TRUST AND CUSTOMER WILLINGNESS TO PROVIDE INFORMATION IN DATABASE-DRIVEN RELATIONSHIP MARKETING

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ABSTRACT

As organizations continue to embrace the concept of building customer relationships as a way of creating a competitive advantage, they seek to understand what makes a customer relationship successful. This article reports the results of a survey of consumers that explores one construct—trust in the organization—and its role in customers' perception of their relationship with an organization. In addition, trust in the organization and its influence on customers' willingness to provide the information necessary to help build a strong relationship is examined. The findings provide some support for the role of trust in building relationships, as well as identifying which factors are important in building that trust.

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INTRODUCTION

In today's competitive business environment, more and more marketers are embracing a relationship marketing orientation, where the aim of the seller is to have a long-term, broad-based relationship with the buyer in which the occurrence of a particular transaction is only a minor event in a long history. The goal is to gain loyal customers to whom a marketer can provide a variety of goods and services (Tomer, 1998). Although conceptually appealing, marketers have been frustrated when faced with the task of implementing relationship marketing. An effective relationship in a marketing context suggests that consumers are willingly reducing their available market choices—something marketers must give customers a good reason to do (Sheth & Parvatiyar, 1995). A relationship by definition requires two-way interaction and communication. Thus marketers have to determine how to create a dialogue and then how to maintain that dialogue so it is beneficial to both the marketer and the customer.

Many marketers have turned to the database as the source for creating a dialogue and thus developing relationships with customers. The database, which at its core is a collection of information about customers, helps marketers identify customer needs, customer wants, and customer preferences that can then be better served in the long run. Through modeling, loyalty programs, CRM (Customer Relationship Management) programs, and some trial and error, the database marketer learns who his/her customers are and how best to communicate with them. The database, however, is only as good as the information it contains. Obtaining personal information about customers creates concerns for privacy and the potential for abuse of information by marketers. Customers have to feel comfortable enough with the marketer to reveal information, which in turn helps the marketer better serve the customer.

One factor proposed as a potential driver of database-driven relationship marketing is *trust* (Milne, Rohm, & Boza, 1998). Customers must have feelings of trust toward the marketer before revealing information. Trust, however, may be a function of several related antecedent constructs including risk perception (Doney & Cannon, 1997), credibility (Gundlach, Achrol, & Mentzer, 1995), past experience (Rempel, Holmes, & Zanna, 1985), reputation (Ganesan, 1994), and perceived dependability (Smith & Barclay, 1997). The purpose of this research is to look at the role of trust as a driver of database-driven relationship marketing in a consumer context. Sheth and Parvatiyar (1995) noted that although there has been a great deal of research on relationship marketing in a business context, very few studies have focused on relationship marketing with respect to consumer products. This work explores the relative importance of a number of trust antecedents, identified in earlier research on trust and relationships, in formulating trust between consumers and the organization in a database relationship context. It then examines whether the establishment of trust drives customer perceptions of a relationship and customer willingness to provide information to a company for further database-driven relationship marketing efforts. As marketers better understand the importance and nature of trust in developing relationships, they can better serve customers and better respect customers' concerns and rights to information privacy.

LITERATURE REVIEW

Database-Driven Relationship Marketing and Trust

Marketers' efforts to develop closer relationships with customers have led them to the database as a tool to identify and serve customer needs. Database marketing continues to grow and with it more and more opportunities to conduct transactions that do not even require the physical presence of a buyer and seller. The growth of database marketing has also generated increased concerns for consumer privacy of information. Punch (1996) found that almost 85% of respondents to a survey expressed con-

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