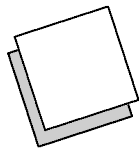


*An executive summary for managers and executive readers can be found at the end of this issue*



# Trust in industrial service relationships: behavioral consequences, antecedents and the moderating effect of the duration of the relationship

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**Keywords** *Trust, Service quality, Relationship marketing, Empirical study*

**Abstract** *Building on previous studies which suggested that trust is a critical factor in facilitating exchange relationships, the authors investigate with empirically derived data the role of service quality and customer bonding as antecedents of trust in relatively newer vis-a-vis a relatively mature relationship between the provider of business-to-business services and the client. The findings presented here show that the time element is critical to the effect that both service quality and successful customer bonding bear in trust development. Furthermore, the results of the study suggest that not all dimensions of the quality of the service offered by the provider contribute equally in the provider's trustworthiness. Similarly, specific customer bonding techniques foster the extent to which the client trusts the service provider while others do not have an impact on the trustworthiness of the provider.*

## **Introduction**

In many occasions with business-to-business exchanges, a sale signals the beginning of a relationship, not the result. This tendency to form long-term relationships eventually leads to a state of inertia between the seller and the buyer, that is, an unwillingness of both parties to bring the relationship to an end unless something in the relationship goes exceptionally askew. It appears thus that developing trust in the relationship is a significant task for the business-to-business marketer in order to gain and sustain its clients (Webster, 1991).

Despite the importance of trust though, the scholarly inquiry on the issue is rather impeded in two ways. One is the limited academic research to empirically document the factors that affect trust in marketing exchange relationships. A second reason is the failure to distinguish trust from related factors, i.e. factors that precede the development of trust and influence it (Moorman *et al.*, 1993). On the contrary, with the notable exception of the study conducted by Morgan and Hunt (1994), many empirical studies assess

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**State of inertia**

**Limited academic research**



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## Contradictory studies

trust by measuring sincerity, goal congruence (Sullivan and Peterson, 1982), honesty, and beliefs about information sharing (Crosby *et al.*, 1990) etc.

Furthermore, when it comes to the marketing of services, and specifically for business-to-business markets, with the noticeable exception of the study of Moorman *et al.* (1993), the empirical documentation of the antecedents of trust is even more hampered. In view of these difficulties to underpin our understanding of trust development in marketing relationships, we attempt an investigation of two specific factors: the quality of the service as it is perceived by the client and the customer bonding techniques used by the provider. In doing so, we also investigate the effect of the time factor. That is, the extent to which the influence (if any) of the service quality and of the bonding efforts over the perceived trustworthiness of the provider, is moderated by the newness of the relationship between the client and the provider. Studies reporting on this issue are rather contradictory with some reporting that trust develops over time (Rempel *et al.*, 1985) while others assert that trust can be present even from the very beginning of a relationship (Berg *et al.*, 1995).

The rest of the paper is organized as follows. First we present the conceptual framework underpinning our study. Then we develop formal hypotheses based on the reviewed literature. Next we explain the methodology of the research we carried out in order to test our hypotheses. We then proceed with the testing of the hypotheses and, finally, we discuss the results, the limitations of the study as well as suggestions for future research.

## Conceptual framework of the study

Figure 1 depicts the trust development model that is advanced and tested in this study. The major constructs in the model are “trust”, “relationship intentions”, “service quality” and “customer bonding”.

## Extent of trust

According to the conceptual framework, the client’s decision to maintain its relationship with the service provider and to further invest in this relationship is influenced by the extent to which the client trusts the service provider. The extent to which trust is developed in their relationship depends on the quality of the service offered by the provider and on the success with which the provider develops bonds with its client. However, the length of the relationship that the provider has with the client is conceived as moderating the influence of both the service quality and the customer bonding on the extent to which the client trusts the service provider.

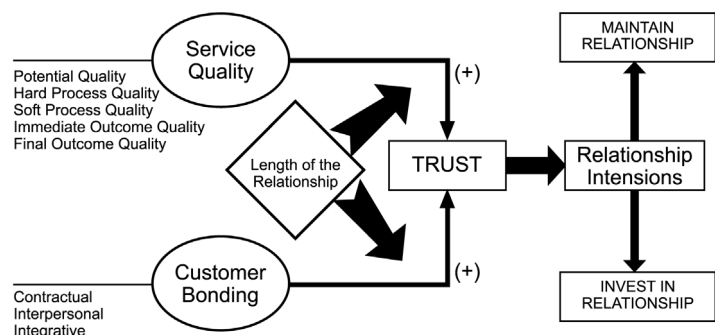


Figure 1. Conceptual framework of the study

## Characteristics of organizational markets

### Research hypotheses

#### *Trust and relationship intentions*

Business-to-business marketing theory suggests that specific and unique characteristics of the organizational markets differentiate them from consumer ones (Brown, 1984). For instance derived demand, reciprocity, fewer buyers and larger buyers are, among others, some of the characteristics that are unique in business-to-business markets and distinguish them from consumer ones (Kotler, 1997).

In order to better comprehend the nature of the decisions taken within the context of organizations' buying behavior, one has to appreciate the inclination of organizational buyers to form trusted, long-term relationships with their suppliers (Hut and Speh, 1995).

