of the effects of different types of trust on developing consumer dependency, thus further extending the boundary of the literature by confirming that each type of trust behaves differently in developing consumer dependency. The study’s findings show that competence trust has the strongest impact on consumer dependency, followed by goodwill trust and contractual trust. These findings serve as grounds for future research focused on the strong association between competence trust and consumer dependency.

In addition, the study takes the first step towards identifying the mediated influence of each type of trust on the rapport–consumer dependency relationship. The study extends the literature on consumer dependency by providing evidence that goodwill trust has the highest mediation effect on the rapport–dependency relationship while competence trust and contractual trust have less mediation influence on this relationship. This empirical finding provides a strong theoretical background for future researchers and thereby serves as a contribution of this study.

Finally, the study extends the boundaries of social exchange theory (Lawer et al., 1999; Doney and Cannon, 1997; Swann and Gill, 1997) and cognitive appraisal theory (Folkman and Lazarus, 1991; McColl-Kennedy et al., 2011) by applying these theories to the consumer

dependency relationship in the services literature. The study is the first to take the initiative to explain how self-interest in social exchange theory as well as the cognitive appraisal of consumers can be used to explain dependency on a services firm. The study integrates the literature on frontline employees' rapport with firm-level objectives by highlighting an unexplored area of consumer dependency. This finding re-emphasizes the significance of frontline employees in the services literature and their rapport-building behavior (Singh et al., 2017; Delcourt et al., 2013; Macintosh, 2009), as, to the best of our knowledge, consumer dependency has not been considered as an outcome variable of rapport in the previous literature.

6.2. Managerial implications

Considering the growing competition between today's services firms, a burning question for them is how to retain current consumers while attracting new consumers. In answer to this question, the study has implications for the management of services firms in its finding of the need to focus on consumers' 'evoked set of trusted services' to ensure their dependency on the firm. One of the ways to be included in consumers' evoked set of trusted services is to train frontline employees to build excellent rapport with consumers. Focusing on service interactions with consumers along with successful rapport building can enhance all three types of trust and consumer dependency on services firms. This small step may help a firm to successfully compete with competitors without undertaking any major expensive competitive strategies.

While enduring trust has long been established as a foundation for relationship building with consumers, the current study again echoes the significance of trust. As all three types of trust have been found to be significant in developing consumer dependency as well as in the

mediating role, it is recommended to the management of services' firms that they confirm the level of all three types of trust by ensuring professional standards, reliability of services, making achievable promises, and keeping promises. In fact, while goodwill trust is seen as running the extra mile, the core contributing factors of competence trust and contractual trust also make consumers dependent on a firm.

Finally, relationship age and relationship frequency were not found to be a significant moderator or a moderated mediator in the study. This further emphasizes the importance of building rapport and of the trust-building efforts of services firms. If consumers have good rapport with frontline employees and have an assured level of trusted services, regardless of the time frame of the relationship or the number of service interactions, they will still consider that services firm as their future choice.

6.3. Limitations and future research directions

Several limitations of the study are acknowledged. The study is limited to only one type of services context (financial services) and, therefore, considering several services contexts with both high-contact and low-contact services would be interesting future research. Again, the study measures rapport, trust and consumer dependency from the perspective of consumers' overall service experiences and their interactions with all of the frontline employees. However, additional insights can be gained by considering dyadic relationships between specific employees of the services firm and consumers. Finally, the types of bank product (such as home loan, credit card, etc.) may produce different levels of consumer dependency and trust. Thus, it will be interesting to investigate whether or not the influence of rapport on trust or on consumer varied with the types of bank product and, if so, how these differences affected theory and practice.

Appendix A

Descriptive Statistics

N = 290

Scale Items	Mean	Std. Deviation	Skewness Std. Error = 0.143	Kurtosis Std. Error = 0.285
<i>Rapport</i>				
Comfortable with employees	3.48	0.940	-0.246	-0.345
Relate well	2.95	1.085	0.306	-0.685
Harmonious in relationship	2.81	1.171	0.175	-0.830
Humor in relationship	2.88	1.052	0.113	-0.637
Enjoyable interaction	3.00	1.102	-0.055	-0.755
Looking forward for employees	2.73	1.256	0.155	-1.059
Employees take personal interest	2.38	1.250	0.551	-0.764
<i>Dependency</i>				
Quite dependent	2.90	1.194	0.135	-1.036
Hard to find same facilities	2.62	1.104	0.487	-0.613
Hard to switch	2.32	1.027	0.806	0.087
Hard to replace	2.38	1.098	0.712	-0.291
<i>Competence trust</i>				
Reliable promises	3.35	0.783	-0.156	0.780
Capable and competent	3.54	0.830	-0.118	0.215
Rely on the bank	3.30	0.985	-0.521	0.124
Depend on bank	3.59	0.793	-0.319	0.810
<i>Contractual trust</i>				
Don't need to be cautious in banking	3.07	1.115	0.002	-0.865
Sincerity of the bank	3.58	0.786	-0.100	-0.160
Promise keeping	3.49	0.832	0.183	-0.534
<i>Goodwill trust</i>				
Friendship with the bank	2.87	1.041	0.201	-0.518

Assistance in changing situation	2.64	1.138	0.123	−0.866
Bank takes care of my interest	2.78	1.154	−0.045	−0.836

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