

CONSUMERS' LEVEL OF ORGANIZATIONAL TRUST WHEN BUYING FROM LOCALLY OWNED BUSINESSES VS. CORPORATIONS

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ABSTRACT

This paper explored the consumers' level of organizational trust in deciding to buy from local businesses versus from corporations. This was done by investigating benevolence and integrity as constructs of trust and explored the impact of affective commitment. This paper also explored if demographics namely gender, education level, age, employment status and year in school (if they are currently attending school), had any impact on the consumers' benevolence, integrity and affective commitment. The result of this study showed that gender did not affect the decision to purchase from local business or from corporation. Age and educational level also did not have any impact of purchase decisions. However, employed participants were committed to businesses that they frequented. Participants who felt that customer service and customer reviews were important felt a higher level of affective commitment towards businesses that they frequented.

Keywords: Trust, Benevolence, Integrity, Affective Commitment, locally owned businesses

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INTRODUCTION

Trust is important in any relationship and not less important in business relationship. Trust is feeling a sense of security between people: individuals and organizations. Organizational trust refers to individuals trusting the organizations that he/she deals with (Farrell & Knight, 2003; Shockley-Zalabak, Ellis, & Winograd, 2000).

Organizational trust is believing that the organization that he/she is dealing with, will keep to their part of the bargain in their transactions (Fan, Shao, Li, & Huang, 2018). Strong organizational trust in local businesses plays a significant role in every country's economy. Authors such as Tsai, Lee, Hsieh, and Somsong (2019) have claimed that organizational trust is more easily built with local farmers as there are opportunities to interact and build a relationship. Most of the studies on organizational trust have been on what happens inside an organization, i.e., the trust between organizations and its stakeholders. There are limited studies that have looked at organizational trust from a customer-organizational level. This research was done to expand the knowledge and application of organizational trust.

In this research we studied the different levels of organizational trust that contributed to consumer's intention to buy from their local suppliers versus from big businesses owned by corporation. Furthermore, we measured whether consumers had different levels of trust in locally owned businesses versus those owned by corporations. We tested if consumers' intent to purchase was related to reducing expenditure by buying goods at cheaper price from big corporations or supporting their local businesses. Our research objective was to understand the factors that affected the purchase decisions of consumer.

To achieve the answers to our research objective, the following questions were designed; two pertaining to the dimensions of trust (benevolence and integrity) and one on the impact of affective commitment.

- How does gender affect consumers' benevolence, integrity, and affective commitment?

- How does education level affect consumers' benevolence, integrity, and affective commitment?
- How does age affect consumers' benevolence, integrity, and affective commitment?
- How does employment status affect consumers' benevolence, integrity, and affective commitment?
- How does year in school affect consumers' benevolence, integrity, and affective commitment?

LITERATURE REVIEW

There are many factors in organizational trust and commitment. We focused on two constructs of trust (benevolence and integrity) and one construct of commitment (affective commitment). We investigated the trust constructs of benevolence and integrity, as well as commitment as a concept of (emotional) affective commitment.

Trust has been associated with five constructs: benevolence, integrity, competence, identification, and concern (Warner-Søderholm et al., 2018). Benevolence was chosen because we wanted to measure if consumers felt that the stores they shopped at cared about them and if their chosen stores had their best interests in mind. The reason for choosing integrity was that we wanted to measure if consumers felt that the stores that they shopped at were honest and respect worthy. The reason affective commitment was chosen was because we wanted to compare how emotionally attached consumers are to locally owned businesses versus large corporations.

TRUST

According to Jain, Sandhu, and Goh (2015) consumer trust is not purely made up of tangible aspects like brands, employees and products, but intangible aspects like communication quality, value for money and store relation. Jain et al. (2015) found that other tangible factors that play a role in a consumer's level of trust and loyalty to a retailer are merchandise assortment, and other intangible factors such as appearance, safety, and parking facilities.