## Transaction costs

One reason for this attitude of industrial clients is the transaction costs that are related to the exchange relationship. Transaction costs include the cost of reaching an agreement satisfactory to both parties, adapting the agreement to contingencies and enforcing the terms of the agreement (Ganesan, 1994). To that end, many industrial clients show a preference for long-term relations. Yet, this attitude of the industrial clients does not ensure, *per se*, the longevity of the relationship with their provider.

Creating dependencies and locking-in customers is one way to ensure the longevity of the relation (Anderson and Narus, 1990; Anderson and Weitz, 1992). However, the highly dependent will resent it and seek to escape from this state (Anderson and Weitz, 1992). This results in interactions of a distributive nature, i.e. a behavior which is directed towards self-gains at the expense of the other party in order to reduce the dependency, thus endangering the relation (Walton and McKersise, 1965; Schurr and Ozane, 1985).

To that end, in order to achieve a long-lasting relationship the service provider of industrial services needs to cultivate more than merely a state of dependence. One promising tool to achieve this is trust since the latter is a central element of the effort to forge strong and lasting relationships (Morgan and Hunt, 1994).

## Definitions of trust

Different writers have given different definitions of trust. Anderson and Narus (1990) have defined trust as the belief that another company will perform actions that will result in positive outcomes for the firm while not taking actions that would result in negative outcomes. Moorman *et al.* (1993) as well as McKnight *et al.* (1990) offered definitions of trust which pivot around the same notions and describe a state between two parties that are involved in a relationship. One of the parties is perceived by the other as possessing or controlling assets (e.g. resources, know-how) that the other party values while remaining convinced that the possessor of these assets will continue sharing them in a mutually beneficial manner. This conviction leads to integrative behavior which, in turn, reinforces the relationship and helps sustain it. This kind of behavior eventually prolongs the duration of the relationship (Ganesan, 1994) by enhancing the commitment in the relationship (Morgan and Hunt, 1994).

To that end, trust can be regarded as a valuable component of any successful relationship (Morgan and Hunt, 1994) by functioning as a lever for reducing the risk associated with partnering, the development of long-term relationships and increasing the commitment in the relationship (Anderson and Weitz, 1992; Ganesan, 1994; Geyskens and Steenkamp, 1994). On this basis we investigate the following hypothesis:

H1. Trusting the service provider will have a positive influence on the client's willingness (a) to maintain the relationship and (b) to further invest in strengthening the relationship.

#### *Antecedents of trust*

*Service quality as a trust antecedent.* The issue of trust development has been the focus of quite a few empirical research studies. However, with some exceptions, trust development is usually examined with regard to relationships that grow within the organization and between either colleagues or departments. Nonetheless, some empirical work has focused on the relationships between companies and studied what it takes for the involved parties to trust each other.

Morgan and Hunt (1994) investigated the antecedents of trust in the NTDR and found that trust is positively associated with the extent to which the firms involved in the relation share the same values and timely information to solve disputes and align perception and expectations. Opportunistic behavior on the other hand, i.e. the violation of implicit or explicit promises about one's required behavior, was found to have a negative impact on trust.

Ganesan (1994) has also studied trust development between vendors and buyers in distribution channel relationships. The effect of reputation, satisfaction with past exchanges, experience with the partner and the perception of the other party's investment in the relationship were investigated. The findings were somehow mixed. From the buyer's perspective the vendor's reputation and its investment in the relationship were identified as trust builders. From the vendor's perspective though only the satisfaction with past exchanges was found to influence the buyer's trustworthiness.

Moorman *et al.* (1993) investigated the relationship between the market research agency and its client examining trust development from the client's perspective. The analysis showed that the agency's task-related abilities influence positively the extent to which the client trusts the agency. Most of the agency's non-research abilities (with the exemption of dependability and collective orientation) were also identified to have a contribution to the agency's trustworthiness.

When jointly considered, the findings of these studies point towards specific cues that cause trust to develop within a relationship. According to some other writers, however, most of these cues have been identified as specific dimensions of the broader notion of service quality. Reputation, for example, which Ganesan (1994) identified to influence the trustworthiness of the vendor, may easily fit with Gronroos' (1988) perception of service quality at corporate level. The non-task related abilities identified by Moorman *et al.* (1993) as contributing to the service provider's trustworthiness may well fit the conceptualization of service quality at service provision level suggested by Parasuraman *et al.* (1985). Similarly, the lack of opportunistic behavior suggested by Morgan and Hunt (1994) also fits the notion of reliability in the Parasuraman *et al.* (1985) model of service quality.

In other words, it seems that the quality of the service offered by the provider influences the degree of trust that the client places on the provider and, on this basis, we investigate the following hypothesis:

H2. The degree of trust that the client shows to its service provider depends on the client's perception of the quality of the service the provider offers.

### **Relationships between companies**

### **Vendors and buyers**

### **Specific cues**

**Business-to-business markets**

**Three-level conception of service quality**

Before proceeding with the rest of the hypotheses, it is important at this point to discuss the notion of service quality in a business-to-business setting. Table I summarizes some of the most representative approaches in conceptualizing service quality.

