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# Customer Trust in the Salesperson: An Integrative Review and Meta-Analysis of the Empirical Literature

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*The development of trust between salespeople and their customers has traditionally been considered a critical element in developing and maintaining a successful sales relationship. This article presents the first comprehensive literature review and meta-analysis of the antecedents of trust and consequences of trust in a sales context. A summary conclusion is that trust has a moderate but beneficial influence on the development of positive customer attitudes, intentions, and behavior. Another conclusion is that salespeople have modest influence over the development of trust between themselves and their customers. A comprehensive model of the role of trust in sales is presented. Directions for future research are identified.* J BUSN RES 1999. 44:93–107. © 1998 Elsevier Science Inc.

The trust a customer has in a salesperson is generally thought to be a key determinant of the quality of their relationship. Customer trust is a topic of both theoretical and practical importance. The emerging theory of relationship marketing is centered on customer trust (Morgan and Hunt, 1994), and it is reasonable to posit the salesperson is a key factor in trust development in business-to-business marketing. As a practical matter, salespeople, sales managers, and other marketers need to know how customer trust is won and what outcomes follow from trust.

Investigations of customer trust of salespeople date from the mid 1970s; however, a review of the literature has not appeared. The major objective of this study is to report on a meta-analysis of the trust literature to contribute to the development of the topic. An overview of research findings is provided, and gaps in knowledge are revealed that could be addressed by future research. We examined the literature

for definitions of trust and its measurement, determinants of trust, consequences of customer trust, and conducted a meta-analysis of both determinants and outcomes of trust.

## Method

### Locating Research Results

The validity of a meta-analysis is dependent on the researchers incorporating all possible individual research results. To that end, an extensive search of the empirical literature was examined for studies in which customer trust of the salespeople was treated explicitly, as well as studies in which the content of the investigation included some part of the domain of customer trust. The search included using ABI/INFORM, 1971 to present, an electronic listing of abstracts from a large number of business journals. The indices of these journals were also reviewed. To search for possible behavioral science articles, PsycINFO (computer access of *Psychological Abstracts* starting in 1984) was used. To identify relevant proceedings studies, we reviewed the American Marketing Association's Summer and Winter Educators Conferences, 1980 to date (except for a few issues that were missing from the library holdings); and abstracts of the National Conference in Sales Management, which appear in the *Journal of Personal Selling and Sales Management*, inception to date. The time period covered seems appropriate as the first explicit studies of customer trust date from the early 1980s, whereas a few studies encompassing some aspect of trust date from the 1970s.

### Data Collection and Analysis

Of the articles gathered for this study, 16 contain enough information to be included in the meta-analysis. The small number of studies posed a limitation on the power of the statistical tests in the meta-analysis. To increase the sample size, multiple tests

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of significance from individual studies were included in the meta-analysis (for instance, see Churchill et al., 1985). The use of multiple tests from individual studies may overstate the magnitude of the results. Given the modest nature of the associations determined from the meta-analysis, amplifying the magnitude of the results does not appear to be a problem. The sparse nature of the data used in the meta-analysis suggests that the results should be considered preliminary and exploratory.

### *Independent and Dependent Variables*

Initially trust was treated as the dependent variable, and all research results relating a variable to trust were included. In doing so, we followed Rosenthal (1991) that, in meta-analysis, research results represent the magnitude of the relationship(s) between any variables of interest. Specifically, in some experimental studies using multiple independent variables, we examined each result that treated trust as the dependent variable. Next, we combined research results from all studies in which trust was positioned as an independent variable. The consequences of trust were examined in a similar manner.

### *Analytical Approach*

Using an analytical approach for the meta-analysis suggested by Wolf (1986), we expressed all research results in terms of  $r$ , the Pearson correlation coefficient. Various test statistics such as  $t$ ,  $F$  and other results (probability values) were converted to  $r$  using guidelines given by Wolf (1986) and Rosenthal (1991). We calculated simple mean  $r$ 's and weighted mean  $r$ 's to capture the greater amount of information contained in studies with large sample sizes. As a practical matter, in our meta-analysis the difference between weighted and unweighted mean  $r$ 's was very slight. To provide a succinct report, only unweighted  $r$ 's are reported. An issue discussed in the literature concerns mean  $r$ 's calculated by transforming each  $r$  into its  $Z$  statistic using Fisher's  $r$  to  $Z$  transformation (Rosenthal, 1991; Wolf, 1986). Transforming the  $r$ 's to  $Z$ 's was not done because of the tendency of  $Z$ 's to overestimate the population  $r$  especially when the sample size is small (Fisher, 1932; Glass, McGaw, and Smith, 1981). Our sample sizes were quite small.

In addition to the traditional reporting of meta  $r$ 's, we summarize the practical importance of the determinants and consequences of trust using binomial effect size displays (BESD). The correlation coefficients are transformed to chi-squares. The results are then displayed in a  $2 \times 2$  table showing the improvement in success probabilities (Wolf, 1986, p. 32; Rosenthal, 1991, pp. 132–136). BESD's are useful for illustrating the significance of relatively small effect sizes estimates and may be used with continuous outcome measures (Rosenthal, 1991).

### *Approach to the "File Draw" Problem*

An issue in meta-analysis is the possible bias created by the literature only publishing significant results, the "file draw"

problem. A meta-analysis that analyzes only articles with significant results may overstate the true association between variables. We attempted to correct for this potential bias in three ways. First, conference proceedings were included in our literature review. Proceedings papers often report exploratory research in which the tests for significance may not be strongly supported. Second, in the articles included in our meta-analysis all tests of association were used, whether significant or not. Third, for each meta-analysis, a Fail-Safe  $N$  ( $N_{fs}$ ) was calculated. This  $N_{fs}$  represents the number of additional tests needed to refute the reported meta-association for a given criterion of effect size (Orwin, 1983). Cohen (1988) suggests guidelines for effect size and given the degree of correlation found in our meta-analysis, an effect size of  $d = 0.5$  (corresponds to  $r = 0.24$ ) was used to calculate the  $N_{fs}$ .