Trust is defined as a set of beliefs that the other party will not take advantage of a situation (Warner-Søderholm et al., 2018). Singh and Sirdeshmukh (2000) found that trust resulted in positive expectations about the intentions and/or behaviors of the exchanging party and that the conceptualization of trust focused on one's beliefs that the exchanging party will act in a manner that is responsible, and will communicate with integrity, and will not cause them harm. Trust plays a key role in performance of organizations. It has attracted increasing attention from researchers (Warner-Søderholm et al., 2018). Organizational trust includes dimensions such as benevolence and integrity, each playing a key role in the establishment of trust (Schoorman, Mayer, & Davis, 2007). Lins, Servaes, and Tamayo (2017) found that almost every business transaction had an element of trust.

Advanced social capital societies demonstrate greater trust and higher economic development. In this study, we use the definition by Robison, Schmid, and Siles (2002) that refers social capital as the value derived from positive network connections. Trust plays a key role in the relationship a customer endures with a particular brand or company (Guenzi, Johnson, & Castaldo, 2009). A strong relationship between the customers and the company employees has an enormous impact on consumer trust towards a firm and helps create commitment (Guenzi et al., 2009).

Trust affects perceived value in a positive way, which increases store loyalty and patronage (Guenzi et al., 2009). Adding on, the authors claim that customer who trust a salesperson will place a similar trust on the firm, and the opposite also holds true. Svare, Gausdal, and Möllering (2020) claim that trust is based on perceived ability, benevolence, and integrity.

If a retailer's ability to deliver is not reliable, the consumer will not trust that retailer, which in turn affects whether or not the consumer will shop at the establishment again (Schoorman et al., 2007). Furthermore Jain et al. (2015) noted that trust and satisfaction with the brand leads to a consumer's future purchase intentions, and if the retailer can create a personal and professional connection with the customer, future purchase intentions increases. Businesses experience different levels of trust from consumers, and this varies between locally owned businesses and corporate owned businesses (Schoorman et al., 2007).

BENEVOLENCE

Benevolence is an act of kindness or an inclination to be kind; and is reflected in the behavior and actions of an individual, who cares about the well-being of another individual, and is motivated to do so in the other individual's interest (Warner-Søderholm et al., 2018). For a benevolent action to exist, there must be a trustee and a trustor present, and the trustee will receive a sense of goodwill toward the trustor. Benevolence is linked to two personality traits; neuroticism and agreeableness (Warner-Søderholm et al., 2018). The authors further add that neuroticism and agreeableness are influenced by different demographics like environment, time, and gender.

A key construct in trust of retailers from consumers is benevolence. If a retailer is perceived as benevolent, that retailer will be perceived as having a desire to ensure a buyer's particular needs (Schoorman et al., 2007). A business is benevolent when it participates in charitable acts that gives back to its customers and/or their local community. The authors claim that high social responsibility standards for the sake of being generous is a benevolent act that a business may opt to do.

INTEGRITY

The second of the two constructs in this study was integrity. In a retail environment, trust refers to consumer confidence in a retailer's integrity (Jain et al., 2015). Integrity refers to the ability of an organization to deliver product and services per the expectation of its stakeholders (Shanmugan, Shaharudin, Ganesan, & Fernando, 2019). Schoorman et al. (2007) pointed out that if the retailer's integrity is inconsistent, the consumer's trust will be affected negatively. There are various characteristics of integrity which include strength, virtue, and honesty (Warner-Søderholm et al., 2018). The authors emphasize that integrity is built with honesty, decency, and respect and is a basic characteristic of human nature. The authors also add that integrity increases a person's self-worth and sense of pride in their personal achievements. When a customer trusts a business and integrity is showcased at every visit, then the chance of a revisit to the store is highly probable. Integrity can be showcased through leaders actions to walk the talk (Colquitt & Salam, 2009). Warner-Søderholm et al. (2018)

found women to score significantly higher than men for integrity. When comparing age, the younger the sample age group, the higher they scored under the construct of integrity (Warner-Söderholm et al., 2018).

