

**RISK AND TRUST IN BUSINESS RELATIONSHIPS - PERCEPTION AND CONSEQUENCES
OF TRUST-BASED ELEMENTS OF A BUSINESS OFFER**

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ABSTRACT

The aim of our study was to investigate the impact of risk level on the perception of information related to four types of trust and included in the business cooperation offer. In order to do that, we manipulated the level of risk by delivering appropriate information about the business situation. Visual exploration path was recorded using mobile eye tracking device. We also administered a questionnaire which enabled us to analyse potential differences in the decision making process as a consequence of different levels of risk.

The general conclusion is that in higher risk situation people tended to read more carefully all the information including trust indicators, irrespectively of what type of trust it was. Reading that offer leads to similar decisions regardless of level of risk what suggests that inclusion of trust-related elements into the offer may reduce risk perceived by buyer.

Keywords: trust in business-to-business relationships, perception of business offer, eye-tracking research, decision-making processes

Work-in-progress paper

INTRODUCTION

Behaviour of business-to-business market actors is seen primarily through the paradigm of rational decision-making. It is assumed that organizations act in a predictable manner, based on a cold calculation of potential profits and losses (Simon 1997; Taylor & Hansen 2005). Contrary to this state, economic performance may be also seen as a combination of rational and non-rational behaviour that involves social norms governing economic exchanges (Granovetter 1985) and interpersonal attitudes (e.g. Fukuyama 1995; Morgan and Hunt 1994) that matter especially in relationships forming. What is more, research findings suggest that trust building among B2B actors affect corporate efficiency in a various ways and has a wide influence on economic growth, social integration, cooperation and stability (e.g. Ebert 2009; Mayer et al. 1995). However, relatively little attention has been devoted to cognitive and affective consequences of trust considered as an irrational perspective of market behavior and its impact on decision-making. This, in turn, leads authors of this paper to consider the role of trust as an important element of shaping attitudes toward business partners.

Our paper fits in the existing theoretical frame, often discussed by IMP Group, by the assumption that the level of risk influences decision-making processes in business-to-business relationships and we attempt to determine the role of trust in this process. We approach trust as an element of relationship atmosphere but also as also as an anchor for business communication. What distinguishes this study is a physiological measurement in exploring this phenomenon. In order to determine the impact of risk on the perception of trust-related elements and on the decisions taken, we designed an experiment including the measurement of eye movements.

Particularly we focus on how aspects of business communication which correspond to personal and institutional trust influence actors' behavior. The level of risk was manipulated in order to look for potentially different importance of trust in high- and low-risk situations according to Buygrid Model. We then asked participants to make a decision based on information given in the offer and answer a few questions regarding satisfaction of a decision and willingness to continue cooperation with a business partner. For measures of visual exploration we used eye tracking device. This is one of the first studies aimed at measuring decision-making processes in business-to-business relationships on a physiological level. This empirical approach is relatively new (comparing to B2C marketing research - see for example Journal of Marketing Research 2015, Vol 52, Issue 4), thus underdeveloped in research on B2B relationships what rises some methodological troubles indicated later in this paper.

The paper is divided into two main parts, theoretical and empirical, and is organized as follows: firstly we review the literature on risk and trust in B2B relationships. Secondly we describe the methodology of our research. The outcomes are presented in the next part of the paper. The conclusion offers a suggestion to develop analysis of business relationships with psychophysiological measurement devices.

THE INTERPLAY BETWEEN RISK AND TRUST IN B2B RELATIONSHIPS

Risk has been discussed in corporate management literature for more than last 40 years (Bromiley, Miller and Rau, 2001), what lead to great diversity in terms of the concept of risk. As noted by Fischhoff, Watson and Hope (1990) defining risk itself is a risky task. In this paper risk is treated as the possibility of loss which closely refers to relationships between organizations (Chiles & McMackin, 1996), however it is also connected to the situation when one cannot predict the results of his actions with full certainty (Knight, 1921).