The approaches described in Table I were, however, developed based on empirical research conducted in consumer markets. One may reasonably expect that, for reasons already discussed, the marketing of services in consumer markets will be rather different from the marketing of services in business-to-business markets. The services purchased from organizations are provided by qualified professionals whose expertise and skills are key elements of the quality of the service provided (Yorke, 1990). What actually organizations purchase is a solution to a specific problem which, in many occasions, is customer-specific. Hence, the clients for business-to-business services have significant difficulties in evaluating the actual quality of the solution they purchased, even quite some time after the exchange (Patterson, 1995). Also, industrial services clients cannot easily tell whether a different provider could have outperformed the selected provider (Gummesson, 1978; Nillessen, 1993).

Thus, it would seem necessary to reconsider the conceptualization and some of the principal dimensions of service quality. A rather recent attempt in this direction has been taken by Szmigin (1993). Based on the work of Gronroos (1982), she suggests a different three-level conception of quality:

- (1) hard quality, pertaining to what is being performed during the service process;
- (2) soft quality, pertaining to how the service is performed during the service process; and
- (3) outcome quality, pertaining to the eventual accomplishment of the provider.

According to Szmigin (1993), hard and soft quality are two dimensions that describe the service process itself with the latter pertaining to the contact personnel and the interaction it develops with the client while the former

Dimensions of quality	Authors	Authors		
		Gronroos (1982)	Lehtinen and Lehtinen (1991)	Parasuraman <i>et al.</i> (1985)
Corporate level	Technical	Corporate	Security	Reputation
Service provision	Functional	Physical Interactive	Reliability Competence Courtesy Empathy Accessibility	Reliability and trustworthiness Attitudes and behaviour Accessibility and flexibility Professionalism and skills
Service outcome	Technical	Physical Interactive	Responsiveness Communication Tangibles Credibility	Recovery

*Table I. Most common approaches in conceptualizing service quality*



Figure 2. Dimensions of service quality in business-to-business markets

refers to the service blueprint the provider uses, the accuracy with which the service is delivered and so on.

**Outcome quality**

Outcome quality, on the other hand, refers to the client's evaluation of the end-results of the hard and soft parameters. This dimension is responsible for the difficulty that, according to Patterson (1995) and Gummesson (1983), organizational buyers have in relating a specific service provider with service performance, since outcome quality may well be influenced by a number of factors exogenous to the provider.

**Five dimensions**

Given these limitations in relating outcome quality to the efforts and success of the provider, Halinen (1994) suggested the distinction between immediate outcome quality and final outcome quality. With regard to the former, immediate outcome quality relates to the success of the provider to provide the client with a solution to its problem. Final outcome quality, on the other hand, describes the effects that the solution offered created for the client, after it has been implemented. Figure 2 summarizes the five dimensions of service quality which seem more appropriate for understanding how business-to-business clients evaluate their service providers and, consequently, the dimension upon which the service quality of the providers is evaluated.

*Customer bonding as an antecedent to trust.* Many writers view trust as a behavioral intention or behavior that reflects a reliance on a partner and which involves vulnerability and uncertainty (Giffin, 1967; Coleman, 1990; Moorman *et al.*, 1993). More specifically, Coleman (1990) suggested that trust involves a behavior of voluntarily putting resources at the disposal of another or transferring control over resources to another.

**Minimum guarantees**

Apart from the inherent inclination one may have to trust someone (Cross and Smith, 1996) this view suggests that before trust develops, minimum guarantees should exist. Efficient customer bonding techniques may serve in this direction by reducing the uncertainties of the outcome of the relationship.

In defining the notion of bonding Cross and Smith (1996) describe it as a process through which the provider and the buyer develop and sustain a mutually rewarding relationship. Within this context, Wilson and Mummalaneni (1988) suggested a process model that explains how relationships between two parties grow. In their work they suggest two broad categories of bonds: structural and social.

Structural bonds have been conceptualized as the corporate ties that are created in a relationship, which, if severed, incur considerable costs for the party that has broken them. These bonds last beyond the relationships that grow between the individuals from the two organizations that interact within

## Types of structural bonds

the context of the relationship (Wilson and Mummalaneni, 1998; Turnbull and Wilson, 1989; Han *et al.*, 1993; Moller and Wilson, 1995).

Such bonds may include ties resulting from economic, technical, time-based, knowledge or other similar reasons (Paliwoda and Thomson, 1986; Halinen, 1994). Although inferior service performance may represent one of the reasons that motivate customers to switch providers, it is not the only one. For example, Bitner advocates the effects of the time and money constraints, access to information, habit and so on, which may affect loyalty and commitment to the relationship (Bitner, 1990). Similarly, Halinen (1994), in a study of the bonds that develop in the advertising industry, apart from the social bonds identifies three more types of bonds: the confidential information the agency gains about the client's goals, internal policies or business; the inter-organizational agreements, routines and norms of conduct that develop in a relationship making coordination easier and more efficient; and the costs (monetary and not) that the client can expect to suffer if switching from its current agency.