We decided to use only the trust constructs of benevolence and integrity. We felt the constructs benevolence and integrity best related to what people wanted to see in a retail setting. We did not include other constructs such as ability because if a store did not have the ability to fulfil a customer's needs, the customer would not shop there in the first place. Neither did we use Identification, as that related to a person fitting in to a group of people which is not within the scope of this study. Concern is also a feeling between people which is an irrelevant construct for this study.

AFFECTIVE COMMITMENT

Affective commitment has been found to have a major role in relationships (Fazio, Gong, Sims, & Yurova, 2017). It is a key component that is recognized and admitted as being central to the development of a relationship (Fullerton, 2005). Affective commitment has been acknowledged as a cause of consumers assisting an organization with their goals (Rhoades, Eisenberger, & Armeli, 2001). People want to help organizations that they have a strong affective emotional attachment to as such they will help that organization to succeed (Fullerton, 2005).

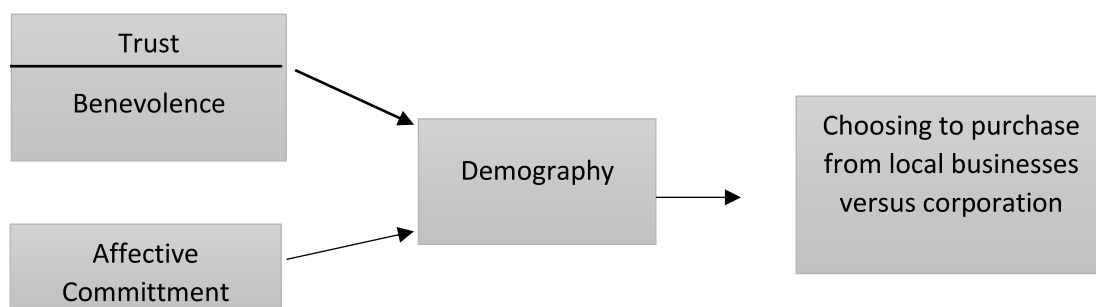
Affective commitment of customers to businesses has been measured through the process of engagement (Bowden, 2009). Process of engagement refers to the development of loyalty by mapping the relationships among affective commitment, involvement, and trust. Bowden (2009) adds that the process of engagement results in customers progressing from first – time purchasers to repeat purchasers of a product, service, or brand.

Research has shown a positive relationship between affective commitment and customer retention. Affective commitment has been found to strongly correlate with brand satisfaction, but it takes time for a consumer to commit to where he or she will purchase their products from, and it is rare that just one purchase will develop a relationship with a retailer (Fullerton, 2005). The author further adds that when an

organization delivers enough value over time, it will make a positive impact on affective commitment.

We chose to research only affective commitment because we wanted to measure people's desire to shop locally. We did not choose to study normative commitment because we were not interested in people's moral obligations. We did not choose continuance commitment because people do not "need" to shop locally or at big stores. It is instead what they desire which is measured by affective commitment.

Conceptual Framework



METHODOLOGY

This was exploratory research. We used convenience sampling to collect data on the three constructs. Convenience sampling as the name implies, is done because it is convenient for the investigator and it is chosen because the samples are collectable based on who is at the right place at the right time (Acharya, Prakash, Saxena, & Nigam, 2013).

The data collection instrument used consisted of 16 questions measuring the three constructs and an additional 10 demographic questions. The construct questions measured benevolence, integrity, and affective commitment. The survey questions used to measure integrity and benevolence were adapted from Warner-Söderholm et al. (2018) and reworded as appropriate to our context. The survey questions used to measure affective commitment were adapted from Lau and Lee (1999) and reworded

as appropriate for our context. Demographic questions that were used represented gender, age, education level, place of residence, income, employment status, year in school, and how often one shops online. We distributed our survey via Google's online survey tool. The participants were purchasers over the age of 18 who lived in North Dakota.

DISCUSSION & ANALYSIS

Our data collection yielded 128 completed surveys. We used suitable data scrubbing techniques, as recommended by Bertsch and Pham (2012) to prepare the data for analysis including identifying and eliminating outliers. Once the data was appropriately scrubbed, we conducted simple t-tests.

DEMOGRAPHICS

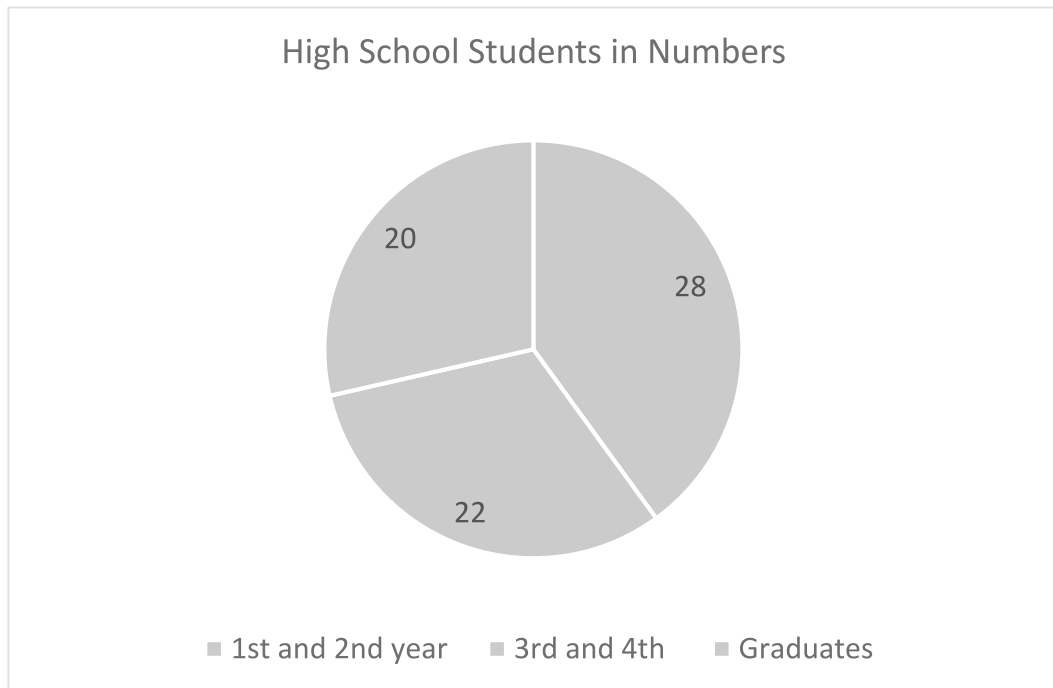
The total participants for our study (n) were 128 in total, made up of 38 males and 90 females. The data was further grouped by age group which is shown in Table 1 below.

Table 1: Demographics

AGE GROUP	NUMBERS
18-24	47
25-50	41
51-70	40

Out of the 128 participants, 84 of them were employed and 44 were not employed. We had 46 participants with bachelor's degree or higher, 82 of the participants held lower than a bachelor's degree. Out of the 82 participants, 70 of the participants were identified as college students. The breakdown of their levels in college is shown in Figure 1 below.

Figure 1: Groups of high school student participants



GENDER

Our test on gender and benevolence, integrity, and affective commitment showed no significant difference.

