THE MODERATING ROLE OF SERVICE ENVIRONMENT ON THE EFFECTS OF FIRM REPUTATION AND PERCEIVED SERVICE QUALITY ON CONSUMER TRUST: A STUDY IN THE HEALTHCARE INDUSTRY

*Fatih KOÇ

*Volkan ÖZBEK

**Esra ALNIAÇIK

*Balıkesir University

**Kocaeli University

ABSTRACT

Trust is an important subject of various disciplines and a major factor in establishing and maintaining relationships. Trust, in this study, is examined in respect to the consumer evaluations of service quality in private hospitals. Perceived service quality and firm reputation are measured as the antecedents of consumer trust, while service environment is treated as a moderator variable. Research data is collected from a convenient sample of 243 patients who acquire service from 8 private hospitals located in Balıkesir and Kocaeli provinces of Turkey. Hypotheses are tested by multiple regression analyses. Data analyses revealed that firm reputation and perceived service quality have significant effects on consumer trust, and service environment moderates these relationships. Theoretical and managerial implications of the findings are discussed.

Keywords: Consumer Trust; Perceived Service Quality; Firm Reputation; Service Environment

INTRODUCTION

Both from the economical and social perspectives, creation of the prosperity mainly depend on the social capital and the prevalence of trust amongst the individuals of the society (Fukuyama, 2005). Establishing and maintaining a relationship in any context, is only possible when there is a mutual trust between the parties. In this respect, today's companies have to build consumer trust in order to gain competitive advantage. A company who earns the trust of consumers can reach its goals with the help from loyal customers (Koç, 2012).

The inherent nature of services positions trust as perhaps the single most powerful relationship marketing tool available to a company (Sirdeshmukh, Singh and Sabol, 2002). Establishing a durable trade relationship between the company and consumer in the services industry is difficult because of the nature of services (particularly since they are intangible and heterogeneous) (Gounaris, and Venetis, 2002; Dos Santos and Fernandes, 2008). Consumers can not reach complete and precise information about the service before they purchase it (Castaldo, 2007). They only can evaluate the service while or after they consume it. Thus, consumers encounter uncertainty before they purchase the service. The more the level of uncertainty, the more they need trust (Özbek, 2008). If the consumer wants to buy the service, he has to trust in the company. This means that the consumer take some risk. Consumers take two types of risk when they trust a company. First one is the failure risk, which means that dissatisfaction with the service taken. Second risk is wasting efforts, time and money (Kim, Ferrin and Rao, 2007; Özbek, 2008). Trust has a critical importance when decreasing the risk and establishing commitment between the company and the consumer (Dos Santos and Fernandes, 2008).

Existing literature posits that another important factor influencing consumer trust is the firm reputation (Ganesan, 1994; Bennet and Gabriel, 2001; McKnight, Choudhury and Kacmar, 2002; Flavian, Guinaliu and Torres, 2005; Walsh and Beatty, 2007; Casalo, Flavian and Guinaliu, 2007; Michaelis et al., 2008; Walsh, Beatty and Shiu, 2009; Keh and Xie, 2009; Derin and Demirel, 2011; Bozkurt, 2011). A good reputation

produces higher levels of consumer trust, can minimize marketing expenses, can drive a hard bargain with the distributers, and provide advantage in gaining new customers and retaining current ones, and responding to competitors promptly (Bozkurt, 2011). It is expected that consumers who has trust, are more satisfied with and committed to the companies, brands or products that has a good reputation

Quality can be defined broadly as superiority or excellence. By extension, perceived quality can be defined as the consumer's judgment about a product's overall excellence or superiority (Zeithaml, 1988). Several studies exhibit that perceived service quality has a significant impact on consumer trust (Aydın and Özer, 2005; Chiou and Droge, 2006; Eisingerich and Bell, 2007; Pagan, Balasubramanian and Pauly, 2007; Swaen and Chumpitaz, 2008).