Risk is incorporated in any market activity including interactions and relationships with other actors. Relationships interplay with risk in two manners: usually cooperation with external actor increases the risk because of lack of control, on the other hand (good) relationship may lead to lower risk because of higher predictability of that actor behaviour. In our research we focus on second aspect of risk in business-to-business relationship - the bond between relationship and risk connected with this relationship. According to Das and Teng (2001) two-dimensional approach to risk we distinguish performance risk and relational risk. Performance risk refers to probability that purposes of actors that are linked by relationship will not be achieved despite satisfactory cooperation between them, but because of environmental issues. Relational risk refers to probability that cooperation within relationship will be not satisfactory.

Attempts to handle the risk are linked, in the literature on strategic management, with control and trust, however it is still discussed if both phenomena are substitutory or complementary (Das and Teng, 2001). More control leads to lower performance risk because it regulates achievement of defined aims. More trust leads to more relational risk because trust limits opportunistic behavior (Szczepański, Światowiec-Szczepańska 2012). Trust is often treated as a factor reducing perceived risk (Deutsch, 1958; Mayer, James, & Schoorman, 1995, Ganesan 1994, Young 2006, Palmatier 2008) as well as it is assumed to be an alternative to governance mechanisms which need costly incentives and control (Puranan & Vanneste, 2009). As far as, in general, control is not conducive to the development of a culture of trust (cf. Möllering, 2005), the trust alone (without any control) may not be a sufficient risk-reducing mechanism (Salonen, 2006).

Understanding trust building as a process, we may consider its impact on decision making in two directions: (1) how risky conditions determine trust perception and (2) how trust influences risk estimation (Chua et al. 2008). Empirical studies provide numerous evidence of how trust affects perception of risk (Kramer 1999). A simple correlation suggest that the greater the confidence, the greater the tendency to reduce risk and not take it into account in the decision-making process (Schuldt et al. 2015; Yeung & Summerfield 2012). On the other hand, little attention has been paid to study importance of risk factors influencing trust perception and its consequences on decision-making (Taghavifard et al., 2009).

MULTIDIMENSIONAL TRUST IN BUSINESS RELATIONSHIPS

Trust is an important concept considered in the literature not only in terms of business relations, but also in the area of management itself. Seppänen et al. (2007) identified more than 20 dimensions of interorganizational trust like benevolence, credibility, reliability, fairness or goodwill. Developing that discussion is not the aim of this paper. Therefore we assume that trust arises from various psychological processes, hence our approach is based on McAllister's (1995) and Möllering's (2006) framing, where two types of trust are distinguished: cognition-based and affect-based. The first one is based on the assessment of evidences regarding the competence and credibility of the other party. This approach is instrumental, and trust in this case is a result of a pure calculation. The second type, affect-based trust, refers to the ties created through emotion and feelings about the feelings and motives of the other person. This type of trust usually involves emotional investment and is more enduring and generalizable over situations than is cognition-based trust (Lewicki & Bunker, 1996).

Another dimensions of trust results from the approach to actors committed in business relationships. Focusing on parties leads to somewhat instrumental treatment of trust, what can be found in marketing papers. Authors tend to look for tools related to customer trust as it can

lead to positive outcomes from supplier angle (Mouzas et al., 2007). Otherwise relational approach, where relationship between actors is the subject of research, looks at trust as the actendace of business interactions and relationships. This approach can be found in many IMP-related papers where the IMP Interaction Model (Hakansson 1982) implies on the perception of the role of trust in business interactions. Trust was defined there as an element of the atmosphere variable, therefore it comes out of prior experience and creates a context for further episodes and events of product/service, information, financial and social exchange between parties.