The stronger such bonds are the harder it will be for the client to break the relationship with an existing provider. Knowledge-based trust theorists (e.g. Lewicki and Bunker, 1995) suggest that trust develops over time. Thus, when such structural bonds exist and clients are forced into the relationship, as the relationship matures, they eventually come to trust their service provider (Hut and Speh, 1995).

## Social bonds

Social bonds on the other hand have been conceptualized as the inevitable by-product of any business relationship (Wilson, 1990). According to Wilson and Mummalaneni (1988) the relationships that foster between the interacting individuals from the two organizations are important because they enhance inter-organizational communication and information exchange which, in turn, upgrades the relationship as a whole.

Social bonds include feelings of liking, acceptance, friendship, social interactivity and so on. However, although buyers with strong social bonds with their providers are more committed to maintaining the relationship (Wilson and Mummalaneni, 1988), it is rather rare that companies can justify poor performance or an inferior decision on friendship alone (Han *et al.*, 1993). Thus, social bonds, compared to structural bonds, though not less important, are easier to break.

Empirical evidence has shown that both structural and social bonds are always present in a successful relationship. For instance Wilson *et al.* (1995), when studying the antecedents of relationship commitment, included both structural and social bonds and found that they were both directly and statistically significantly influencing the commitment shown to the relationship. On these grounds we investigate the following hypothesis:

*H3.* Developing bonds with the customer will have a positive influence on the extent to which clients trust their service providers.

### *The moderating effect of the length of the relationship*

Knowledge-based trust theorists propose that trust develops over time while the parties involved in the relationship acquire experience between them and come to know what one can expect from the other (Lewicki and Bunker, 1995). Empirical studies have validated this posture by showing that trust develops over time either as the partners involved in the relationship co-operate and manage conflict episodes successfully (Schurr and Ozane, 1985)

**Moderating effect of relationship length**

or as the parties perceive that their relationship is bound to last and they eventually learn to trust the other parties involved (Hut and Speh, 1995).

Then it can be proposed that the length of the relationship between the service provider and the client has a moderating effect on the impact that both service quality and customer bonding have on the degree of trust that the client places on the provider.

On this ground we investigate the following hypothesis:

*H4.* The influence of the perceived service quality and of customer bonding on the trustworthiness of the service provider is likely to vary depending on the length of the relationship between the provider and the client.

**Research methodology**

*Research population, sample size and data collection*

The data used to test the hypotheses were secured by means of a mailed questionnaire sent to 340 companies. In order to identify the respondents we approached 73 advertising agencies operating in the greater metropolitan area of Athens, Greece. The agencies were selected randomly by including every second agency listed in the Union of Advertising Companies of Greece.

**Most important customers**

We then asked each agency we contacted to name five of their most important customers, not necessarily the oldest ones but in terms of the annual income they generate for the agency. We also asked for the details of the line manager of their client with whom they usually do business and liaise more closely.

The idea was to contact the manager working more closely with the agency since he or she would be able to assess both the quality of the service offered by the agency and evaluate the effectiveness of the agency's bonding techniques. In total, 68 agencies responded positively and collaborated.

This process produced a list of 340 companies from various sectors of the economy and from various regions of Greece because, apparently, many companies use agencies located in Athens since from the 178 listed agencies 147 operate in greater Athens. The line management positions that we were more frequently instructed by the agencies to contact ranged from middle management levels (e.g. group brand managers) to more senior positions (e.g. marketing and/or advertising manager), depending on their customers' organizational structure.

Two mailing waves produced in total 152 usable questionnaires giving a response rate of about 45 per cent. In order to investigate whether non-response bias exists in the data, the *t*-test was used to examine differences in the responses between early and late (follow-up mailing) respondents (Avlonitis and Gounaris, 1997). This statistical analysis indicated that there were no significant differences between early and late respondents.

**Diversified industries**

Including in the sample companies from diversified industries may increase the levels of heterogeneity in the sample. Although increased heterogeneity has been argued to induce negative effects on the quality of the findings (Dubinsky and Ingram, 1982; Bilkey, 1978) cross-sectional samples with increased levels of heterogeneity are frequently used in research efforts in order to increase the researchers' ability to generalize (Hooley *et al.*, 1990; Kohli and Jaworski, 1992).

### *Research instrument*

In order to collect the data, a detailed and lengthy questionnaire was designed. In doing so, particular emphasis was placed on avoiding leading questions as well as complex or sensitive ones (especially in the beginning of the questionnaire) that could influence the respondent negatively (Kumar *et al.*, 1999). Prior to mailing it, the questionnaire was pre-tested in order to increase the content validity of the research instrument. For that purpose, ten personal interviews were conducted with a sub-sample of the respondents who had agreed to provide assistance and comments.

### *Variables measurement development*

*Service quality.* The first step was to develop items for each dimension of the service quality. For that purpose we relied on the work of Kaynak *et al.* (1994), Bochove (1994), Akviran (1994) and Asubonteng *et al.* (1996). In total, 30 items were developed and respondents were asked to use a five-points scale (ranging from 1 = "I strongly disagree" to 5 = "I strongly agree") in order to show the degree of their agreement with each statement (see the Appendix for statements and descriptive statistics). Their answers were then weighted against the significance (five-points scale ranging from 1 = insignificant to 5 = very significant) attached by the respondent to each item.