Services are provided by utilizing some physical instruments such as facilities, equipments, machinery, etc. Further, services are provided in a social environment. Relationships between the employees and customers constitute this social environment (Rosenbaum and Massiah, 2011). Naturally, the social environment of the services is an important factor when evaluating the services. Since services are intangible, consumers also consider the social environment when they make their evaluations about the service quality (Wakefield and Blodgett, 1994; Lin, 2004). Hence, services environment is an important factor for consumer trust, purchasing services, repeating purchases, and increasing the frequency of purchases. In this study, the authors propose that services environment moderates the relationships of firm reputation-trust and service quality-trust.

LITERATURE REVIEW AND HYPOTHESES

Consumer Trust

The concept of trust attained an increasing concern in various sub fields of the social sciences since 1950's. The concept has started to gain attention by marketing scholars since 1980's. Due to the fact that it has been the subject of several disciplines, it is difficult to lay a single comprehensive definition of trust.

Similarly, there is a wide range of similar definitions about consumer trust in the literature. For example, Moorman, Deshpande and Zaltman (1993) define trust as "a willingness to rely on an exchange partner in whom one has confidence". In another definition, consumer trust is defined as "confidence in an exchange partner's reliability and integrity" (Morgan and Hunt, 1994). In a similar definition, Gefen (2000) defined trust as the confidence a person has in his or her favorable expectations of what other people will do, based, in many cases, on previous interactions. Doney and Cannon (1997) define trust as "the perceived credibility and benevolence of a seller or his sales person". The term "exchange" in these definitions represents the selling-purchasing behavior and exchange partner means the customer or the company. Consumer trust is the feeling of confidence towards a company that a customer performs a trade relation. Further, consumer trust may be developed towards a product or brand, too (Komiak and Benbasat, 2004). In this study, consumer trust is depicted as the patients' feelings of confidence towards the hospital that he or she buys healthcare services.

Firm Reputation

Reputation is an aggregate composite of all previous transactions over the life of the entity, a historical notion, and requires consistency of an entity's actions over a prolonged time (Herbig and Milewicz, 1993). According to Fombrun and Shanley (1990), corporate reputations represent publics' cumulative judgments of firms over time, which, in turn, hinge on firm's relative success in fulfilling the expectations of multiple stakeholders. Reputation can be defined as a distribution of opinions (the overt expression of a collective image) about a person or other entity, in a stakeholder or interest group (Bromley, 2001). Corporate reputation is a perceptual representation of a company's past actions and future prospects that describes the firm's overall appeal to all its key constituents when compared to other leading rivals (Fombrun, 1996). Corporate reputation is the summarized view of the perceptions of various stakeholders of the firm. In other words, reputation is the cumulative beliefs of customers, employees, suppliers, administrators, creditors, media and the society about what the firm stands for. Reputation is the set of cognitive and affective appraisal of the past actions of a firm and estimations about its future actions (Gümüş and Öksüz, 2009). It is expected that, firms with a high reputation acquire consumer trust, satisfaction and loyalty. Thus, firms must spend a special effort in order to attain a favorable reputation in the eyes of consumers.

Perceived Service Quality

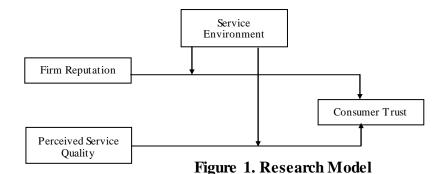
According to Parasuraman, Zeithaml and Berry (1988), the difference between customer's expectations of service and their perceptions of the service is defined as perceived service quality. This approach compares consumers' expectations from and their perceptions of the service. If expected service quality is greater than the perceived service quality, there occurs dissatisfaction. If the difference equals zero, there occurs satisfaction. If perceived quality exceeds the expected quality, consumers perceive it as the ideal quality (Devebakan and Aksaraylı, 2003).

Service Environment

Because the service generally is produced and consumed simultaneously, the consumer is "in the factory" often experiencing the total service within the firm's physical facility. The factory (or the place where the service is produced) cannot be hidden and may in fact have a strong impact on customer's perceptions of the service experience (Bitner, 1992). Physical environment where the services are provided, may give an idea about the service itself. Whether a consumer will prefer or not prefer a service is related with the environment where the service is provided (Ekiyor, 2009; Özdemir, 2008). Servicescape is considered as the environment in which the service is assembled and in which the seller and customer interact, combined with tangible commodities that facilitate performance or communication of the service (Bitner, 1992). The servicescape plays an integral role in the formation of service quality perceptions of consumers (Brady and Cronin, 2001). Hence, we propose the following hypotheses:

Model Development and Hypotheses

This study investigates the effects of firm reputation and perceived service quality on consumer trust. Further, it examines the possible moderating effect of the service environment on the relationships between firm reputation, perceived service quality and consumer trust. The following diagram introduces the research model.



Firm Reputation, Perceived Service Quality and Consumer Trust

Relevant literature treats the perceived quality as an antecedent of consumer trust (Chiou and Droge, 2006; Eisingerich and Bell, 2008; Pagan, Balasubramanian and Pauly, 2007). Eisingerich and Bell (2008) found that technical and functional service quality significantly effects consumer trust in the financial services context. Some other studies in the healthcare industry revealed that perceived service quality has a significantly positive impact on consumer trust (Chang, Chen and Lan, 2013; Patawayati et al., 2013, Alrubaiee and Alkaa'ida, 2011).

Castaldo (2007) classified the antecedents and consequences of trust. He treated firm reputation as an important antecedent of consumer trust. An important prerequisite of consumer trust towards firm/product/brand is that the firm should have a good reputation in the eyes of the consumer. Firm reputation is treated as an antecedent of consumer trust in several studies (Ganesan, 1994; Bennet and Gabriel, 2001; McKnight, Choudhury and Kacmar, 2002; Flavian, Guinaliu and Torres, 2005; Walsh and Beatty, 2007; Casalo, Flavian and Guinaliu, 2007; Michaelis et al., 2008; Walsh, Beatty and Shiu, 2009; Keh and Xie, 2009; Derin and Demirel, 2011; Bozkurt, 2011; Flavian, Guinaliu and Torres, 2005; Casalo, Flavian

and Guinaliu, 2007). The level of consumers' trust increases when firms have a good reputation or image (Doney and Cannon, 1997). In the light of the previous findings of the relevant literature, we propose the following hypothesis:

- H1: Perceived service quality has a positive effect on consumer trust.
- H2: Firm reputation has a positive effect on consumer trust.

The Moderating Effect of Service Environment

Bitner (1992) argued that service environment influences such consumer behavior as coming in, exploring, staying, spending money, satisfaction and retention. Physical environment of the services effects customer satisfaction, service quality and loyal (Lin, 2004). Auh (2005) asserted that the consumer- service provider interaction and store atmospherics influence consumer trust via perceived performance. Guenzi, Johnson and Castaldo (2009) found that store environment effects consumers' trust through the store. Service environment is an important factor affecting consumers' assessments about the service (quality, satisfaction, firm reputation) and their sense of trust through the firm. In this regard, we propose the following hypotheses to concerning the relationships between firm reputation, perceived service quality, consumer trust and service environment.

- H3: Service environment moderates the relationship between perceived service quality and consumer trust.
- H4: Service environment moderates the relationship between firm reputation and consumer trust.

METHODOLOGY

Research Goal

The main objective of this study is explaining the effects of firm reputation and perceived service quality on consumer trust. In addition, the moderating effect of service environment on the relationships between firm reputation, perceived service quality and consumer trust is also probed. A field research in the healthcare industry is conducted.

Sample and Data Collection

Research data is collected from 243 respondents (patients) taking healthcare services from eight different private hospitals located in Balıkesir and Kocaeli provinces of Turkey. Respondents are conveniently selected and data is collected by a questionnaire with face to face surveys. The questionnaire consisted of several scales measuring the research constructs. Consumer trust scale and firm reputation scales are derived from Casalo, Flavian and Guinaliu (2007). Consumer trust was measured by 9 items and firm reputation was measured by 5 items. Perceived service quality was measured by 4 items derived from Swaen and Chumpitaz (2008). Finally, the service environment was measured by a 6 items scale derived from Bai et al. (2008). All of the scale items were 5 point Likert type scales (1=strongly disagree to 5=strongly agree). Research hypotheses are tested by multiple regression analyses by using SPSS software.

Analyses and Results

Before testing the research hypotheses, some preliminary analyses are run to control the dimensionality and reliability of the scales. Scale dimensionality was controlled by exploratory factor analysis. Scale reliability was assessed by internal consistency using Cronbach's Alpha coefficient. Table 1 shows the results of the exploratory factor analysis and reliability analyses.

Table 1. Factor Analysis Results

	Factor Loading	Cronbach Alpha
Factor 1: Consumer Trust (CT)		
I think that this company usually fulfils the commitments it assumes	,627	,928
I think that the information offered by this company is sincere and honest	,754	
I think I can have confidence in the promises that this company makes	,754	
This company does not make false statements	,661	
This company is characterized by the frankness and clarity of the services that it offers	,640	
I think that services given on this company are made in search of mutual benefit	,740	
I think this hospital treats its patients with sincerity and goodwill.	,813	
I think that this company is concerned with the present and future interests of its customers	,796	
I think that the offer of this company take into account the desires and needs of its customers	,666	
Factor 2: Perceived Service Quality (PSQ)		
This service is good quality	,632	,880
I have never had to complain about the quality of this service	,686	
Compared with other services that I have used in the past, this is the best	,656	
It is one of the better services that I could have purchased	,712	
Factor 3: Firm Reputation (FR)		
This company has a good reputation	,747	,902
This company has a good reputation compared to other rival company	,813	
This company has a reputation for offering good products and services	,784	
This company has a reputation for being fair in its relationship with its customers	,628	
This hospital has a good reputation within the society.	,728	
Factor 4: Service Environment (SE)		
Offices and counters were in convenient locations.	,751	,849
Offices and counters were neat, comfortable and appealing.	,722	
The building is not complicated; patients can easily find their way.	,769	
Employees used appropriate equipment and tools.	,679	
Employees were well dressed and neat in appearance.	,700	
Employees were familiar with their work and did their jobs well	,663	

Principal components analysis revealed four factors as expected. Scale items are adequately loaded to relevant factors. Cronbach Alpha coefficients are well above the 0,70 threshold. Consequently, we created four composite variables by averaging the items under each scale. The composite variables are used in regression analyses in order to test the research hypotheses. The means, standard deviations, and interrelations of the composite variables are presented in Table 2.

Table 2. Means, Standard Deviations, and Interrelations of Variables

	Mean	Std. Deviation	1	2	3
(1) Consumer Trust	3,7042	,70092			
(2) Perceived Service Quality	3,5700	,78417	,672(**)		
(3) Firm Reputation	3,7531	,77156	,657(**)	,621(**)	
(4) Service Environment	4,1763	,62409	,435(**)	,402(**)	,462(**)

^{**.} Correlation is significant at the .01 level (2-tailed).

Regression analyses are employed in order to test the research hypotheses. Regression, with interaction terms of independent and moderator variables, is suggested as an appropriate method for this purpose (Baron & Kenny, 1986). Table 3 exhibits the analyses results for the first regression model. Perceived service quality exerts a significantly positive effect on consumer trust ($\beta = ,672$; P=,001). Thus, H1 is supported. The second step of the regression analysis is constructed to see the moderating effect of service environment on the relationship between perceived service quality and consumer trust. As seen in the table, the interaction term (Perceived Service Quality*Service Environment) has a significantly positive effect on consumer trust (β =,121; P=,017). Thus, the data provides sufficient evidence to conclude a moderating effect of service environment (Baron & Kenny, 1986; Howell, 2013). H2 is also supported.

Table 3. Regression Analysis: Perceived Service Quality and Service Environment on Consumer Trust

Model	Independent Variable and The Moderator	Stand. β	t	Sig.	Adjusted R ²	F Value	Model Sig.
1	Perceived Service Quality	,672	14,089	,000	,449	198,491	,001
2	Perceived Service Quality	,596	11,882	,000	,490	78,455	,001
	Service Environment	,245	4,533	,000			
	Perceived Service Quality	,121	2,404	,017			
	*Service Environment						

Dependent Variable: Consumer Trust

Table 4 exhibits the analyses results for the second regression model. Firm reputation exerts a significantly positive effect on consumer trust ($\beta = .657$; p=.001). Thus, H3 is supported. The second step of the regression analysis is constructed to see the moderating effect of service environment on the relationship between firm reputation and consumer trust. As seen in the table, the interaction term (Firm reputation*Service Environment) has a marginally significant effect on consumer trust (β =.091; p=.077). Thus, the data does not provide enough evidence to show the moderating effect of service environment on the relationship between firm reputation and consumer trust. H4 can not be supported.

Table 4. Regression Analysis: Firm Reputation and Service Environment on Consumer Trust

Model	Independent Variable and Moderator	Stand. β	t	Sig.	Adjusted R ²	F Value	Model Sig.
1	Firm Reputation	,657	13,535	,000	,429	183,185	,001
2	Firm Reputation	,575	10,726	,000	,454	68,088	,001
	Service Environment	,203	3,543	,000			
	Firm Reputation* Service Environment	,091	1,775	,077			

Dependent Variable: Consumer Trust

The following diagram shows the results of hypotheses testing on the research model.

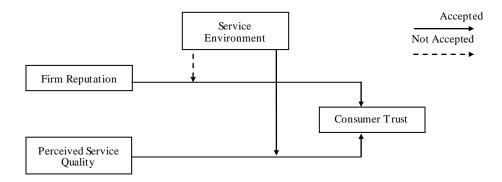


Figure 2. Final Research Model

CONCLUSION

This study investigates the effects of firm reputation and perceived service quality on consumer trust within the context of healthcare industry. Further, it examines the moderating effect of the service environment on the relationships between firm reputation, perceived service quality and consumer trust. Depending upon the current literature, a research model is proposed in order to examine the relationships among these variables. Research data is collected from patients acquiring healthcare services from private sector hospitals. Data analyses revealed that firm reputation is an important predictor of consumer trust. This finding is consistent with the results of previous studies in the relevant literature (Ganesan, 1994; Bennet and Gabriel, 2001; McKnight, Choudhury and Kacmar, 2002; Flavian, Guinaliu and Torres, 2005; Walsh and Beatty, 2007; Casalo, Flavian and Guinaliu, 2007; Michaelis et al., 2008; Walsh, Beatty and Shiu, 2009; Keh and Xie, 2009; Derin and Demirel, 2011; Bozkurt, 2011; Flavian, Guinaliu and Torres, 2005; Casalo, Flavian and Guinaliu, 2007). Attaining a good reputation in healthcare consumers' minds will result is a favorable attitude and preference, and develops consumer trust through the hospital. In order to attain a sustainable competitive advantage, hospital administrators must focus on developing a good reputation in the public mind. This study examined the potential moderating effect of service environment, which may affect the direction and strength of the relationship between firm reputation and consumer trust. However, analyses results did not exert enough evidence to show the moderating effect.

Another issue investigated in this study was the relationship between perceived service quality and consumer trust. Analyses results revealed that perceived service quality has a significantly positive effect on consumer trust. This finding is consistent with the results of previous studies as well (Chiou and Droge, 2006; Eisingerich and Bell, 2008; Pagan, Balasubramanian and Pauly, 2007; Chang, Chen and Lan, 2013; Patawayati et al., 2013, Alrubaiee and Alkaa'ida, 2011). Service quality is an important antecedent of consumer trust and intention to re-purchase services in the healthcare industry. Further, it is found that, service environment enhances the positive relationship between perceived service quality and consumer trust. Hospital facilities, buildings, design and convenience, attitudes of support staff, attendance and competence of healthcare personnell (doctors, nurses) and technical infrastructure are important factors that affect the perceived service quality, which in turn influences consumer trust.

Professionals and administrators in the healthcare industry must be aware of attaining a favorable reputation among current and potential consumers. Improving the service quality is another important aspect of obtaining consumer trust. Further, developing a favorable service environment is another important factor in order to attain and retain consumer trust, satisfaction and loyalty. Once again, future studies may take some other variables (demographics, socio-economic status, public-private hospital comparisons, type and severity of the disease etc.) into consideration when examining the consumer behavior in the healthcare industry.

As a final remark, the study has some limitations. There is a need to replicate this research with the use of more representative random samples. Future studies would gain external validity by using probability samples of wider populations.

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