## **Definitional Issues in Customer Trust of the Salesperson**

### *Trust Defined*

Articles that provided an explicit definition of trust were examined (Table 1), and we propose a broad concept of customer trust in the salesperson. Customer trust of the salesperson has two components, affect and cognition. Affect is feeling secure or insecure about relying on the salesperson, and cognition is the belief that the salesperson has both the necessary competence and motivation to be relied upon. A customer is any person who had, has or can have some interaction with a salesperson or salespersons. The "customer" can include final consumers, any member of an organizational buying center, or very broadly any shopping or buying role partner of a salesperson or salespeople in general.

### *Generalizations from the Literature*

Several generalizations are suggested by the definitions of trust. Most recent concepts of trust have three elements in common. One common theme is that trust is supported by salesperson competence, which includes skills, expertise, and ability such that information provided by the salesperson is valid and reliable. A second theme is that trust is rooted in the salesperson's benevolence, or motivation to protect the customer's interests. The final common point is that the relevance of trust increases as risk to the buyer of the failure of the salesperson to be trustworthy increases.

### *Underdeveloped Issues*

Our review of the definitions of trust suggest some areas in which the literature is underdeveloped. We briefly treat each gap in the literature and suggest how it could be treated in future research.

**TRUST AND RISK.** Customer trust has a future risk contingency orientation as customers place themselves at some risk of undesirable outcomes if the salesperson lacks the compe-

**Table 1.** Definitions of Customer Trust in the Salesperson

Study	Definition
Crosby, Evans, and Cowles (1990)	Customer's confident belief that the salesperson can be relied upon to behave in a manner that serves long-term customer interests.
Doney and Cannon (1997)	The customer's perception of the salesperson's credibility (expectancy that the salesperson's statements can be relied on) and benevolence (extent to which the salesperson is interested in the customer's welfare).
Ganesan (1994)	Willingness to rely on an exchange partner in whom one has confidence. Two distinct components: (1) objective credibility, belief that the other has the expertise to perform the job; and (2) benevolence, belief that the other has motives beneficial to the target when new conditions arise for which a commitment was not made.
Hawes, Mast, and Swan (1989)	Reliance upon information from another person about uncertain environmental states and outcomes in a risky situation.
Lagace and Gassenheimer (1991)	An attitude that leads someone to commit to a possible loss contingent on the future behavior of the other person.
Lagace and Marshall (1994)	A person committing to a possible loss contingent upon the subsequent behavior of a specific other person.
Schurr and Ozanne (1985)	The belief that a party's word or promise is reliable and that a party will fulfill its obligations in an exchange relationship.
Strutton, Pelton, and Tanner (1996)	A willingness to rely on an exchange partner in whom the customer has confidence.
Swan, et al. (1988)	The emotion or affect of a buyer feeling secure or insecure about relying on the salesperson; and beliefs about the trustworthiness of a salesperson in a situation where the buyer faces some risk if the salesperson is not trustworthy.
Swan and Trawick (1987)	The customer believes that what the salesperson says or promises to do can be relied upon in a situation where the failure of the salesperson to be reliable will cause customer problems.

tence necessary to provide valid information or the motivation to protect the customers' interests. Risk is an important issue as it could possibly relate trust to the extensive literature on customer risk handling and risk avoidance (Noordewier, John, and Nevin, 1990; Pilling and Zhang, 1992; Wilson, Lilien, and Wilson, 1991). Customer risk avoidance provides a theoretical approach to understanding some of the consequences of low trust.

**TRUST OR TRUST AND SUSPICION.** Most articles posit that trust can range over a continuum from strong trust to mistrust. However, Lagace and Gassenheimer (1991) presented evidence that trust and suspicion are different concepts, rather than opposite ends of a continuum.

**TRUST AS COGNITION AND AFFECT.** Trust as a cognitive process has been frequently treated in the literature. However emotion or affect has been relatively neglected, with the exception of Swan et al. (1988). Greater exploration of affect may be important as recent work suggests that human thought always includes both affect and cognition (MacKinnon, 1994).

**TRUST AS BOTH SALESPERSON AND CUSTOMER BEHAVIOR.** The emerging relationship marketing literature holds that trust development is contingent on both the salesperson and customer honoring their obligations toward the other. The relationship literature has generally investigated customer trust of the vendor firm, not the salesperson. However, the issue of mutual trust in the dyad has been slighted in the salesperson trust literature.

## Measurement Issues in Studies of Customer Trust

### *Trust Measures: Levels of Abstraction, Trust Components*

The most frequently used measure of trust has been a multi-item scale designed to measure trust in terms of two or more trust components, that is attributes or behaviors of the salesperson (Table 2). A number of new insights can be drawn by considering the different trust measures used across studies.

**LEVELS OF TRUST.** Our analysis finds that the measures have covered three levels of abstraction. Some measures focus on specific salesperson behaviors, such as "keep promises" (Crosby, Evans, and Cowles, 1990). Another category of measures uses attributes that are broader than a specific behavior. An example is "dependable" (Busch and Wilson, 1976) which can include a number of behaviors, such as "keep promises." A third level of abstraction includes items that refer to trust without reference to either specific behaviors or attributes. We designate such items as general trust measures, an example of which is "trustworthy" (Henthorne, LaTour, and Williams, 1992). The most common level of measurement has been a combination of behavior and attribute levels items. Some studies, such as Crosby, Evans, and Cowles (1990), have used items at all three levels.