## **Exploratory factor analysis**

Exploratory factor analysis of the weighted items was used to purify the scales. Items showing high factor loadings (>0.40) and not loading on multiple factors were retained (see Table II). The resulting set of items was tested for unidimensionality and convergent and discriminant validity using confirmatory factor analysis (AMOS 4.0). The goodness of fit index (GFI) and the squared multiple correlations were used to identify the final set of items representing the dimensions of service quality. Though the overall chi-square test of the five factors model was statistically significant ( $\chi^2 = 326$ , 199 df) the GFI of 0.9 and the root mean square residual (RMSEA) of 0.049 suggested a good model fit. A four and a six factors model of service quality were also tested. A chi-square test of both models with the five factors model suggested acceptance of the five factors one. Once unidimensionality was established, internal consistency was calculated using Cronbach's alpha.

*Customer bonding.* In measuring the different dimensions of customer bonding we developed initial items based on the work of Halinen (1994) and Wilson (1990), particularly for producing the social bonds scale. A total of 16 statements were originally developed and respondents were again asked to use a five-points scale (ranging from 1 = "I strongly disagree" to 5 = "I strongly agree") in order to show the degree of their agreement with each statement. To purify the scales we then followed the same approach as we did with the service quality dimensions. The results of the exploratory factor analysis are presented in Table III.

## **Confirmatory factor analysis**

Confirmatory factor analysis was again employed. The initial solution of the confirmatory factor analysis did not produce satisfactory results and the items comprising the third factor (integration bonds) had to be dropped. A second attempt with the remaining two factors (interpersonal bonds and contractual bonds) was more successful. Though again the overall chi-square test was statistically significant ( $\chi^2 = 23.662$ , 11 df) the GFI of 0.915 and the root mean square residual (RMSEA) of 0.05 suggested a good model fit. Once unidimensionality was established, internal consistency was calculated using Cronbach's alpha.

Factors produced by the analysis	Items loading in each factor <sup>a</sup>	Loadings
Factor 1: immediate outcome quality (explaining 16.272 per cent of total variance)	Worthwhile the cost	0.702
	Creative and innovative	0.695
	Aligned with strategy	0.686
	Accepted in the company	0.548
	Delivers what promised	0.546
Factor 2: soft process quality (explaining 15.101 per cent of total variance)	Say opinion when disagree	0.738
	Friendly	0.709
	Understand what we need	0.689
	Foresee problems and offer solutions	0.586
	Give attention we need	0.565
	Listen carefully to ideas	0.520
Factor 3: hard process quality (explaining 14.625 per cent of total variance)	Keeps time schedules	0.792
	Follows agreements	0.701
	Checks details	0.671
	Stays in budget	0.564
	Adapts	0.496
Factor 4: potential quality (explaining 9.780 per cent of total variance)	Specialised equipment	0.719
	Relations with media	0.645
	Uses network	0.644
	Full service	0.643
Factor 5: final outcome quality (explaining 8.188 per cent of total variance)	Influences target market	0.695
	Positively influences sales and image	0.686
	Achieves objectives	0.474

**Notes:** Kaiser-Meyer-Olkin measure of sampling adequacy: 0.902; Bartlett's test of sphericity:  $\chi^2 = 1687.287$  significant 0.000; Total variance explained: 63.965%.

<sup>a</sup> Translation from the Greek questionnaire

*Table II. Exploratory factor analysis of the service quality dimensions*

Factors produced by the analysis	Items loading in each factor <sup>a</sup>	Loadings
Factor 1: interpersonal bonds (explaining 26.517 per cent of total variance)	Personal relationship	0.763
	Personality match	0.721
	Classified information	0.640
	Agency adjusts to client's needs	0.629
	Knowledge exchange	0.615
	Investment of the agency	0.564
Factor 2: contractual bonds (explaining 16.105 per cent of total variance)	Contractual agreements	0.790
	Tied by internal policies	0.774
	Invested effort/time	0.535
Factor 3: integration bonds (explaining 15.499 per cent of total variance)	Contact frequency	0.886
	Intensity contact	0.840

**Notes:** Kaiser-Meyer-Olkin measure of sampling adequacy: 0.905; Bartlett's test of sphericity:  $\chi^2 = 1423.200$  significant 0.000; Total variance explained: 58.121%.

<sup>a</sup> Translation from the Greek questionnaire

*Table III. Exploratory factor analysis of the customer bonding dimensions*

## Scale for measuring trust

*Trust.* In measuring trust we relied on the work of Moorman *et al.* (1993) as well as on the work of LaBahn and Kohli (1995) which was also based on the scale of trust developed by Moorman *et al.* (1993) and confirmed and validated a scale for measuring trust in the relationship between the advertising agency and its client. Respondents were then again asked to use a five-points scale (ranging from 1 = “I strongly disagree” to 5 = “I strongly agree”) in order to show the degree of their agreement with each statement in the scale.

*Relationship intentions.* With regard to the client’s relationship intentions, the measurement was based on the scales developed and validated by Kumar *et al.* (1994) adjusting the items to advertising agency – client relationship with the assistance of the ten managers who had agreed to help in the development of the questionnaire.