Table 2: Gender

Age	Benevolence	Integrity	Affective Commitment
Male	m=3.33	m=3.64	m=3.87
Female	m=3.85	m=4.02	m=4.84
Significant?	No Significance	No Significance	No significance

AGE

An independent-samples *t*-test was calculated comparing trust dimensions and affective commitment. For the construct of affective commitment, those who were

between the ages 25-50 scored significantly higher than those who were ages 18-24 (See Table 2.1: Age Groups). Under the construct of affective commitment, those who are 51 and older scored significantly higher than those who were in the age range of 18-24 (See Table 2.3: Age Groups). There were no significant age differences found for the construct of affective commitment when comparing the ages 25-50 and 51+(See Table 2.2: Age Groups). No significant differences were found for those age groups who tested for the constructs of benevolence and integrity.

Table 2.1: Age Groups

Age	Benevolence	Integrity	Affective Commitment
18-24	m=3.44	m=3.62	m=3.63
25-50	m=3.47	m=3.6	m=3.96
Significant?	No Significance	No Significance	p<0.01

Table 2.2: Age Groups

Age	Benevolence	Integrity	Affective Commitment
25-50	m=3.47	m=3.60	m=3.96
51+	m=3.49	m=3.63	m=4.04
Significant?	No Significance	No Significance	No Significance

Table 2.3: Age Groups

Age	Benevolence	Integrity	Affective Commitment
18-24	m=3.44	m=3.62	m=3.63
51+	m=3.49	m=3.63	m=4.04
Significant?	No Significance	No Significance	p<0.01

Education level

For education level, the data was divided into two groups. The first group of 46 respondents had a bachelor's degree or higher and the second were 82 participants whose education level was lower than a bachelor's degree. No significant differences between any of the constructs were found.

Table 3: Education Level

Education Level	Benevolence	Integrity	Affective Commitment
Bachelor's Degree	m=3.41	m=3.6	m=3.97
Less than Bachelor's Degree	m=3.50	m=3.66	m=3.83
Significant?	No significance	No significance	No significance

YEAR IN SCHOOL (CURRENT STUDENT)

The data analysis by school year was divided into three groups, First and second year, 28 of them, third and fourth year had 22, and there were 20 graduate students. There were no significant differences between the three dimensions of benevolence, integrity, and affective commitment by year in school.

Table 4: Year in School

Year in School	Benevolence	Integrity	Affective Commitment
Underclassmen	m=3.33	m=3.67	m=3.40
Upperclassmen	m=3.40	m=3.50	m=3.83
Significant?	No significance	No significance	No significance

EMPLOYMENT STATUS

The next data analysis was by employment status. There were 84 employed participants and 44 unemployed. We found significant differences in benevolence and affective commitment. For the construct of benevolence, employed individuals (n=84) scored significantly higher than unemployed individuals (n=44) at $p < 0.05$. This means employed individuals reported a significantly higher level of benevolence with the businesses they patronized than unemployed individuals. Employed individuals scored significantly higher than unemployed individuals when comparing the construct of affective commitment at $p < 0.01$ (This means employed individuals feel significantly more committed to the businesses they frequented than unemployed individuals. No

significant differences were found by employment status when comparing the construct of integrity. Results are shown in the table below.

Table 5: Employment Status

Employment Status	Benevolence	Integrity	Affective Commitment
Employed	m=3.52	m=3.71	m=3.97
Unemployed	m=3.31	m=3.5	m=3.66
Significant?	p<0.05	No Significance	p<0.01

HOW OFTEN DO YOU SHOP ONLINE?

The data was then analyzed by how often our participants shopped online which was divided into two groups, those who shopped online more than once a month were 74 and those that shopped less than once a month, were 54. There were no significant differences between the two dimensions of benevolence, integrity, and affective commitment by how often the respondent shopped online.

Table 6: How Often Do You Shop Online?

Shop Online	Benevolence	Integrity	Affective Commitment
More than once a month	m=3.46	m=3.63	m=3.85
Less than once a month	m=3.47	m=3.69	m=3.87
Significant?	No Significance	No Significance	No Significance

WHERE DO YOU CONSIDER HOME?

The data analysis on where our participants considered home, was divided into two groups, those from North Dakota, 85 of them and those not from North Dakota were 43 We found significant differences in benevolence, integrity and affective commitment.

For the construct of benevolence, individuals from North Dakota (n=85) scored significantly higher than individuals from outside North Dakota (n=43) at p<0.001

shown below. This means individuals from North Dakota felt a higher level of benevolence with the businesses they patronized than individuals from outside North Dakota.

For the construct of integrity, individuals from North Dakota (n=85) scored significantly higher than individuals from outside North Dakota (n=43) at $p<0.01$. This means individuals from North Dakota felt a higher level of integrity from the businesses they patronized than individuals from outside North Dakota.

For the construct of affective commitment, individuals from North Dakota (n=85) scored significantly higher than individuals from outside North Dakota (n=43) at $p<0.05$ which means individuals from North Dakota felt a higher level of affective commitment towards businesses they patronized than individuals from outside North Dakota.

Table 7: Where do you Consider Home

Where Do You Consider Home	Benevolence	Integrity	Affective Commitment
North Dakota	m=3.57	m=3.73	m=3.94
Outside North Dakota	m=3.20	m=3.35	m=3.70
Significant?	$p<0.001$	$p<0.01$	$p<0.05$

HOUSEHOLD INCOME

The data was then analyzed by household income, which was divided into two groups, those homes with incomes under \$50,000 a year there were 43 participants and those households that made over \$50,000 a year there we 72. 13 of the participants chose not to answer this question. There were no significant differences between the two dimensions in terms of benevolence, integrity, and affective commitment by household income.

Table 8: Household Income

Household Income	Benevolence	Integrity	Affective Commitment
50,000+	m=3.49	m=3.64	m=3.74
0-49,999	m=3.52	m=3.64	m=3.95
Significant	No Significance	No Significance	No Significance

ARE YOU SELF-EMPLOYED?

Only 10 participants considered themselves as self-employed. This result makes the sample size too small to be reliable, and therefore unable to use.

HOW IMPORTANT IS CONVENIENCE

The data to test on the importance of convenience was divided into two groups, those who responded that convenience was important (n= 96) and those who responded that convenience was not important or were neutral (n=29). Participants that did not respond was eliminated from the test. There were no significant differences between the dimensions of benevolence, integrity, and affective commitment by how important convenience is.

Table 9: How Important is Convenience

Convenience	Benevolence	Integrity	Affective Commitment
Important	m=3.46	m=3.63	m=3.92
Neutral or not important	m=3.44	m=3.58	m=3.71
Significance?	No Significance	No Significance	No Significance

HOW IMPORTANT IS CUSTOMER SERVICE?

To analyze the importance of customer service, there were two groups. 84 responded that it was important, 41 responded not important and 3 of the participants did not respond to this question so were excluded from this test.

For the construct of benevolence, individuals that responded that customer service was important (n=84) scored significantly higher than individuals that responded that customer service was not as important (n=41) at $p<0.001$. This shows that individuals that thought that customer service was important significantly felt a higher level of benevolence with the businesses they patronized than those that did not think customer service was important.

For the construct of integrity, individuals who thought that customer service was important (n=84) scored significantly higher than individuals that thought that customer service was not as important (m=41) at $p<0.001$: How Important is Customer Service). This shows that individuals that thought that customer service was important significantly felt a higher level of integrity with the businesses they patronized than individuals that did not think customer service is as important.

For the construct of affective commitment, individuals that thought that customer service was important (n=84) scored significantly higher than individuals that did not think customer service was important (n=41) at $p<0.001$. This shows that individuals that thought that customer service was important significantly felt a higher level of affective commitment towards businesses they patronized than individuals that did not think customer service was important. These results are shown in Table 10 below.

Table 10: How Important is Customer Service

Customer Service	Benevolence	Integrity	Affective Commitment
Important	m=3.58	m=3.75	m=4.01
Neutral or not important	m=3.22	m=3.42	m=3.58
Significant?	$p<0.001$	$p<0.001$	$p<0.001$

HOW IMPORTANT IS BUYING LOCAL?

We divided the surveys into two groups, those who ranked buying local as important (n=57) and those who ranked buying local as not important or were neutral (n=71). After comparing the two groups we found that those who viewed buying local as

important score significantly higher in the trust constructs benevolence and integrity than those who do not view buying local as important.

Table 11: How Important is Buying Local

Buying Local	Benevolence	Integrity	Affective Commitment
Important	m=3.64	m=3.78	m=4.33
Neutral or not important	m=3.26	m=3.52	m=3.53
Significant?	p<0.001	p<0.05	No Significance

HOW IMPORTANT IS CUSTOMER REVIEWS?

We divided our responses into two groups. Those who ranked customer reviews important (n=93) versus those who ranked customer reviews as not important or were neutral (n=35). Those who rank customer reviews as important scored significantly higher in the constructs of benevolence and integrity than those who did not see customer reviews as important. There was no significant difference found under the construct of affective commitment when comparing customer reviews.

Table 12: Customer Reviews

Customer Reviews	Benevolence	Integrity	Affective Commitment
Important	m=3.56	m=3.70	m=3.92
Neutral or not important	m=3.16	m=3.41	m=3.73
Significant?	p<0.01	p<0.05	No Significance

CONCLUSION

This research set out to answer four (4) questions;

- How does gender affect consumers' benevolence, integrity, and affective commitment?

- How does education level affect consumers' benevolence, integrity, and affective commitment?
- How does age affect consumers' benevolence, integrity, and affective commitment?
- How does employment status affect consumers' benevolence, integrity, and affective commitment?
- How does year in school affect consumers' benevolence, integrity, and affective commitment?

GENDER

When we compared male and female respondents, we were unable to find a significant difference for integrity. This was different to the findings of Warner-Soderholm et al. (2018), that found that women scored significantly higher than men in integrity. When comparing male and female under the constructs of benevolence, we found no significant difference, which was consistent to the findings of Warner-Søderholm et al. (2018). When examining affective commitment, we were unable to find any significant difference. The research showed that there was no significant difference between gender and consumers' benevolence, integrity, and affective commitment.

EDUCATION

This study showed that there was no significant difference those with a bachelor's degree and those with lower than a bachelor's degree, in the three constructs that were investigated.

AGE

In our analysis, ages 18 to 24 combined, ages 25 to 50 were combined, and 50 were combined. We found a significant difference in the construct of affective commitment when comparing the ages 18 to 24 to ages 25 to 50, as well as comparing ages 18 to 24 to 51 and over. In both cases, the age group 18 to 24 scored significantly lower than the group they were being compared to. This shows that the age group 18 to 24 is much less committed towards locally owned businesses when compared to older age groups.

No significant differences were found for the construct of integrity. This was different from the findings of Warner-Soderholm et al. (2018), as they found younger people scored higher than older people when comparing integrity.

YEAR IN SCHOOL (IF RESPONDENT WAS A CURRENT STUDENT)

Year in school was split into three groups, u First and second year, 28 of them, third and fourth year had 22, and there were 20 graduate students. There were no significant differences in our findings.

EMPLOYMENT STATUS

Finally, this study found that there was a significant difference in two constructs of benevolence and affective commitment to employment status. For benevolence and affective commitment, employed individuals scored significantly higher than unemployed individuals. Employed individuals felt more committed, and more trusting towards locally owned businesses.

LIMITATIONS AND RECOMMENDATIONS

Due to time and budget constraints the sample was small just enough for exploratory research. This study should be replicated with more participants to get a more conclusive decision. The use of convenience samplings would not significantly impact the outcome as the sampling was targeted to those that fit the study purpose. It is also recommended that after a larger study, a hypothesis testing should be done to confirm the relationships.

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