An objective for future research is to determine what level(s) of measurement are most suitable for different purposes. The strongest insights for salespeople could be measures at

**Table 2.** Scales as Measures of Customer Trust in the Salesperson

Study	Sample	Components Words or Phrases Used	# Items	Level <sup>c</sup>	Alpha
Busch and Wilson (1976)	187 student prospects	1. trust: dependable; reliable; trustworthy; reputable	4	A T	NA
Crosby, Evans, and Cowles (1990)	151 consumers with life insurance	1. trust: keep promises, insincere, I must be cautious, trustworthy, I am in competition with agent, puts customer interests first, bends the facts, dishonest, withheld critical information.	9	B A T	0.89
Doney and Cannon (1997)	210 purchasing executives	1. trust: frank, not make false claims, not completely open, only concerned with him/herself, not concerned our needs, people my firm not trust salesperson, not trustworthy.	7	B A T	0.90
Ganesan (1994)	124 buyers for retail stores	1. credibility: frank, reliable promises, product knowledge, true claims, open, honest, answers our questions	7	B A	0.90
		2. benevolence: for us: sacrifices, cares, out on a limb; friend, on our side	5	B A	0.88
Harmon and Coney (1982)	200 business managers	1. trust: trustworthy, good, open-minded, trained, experience, expert	6	A T	0.78
Hawes, Mast, and Swan (1989)	173 purchasing executives 193 sales reps	1. competent	4	B	0.66 <sup>a</sup>
		2. customer oriented	4	and	0.55 <sup>a</sup>
		3. dependable.	4	A	0.63 <sup>a</sup>
		4. honest.	4		0.70 <sup>a</sup>
		5. likeable.	4		0.69 <sup>a</sup>
Hawes, Rao, and Baker (1993)	506 buyers of consumer durables	1. friendly: liking for, cares for me, experience with, conversation pleasant, recognizes me,	5	B	0.71
		2. personable: warm, courteous, well dressed, past experience	3	B	0.54
		3. benevolence: lets me take time, no try sell higher priced item, doesn't rush me, explains good and bad points, doesn't intimidate me	5	B	0.72
		4. competence: product knowledge, ability to explain, shows alternatives, explains features	4	B	0.73
		5. trustworthy: sincere, trustworthy, dependable	3	T	0.61
Hawes, Strong, and Winick (1996)	238 purchasing executives	1. trust: honest, trustworthy/sincere, candid, open	5	A	0.88
Henthorne, LaTour, and Williams (1992)	107 purchasing professionals	1. competence and trust: reputable, understanding, qualified, trustworthy, dependable, respectable, reliable	7	A T	0.90
		2. power: powerful, authoritative, knowledgeable, experienced, prominent, competent	6	A	0.88
		3. likability: friendly, likable, attractive	3	A	0.80
Lagace, Dahlstrom, and Gassenheimer (1991)	90 medical doctors	1. trust: items not reported. The same as Lagace and Gassenheimer (1991)	5		—
Lagace and Gassenheimer (1991)	242 MBAs 90 medical doctors	1. trust: sincere, friendly, honest, little risk in dealing with	4	A T	0.86 <sup>b</sup>
		2. suspicion: betrayal, undependable, I must be cautious, out for themselves	4	A T	0.74 <sup>b</sup>
Lagace and Marshall (1994)	90 medical doctors	1. same as Lagace and Gassenheimer (1991)	4		—
Sharma (1990)	45 students 65 students	1. credibility: trustworthiness (two items) expertise (two items)—items not reported	4	—	0.83

(Continued)

Table 2. continued

Study	Sample	Components Words or Phrases Used	# Items	Level <sup>c</sup>	Alpha
Strutton, Pelton, and Tanner (1996)	251 salespeople	1. trust: trust me, believes I will keep promises, trusts that she/he can count on me, feels that I am friendly	4	A T	0.84
Swan et al. (1988)	187 purchasing professionals	Trust: not sure trusting salesperson good idea, reason to trust, doubts about trusting, feel I can trust this salesperson	4	T	0.88 <sup>c</sup>
		1. competent: knows what talking about, source accurate information, doesn't know, has a lot to learn about products	4	B	0.83
		2. customer oriented: let me spend more than necessary, put vendor first, would tell if competitor's product best, puts my interests first	4	B	0.67
		3. dependable: can rely on, very dependable, makes more promises than keeps, promises may not get done	4	B A	0.87
		4. honest: honest person, not exaggerate, might not tell disadvantages of offer, tell me what I want to hear	4	B A	0.73
		5. likeable: friendly person, not likeable, cold, enjoyed knowing this person	4	A	0.79

<sup>a</sup> Alphas for purchasers rating sales reps. Alphas for sales reps self ratings: 0.58, 0.48, 0.72, 0.63, 0.70

<sup>b</sup> Alphas for MD rating specific salesperson. Alphas for MBA's rating salespeople in general: 0.70, 0.70

<sup>c</sup> Trust levels included in measure: A = Attribute; B = Behavior; T = General Trust.

the level of specific behaviors and outcomes as attribute level data could be ambiguous. A lack of dependability could arise from missing delivery dates or not returning messages quickly and so on. Attribute level data is broader than specific behaviors and could cover more of the domain of trust with fewer items. Studies using both general trust and attribute items could be used to analyze attributes as determinants of trust, a neglected line of inquiry.

**TRUST ATTRIBUTES.** An unresolved issue is how many and what sets of attributes or components make up general trust. Only three studies explicitly tested for trust components. Two components were found by both Ganesan (1994) and Lagace and Gassenheimer (1991). The results of both studies are supported by confirmatory factor analysis. Swan et al. (1988) tested for the possibility of five trust components, but factor analysis suggested only four components.

A related issue is whether trust should be conceptualized and measured as a unitary or multidimensional concept. The issue is largely unresolved. As noted above only three studies tested the possibility of trust components. The remaining studies found only a single trust dimension, however the evidence supporting one dimension is not strong. Often the studies used a limited number of items and in some instances the items were relatively homogeneous.

### Meeting Psychometric Criteria

Trust measures have used Likert or semantic differential scales (Table 2), and we analyzed the scales in terms of satisfying

psychometric criteria. Coefficient alpha was used as a measure of reliability for all studies except Busch and Wilson (1976). The 36 alphas ranged from 0.54 to 0.90 with a median of 0.73 and were based on three to nine items. Only four of the alphas, 11%, failed to satisfy Churchill's criteria of an alpha of at least 0.60 for basic research. Factor analysis was routinely used, and the items included in the measures met the usual criteria for independent factors. Four of the more recent efforts tested the measures using confirmatory factor analysis and found evidence for convergent and discriminant validity (Crosby, Evans, and Cowles, 1990; Doney and Cannon, 1997; Ganesan, 1994; Lagace and Gassenheimer, 1991). Nomological validity is suggested as a number of the studies found evidence for relationships between trust and other theoretically predicted variables (see Tables 3 and 4). In summary, the trust scales have demonstrated sound psychometric properties.

### Sampling Differences in Reliability

The alphas for studies using different types of samples were compared to determine if reliability varied by samples taken in the business market-consumer market and professional buyers-others (excluding salesperson self-ratings of the trust they felt customers had in salespeople). The comparisons were made where a minimum of at least three studies and eight alphas in the smallest category were available. The resulting mean alphas were as follows: professional buyers 0.79-others 0.73; business market 0.76-consumer market 0.70. The patterns of alphas suggest that reliability is highest among those

**Table 3.** Meta-Analysis of Determinants of Trust

Category of Determinants	Unweighted Mean r	SD	Nfs. 5 <sup>a</sup>	# r's	# Studies
Determinants associated with salesperson					
Salesperson's benevolence	0.56	0.14	9	5	3
Salesperson competence	0.46	0.29	7	7	5
Salesperson's likability/similarity	0.34	0.17	3	7	4
Salesperson selling techniques	-0.03	0.18	0	8	2
Experience with salesperson	0.05	0.18	0	6	3
Determinants associated with the salesperson's firm	0.35	0.19	5	10	3
Summary: all salesperson determinants	0.24	0.27	1	39	8
Summary: All determinants	0.26	0.26	4	49	9

<sup>a</sup> Nfs.5 reports the number of additional tests needed to show no effect ( $r = 0.24$ ) of the determinants of trust.

with the most experience with the salesperson rated, that is professional buyers and respondents in the business market. The results also imply that to achieve high alphas in the less reliable samples, steps to increase alpha may need to be taken.

### Trust Measurement in Experimental Studies

**MANIPULATION CHECKS.** Trust measures in experimental studies used experimental treatments in which the salesperson was presented to the subjects as exhibiting trust earning attributes or behaviors (Table 5). Of the eight experimental studies shown in Table 5, four used manipulation checks, which found that the experimental treatments were effective.

Of the four studies lacking manipulation checks, three tested for the direct effects of the independent variables, not the use of an experimental manipulation to create some psychological response (race and gender in Henthorne, LaTour, and Williams, 1992; using a proof source in Milliman and Fugate, 1988; and closing techniques in Hawes, Strong, and Winick, 1996). In these studies the proposed theory predicted that the variables would directly impact trust manipulation. As a consequence, manipulation checks are less necessary. Future

research can be strengthened by testing for the assumed effects of all or most independent variables.

### EFFECTS IN STUDIES WITH AND WITHOUT MANIPULATION CHECKS.

The magnitude of the effect(s) of independent variables in the experimental studies was measured using  $r$  for both the studies with and without manipulation tests. Table 5 reports the association,  $r$ , between the manipulation and the measure of the independent variable(s) for studies with manipulation checks, whereas  $r$  is the association between the independent variable(s) and dependent variable(s) for studies lacking a manipulation check. The mean  $r = 0.46$  for studies with manipulation checks (first four studies in Table 5) is about twice the value of 0.22 for the studies lacking manipulation checks. The finding is difficult to interpret as the lower effect could be due to some combination of the experimental manipulation not being strong or a modest effect of the independent variable on the dependent variable(s). This is another reason to suggest wider use of manipulation checks.

**VARIATION IN EFFECT SIZES.** Some variation is evident between the effect sizes ( $r$ 's) within the manipulation test experi-

**Table 4.** Meta-Analysis on the Consequences of Trust

Category of Consequences	Unweighted Mean r	S.D.	Nfs. 5 <sup>a</sup>	# r	# Studies
Customer's satisfaction with salesperson, or the salesperson's company and products	0.52	0.08	7	5	3
Customer's positive attitude toward the salesperson or salesperson's company	0.28	0.20	3	18	5
Customer's intention to engage in a positive action with the salesperson or the salesperson's company	0.28	0.18	2	14	6
Customer's positive sales and purchase choice toward the salesperson or the salesperson's company	0.22	0.16	1	10	5

<sup>a</sup> Nfs.5 reports the number of additional tests needed to show no effect ( $r = 0.28$ ) of the consequences of trust.

**Table 5.** Experimental Treatments as Measures of Customer Trust in the Salesperson

Study	Salesperson Presented to Subjects: Concepts and Operational Definitions	r
Busch and Wilson (1976) <sup>a</sup>	Expert power - <i>High expert</i> : clearly above average in experience education, specialized training, success, ability to communicate, <i>About average expert</i> : average on the above	0.69
	Referent power - High: attitudes similar to subjects Low: Attitudes dissimilar to subjects	0.30
Schurr and Ozanne (1985) <sup>a</sup>	Trustworthy - can trust these people to be upfront, will not mislead, trade secret never got out, can trust them in negotiations	0.53
	Untrustworthy - can't trust these people to be upfront, sometimes mislead. trade secret got out, can not trust them in negotiations	
Sharma (1990) <sup>a</sup>	Expertise - education (bachelor degree vs. high school) and experience (2 years vs. 6 months)	0.42
	Trustworthiness - claims (true vs. exaggerated) and references (supplied vs. not supplied)	
	High credibility - high expertise and trustworthiness Low credibility - low expertise and trustworthiness	
Woodside and Davenport (1974) <sup>a</sup>	Similar to customer - I have the same tapes	0.34
	Dissimilar - I have (opposite type of music)	
	Expert - tells what product will do, how to use it	
	Nonexpert - I don't know how it works, they tell me it will keep your tapes clean	0.34
Pilling and Eroglu (1994) <sup>b</sup>	Empathy - relates well, cares about your needs	0.65 <sup>c</sup> 0.40
	Lacks empathy - not relate well, not care	0.40 0.12
	Professionalism - highly professional presentation, good conduct Lacks professionalism - highly unprofessional presentation, poor conduct	
Hawes, Strong, and Winick (1996) <sup>b</sup>	Closing techniques - none	-0.10 <sup>c</sup>
	If then: If you get 60 days billing, will you order	
	Social validation: A school similar to yours has been using it and saved	
	Assumed close: You've agreed about savings, let's write the order	
	Either-or: You've agreed about savings, do you want the order to go to receiving or your department	
Henthorne, LaTour, and Williams (1992) <sup>b</sup>	Impending event: Place the order now to meet your deadline	
	Salesperson race and sex - artist sketch: black male, black female, white male, white female, respectable	0.16 <sup>c</sup> 0.17
	Gender	0.14 0.20
Milliman and Fugate (1988) <sup>b</sup>	Race	
	Trust - transference: use of proof source, report by industry association No trust - transference	0.07 <sup>c</sup> 0.11 0.34