Blomqvist and Ståhle (2000) emphasize that in case of trust analysis in business relationships two levels should be included: interpersonal and interorganizational. Despite significant differences, trust on those levels is interrelated, as the relation between companies ultimately comes to relations between individuals or groups of people. It is company, however, that works on a reputation, appearance and organizational culture which leads to the unification of employees' behavior and their approach to business relationships. The two dimensions of trust ultimately interact with each other. That is why we consider trust in accordance with Gassenheimer and Manolis (2001) - in organizational and interpersonal dimension. Juxtaposition of concepts presented here: types and levels of trust lead to typology presented in Table 1.

Table 1. Dimensions of trust

		type of trust	
		cognitive-based (C)	Affective-based (A)
level of relationship	personal (P)	C/P	A/P
	organizational (O)	C/O	A/O

Ward and Smith (2003) distinguish between general and situational trust (context-dependent). Similarly trust is seen by Mayer, James and Schoorman (1995), who distinguish specific trust (depending on a specific situation and a specific object perception), which includes both organizations and persons and general trust. In this paper we focus only on specific trust that is embedded in a supplier-buyer relationships as well as relationship of companies they work for.

BUYING SITUATION AS A CONTEXT OF TRUST

According to buygrid model (Robinson et al. 1967) risk perceived by purchaser is related to the degree of novelty of buying situation. New buying task implies behavior aimed at limitation of risk, e.g. group decision making, precise data analysis, tendency to control buying situation. If buyer knows the product or supplier (modified rebuy), his behavior changes – analysis and control are weaker, and they are very limited in the situation of straight rebuy. Buygrid model does not refer to trust in relationship between buyer and supplier, but in fact it shows that the more familiar the buying situation is, the lower is the risk and activities to handle it. From the perspective of supplier and his salespeople one of their

task is to gain buyers trust (new buy), refer to trust that has been already built (modified rebuy) or base on it (straight rebuy).

When studying buyer-supplier relationships the object of relationship should be as important as the features of a relationship - that is how the offering is designed. Business offer consists of two crucial elements: logics that illustrates a solution, benefits and timeline and psychologies that tend to emotional needs of buyer (Miner and Miner, 2005). If buying situation could be evaluated as risky, then the supplier's offer psychologies might reduce the risk by trust-building elements. Generally, it is understood that certain informations may reduce risk, and that the more information the decision maker has, the better the decision will be (Taghavifard et al. 2009). However little attention was paid to features of an information provided by an offer that could influence trust in supplier. Some research (mainly from business-to-customer markets) provide numerous examples on the basis of which it can be assumed that the perception of content can be determined by the reader's senses (e.g. sight). For instance, Martin's (2013) study showed that individual's comfort about stimuli perception increase with the addition of more sensory information. It suggest that reader's involvement, attitudes and experiences toward documents may be influenced by the manner they are presented. To what extent the perception of a trust-related elements in a business offer is influenced by risk in buying situation? This constitutes our research problem.

RESEARCH PROBLEM

Kahneman and Tversky (1979; Kahneman 2012) have put a lot of effort to explain how risk and uncertainty may lead to heuristic thinking and cognitive errors. They proved that individual is prone to make non-rational decisions even when rational information is available. The importance of non-rationality in B2B sphere can be seen especially in trust perception, because trust is treated as a social process that may be activated by both affective and cognitive stimuli (Chua et al. 2008).

The first purpose of our study is to identify the influence of risk (lower and higher risk situations) on perception of trust-related elements (C/P, A/P, C/O, A/O, described in an offer presented to the respondents), in a business offer provided by supplier to his customer with a proposal that constitutes a situation of a modified rebuy for that customer. Assuming that the perception of the information may depend on risk itself we consider the extent to which certain information (stimuli) focuses decision maker's attention on available attributes of an offer.

Secondly our aim is to verify the influence of trust-related elements of on offer on decision taken. We expect that low risk condition may result in less accurate information processing which may have significant impact on final decision. Those elements might reduce the effect of risk and lead similar decisions in lower and higher risk situations. Thus in our study risk is perceived as an given information, level of trust as attributes of an offer and participant decision as an outcome of combination of tested situation and offer.

