CLAV2016
9th Latin American Retail Conference

Título do Artigo: **"The effects of level of co-creation on trust in the context of service failures"**

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The effects of level of co-creation on trust in the context of service failures

ABSTRACT

This study aims to investigate the effect of value co-creation on consumers trust after service failure the interaction effect between high or low co-creation and the cause of service failure (lack of service provider competence or lack of integrity) on consumers trust. The results of an experimental study show that, in the context of service failures, the level of consumer co-creation in the service provision has a main positive effect on consumer trust. However a high level of consumer co-creation in the service provision helps maintain higher trust only in the case of competence-based failure. On the other hand, when an integrity-based failure happens, high co-creation does not prevent the depletion of consumer trust.

Keywords: Trust; Service Failure; Value Co-creation.

Introduction

Trust is an important construct for relationship marketing, since it is an essential element for building and keeping long-term relationships between companies and consumers (Garbarino & Jhonson, 1999; Grégoire & Fisher, 2006; Sirdeshmukh, Singh, & Sabol, 2002). Indeed, trust decreases the consumers' sense of risk and uncertainty toward services before their consumption. In addition, trust can also influence consumers' behavioral intentions, such as word of mouth and switching intentions (Santos & Basso, 2012). Therefore, understanding the trust formation process and factors affecting it in a positive or negative manner are an increasingly relevant topic for service companies.

Previous literature has featured successful service encounters, where consumers are able to perceive service provider competence and integrity, as important drivers for trust formation (Sirdeshmukh et al., 2002; Schumann et al., 2010). Nevertheless, although companies develop strategies to build consumers trust, service failures may occur, negatively influencing consumer's perceptions about service provider's competence or integrity and, consequently, depleting their trust or impeding its formation (Basso & Pizzutti, 2016).

Services failures are negative experiences for consumers and, due their negative effect on trust, may damage a relationship between a consumer and a service provider. Despite this, service failures are not rare events, due to services characteristics, like variability and intangibility. For this reason, the consequences of services are largely studied in marketing literature. In addition to the negative influence on trust, service failures may trigger consumer negative emotions, feelings of unfairness and dissatisfaction, for example (Bitner, Booms, & Tetreault, 1990; Ro, 2015; Smith, Bolton, & Wagner, 1999).

Recently, some authors have investigated the effect of service failures associated with another relevant construct in marketing literature: customer participation in the service co-creation. Heidenreich, Wittkowski, Handrich, and Falk (2015), for example, stressed that when service meets the customer expectations, co-creation has a positive effect on satisfaction, but when a service failure occurs, co-creation is negatively related to satisfaction. However, it is important to mention that author focus more on the positive effects of co-creation in situations of no service failure (Chan, Yim, & Lam, 2010; Rajah; Marshall, & Nam, 2008; Randall, Gravier, & Prybutok, 2011).

Previous literature, therefore, has not explored the effects of consumer co-creation on trust in situations of service failure, which may be different from the effect on satisfaction, as found by Heidenreich et al (2015). Furthermore, the cause of a service failure may be related to company lack of competence (Xie & Peng, 2009) or company lack of integrity (Laer & Ruyter, 2010). Previous research shows that consumer trust decreases more when a service

failure denotes aspects of service provider's integrity, in comparison to failures denoting aspects service provider's competence. However the, effect of these kinds of failure, according to the level of co-creation is still understudied. In this vein, our study aims to investigate i) the effect of value co-creation on consumers trust after service failure; and ii) the interaction effect between high or low co-creation and the cause of service failure (lack of competence or lack of integrity) on consumers trust.

In the following sections of this article, we present our theoretical background and research hypothesis, the research method and results, and, finally, our contributions and suggestions for future research.

Trust and service failures

Trust can be defined as "the expectations held by the consumer that the service provider is dependable and can be relied on to deliver on its promises" **(**Sirdeshmukh et al., 2002, p. 17). It plays an important role in keeping long-term and high-quality relationships between the parties, i. e., consumers and service providers (Crosby, Evans, & Cowles, 1990; Dagger, Danaher, & Gibbs, 2009; Grégoire & Fisher, 2006, 2008). Trust has also a positive influence on consumers' loyalty towards a service provider (Chai; Malhotra, & Alpeirt, 2015; Dewitt, Nguyen, & Marshal, 2008; Kharouf, Lund, & Sekhon, 2014; La & Choi, 2012; Sirdeshmukh et al., 2002; Sun & Lin, 2010). Therefore, consumers who hold high levels of trust in a service provider are more likely to repurchase from this service provider and to indicate it to others (word-of mouth), in comparison to those consumers who hold low levels of trust.