*Length of the relationship.* Finally, in order to assess the novelty of the relationship between the agency and the client we asked the respondents to indicate the number of years they had been working with their advertising agency.

A more detailed presentation of each scale employed in this study along with pertinent descriptive statistics and reliability coefficients is offered in the Appendix.

## Data analysis and findings

*H1* suggests a positive relationship between the extent to which the client trusts the service provider and the client’s willingness to maintain the relationship as well as to invest in further strengthening the relationship. To investigate *H1* we calculated Pearson’s two tails correlations. Table IV shows the results of this analysis.

As can be seen from Table IV, both coefficients are particularly high and statistically significant giving support to *H1*.

*H2* and *H3* explore the effect of service quality and customer bonding respectively on the service provider’s trustworthiness, as the latter is perceived by the client. To investigate these hypotheses we run two regression analyses: one with trust as dependent variable and the various dimensions of service quality as independent variables, and a second with trust as dependent and the various dimensions of customer bonding as independent. The standardized coefficients of the two regressions are presented in Table V.

As can be seen from Table V the regression equation regarding the effect of the various dimensions of the service quality is statistically significant at 0.000 level. However, only three coefficients, those for immediate outcome

## Regression analyses

	Additive scale of <i>trust</i>
Additive scale of <i>staying</i>	0.529
Significance	0.000
Additive scale of <i>investing</i>	0.366
Significance	0.000

Table IV. Pearson’s correlation coefficients between trust and relationship intentions

Method	Standardized
ENTER	Beta
<i>Quality dimensions</i>	
(Constant)	1.562
<i>Immediate outcome</i>	0.402*
<i>Soft process</i>	0.589*
Hard process	–
<i>Potential quality</i>	0.471*
Final outcome	–
Adjusted $R^2$	0.342*
<i>Customer bonding dimensions</i>	
(Constant)	4.440
Personal	0.213**
Contractual	–
Adjusted $R^2$	0.112

**Notes:** Dependent: trust; \* $p < 0.001$ ; \*\*  $p < 0.050$ . Dash indicates coefficient not significant at 0.100 level

Table V. Regression coefficients of service quality and customer bonds with trust as dependent variable

quality, soft process quality and for potential quality are significant. On this basis we can only partially accept  $H2$ .

The second regression equation, which was modeling the effect of customer bonding on trust, was not found to be statistically significant ( $F = 2.156$   $p = 0.121$ ). This indicates that customer bonding fails to explain the trustworthiness of the service provider, thus leading us to reject  $H3$ , despite the fact that the standardized coefficient for personal bonds is significant at the 0.050 level.

$H4$  explores the potential effect that the length of the relationship exercises on the influence that service quality and customer bonding bear on the service provider's trustworthiness. This hypothesis was tested by subgroup analysis (Arnold, 1982). The sample was first sorted in ascending order in terms of the length of the relationship between the advertising agency and its client (moderating variable).

## Two subgroups

Then, consistent with standard econometric conventions (Golfeld and Quandt, 1965; Kohli, 1989) the top and the bottom 35 per cent of the cases were selected so as to obtain two subgroups reflecting rather novel relationships (relationships of short-length) and rather mature relationships (relationships of long-length) with the provider respectively. The middle 30 per cent of the cases were omitted to improve the contrast between the subgroups and hence the power of the subsequent statistical tests.

For each set of independent variables (service quality and customer bonding) a second regression was performed, this time allowing the regression coefficients estimates to take on different values across the two subgroups (unrestricted run). The differences in the sums of squared residuals from the restricted and the unrestricted regression runs was incorporated in the Chow test (Chow, 1960) to assess the statistical differences in the regression coefficients of the independent variables. Table VI depicts the results of this procedure.

As can be seen from Table VI, the results of this analysis support  $H4$ . More specifically, with regard to the effect of the perceived service quality on the provider's trustworthiness, this is significantly different depending on the

Method	Mature relationships (Standardized beta)	Novel relationships (Standardized beta)
<i>Quality dimensions</i>		
(Constant)	4.746	4.759
Immediate outcome	0.386 *	–
Soft process	0.384 *	–
Hard process	0.299 **	–
Potential	–	0.305 ***
Final outcome	0.218 ***	–
Adjusted $R^2$	0.339	0.066
Chow test	$F: 46.776^*$	
<i>Bonds</i>		
(Constant)	4.778	4.878
Personal bonds	–	0.349 **
Contractual bonds	–	0.232 **
Adjusted $R^2$	0.067	0.123
Chow test	$F: 50.600^*$	

**Notes:** \* $p < 0,001$ ; \*\* $p < 0,050$ ; \*\*\* $p < 0,100$ . Dash indicates coefficient not significant at 0.100 level

*Table VI. Regression coefficients across low and high levels of moderator variable (length of the relationship) – unrestricted run*

length of the relationship, as suggested by the statistically significant difference in the sums of squared residuals between the restricted and the unrestricted runs ( $F = 46.776, p < 0.001$ ).

### Different effect of customer bonding

Similarly, the effect of customer bonding on the provider's trustworthiness is also significantly different depending on the maturity of the relationship ( $F = 50.600, p < 0.001$ ). These results lend support to *H4*.