<sup>a</sup> Study with manipulation check.<sup>b</sup> Study without manipulation check.<sup>c</sup> Effect of experimental treatment or dependent variable(s) reported for studies lacking a manipulation check.

ments. Effect sizes were stronger in two studies (Busch and Wilson, 1976; Schurr and Ozanne, 1985), which could possibly be due to more elaborate and richer information about the salesperson presented to subjects in those studies. Variation is also seen across the four studies without checks. The relatively strong effects in Pilling and Eroglu (1994) may be due to the dependent variables, intention to listen to a sales presentation, and place an order, being closely related to the independent variables. In contrast, the other studies had as dependent variables trust and sales, (trust-Hawes, Strong, and Winick, 1996; Henthorne, LaTour, and Williams, 1992; sales-Milliman and Fugate, 1988) phenomenon that are sensitive to a number of determinants.

**TRUST PRODUCTION.** Additional insights on the nature of trust can be gained by examining the experimental treatments in

which manipulation checks suggested that the treatments were effective. The experiments suggest that the production of trust is linked to a combination of: (1) salesperson attributes, such as experience, training, gender; and (2) behaviors, for example, telling how to use the product (Woodside and Davenport, 1974). In turn, the behaviors convey salesperson attributes.

## Meta-Analysis of Trust in Salesperson and Customer Relationships

### Determinants of Trust

Some nine studies were identified that linked one (or more) independent variables to trust as the dependent variable. The set of studies contained 49 independent variable→trust measures, all of which we express as Pearson *r*'s (Table 6). The

**Table 6.** Determinants of Customer Trust in the Salesperson

Set of Determinants	Study	Independent Variable	Dependent Variable <sup>a</sup>	r
Salesperson benevolence: fair, ethical Cooperative	Swan et al. (1988)	Honest	Trust	0.79
	Swan et al. (1988)	Responsible	Trust	0.55
	Lagace et al. (1991)	Ethical	Trust	0.43
Salesperson competence: expertise, dependable	Crosby et al. (1990)	Mutual disclosure	Trust	0.45
	Crosby et al. (1990)	Cooperation	Trust	0.56
	Crosby et al. (1990)	Financial expertise	Trust	0.51
	Lagace, et al. (1991)	Expertise	Trust	0.65
	Doney and Cannon (1977)	Expertise	Trust	0.17
		Power		-0.03
	Swan et al. (1988)	Dependable	Trust	0.80
		Competence		0.65
Supplier firm: satisfaction, trust, reputation	Busch and Wilson (1976)	Expert	Trust	0.48
	Ganesan (1994)	Years of experience with	Credibility	-0.01
		Years of experience with	Benevolence	0.07
		Reputation	Credibility	0.52
			Benevolence	0.26
		Investments	Credibility	0.46
			Benevolence	0.49
		Satisfaction	Credibility	0.29
			Benevolence	0.36
		Doney and Cannon (1997)	Trust	Trust
Customer-salesperson similarity, salesperson likability	Lagace et al. (1991)	Satisfaction exchange	Trust	0.52
	Crosby et al. (1990)	Similarity: appearance	Trust	0.38
		lifestyle	Trust	0.42
		status	Trust	0.37
	Busch and Wilson (1976)	Similarity attitudinal	Trust	0.30
	Doney and Cannon (1997)	Similarity likability	Trust	0.09
		likability	Trust	0.20
Experience with salesperson	Swan et al. (1988)	Likability	Trust	0.64
	Crosby et al. (1990)	Frequency communication	Trust	0.30

(Continued)

independent variables were grouped into seven relatively homogenous categories of variables, such as “salesperson benevolence: Fair, ethical, and cooperative.” The mean effect of the set of variables on trust for each category was calculated (Table 3).

The mean values of r suggest that salesperson benevolence (mean r = 0.56) and competence (mean r = 0.46) have a medium effect on trust. However, only nine or seven additional results, respectively, with contrary conclusions would invalidate these associations. Customer evaluation of the sup-

plier firm (mean r = 0.35) and salesperson similarity, likability (mean r = 0.34) have more modest effects. Five to three additional results with contradictory results would question the reported correlations. Salesperson attributes have small effects (mean = 0.16) and trust is not related to experience with the salesperson or selling techniques as the mean r's are close to zero (see Table 3). Any additional result with a reported significant correlation would invalidate the reported absence of association.

Table 6. continued

Set of Determinants	Study	Independent Variable	Dependent Variable <sup>a</sup>	r
Selling techniques: closing, integration	Lagace et al. (1991)	Frequency interaction length	Trust	-0.20
		relationship	Trust	0.15
	Doney and Cannon (1997)	Frequency: business	Trust	0.12
		social years	Trust	-0.04
	Hawes et al. (1996)	experience	Trust	-0.06
		Closing <sup>b</sup> techniques	Trust	-0.10 <sup>c</sup>
	Strutton et al. (1996)	Integration techniques:		
		Favor-enhancement	Trust	-0.30 <sup>c</sup>
		Self-enhancement	Trust	-0.13 <sup>c</sup>
		Self-promotion	Trust	-0.12 <sup>c</sup>
Count and counsel		Trust	0.25	
Enhancement of customer		Trust	0.16	
Salesperson <sup>d</sup> Attributes	Henthorne et al. (1992)	Attitudinal conformity	Trust	-0.05
		Behavioral conformity	Trust	0.05
		Race	Competence	0.13
			Power	0.19
			Likability	0.20
		Gender	Competence	0.16
			Power	0.09
			Likability	0.16

<sup>a</sup> Trust is given as the dependent variable for all studies except those using a trust measure limited to part of the domain of trust such as credibility in Ganesan (1994).

<sup>b</sup> Closing techniques included:

- Assumed close
- Either or close
- If then close
- Social validation
- Impending event.

<sup>c</sup> Trust theory indicated negative relationship of determinant and trust.

<sup>d</sup> Because only a single study treated salesperson attributes, it was not used as a category of determinants. It was used in overall analysis of salespersons influence on trust (see Table 3).

### Summary Determinants of Trust

Two main categories of determinants of trust include all of the determinants associated with the salesperson, mean  $r = 0.24$ ; and the salesperson's firm as an influence on trust of the salesperson, mean  $r = 0.35$ . The overall results show that salesperson behaviors and attributes have small effects, whereas the salesperson's firm has medium effects. A reasonable general conclusion is that both the salesperson and firm impact trust. All of the determinants of trust combined,  $r = 0.26$  (Table 3), have a medium effect on trust.

### Consequences of Trust

Consequences of customer trust of the salesperson were treated in 12 studies providing 47 effects, which we grouped in four categories: satisfaction with the salesperson, mean  $r = 0.52$ ; positive attitudes, mean  $r = 0.28$ ; intentions, mean  $r =$

0.28; and customer behavior-negotiating, sales, purchase choice, mean  $r = 0.22$  (Tables 4 and 7). The effects of trust on satisfaction may be characterized as moderate. The effects of trust on customer attitudes, intentions and behavior is more modest. The calculated  $N_{fs}$ 's range from seven to one, so a small number of additional results with contrary findings would render the reported associations invalid. The pattern of results suggests some major implications for understanding the determinants of trust.

### Discussion of the Meta-Analysis

**DIRECT AND INDIRECT TRUST CUES.** The first six determinants of trust shown in Table 3, salesperson benevolence to selling techniques, constitute two categories of cues, direct and indirect, that customers use to judge trust: Direct cues are salesperson behaviors that constitute trust and include salesperson

**Table 7.** Consequences of Customer Trust in the Salesperson

Set of Consequences	Study	Trust Measure <sup>a</sup>	Consequences	r	
Satisfaction with salesperson	Crosby et al. (1990)	Trust	Sat. salesperson	0.63	
	Lagace and Marshall (1994)	Trust	Sat. salesperson	0.52	
			Sat. SP's company	0.40	
			Sat. SP's products	0.50	
Lagace et al. (1991)	Trust	Sat. with exchange <sup>b</sup>	0.55		
Positive attitudes	Busch and Wilson (1976)	Expert	Global attitude-life insurance	0.05	
		Expert	Attitude - sales presentation	0.25	
		Likability	Global attitude-life insurance	0.13	
		Likability	Attitude-sales presentation	0.21	
	Ganesan (1994)	Credibility	Long-term orientation	0.57	
		Benevolence	Long-term orientation	0.58	
	Harmon and Coney (1987)	Trust	Attitude toward buying	0.17	
		Trust	Attitude toward leasing	0.17	
		Trust	Buy: Support arguments	0.00	
		Trust	Counter Arguments	0.08	
		Trust	Lease: support arguments	0.40	
	Sharma (1990)	Trust	Trust	Counter Arguments	0.08
			Trust	Exp.1. product rating	0.32
				Exp.2. product rating	0.24
			Exp.2. support arguments	0.32	
			Exp.2. counter arguments	0.65	
Schurr and Ozanne (1985)	Trust		Attitude - Sp's company	0.54	
			Attitude - Loyalty Sp's company	0.29	
Intentions	Crosby et al. (1990)	Trust	Future interaction	0.29	
	Busch and Wilson (1976)	Similarity	Discuss insurance with person	0.38	
		Expert	Discuss insurance with person	0.26	
		Expert	Meet agent	0.10	
	Lagace and Marshall (1994)	Similarity	Meet agent	0.00	
		Trust	To use products	0.37	
	Harmon and Coney (1982)	Trust	Intention to buy	0.00	
		Intention to lease	0.24		

(Continued)

benevolence and competence. Indirect cues, such as salesperson similarity, are not trust behaviors, rather they are cues that customers use to impute trust. As an example, similarity results in one expecting the other to facilitate one's goals (Crosby, Evans, and Cowles, 1990). Customers are likely to impute benevolence to salespeople who are similar to themselves.

**RELATIVE STRENGTH OF CUES.** An argument for a stronger effect of direct cues than indirect cues can be made drawing on research information use and the concept of predictive value. Predictive value is the customer's estimate of the extent to which a cue can accurately predict outcomes of interest. A cue high in predictive value provides accurate estimates of outcomes and

Table 7. continued

Set of Consequences	Study	Trust Measure <sup>a</sup>	Consequences	r	
Sales, Purchase Choice	Pilling and Eroglu (1994)	Empathy	Listen to presentation	0.65	
		Competence	Place order	0.39	
			Listen to - presentation	0.40	
	Sharma (1990)	Exp.1. Trust	Place an order	0.12	
		Exp.2. Trust	Intention to buy	0.46	
	Crosby et al. (1990)	Trust	Insurance sales	0.23	
			Cross sell	0.28	
		Woodside and Davenport (1974)	Expertise	Purchase	0.45
			Similarity	Purchase	0.22
		Doney and Cannon (1997)	Trust	Purchase choice	-0.13 <sup>a</sup>
			Trust	Choose supplier	0.31 <sup>b</sup>
		Milliman and Fugate (1988)	Proof	Closing ratio	0.07
	Source used/not used		Order size	0.11	
Schurr and Ozanne (1985)	Trust	Dollar volume	0.34		
		Not reject vendor	0.28		

<sup>a</sup> Trust is the independent variable for all studies. Some studies used a trust measure limited to part of the domain of trust.

<sup>b</sup> Lagace et al. (1991) "Satisfaction with exchange" is cited as a modified form of a 5 item measure from Crosby, Evans, and Cowles (1990), which does not contain a satisfaction with exchange measure.

customers tend to rely more on cues that are higher in predictive value (Engel, Kollat, and Blackwell, 1973). As a result, the cues that are directly related to trust have stronger effects.

Among the indirect cues, the supplier firm has the strongest effect on trust. It is possible that part of the effect is due to the dependence of the salesperson on the firm for performance of importance to customers, such as delivery on time.

**DIFFERENTIATING BETWEEN SELLING TECHNIQUES.** The overall selling techniques and trust effect of  $-0.3$  (Table 3) may mask two different categories of selling efforts. The literature suggests that some techniques will have a negative relationship with trust including closing techniques (Hawes et al., 1996) and defensive integration behaviors of favor-rendering, self-enhancement, and self-promotion (Strutton, Pelton, and Tanner, 1996) (see Table 6). Calculating mean  $r$  for the four effects that theory suggests should be negative yields  $r = -0.16$ ; and  $r = 0.10$  for the positive effects. Assigning a negative value to only the correlation that was not in agreement with the predicted sign (attitudinal conformity) gives a selling techniques trust effect of  $r = 0.13$ . In summary, distinguishing between positive/negative selling techniques suggest that they have a small effect on trust.

**EXPERIENCE AND TRUST.** Customer experience with the salesperson was found to be independent of trust. The main theoretical argument for an experience-trust relationship is that more experience provides more opportunities for the salesperson to demonstrate trust. However, once the parties have

passed through a shake out period and gained an understanding of each other (Ganesan, 1994), additional experience would contribute little to trust. Trust and experience would be closely related only in the early stages of a relationship. The lack of an experience-trust relationship could be due to the fact that none of the studies measured experience as trust formation developed.

### Summary of the Meta-Analysis

A first widely held assumption regarding the nature of selling is that as the level of trust in the salesperson rises, the level of positive interaction between the customer and the salesperson will increase. A second assumption is that the salesperson can influence the level of trust held by the customer. The results from the meta-analysis do not lend strong support to either of these common ideas. We found only modest correlations between positive customer intentions, actions, and trust in salespeople. We reported moderate correlations between trust and salespeople's competence and benevolence. Any attempt at engaging in traditional selling techniques has slightly negative or no effect at all on the development of trust. A summary conclusion is that the role of trust in a sales relationship is positive in nature but limited in magnitude.

### Limitations of the Meta-Analysis

The greatest limitation of this study is the small number of observations contained in the sample. The limited amount of data with relatively modest correlations result in the calcula-

tions of small  $N_{is}$ 's. The result is that any of our reported meta-correlations could be invalidated by a handful of contradictory findings. The tenuousness of the meta-results is augmented by the large standard deviations found around the calculated mean  $r$ 's. The studies providing the foundation for the meta-analysis reported widely ranging results for the determinants and consequences of trust.

Our review suggests several theoretical and conceptual issues that warrant attention. One issue is that a need for conceptual clarity is evident. The term "trust" has not been used consistently. In some studies trust was the extent to which the salesperson exhibited one or more of the attributes, such as fairness, expertise, and so on, that contribute to overall trust. In others trust referred to the customer's general affect or cognition that the salesperson could be relied upon. We suggest the following as a means of advancing definitional clarity. First, reserve the term trust to refer to the degree to which the customer feels secure/insecure about relying on the salesperson and believes that the salesperson has a customer orientation and the ability to provide accurate information. In other words, trust is a general attitude toward reliance on the salesperson. Second, refer to the attributes and characteristics of salespeople that determine overall trust, such as benevolence, competence, and so on, as trust components.

Another issue is the implicit assumption that a linear relationship exists between the determinants of trust and trust as well as trust and its consequences. That assumption is questionable on two grounds. First, once a sufficient level of trust is gained, the customer's trust requirements are satisfied and trust is a minor issue (Prus, 1989). Second, given that most markets are competitive, customers will have eliminated mistrusted salespeople and they will be underrepresented in cross-sectional studies.

The overall strength of the relationships between the determinants of trust and trust as well as the relationships of trust and its consequences were measured by the meta-analysis and moderate to weak associations were found. We believe that the lack of conceptual clarity and assumptions of linear relationships contributed to the low correlations generated by the meta-analysis.

A minor limitation is that all of the variables in two studies were not used in the meta-analysis by categories of variables as the variables did not fit a category determined from other studies. A category containing results from a single study is not appropriate for meta-analysis.

Despite these limitations, the meta-correlations are in the theoretically predicted direction. Even the slightly negative relationship between selling techniques and trust was predicted by Hawes et al. (1996) and Strutton et al. (1996).

## Integrative Review of Qualitative Studies of Trust

Wolf (1986) suggests that qualitative studies be included in a review even if such work cannot be incorporated in the

quantitative analysis. In addition to the studies covered above, customer trust has been examined in nine qualitative/ethnographic reports that complement the quantitative inquiries. They provide additional evidence concerning the determinants and consequences of trust and new evidence about experience with the salesperson and trust.

We examined the qualitative studies in terms of the determinants and consequences of trust identified in the meta-analysis and found that many of the ethnographic studies confirmed the quantitative analysis (Table 8). As an example, trust is enhanced by salesperson benevolence such as putting customer interests first (Swan, Trawick, and Silva, 1985); honesty, post-sales support (Boles, Barksdale, and Johnson, 1996); and expressing sincerity, truthfulness (Prus, 1989). The ethnographic studies provide a form of multimethod confirmation of the meta-analysis results as a set of studies using quite different methods yielded similar findings.

A second contribution of the ethnographic studies is that they clearly support the premise that trust is developed over time as a series of interactions between a salesperson and customer (Table 8). Recall that the meta-analysis found trust to be unrelated to experience with the salesperson, a finding that could be due to the use of cross-sectional measures of trust, whereas longitudinal methods are needed in future research.

## Discussion and Implications

Our review of research on trust has covered definitions and measurement of trust, a meta-analysis of the determinants and consequences of trust, and a review of qualitative studies of trust. Drawing from various items covered in the review and some additional evidence, we present some propositions for future research that to our knowledge have not been proposed or tested.

### Modeling Trust Effects

We suggest that the strength of the different categories of trust and literature on consumer behavior implies the following model: trust→satisfaction→attitudes→intentions→behavior. The model is similar to Oliver's (1997) model of customer satisfaction in which post-purchase evaluation determines satisfaction and in turn satisfaction is linked to attitudes, attitudes to intentions, and intentions to behavior. Trust is also an evaluation. The relative strength of the relationships of trust and its consequences is also congruent with much of the customer attitude literature. From this model the following propositions may be derived.

The quantitative literature has provided measures of trust implying that trust is a product of customer evaluation of salespeople at three levels: (1) behaviors, such as "keep promises;" (2) attributes, dependability; and (3) overall trust, a general cognition/affect to rely or not rely on the salesperson. Ethnographic studies (Prus, 1987, 1989; Bigus, 1972) have found that trust is built from specific salesperson behaviors

**Table 8.** Summary: Qualitative Studies of Customer Trust

Major Findings	Studies Supporting Findings
Determinants of trust	Swan, Trawick, and Silva (1985); Boles, Barksdale, and Johnson (1996); Prus (1989); Bigus (1972); Leigh and McGraw (1989)
Salesperson benevolence	Swan, Trawick, and Silva (1985); Boles, Barksdale, and Johnson (1996); Prus (1989); Bigus (1972); Leigh and Rethen (1984); Leigh and McGraw (1989)
Salesperson competence	Swan, Trawick, and Silva (1985); Prus (1989); Bigus (1972)
Salesperson likability/similarity	Swan, Trawick, and Silva (1985); Macintosh et al. (1992), (1992); Prus (1989); Bigus (1972); Ditton (1977); Leigh and Rethen (1984); Leigh and McGraw (1989)
Experience with the salesperson-trust building is a process	Macintosh et al. (1992); Prus (1989); Leigh and Rethen (1984); Leigh and McGraw (1989)
Supplier firm	Swan and Trawick (1987); Bigus (1972); Prus (1987)
Consequences of trust	Bigus (1972); Swan and Trawick (1987); Prus (1987)
Increased sales	
Customer loyalty	

and one quantitative report found strong attribute→trust correlations (Swan, Trawick, Rink and Roberts, 1988). Those results suggest that customers monitor salesperson behaviors and form judgments about trust attributes (dependable, expertise) and, in turn, attributes form the basis for general trust judgments. Our meta-analysis found that the consequences of trust included four categories of variables and based on the strength of the trust→consequences relationships and the consumer behavior literature, we suggest the following sequence of relationships: overall trust→satisfaction→attitude→intention→purchase behavior.

Combining both the determinants and consequences of trust implies a major proposition:

*P1:* Trust behaviors→attributes→overall trust→satisfaction→intentions→purchase and choice behaviors

Testing P1 could be accomplished by developing measures of trust at the three levels of behaviors, attributes, and overall trust and the consequences of trust. Our review of trust measures should facilitate that task (Table 2). The model involves a sequence of variables and a LISREL approach to structural equation modeling may be appropriate.

### Direct and Indirect Cues

We distinguish between direct trust cues, that is components of trust, and indirect cues, such as similarity, that are used to impute trust. The meta-analysis found and literature suggests that direct cues have stronger effects on trust than indirect cues. Proposition 2 follows:

*P2:* The relationship between direct cues and trust is stronger than the relationship between indirect cues and trust.

### Changes in Cue Utilizations as Trust Develops

Ethnographic studies (Prus, 1987, 1989; Bigus, 1972) have found that trust is built over time as the salesperson makes promises and commitments that are later confirmed or disconfirmed. During their first encounter, the customer will not have had an opportunity to confirm or disconfirm salesperson

promises or assertions and the customer will form trust judgments on the basis of indirect cues such as similarity, the reputation of the salesperson's firm and so on. Thus early in a customer salesperson relationship, indirect cues will be relatively important in trust formation. However, direct cues will increase in importance as the relationship matures since they provide more predictive indicators of trust:

*P3:* As the number of salesperson-customer encounters increase, the effect of indirect cues on trust will decline and the effect of direct cues will increase.

### Trust and Risk

Early (Swan and Nolan, 1985) and recent (Doney and Cannon, 1997) work on trust has advanced the premise that trust is only relevant or important to customers if some risk exists that the failure of the salesperson to be trustworthy will have negative consequences for the customer. Extending that premise suggests another proposition:

*P4:* As the risk of negative outcomes due to the failure of the salesperson to be trustworthy increases, the effect of trust on satisfaction, intentions and purchase increases.

### Managerial Implications

The moderate correlations reported in this study, might lead a sales manager to assume that salespeople play a limited role in the development of trust amongst customers and that trust has a limited role in influencing customers attitudes or actions toward her firm. However the binomial effect size displays (BESD) demonstrate the practical value of small changes in the level of customers trust toward their salespeople.

The reported meta-correlation between salesperson influence and customer trust is  $r = 0.24$ . The variance explained is therefore only  $r^2 = 0.06$ . But as shown in Table 9, the BESD predicts an improvement of 24% in the number of customers reporting they trust their salespeople, if customers recognize that the salespeople's influence on the development

**Table 9.** Binomial Effect Size Displays of the Determinants and Consequences of Trust

Predictor Variable	Criterion	Variable
	Lower	Higher
Determinants of trust		
Salesperson		
Below median	62%	38%
Above median	38%	62%
Salesperson's firm		
Below median	68%	32%
Above median	32%	68%
Consequences of trust		
Trust:		
Below median	76%	24%
Above median	24%	76%
Customer satisfaction		
Trust:		
Below median	64%	36%
Above median	36%	64%
Customer intentions		
Trust:		
Below median	64%	36%
Above median	36%	64%
Customer attitude		
Trust:		
Below median	64%	36%
Above median	36%	64%
Sales, purchase choice		
Trust:		
Below median	61%	39%
Above median	39%	61%

of trust is above the median. Table 9 also suggests that if the salesperson's firm is recognized as being above the median in the enhancement of trust, the increase in the perception of trust rises from 32% to 68%.

The benefits of these efforts are also illustrated in Table 9. The BESDs of the consequences of trust suggest substantial positive and pragmatic benefits. If the customer has trust in the salesperson, the probability of customer satisfaction being above the median rises from 24% to 76%. When the customer expresses trust in the salesperson, the probability of positive customer attitudes toward the salesperson being above the median increases from 36% to 64%. The same increase in success rates are illustrated for the relationship between trust and positive customer intentions.

Perhaps the most important relationship is the effect trust has on positive customer behavior such as buying the salesperson's product. If the customer trust the salesperson, the probability of engaging in positive action above the median level, rises from 39% to 61%. From managers' perspectives, if their salespeople are recognized as being exemplary in their trustworthiness, sales should be noticeably higher than if trust was

absent. Obviously, the development of trust between salespeople and their customers is a worthy managerial objective.

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