Service provider's trustworthiness is a relevant antecedent of trust formation. Trustworthiness is a multidimensional construct, comprising service provider's competence, benevolence and integrity (Cho, 2006; Colquitt, Scott, & Lepine, 2007; Kharouf et al., 2014; Mayer, Davis, & Schoorman 1995; Schumann et al., 2010; Sirdeshmukh et al., 2002). The more consumers perceive service providers as competent, benevolent and having integrity, the higher is their trust (Cho, 2006; Sirdeshmukh et al., 2002; Schuman et al., 2010).

Competence can be defined as the knowledge held by the company or the employee, and the ability to apply that knowledge in actions which are perceived by customers (Cho, 2006; Sirdeshmukh et al., 2002). Benevolence can be defined as the service provider motivation to put customers' interests ahead of their own interests and it involves service providers' good will, altruism and concern about customer's well-being (Cho, 2006). Integrity, in turn, can be defined as the principles and values, such as honesty that guide company's action (Mayer et al., 1995; Schumann et al., 2010). The extent to which customers believe a service provider is fair, honest and sincere in making promises form the customers perceptions regarding this service provider's integrity (Colquitt et al., 2007; Mayer et al., 1995; Schumann et al., 2010).

However, during the relationship between consumers and service providers, adverse events may violate consumers trust. According to Wang and Huff (2007, p. 1035), "a violation of trust occurs when the buyer perceives that the seller's failure violated a psychological contract between the seller and the buyer". Service failures are examples of events that may violate consumers trust (Basso & Pizzutti, 2016; Wang & Huff, 2007). Marketing literature has already addressed the negative effect of service failures on trust. Bejou and Palmer (1998), for example, show that after a service failure, customers have low levels of trust, especially those between one and two years of relationship with the service provider. Wuen, Beatty and Jones (2004) and Sajtos, Brodie and Whittome (2010), in turn, investigates the effect of failure severity and found that the more severe the failure, the greater the damage on trust. Basso and Pizzutti (2016), in turn, demonstrate that trust may decrease

even more if consumer is exposed to a double deviation, i.e., an unsuccessful service recovery. Furthermore, Rotte, Chandrashekaran, and Grewal (2006) found that, although customers with high levels of trust before a failure are more likely to forgive the company, the occurrence of the failure makes consumers feel uncertain about service provider reliability, which can destabilize their trust.

However, following a service failures, consumers can demonstrate different levels of trust, according to the conditions under which the service was provided. In this sense, in the next section we present hypotheses regarding the effect of the level on co-creation on trust in situations of services failures.

Value co-creation

The concept of co-creation assumes that consumers are active participants in the value creation process. A process by which consumers interact more actively and engaged with companies and can contribute with ideas and opinions about the service delivery and make decisions together (Chan, Yim, and Lam, 2010). Although Vargo and Lusch (2004) consider that the consumer is always a co-creator of value-in-use, co-creation can occur at different levels, ranging from passive participation to an active participation.

Co-creation can be associated with positive consumer perceptions. According to Chan et al. (2010) customer participation in the service can positively influence their satisfaction, increasing benefits such as service quality and customization. In addition, consumers who interact with the company can expect to receive hedonic, social and cognitive benefits, perceiving their experience in positive manner when their expectations are confirmed (Verleye, 2015).

However, even in services consumers are engaged in an active way, failures can occur when consumers do not receive the expected benefits. Recently, some authors have argued that the interaction between companies and consumers can result in value co-creation, when it generates benefits for consumers, but can also result in value co-destruction, when customers' expectations are not met (Echeverri & Skalen, 2011; Plé & Chumpitaz-Caceres, 2010). Heidenreich et al. (2015) in an experimental study showed that co-creation can enhance customer satisfaction when the result of the service is positive, but can intensify dissatisfaction when a failure during the service provision occurs.

However, in the context of service failure, the level of co-creation may have a different effect on trust than in has on satisfaction. According to attribution theory (Folkes, 1984; Weiner, 2000), when a service failure occurs, consumers make casual inferences and wonder why the failure occurred. Then, consumers judge where the responsibility for the failure lies (Weiner, 2000). Previous research previous research has shown that the level of co-creation has a positive influence on consumer internal attribution for the failure, that is, when a service is provided with a high level of consumer co-creation, consumer are more likely to take the responsibility for the failure to themselves (Heidenreich et al., 2015). This could make consumers feel they could have avoided the failure, and, therefore, make consumers do milder judgment about a failure. Therefore, it is expected that after service failures, consumers who have experienced a high level of co-creation during the service provision exhibit higher levels of trust, as we purpose in our first hypothesis:

H1: After a service failure, consumer trust will be higher if the service was provided in a high level of co-creation than in a low level of co-creation.

However, based on cue diagnosticity (Skowronski & Carlston, 1987), the type of violation may provide cues for the individual to judge the company according to the

characteristics of the violation, i.e., if the violation denotes aspects concerning to competence, the individual judgments will be made on the competence of the company, while if the breach is concerning aspects of integrity, individuals will judge the integrity of the company.

A service failure can reflect the lack of skills and knowledge (factors associated to competence) of the service provider. In such situations the company also has a low controllability of the failure and could not have prevented it. In the other hand, service failures may occur sometimes even if the company can avoid it (high controllability), such as when the company prefers to provide the service in a more profitable manner, rather than meet consumers expectations. In other words, the company acts are guided by principles which are incongruous to consumer expectations, factors associated with integrity.

In addition, as Plé and Chumpitaz-Caceres (2010) argue in their conceptual article, company may co-destroy value for consumers as result of the accidental or intentional misuse of consumers' resources. Although the authors did not make any proposition about in which of the two situations (accidental or intentional misuse of the resources) failure is more harmful. Previous research show that when the failure could be avoided, or that it happens due to lack of integrity, trust is violated in a higher amplitude compared to situations where failure could not have been avoided or occurred due the inability of the company (Elangovan, Auer-Rizzi, and Szabo, 2007; Wang & Huff, 2007).

Although co-creation has an effect on trust, making it higher even after a service failure, as we hypothesized previously, we expect that this difference occurs only in the case of a failure due to lack of competence, which could not have been avoided by the company. On the other hand, if the failure is caused by lack of integrity and could have been avoided, we expect that trust will be greatly affected and will be similar to trust felt by a consumer who receives a service with low level of co-creation. This thinking guides our second hypothesis:

H2: In the high co-creation condition, trust is violated if the failure is integrity-based and not if the failure is competence-based.

Research methodology

To test the hypotheses, we performed a 2 (level of co-creation in service provision: high vs low) x 2 (service failure attribution: lack of competence vs lack of integrity) between-subjects experiment with random assignment.

Participants: Participants were 187 subjects, who were recruited via Mechanical Turk. They were 57.8% male, the average age was 34.27 years and they practice physical exercises 3.2 days a week. Moreover, 92% of participants never used similar service to that described in the situation and 54% said are not planning to buy a new pair of sports shoes. None of these variables have a significant control effect ($p>.10$).

Procedures: For the level of co-creation manipulation, we used scenarios adapted from Heidenreich et al. (2015). We manipulated the level of co-creation by varying the degree of effort, amount of information that the consumer should share with the company and the degree of customization on the scenario descriptions. Scenarios were based on a sports outfitter context and described a situation in which a consumer could customize a sports shoe according to his/her needs, using new computer software with the help of an employee. In the high co-creation condition, participant were asked to imagine that they should create a profile at the software, providing several personal information, such as name, email, type of physical activity he/she would practice, and were able to choose the shoes characteristics, such as model, material and color. In the low co-creation condition, participants were asked to imagine a situation that they should create a profile at the software, providing just little personal information, and were able to choose just the shoes model and color.

After reading the description of low or high co-creation, participants were randomly assigned to one of the failure conditions (competence or integrity). The failure was the same in both conditions, i.e., the participant were asked to imagine that, after the established period, he/she went to the store to collect the shoes but received the information that the shoes was not available yet. However, in the lack of competence situation, participant was informed that the failure occurred because of the employee's lack of skills and knowledge about the software, whereas in the lack of integrity situation, participant was informed that the failure occurred because the company wanted save costs with delivery service.

Measures: We measured the dependent variable, trust, using a four items adapted from Sirdeshmukh et al. (2002), measured in a seven-point bipolar scale (I fell this store is Very undependable/ Very dependable; Very incompetent/ Very competent; Very low integrity/ Very high integrity; Very unresponsive to customers/ Very responsive to customers. α=0.914).

We checked the manipulations for the level of co-creation, the failure and the realism of scenarios. We used three items adapted from Heidenreich et al. (2015), measured in a seven-point scale for check manipulation for the level of co-creation. Similarly to the authors, we measured effort, information sharing and customization. For check the manipulation for the failure, we asked participants if they perceived the failure due the employee's lack of ability and knowledge about the software or due the store lack of integrity. Finally, participants perceived scenarios as highly realistic among the four different conditions (in a seven-point scale, means were all higher than five in all conditions).

4. Results

Manipulation check: In order to check the effectiveness of manipulation for the level of co-creation, we found that subjects exposed to high co-creation condition (M= 5.56) presents a higher perception of effort and engagement with the service than subjects exposed to low co-creation condition (M= 4.09; F (1,185) = 98.77, p<.001).

Moreover, the manipulation of type of service failure also was checked. Specifically, we found that subjects exposed to competence failure condition perceived that the failure was due the lack of ability and knowledge of the employee (95.6%), while subjects exposed to integrity failure condition perceive that the failure was due the principles and rules of the company (83%, $\chi^2(1) = 117.69$; p<.001).

Test of Hypotheses: We found a main effect of the level of co-creation (F(1,183) = 5.640, p<.05), showing that, following a service failure, trust was higher in high co-creation condition (M=3.66) than in low co-creation condition (M=3.21). This finding supports the hypothesis H1. It is important to note that there is no significant main effect of the failure attribution on trust (F(1, 183) = 1.416, p=0.236). However, we found a significant effect from interaction between the level of co-creation and the failure attribution on trust (F(1,183) = 4.891, p<.05), as shown in Figure 1.

Specifically, in lack of competence condition, trust was higher in high co-creation (M=3.95) than in the low co-creation (M=3.11; F(1, 88) = 14.697 p<.001). However, in the case of lack of integrity condition, there is no significant difference between high (M=3.32) and low co-creation (M=3.29; F (1, 95) = .011, p=.918) This result provides support for H2 and shows that a high level of co-creation can mitigate the negative impact of a service failure on trust when the failure is attributed to the lack of competence, but cannot when the failure is attributed to the lack of integrity.

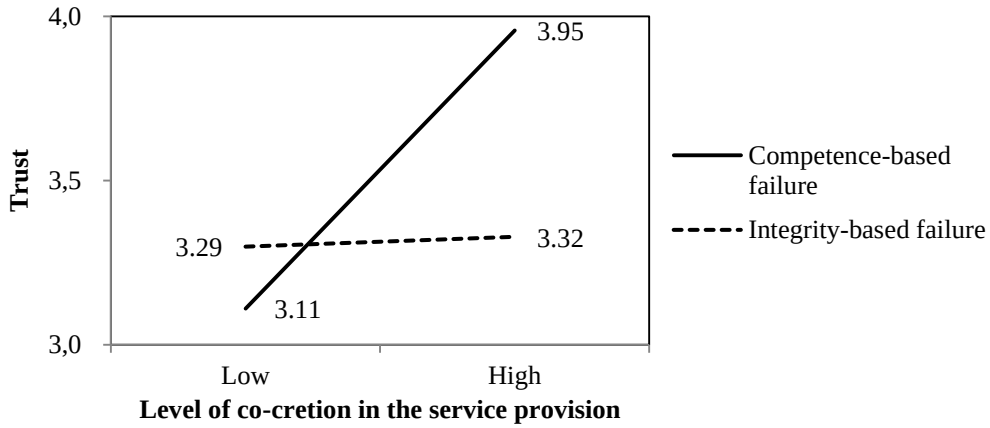


Figure 1. Interaction effect between the level of co-creation and the failure attribution on trust

5. Discussion and implications

Both co-creation and trust are relevant streams of research in marketing. While trust-related literature is more consolidated, the value of co-creation literature is newer. Although these two variables are related, the effect of co-creation on trust in service failures episodes had not been studied yet. Given trust relevant role in keeping long-term relationships between service providers and consumers, we investigated this gap.

Heidenreich et al. (2015) have examined, previously, the implications of co-creation in service failure episodes for customer satisfaction. Although the authors found that a high level of co-creation is associated with a high level of dissatisfaction after a service failure, we show that the implications of co-creation in episodes of service failure for trust are different, i.e., trust is higher when there is more co-creation.

In addition, as presented by the findings, after the occurrence of a failure, a high level of co-creation helps maintain higher trust only in the case of competence-based failure. On the other hand, when an integrity-based failure happens, high co-creation does not prevent the company to suffer with an erosion of trust. So it is important to understand not only the role of co-creation in the services failure, but also the role of the type of failure.

6. Limitations and Further research

Despite the contributions, this research has some limitations. First, this is a cross-sectional research and we were not able to investigate the effect of co-creation on trust in service failures episodes over the time. Future studies can use several trust measures to identify the changes of trust along of time in co-creation situations. Furthermore, some researches are dealing with the idea of service co-recovery (Dong, Evans, and Zou, 2008; Roggeveen, Tsiros, and Grewal, 2012), i.e., customer participation and involvement during the process of service recovery. Future research could investigate the effectiveness of service co-recovery to increase trust, according to the type of trust violation.

Moreover, services failures can also influence other relevant variables, such as negative emotions, negative word-of-mouth and switching intentions. Future research could examine the effect of service failures and value co-creation on this variables.

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