METHOD

Procedure and participants

Our research was based on a case of a relationship between two companies: Alfa - the producer of food for children (participant) and Beta - supplier of gadgets (toys) who creates added value to Alfa products. Participants were randomly assigned to one of the two research conditions. The experiment lasted for about 5 minutes and consisted of a short introduction

describing business situation and relations with a business partner. Conditions differed in the level of risk of the presented situation. Risk stemmed from the need to make a decision about a modified purchase. The product's value strategy changed and hence the reaction of customers on a modified product was uncertain. The relationship between companies was described as satisfying, both at the personal and organisational level. Business situation descriptions from both research conditions are included in the appendix 1. Secondly, participants were presented with a cooperation offer (also included in the appendix 1.) which included four cues related to four different types of trust: affective personal, affective organisational, calculative personal and calculative organisational (see Table 2). All types of trust formed four different areas of interest, which were then compared for the eye-movement data. They were of the same size in order to enable a comparative analysis of the oculomotor data. After exploring an offer, participants were asked to answer few questions concerning their decision-making process.

30 postgraduate students participated in this study. Most of them work as managers in marketing departments. Approximately 60% of them were women, with the average age of 29 (ranging from 23 to 41). In their jobs, participants are usually responsible for marketing or sales tasks in B2B markets. Finally 21 observations were included in analysis due to equipment technical limitations.

Measures and apparatus

The experiment was designed in OpenSesame experiment builder. The level of perceived risk was measured using 4-item 7-point Likert scale (Das and Teng, 1998). Items were related to market (e.g. Beta's offer does not meet the Alpha's customers' needs) and relational risk (e.g. Beta's offer is not well-suited to Alpha's needs.).

The eye movements during an exploration of a business offer were recorded using mobile eye tracking device with the sampling rate of 60 Hz. The eye movements data we took into account for the analysis was: total dwell time, fixation count and duration and number of revisits. All those eye movements measures are used to estimate the attention paid by participant to text he reads, however we will focus on number of revisits as a measure showing that an object was so interesting that participant's eyes came back to it.

The affective evaluation of an offer was measured using three-item semantic differential scale (Affective Response Scale (Kim et al. 1996; Kim et al. 1998; Stuart et al. 1987)) consisting of terms like definitely unfavorable/definitely favorable, I do not like it at all/I like it very much, left me with negative feelings/left me with positive feelings. The (un)rationality of decision was measured using three-item semantic differential scale (Decision Basis Scale (Shiv et al. 1999)) with terms concerning the decision basis like thoughts/feelings, prudent me/impulsive me, rational premises/irrational premises. The readiness for further cooperation (Behavioral Intention Scale (Ajzen et al. 1980; Bruner II et al. 2000)) was measured by a three-item seven-point Likert scale including statements like: I would eagerly engage in a similar project again. We also asked about the most probable action the participant would take after being introduced to an offer. The modified Behavioral Intention Scale was used with the following possible answers: I will not take any action/I will not fulfill the Beta's request, but I will search for an additional information/I will not fulfill the Beta's request but I will consider the offer on the sales and marketing department next meeting/I will fulfill the request and organise the department meeting. The level of personal trust was controlled on a 3-item 7-point Likert scale (Trustworthiness Scale (DeWulf et al. 2001; Odekerken-Schroder and Gaby 2004)) with the statements like: He gives me a feeling of trust/I can rely on him/He gives me a trustworthy impression.

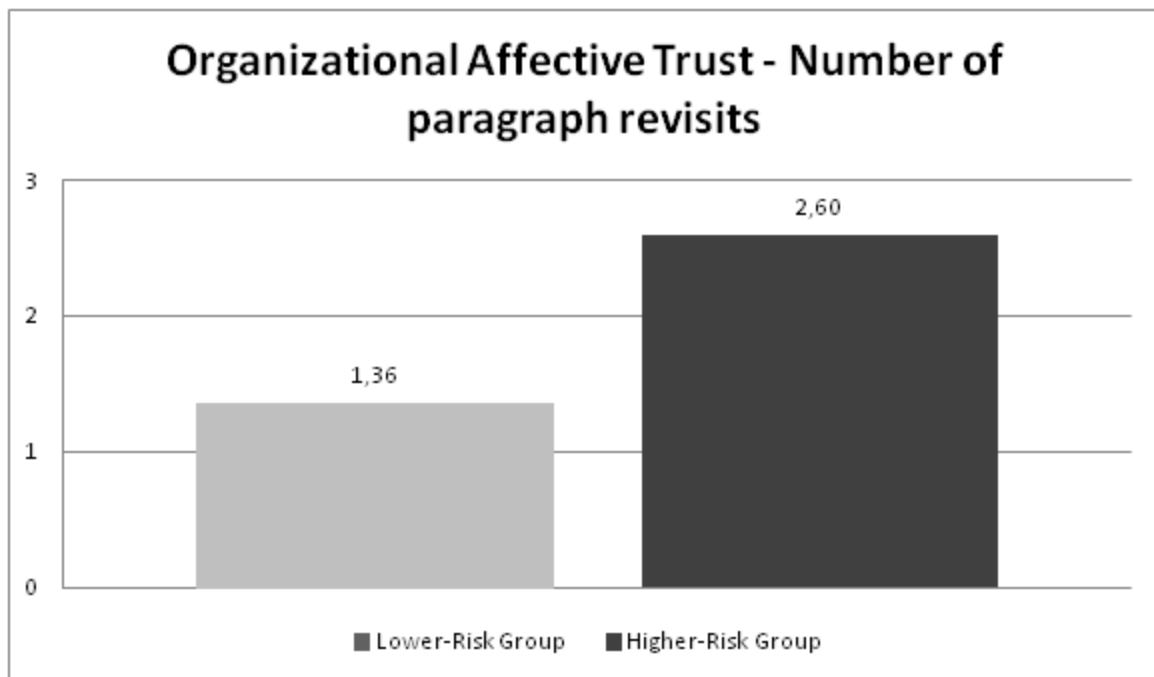
RESULTS

A pilot study conducted on two separated groups of 30 sales managers showed that two slightly different descriptions of situations are perceived as different in terms of relational risk but not performance risk (T-Test, $p=0,039$ and $0,038$, Table 2. in appendix 2.). That shows that two situations tested in experiment differs in terms of anxiety of loss or unpredictability embedded in relationship between supplier and buyer but the risk connected with market conditions do differentiate tested situations.

In the experimental part of the study we analyzed 20 combinations referring to 4 types of trust and 4 eye tracking measurements (total dwell time, number of revisits, fixation count and average fixation duration.). Independent Two-Sample T-Test was conducted (due to relatively small group sample) to determine the statistical significance between the variables. In general, tests showed significant differences only in one combination - number of revisits paragraph referring to organizational affective trust, $t(-1,882)=19$; $p=0,075$. In all other areas, there were no statistically significant differences (Table 3. in appendix 2.).

As shown in figure 1. managers in lower-risk revisited organizational affective trust paragraph average of 1,36 times while higher-risk group 2,60 times.

Figure 1. Differences in number of paragraph (referring to organizational affective trust) revisits in low and high risk group.



Declarative part of the study was devoted to the evaluation of respondents' attitudes toward the presented offer. Independent Two-Sample T-Test indicate that managers' performance is not influenced by the level of manipulated risk. Individuals to whom a lower-level risk situation was presented as well as higher-risk group, are characterized by the same managerial behavior tendencies and decision-making strategies used to make choices.

DISCUSSION

Authors wish to underline that despite the lack of statistical differences, observed trends between groups (lower-risk vs higher-risk) are in line with our assumptions. Due to the relatively small sample (N=21), we intuitively assume that an increase in research sample would provide the required statistical significance level. