

Abstract

Researchers have indicated trust as a key factor in the establishment and maintenance of long-term and profitable relationships between service providers and their customers in a service exchange relationship. However, there appears to be two important unexplored areas of research. First, the area of trust between business-to-consumer has remained inadequately researched. Second, because of cultural differentiation between western countries and Asian countries, most scales which are developed in western countries can not be generalized to Asian countries. Consequently, this dissertation's objectives are (1) to develop a consumer's trust scale (SERVTRUST) which can be widely used to measure a consumer marketing service relationship within Thailand, (2) to investigate the dimensions of trust that is important to Thai consumers, (3) to determine the antecedents of Thai consumer's trust, and (4) To determine the consequences of Thai consumers' trust.

A review of the literature suggests that there are 13 distinct dimensions of trust: benevolence, confidentiality, contractual, credibility, experience, expertise, friendship, information sharing, integrity, power, reliability, signal, and timeliness. Four antecedents (communication, problem solving, quality of service, and satisfaction) and two consequences (commitment, and loyalty) of trust were drawn from the literature as well. Each construct has been defined from all possible perspectives, business-to-business and business-to-consumer in particular.

The study is conclusive research which is designed as descriptive research. Survey research was employed because it is the most favored methodology in education research. The data collection was a cross-sectional design, which used self-administered questionnaires to survey 400 Thai consumers. This study was categorized into three main distinct sections: item generation, scale development, and scale evaluation. The domains or dimensions together with items were generated from a literature review, and were discussed with a person in marketing research. Then the questionnaire was administered to collect the data from Thai consumers. The data were analyzed by using Exploratory Factor Analysis. Then, convergent and

discriminant validity was assessed based on Confirmatory Factor Analysis. Structural Equation Modeling was employed to test the relationship among SERVTRUST and related variables in order to examine the nomological validity.

From the EFA stage, the result showed that SERVTRUST for health care and banking service providers could be divided into 12 dimensions. For an average scale, SERVTRUST could be divided into 11 dimensions. From CFA, it was found that not all dimensions of SERVTRUST remained in the finalized scales. For health care services, it was found that SERVTRUST consisted of expertise, timeliness, benevolence, integrity, and credibility. For banking services, SERVTRUST consisted of benevolence, timeliness, integrity, credibility, and reputation. Moreover, after CFA of SERVTRUST for average scale was completed, it was found that the scale consisted of timeliness, benevolence, expertise, integrity, and power. This procedure was employed to analyze its antecedent and consequent constructs. The results showed that the construct reliability, convergent validity, and discriminant validity were supported.

From the SEM analyses, it was found that the models had acceptable fit, based on fit indices. For health care services, problem solving was the most influential factor on the level of trust or SERVTRUST, while satisfaction was the most influential factor for banking services. In hypotheses testing, six main hypotheses were proposed as the relationships between SERVTRUST and its antecedent and consequent latent variables. The results showed that all hypothesized relationships were supported at $p < 0.05$ or $p < 0.01$, except the relationship between service quality and SERVTRUST. For nomological validity testing, it was found that all dimensions of SERVTRUST had a significant positive relationship to one another. Moreover, the results confirmed that the relationships among constructs behaved as expected. Hence, it can be concluded that the SERVTRUST scale has nomological validity. From the Sobel's test of the mediating effect, it was found that the SERVTRUST was a partial mediator among the antecedent and consequent variables as proposed.

In summary, it was found that "benevolence" is the most important dimension of SERVTRUST for both health care and banking service providers, for

average scale as well. Thus, the service providers should show their understanding, care, sacrifice, and respect toward customers. In order to increase the level of trust, three antecedents of Thai consumer's SERVTRUST should be concentrated: communication, problem solving, and satisfaction. Moreover, SERVTRUST leads to commitment and loyalty of the customers. It assures that trust, or SERVTRUST, is the key criteria for a successful relationship between service providers and their customers.

In this dissertation, the test-retest reliability is not utilized because (1) the author can not fully control the stability of the phenomenon throughout the procedure of scale development, and (2) it is difficult to recruit the same 400 respondents for an initial and subsequent test. The respondents were forced to give their opinion to every statement, although they lacked knowledge or opinions. Moreover, this dissertation was only surveyed in the context of health care and banking service industries in Thailand. It puts constraints on the generalizability of the SERVTRUST scales to other service industries and countries. These would be the limitations of this dissertation. Future research should focus on the generalizability of the SERVTRUST scale or domains common to two or more countries in order to obtain the scale's reliability and validity. The test of differences among a six, seven, and eight-point rating scale should be undertaken. Finally, reverse-worded items are not suggested for inclusion in the scale.