### Discussion and implications

This study sought to make a contribution by investigating:

- the behavioral consequences for the client that trusts its industrial services provider;
- the role of service quality and customer bonding techniques in developing trust in a relationship; and
- the moderating effect of the length of the relationship on the influence of service quality and customer bonding on trust.

### Behavioral consequences

With regard to the behavioral consequences of developing trust in the relationship between the client and the industrial services provider, these are quite well documented in the literature (e.g. Morgan and Hunt, 1994; Moorman *et al.*, 1993). The contribution of this study rests on providing additional evidence concerning the association between trust and the behavioral consequences it bears. To this end, developing trust proves to be a really valuable tool for maintaining the relationship with the organizational client and ensuring its longevity.

A more important contribution of this study is derived from the findings concerning how trust is developed and, also, how the time length of the relationship affects the impact of service quality as well as that of customer bonding as antecedents to the provider's trustworthiness. Traditional trust theory and research has focused on trust development as the product of personal characteristics that the trustee possesses or not and on the impact

that such characteristics have on the perception of the trustor and its evaluation regarding the trustee (Swan *et al.*, 1985; Parasuraman *et al.*, 1985; Coleman, 1990). This study has explored the issue of trust as the result of two factors, namely, the quality of the service offered by the service provider and the provider's ability to tie up with the client.

The results of the analysis suggest that, in general, three quality dimensions influence trust:

- (1) Soft process quality (i.e. the quality of the interactions between the employees from the two organizations involved in the relationship).
- (2) Potential quality (i.e. the cues that the provider uses to communicate its ability to handle the task in hand).
- (3) Immediate outcome quality (i.e. the actual performance of the provider in delivering the service).

Customer bonding on the other hand was found not to have any significant influence on trust.

### **Influence of duration of relationship**

However, when the duration of the relationship was incorporated in the analysis the conclusions were altered somehow. Our findings suggest that while the relationship is still young, personal as well as contractual bonds boost trust. At this early phase of the relationship, potential quality is the only quality dimension that exerts some positive influence on trust. On the other hand, as the relationship matures, quality becomes more important, particularly the dimensions of immediate outcome quality, soft process quality and hard process quality, while the influence of efficient bonding diminishes. Even final outcome quality appears to have some contribution on the client's trustworthiness, although the analysis does not produce a very strong case for this particular quality dimension (significant at 0.085).

### **Mobility of managers**

These results are important in two ways. First, they show that trust is not solely related to the personal characteristics of the individuals who are involved in a relationship. This is particularly true for mature relationships. The managers' mobility from one company to another changes the context of a relationship. Thus, it is quite often that the relationships that develop between organizations outlive the individuals who actually interact within the context of the relationship.

Hence, the clients for industrial services are somewhat forced to seek alternative bases for deciding whether they should trust their providers and, to this end, specific dimensions of the quality of the service they receive become important. On the contrary, while the relationship is still young, the intangible nature of the services (Hoffman and Bateson, 1997) and the resulting uncertainty, forces clients to seek more comprehensive and easier to evaluate cues to base their trust. Hence, at this early stage of the relationship, efficient bonding and a positive attitude about the provider's capabilities become the bases upon which trust is founded.

### **Implications for business**

The findings of the study have also significant implications for business. Existing scholarly work has pointed towards the importance of interpersonal interactions for developing trust in business exchanges. Our findings suggest that abilities to handle these interactions on a dyad basis may be significant for cultivating trust while the relationship with the client is still young. However, trust is also built at corporate level and thus additional skills and techniques are required.

Industrial services providers ought to fine-tune their marketing approach towards their clients and, in doing so, take into consideration the age of the relationship. To start with, an important marketing task is to gain the client's trust since, once this is done, clients become more loyal and willing to invest in the relationship. This behavior reduces significantly the possibility for defection. The main issue for the provider is then how can trust be developed.

### **Personel selling abilities**

Industrial service providers need to develop personal selling abilities and, more importantly, ensure that their contact personnel possesses the necessary skills to handle interpersonal communication and bonding. This is not always an easy task since the service professionals are "much more comfortable providing the service than marketing his or her own abilities" (Hoffman and Bateson, 1997, p. 196). Because services are intangible, organizational clients have difficulties to assess the performance of the service they receive and, more importantly, to compare it against what a different provider could have delivered (Reeves and Bednar, 1995). Hence, knowing individuals from the provider's organization, a match of the personality between the individuals involved in the relationships and so on apparently compensate for these difficulties at the early stages of the relationship.

### **Contractual bonds**

Contractual bonds (such as formal contractual agreements or internal policies) seem also to help the provider built trust in the relationship since such bonds help to diminish uncertainty in the, new, relationship (Coleman, 1990). Finally, a strong corporate identity and image are also necessary since the client's belief that the provider is capable to provide the service (potential quality) influences whether he or she will trust the provider.

However, as the relationship grows mature, the client is unlikely to hold on to the relationship on the basis of these elements alone (Turnbull and Wilson, 1989). The experience of the relationship and the learning that the client has gained reduce the haziness about what the client can expect from the provider. Trust is now maintained on a more rational basis.

### **Managing quality**

Thus, industrial services providers involved in mature relationships have to prioritize on monitoring and, to the extent that it is possible, systematizing the quality of their service. Actions should be taken towards managing the quality of both the service delivery process and the service itself. Such actions may involve personnel training to improve their expertise and service skills, so that soft process quality is enhanced, develop flexible service blueprints to guide the way the service is generated and delivered, so that hard process quality is improved, and also ensure that promises to the client are kept while expectations are not raised to unattainable levels, so that immediate outcome quality is ensured.

### **Limitations and future research**

Our study is not free of limitations which, nonetheless, future research may tackle. One first limitation is the industry specific sample (advertising services) which may pose constraints on our ability to generalize our findings in the context of business-to-business services. This is particularly true especially for services since, to gain an holistic perspective of the problems arising with the marketing of services, it is required to look across a broad cross-section of marketing situations (Lovelock, 1983). Thus, future research needs to be conducted and examine the findings of this study in other business-to-business service circumstances.

## Avoid simplistic approaches

However, in doing so, caution is needed to avoid simplistic approaches in selecting business-to-business service industries and sample designs. As Lovelock (1983) has pointed out, our understanding of the marketing issues for services improves if we traverse traditional industry-specific categorizations and start thinking of classification schemes which capture issues like the nature of the service act, the type of the relationship the provider has with its customers, the nature of the demand and supply for the service, the possibilities for customization and the way the service is delivered. Hence, future research that will seek to examine our findings under a broader section of service circumstances should take these considerations into account and attempt to derive a research design which treats them adequately.

## Dimensions of bonding

A second limitation concerns the dimensions of bonding that were eventually included in the analysis. The procedures employed to validate the measurement scales showed that one of the scales we developed (integrative bonds) suffered in terms of unidimensionality as well as convergent and discriminant validity and had to be eliminated. However, the extent to which the service provider has managed to integrate its service procedures according to the requirements of its clients remains, intuitively at least, an area worth examining in terms of its impact on trust. However, to examine this possibility future research and a more calibrated measure for this particular dimension are needed.

Finally the context of the study (Greece) is also a concern since it puts constraints on the generalizability of the results to other companies and other national contexts. Relationships in Southern Europe are handled in a different cultural context than that of Central and Northern Europe or the USA. This may impact the results of this study, particularly those pertaining to the relatively new relationships. Future research that replicates this study in other national contexts would be welcome and would further improve our understanding of trust development.

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#### Appendix

Scales used in the study	Items <sup>a</sup>	Mean	Std error	Cronbach's alpha
Potential quality	Specialised equipment	5.520	0.093	0.799
	Full service	5.280	0.100	
	Relations with media	5.490	0.110	
	Uses network	5.190	0.100	
Hard process quality	Follows agreements	5.730	0.086	0.807
	Stays in budget	5.840	0.110	
	Keeps time schedules	5.300	0.120	
	Checks details	5.110	0.110	
Adapts		5.400	0.097	
Final outcome quality	Achieves objectives	5.250	0.081	0.832
	Influences target market	4.850	0.110	
	Positively influences sales and image	5.270	0.084	
Immediate outcome quality	Creative and innovative	5.210	0.100	0.909
	Aligned with strategy	5.650	0.086	
	Delivers what promised	5.530	0.092	
	Accepted in the company	4.990	0.095	
Soft process quality	Worthwhile the cost	5.260	0.100	0.864
	Listen carefully to ideas	5.750	0.090	
	Keep us informed	5.020	0.110	
	Foresee problems and offer solutions	4.470	0.120	
	Friendly	6.170	0.066	
	Understand what we need	5.450	0.091	
Interpersonal bonds	Give attention we need	5.440	0.094	0.7643
	Say opinion when disagree	5.790	0.091	
	Agency adjusts to client's needs	3.910	0.059	
	Knowledge exchange	3.810	0.064	
	Investment of the agency	3.760	0.070	
	Classified information	3.740	0.086	
	Personal relationship	3.010	0.073	
Integration bonds	Personality match	3.990	0.066	0.5835
	Contact frequency	4.240	0.067	
	Intensity contact	4.110	0.063	

(continued)

Table A1.

Scales used in the study	Items <sup>a</sup>	Mean	Std error	Cronbach's alpha
Contractual bonds	Contractual agreements	2.450	0.130	0.8155
	Tied by internal policies	2.170	0.130	
	Invested effort/time	3.930	0.074	
Continuation of the relationship	Continue relation with similar assignments	5.170	0.110	0.8862
	Continue relation with new assignments	5.110	0.120	
	Intention to stay at least for two more years	4.760	0.130	
Investment in the relationship	Willingness to resolve problems in the relationship	5.530	0.099	0.7821
	Willingness to invest in the relationship	5.110	0.120	
	Willingness to increase budget if asked by the agency	5.380	0.100	
Trust	Job right even without control	3.850	1.660	0.7931
	Important decisions without us	2.230	1.400	
	No questioning motives	4.630	1.700	
	Best interest at heart	5.220	1.290	
	No check of work necessary	4.480	1.610	
	Overall trust	5.250	1.220	

**Notes:** <sup>a</sup>Items are translated from the Greek questionnaire

*Table A1.*

