

MARKET MAVENISM

Its Contribution in Building Consumer's Trust*

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In globalization era, firms have to deal with multifaceted challenges. Dynamic changes in consumers' demands and desires, technology, and new knowledge and innovative movement of competitors are some examples of the important tasks to be managed in order to be able to survive in the market. The role of communications and the presence of market maven cannot be ignored because both are salient elements for establishing a firm's marketing strategy. Market maven has been well defined and studied. However, the participation of market maven in improving a consumer's knowledge and trust in certain object is unclear. Therefore, this study aims to: (1) investigate the role of inherent personal knowledge in affecting trust, (2) investigate as to whether mavens play a role in improving a recipient's knowledge level and trust. The authors conducted a study that involved a total of 134 students as respondents. The correlation between subjective knowledge and trust attains a medium level, while objective knowledge is related to trust at a very low level. Trust in the low maven group is the lowest compared to that in medium and high mavens. This study indicates that there are different results in terms of effects of information provided by three different maven groups.

Keywords: information exchange; knowledge; market maven; trust —word-of-mouth

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Introduction

In literature, trust-based relationship marketing involves two main actors, i.e., a person who conveys trust and exchanges it with a partner. Therefore, studies have highlighted factors affecting trust with regard to those parties.

Many studies have focused on investigating exchange partner factors for conveying trust, such as competency, reliability, benevolence, quality, responsibility, expertise, and problem solving (Anderson and Weitz 1990; Blau 1964; Dwyer and Oh 1987; Pruitt 1981; Rotter 1967; Schurr and Ozanne 1985; Morgan and Hunt 1994; Doney 1997; Ganesan and Hess 1997; Singh and Sirdeshmukh 2000). Unfortunately, there are only a few publications touching upon the inherent personal aspects of the actors, such as knowledge level.

Therefore, the first aim of this study is to investigate the role of knowledge level in affecting consumer trust towards a specific product. The level of knowledge is interesting to be studied, because it is pointed out earlier that cognitive-based trust is apparently more important than affective one as a foundation in building trust (Smart 2003). Interpersonal communication through word-of-mouth (WOM) can be considered one of the alternatives to improve consumers' knowledge level. Studies about mavens have dealt more with the issues of identifying and characterizing mavens. A market maven is an individual who has informa-

tion on many kinds of products, places to shop, and other facets of the market, and initiates discussion with consumers and responds to requests from consumers for market information (Feick and Price 1987). Heretofore, there is very little understanding of how people perceive mavens as information sources.

Therefore, the second aim of this study is to investigate as to whether mavens can play a role in improving knowledge level and trust and to understand the consumers' acceptance of market mavens.

The Role of Trust in a Saturated Market

The presence of product differentiation and innovation, strong market competition, and the absence of significant growth in consumption are some characteristics that are attached to the profiles of a saturated market. In such a market, consumers are satisfied with abundant product offers that have relatively similar features, characteristics, and benefits. Due to the presence of product choices, the consumers' buying purpose is becoming vague and unpredictable, and their consumption pattern is more individualized. From the marketing point of view, a consumer retention approach is considered the central strategy for binding the customers. Trust is becoming a cornerstone of any success in building up consumer retention through a long-term relationship basis toward a certain brand or an organization. Trust is

generally being seen as an essential ingredient for successful relationships (Dwyer et al. 1987; Moorman et al. 1993; Morgan and Hunt 1994).

Elements of trust-based relationship marketing focused on exchange partners, such as competence, reliability, integrity and benevolence, have been well studied. Trust is considered in marketing views to be a belief, confidence, or expectation about an exchange partner's trustworthiness that results from the partner's expertise, reliability, or intentionality (Anderson and Weitz 1990; Blau 1964; Dwyer and Oh 1987; Pruitt 1981; Rotter 1967; Schurr and Ozanne 1985). Moorman et al. (1993) propose that an expectation of trustworthiness results from the ability to perform (expertise), reliability, and intentionality. Morgan and Hunt (1994) define trust as the perception of "confidence in the exchange partner's reliability and integrity."

Conceptualizations of trust are predominantly featuring two dimensions: competence (perceived ability to meet consumers' needs) and benevolence (perceived willingness to put consumers ahead of the self) (Doney 1997; Ganesan and Hess 1997; Singh and Sirdeshmukh 2000). Just recently mentioned, elements of trust are focusing on the profiles of the exchange partner. The second component affecting trust is from the actor himself and is called inherent person's characteristics. Gabarino and Johnson (1999) have assessed the perceived risks, while Morgan and Hunt (1994) in their study on the commitment and

trust theory of relationship marketing have argued that a person's shared values and opportunistic behavior influence trust. The other possible factor affecting trust from the side of the actor proposed in this study is the level of inherent knowledge of product categories. This will be discussed below.

The Relationship between Knowledge and Trust

Affective- and cognitive- based trusts are the principle foundations of interpersonal trust (Lewis and Wiegert 1985). Trust is cognition-based in that "we choose whom to trust in which respects and under what circumstances, and we base the choice on what we take to be 'good reasons,' constituting evidence of trustworthiness. Affective foundations of trust also exist, consisting of the emotional bonds among individuals" (Lewis and Wiegert 1985).

A study done by Smart demonstrates how emotional or affective trust is eroding and people are increasingly looking for tangible, rational trust. There is a growing distrust of brands that have a 'corporate' feel and that seek to generate solely emotional trust through their corporation without delivering rational trust (Smart 2003).

According to this study, some examples of values that the Americans mostly distrust are entitlement, materialism, imperialism, and big brother. McAllister (1995) has proved the hypothesis that for interpersonal cooperations in organizations, affective-based and cognitive-based trusts rep-

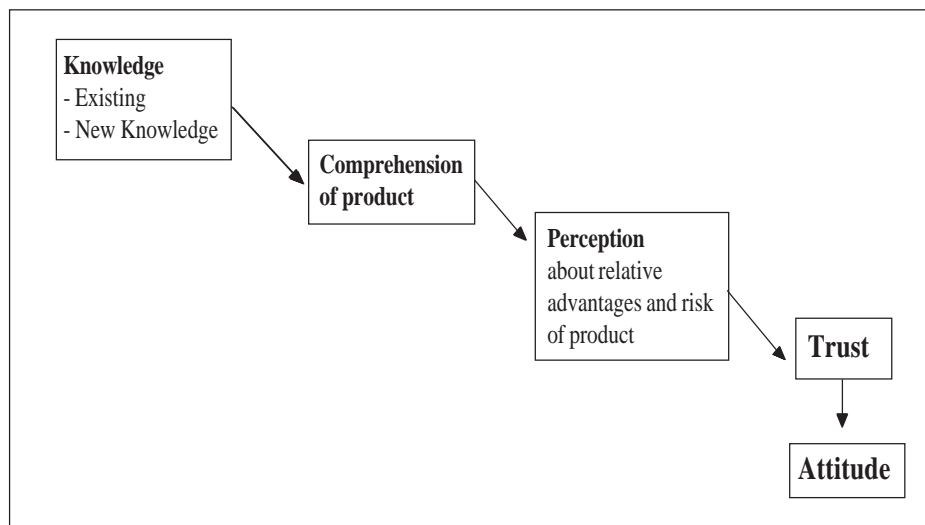
resent distinct forms of interpersonal trust. Furthermore, that study has stated that, in general, levels of cognitive-based trust are higher than those of affective-based trust. In the cognitive learning process, consumers select a product they believe will most likely satisfy them. It is about how consumers' trust a product (Assael 1995). In a cognitive process such as learning about an innovation, knowledge plays an important role. In order to be adopted widely, knowledge of an innovation must be distributed across consumer groups (Assael 1995).

Knowledge in the primary base domain is used to learn about and develop a representation of a new product. Two knowledge constructs have been distinguished (Brucks 1985; Park and Lessig 1981; Cowley and Mitchell

2003). *The first* is "objective knowledge," which is defined as accurate information on a product class stored in the long-term memory.

The second is "subjective knowledge" or self-assessed knowledge, i.e., people's perceptions on what or how much they know about a product class (Park et al. 1994). Consumer knowledge is an important construct in understanding consumer behavior (Brucks 1985; Rao and Sieben 1992). Studies have found that consumers with a higher level of knowledge are more selective in what information they examine prior to making a buying choice. Since they are more knowledgeable, they have a better understanding of the attributes which should be examined in order to make the best choice (Brucks 1985; Alba and

Figure 1. Relationship between Knowledge and Trust



—▶ = indirect influence

Sources: Author's presentation, adopted from Moreau et al. (2001); Kotler (2002)

Hutchinson 1987). The marketing model implicitly explaining the relationship between knowledge and attitude (and between knowledge and trust) is the response hierarchy-model, i.e., hierarchy-of-effects model of Lavidge and Steiner (1961), which shows that knowledge leads to liking (favorable and unfavorable feeling about a certain characteristic of an object), and liking leads to preference, conviction and finally purchase (in Kotler 2002). Moreau et al. (2001) argue that prior knowledge influences: (1) consumer's comprehension of a new product and (2) consumer's perceptions on the product's relative advantages and risks. Perception is perceived as a bundle of knowledge through the senses of the existence and properties of an object.

Furthermore, consumers develop perceptual inferences about brands, prices, stores, companies, etc., and these inferences are beliefs that consumers form about objects from past associations (Assael 1995). Since belief is one of the components of attitude, trust may further guide the formation of people's attitude. Based on the fragmented theoretical discussion, we develop the relationship between all aforementioned variables. Figure 1 represents the fundamental research theme of this study.

Knowledge transfer to consumers can be mediated by several types of information sources, such as advertising or other marketing communications programs. However, WOM is viewed as an alternative to advertising or as a complement to the classical

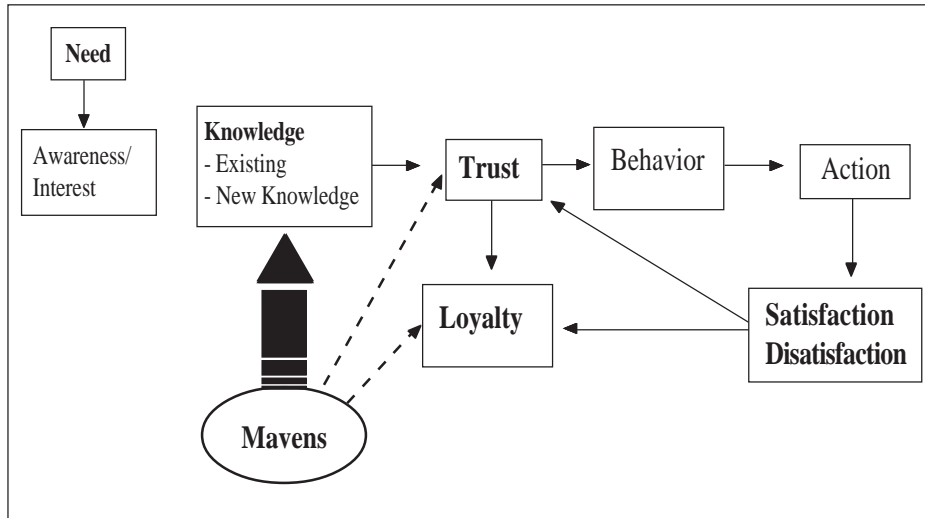
marketing communication techniques. For the diffusion process, certain groups of consumers play more roles compared to average ones do because of their active participation in spreading information to other consumers and in influencing consumers' personal preferences (Clark and Goldsmith 2005). This group of consumers has been identified as Market Mavens. The role of market mavens in influencing other people's knowledge level is discussed further.

The Role of Market Mavens in Interpersonal Communications

The conceptual definition of market mavens was first developed by Feick and Price (1987). This definition states that the most salient hallmark of market mavens is their possession of a wide range of market place information. *Firstly*, this group of consumers may possess variety of information such as information on product characteristics and places to shop. They may be aware of innovative or new products and more brands but not product specifics, and of sales and marketing campaigns.

Secondly, market mavens have the psychological characteristic that they likely to spread WOM communications across a variety of products, and initiate discussions with other people concerning market place (Clark and Goldsmith 2005). Market mavens, by definition, are highly social consumers who engage in much discussion regarding market place information (Feick and Price 1987). Market ma-

Figure 2. The Role of Knowledge and Trust



—→indirect influence

Sources: Author's presentation

vens can be differentiated from opinion leader groups or innovators. The term market mavens does not imply that these individuals are early purchasers of innovative or new products (such as innovators), nor are they necessarily users of products about which they have information (Feick and Price 1987).

Market mavens do not hold or tend to be influential within specific product category such as the opinion leaders, but they are a source of general information on the market place. Similarly, market mavens can also be opinion leaders or early purchasers of particular products (Feick and Price 1987). The role of mavens is depicted in Figure 2.

Hypothetically, mavens may influence other people's (receivers) trust in and loyalty to a certain object through

a modulation of personal knowledge. As trust-element plays a major role in the successful transfer process of information, it encompasses people's beliefs about others. Moreover, it leverages their willingness to use knowledge as the basis for actions (Luhmann 1979). Besides, as has been stipulated, an interpersonal trust is the extent to which a person is confident in and willing to act on the basis of words, actions, and decisions of others (McAllister 1995). Therefore, evaluating the trustworthiness of mavens will provide further understanding of whether mavens can be considered a potential and powerful mediator for the information transfer process.

Based on the aforementioned theoretical backgrounds, the hypotheses of this study are as follows. *First*, consumers' knowledge level towards a

certain object has a positive impact on perception. In this study, a focus is given on general knowledge about market, marketing, and production of food and beverage products. *Second*, perception on relative advantages and risks will lead to trust. *Third*, since trust is one of the elements of attitude, it has a positive impact upon attitude formation. Fourth, market mavens as information sources influence people's knowledge directly and trust indirectly.

Research Methodology

To achieve the objectives of this study, field research using a self-administered questionnaire was conducted. This study recruited a total of 134 respondents, mostly undergraduate students from the Agricultural, Nutrition, and Environmental Faculty. The interviews were conducted in Giessen, Germany in November 2005. Most of the enrolled students were in the third-fourth semester, and 88 percent were women. Questions in the questionnaire set were designed to fulfill some standard questioning techniques developed by previous authors.

In order to identify the presence of market mavens, the market mavens scale items system developed by Feick and Price (1987) is used. In this scale, Feick and Price (1987) integrate six types of questions, which can be answered using the Likert's rating scale. The six questions are: (1) I like to introduce new brands to my friends; (2) I like to help people by providing them with information on many kinds

of products; (3) people often ask me for information to get the best buy on several types of products, places to shop, or sales; (4) if someone asks me as to where to get the best buy on several types of products, I could tell the person where to shop; (5) my friends think of me as a good source of information of new products or sales; (6) think about a person who has information on a variety of products and likes to share this information to others. This person knows about new products, sales, stores, and so forth, but does not necessarily feel that he or she is an expert on any one particular product. How strong would you agree that this description fits you? In this study, we modify the answering scale from a seven-scale Likert (strongly disagree to strongly agree) into a five-scale Likert rating in order to simplify the personal judgment. However, our study uses similar descriptive statistics as the one utilized by previous researchers.

Several statistical methods are used to establish the maven classification. Using a percentile breakdown, the market mavens are classified into three different groups: low, medium, and high mavens. Cronbach's alpha for market mavens scale items is 0.747. In order to provide evidence for the generalizability of the market maven relationship with other variables, a non-parametric inference test (Kruskal-Wallis-Test) is utilized. Due to the fact that market mavens do not focus on a specific product, this study has investigated a very broad product spectrum

in food and beverage sector, including bread and cakes, milk and yoghurt, chilled products, snacks, coffee, candies, and chocolates. These product classes represent the top ten product categories in the food and beverage market in Germany.

Subjective and objective knowledge tests are employed to observe the knowledge level of the subjects. Subjective (or self-assessed) and objective knowledge are related, but they both express the need for consistency and clarity in the conceptualization and operationalization of consumer knowledge (Brucks 1985; Cole et al. 1991; Spreng and Olshavsky 1990). A 10-item true/false test concerning seven selected product categories and brands recalled is used to assess a subject's objective knowledge with respect to the food and beverage market.

The first type of objective knowledge test includes some questions concerning ingredients, production processes, product varieties, and market price levels. Brands recalled achieve a range of score between 0 and 10. In order to determine subjective knowledge, a self-report rating of familiarity and product knowledge using a 5-point scale anchored by "not at all familiar or not at all knowledgeable" to "very familiar or very knowledgeable" is applied. Cronbach's alpha for the combination of those two tests is 0.804, indicating a high degree of internal reliability and validity.

This study assesses the element of trust for two different purposes: (1)

trust toward product categories, which is used to evaluate people's trust and its correlation with other elements such as knowledge and attitude and (2) trust in mavens. The assessment of trust in product categories is done through a self-determined rating of quality and safety. Meanwhile, trust in mavens is determined by asking the subjects about the degree of some trust elements such as competence, reliability, and ability as an information source perceived by other people. A self-assessed measurement concerning the quality of product in comparison to price consideration is employed to determine the subjects' perceptions on relative advantages and risks of a product. Attitudes toward product categories are measured using a single response format of attitude measurement as suggested by Dillon et al. (1987). Finally, to find out the correlations among knowledge level, perception, trust, and attitude, Pearson's correlation for parametric scales is used.

Results

Influence flow from knowledge to trust

The product knowledge test as an indicator of objective attains a score range of 1-10 with a mean value of 6.4. These test results follow a normal distribution curve. In order to obtain a total score for objective knowledge, both measurements (brands recalled and product knowledge test) are combined. A subjective knowledge test is

Table 1. **Pearson’s Correlations between Variables**

	Knowledge		Perception	Attitude
	Objective test	Subjective test		
Trust	0.118	0.239 **	0.376 ***	0.544***
- sig. level	0.180	0.007	0.000	0.000
- N	(130)	(128)	(129)	(129)
Perception	0.070	0.265**	1	-
- sig. level	0.431	0.003		
- N	(129)	(129)		

** Significant at $p < 0.05$; *** Significant at $p < 0.001$

performed by asking the subjects as to: (1) what degree they are familiar with selected product categories and (2) what rating values of the personal knowledge levels are for all of the product categories. Familiarity with product categories attains a level with a mean value of 3.7 (max. 5 and min.1). Self-assessed knowledge level has a mean value of 3.4 (max. 5 and min.1). The combination of both tests is used as a predictor of total subjective knowledge level.

The subjective knowledge level is significantly correlated ($p < 0.05$) with the perception of relative advantages and risks on medium basis (correlation coefficient of 0.265 with a significant level of 0.003, see Table 1). However, the objective knowledge level as the second indicator of knowledge shows no significant correlation with perception.

Similar to the relationship pattern between knowledge and perception, Table 1 indicates that the correlation

between subjective knowledge and trust is of a medium level, while objective knowledge correlates at a very low level (correlation coefficient of 0.118) with trust. Table 1 also shows that perception on relative advantages and risks has a significant relationship with trust (correlation coefficient of 0.376).

Trust in Mavens and The Role of Mavens in Influencing Knowledge and Trust

This study has identified the presence of market mavens in the food and beverage sector, and this finding is in line with the results presented by Feick and Price (1987). Market mavens prevail in the group of students enrolled in this study. To further understand the role of mavens as mediators in spreading information and improving other people’s knowledge base, this study also investigates as to whether market mavens are perceived as a trustworthy information source. Trust measure-

ment is anchored on some major trust determinants (competence, reliability, and ability), and is based on general questions on the self-assessed level of trust in mavens as perceived by other people.

Table 2 provides an interpretation that, in general, trust in three groups of mavens (low, medium, and

high mavens) is significantly different in terms of competence, reliability, ability, and general trust questions. Mean values of high maven group indicate that subjects perceive this group as having high reliability (mean value of 4.22), relatively high competency (mean value of 4.08) and ability as information source (mean value of

Table2. The Means (Significant Level) of Trust Components of Maven Groups

Trust Components	Market Maven Groups (Means)		
	Low	Medium	High
Reliability as information source	3.33	3.78	4.22 (***)
Competence as information source	3.27	3.44	4.08 (***)
Ability as information source	3.36	3.50	4.18 (***)
Other people trust me	4.18	4.38	4.53 (**)

** Significant at $p < 0.05$ *** Significant at $p < 0.001$

1= not at all, 3= neutral, 5= absolutely

Table3. The Means (Significant Level) of Effect of Maven Groups on Behavior Decision

	Market Maven Groups (Means)		
	Low	Medium	High
My information improves other people knowledge	3.69	3.80	4.11 (**)
My information improves other people trust in certain object.	3.42	3.58	4.08 (***)
My information influences other people buying decision	3.48	3.50	3.97 (**)

** Significant at $p < 0.05$; *** Significant at $p < 0.001$

1= not at all, 3= neutral, 5= absolutely

Table 4. Trust in Some Information Sources

	N	Means (Max. 5 – Min. 1)	Standard Deviation
Family members	132	4.1212	.79146
Leader of group (Sport club, Musical-institution etc.)	131	2.3435	1.37433
Prominent on TV, radio or magazine-advertisements	132	1.9470	.93543
Salesmen	131	2.6641	1.01231
Unknown people	132	1.7576	.98167
Expert/nutritionist	131	4.0534	.94717
Friends	132	3.7197	.75478
Users/adopters	134	3.6418	.99172

Sources: of Table 1-4: author’s study results

4.18), and in general subjects trust this group to a very high extent (mean value of 4.53).

To confirm the affects of mavens in the transfer of information, this study includes some confirmative questions such as: (1) do you think that market information from a person who are socially engaged and actively spreading market information (or your information provided to other people in case you act as an information source for others) can improve knowledge on product categories? (2) do you think that information from this kind of person (or your information) can improve your trust in product categories? and (3) do you think that this kind of person (or your information) can influence your buying decision process? Table 3 indicates that there are differ-

ent results in terms of effects of information from the three maven groups. Again, information from the low maven group is perceived to be less important than that from the other two groups. In general, subjects notify that mavens strongly influence their buying decision process (mean value of 3.97).

Table 4 presents information regarding several possible sources of information. Family members (mean value of 4.12), experts in nutrition (mean value of 4.05), friends (mean value of 3.71), and users (or persons who have consumption experiences) are perceived as trustworthy information sources. Market maven groups identified from those groups are more valuable as information transfer mediators.

Discussion

The results of this study confirm that the first hypothesis that there is a correlation between knowledge level and perception toward relative advantages and risks can be partially verified, especially for subjective testing. Apparently, consumers' subjective knowledge has a significant positive correlation with trust and perception variables. On the contrary, the objective knowledge of consumers shows no correlation with both elements. The main reasons behind the finding on objective knowledge are: (1) brands recalled are not a strong indicator because the subjects (undergraduate students from the Agricultural, Nutrition and Environmental Faculty) are mostly well informed about the product categories, (2) subjects are mostly well informed concerning the general product knowledge of food and beverage due to their education in the nutrition faculty. In addition, this result confirms previous findings that two aspects have resulted in two different interpretations. *Firstly*, research on subjective probability assessment (Fishhoff et al. 1977) and feeling-of-knowing (Schacter 1983) suggest that what people think they know and what they actually know often do not correspond. *Secondly*, the mechanisms through which self-assessed knowledge and objective knowledge affect search and information processing may be different (Brucks 1985; Park and Lessig 1981; Park et al. 1988).

This study provides evidence that there is a correlation between respondents' perceptions on relative advantages and risks of certain product category and trust variable. This finding confirms the second hypothesis. Perception can be considered one of the most influential elements of people's trust in a certain object. Furthermore, trust shows a very strong relationship with attitude. If trust in a specific product is considered to have a similar function as belief toward a brand, as suggested by the multi-attribute model of attitude, belief is one of the elements in determining a person's attitude. Attitude formation is a function of the consumer's beliefs about attributes and benefits (Assael 1995). In conclusion, this study suggests that trust leads to attitude formation. Hence, the third hypothesis of this study is substantiated.

The findings of this study have contributed to the establishment of the concept of market maven. Indeed, a market maven can be identified and classified. However, in practical terms, it is not easy to identify the presence of market mavens.

Moreover, market mavens cannot be easily identified among opinion leaders, sophisticated consumers, and early adopters. Besides, there is no clear characteristic with respect to social and demographic profiles of mavens (Feick and Price 1987; Wiedmann et al. 2001). This study confirms the role of a maven in providing trustworthy and relevant information to con-

sumers (receivers). Consumer's trust in the low maven group is the lowest compared to that in the medium and high mavens. In contrast, the high maven group is perceived as being the most trustworthy.

Most of the subjects perceive that high mavens are reliable, competent, and accurate information sources. Information from the low maven group has a significantly lower influence and effect on buying decision compared to that from the medium and high mavens. On the other hand, information gathered from the high maven group strongly influences the receiver's existing knowledge (mean value of 4.11) and improves the receiver's trust (mean value of 4.08).

Summary

The purpose of this study is to examine whether knowledge level influences a person's inherent trust and whether market mavens play a role in improving people's knowledge and trust. The results of this analysis show that there is a positive correlation between knowledge and trust, and that mavens are perceived as a trustworthy information source, especially in improving knowledge level and trust. It is

apparent in marketing view that the improvement in people's inherent knowledge is one of the key success factors in building consumer's trust.

When consumers attain a significant knowledge level about an object (according to the cognitive learning process), they will perceive the object accordingly, create a correlated association and evaluate alternative brands, and then form a positive belief, trust, and attitude toward the given brand. Finally, they will make a purchase decision according to their inherent knowledge. Besides the classical marketing tools, this study suggests that market mavens can be considered another alternative to spread product information. Due to the characteristics of market mavens, they tend to automatically spread the information they have to other people.

However, it is apparent that there is a prerequisite in building maven groups. For instance, the firm may have to firstly build the maven's knowledge level and trust toward a product. Obviously, mavens may also spread negative information about a product. Therefore, it is important to ascertain that mavens are satisfied with the firm's products, services, and performance.

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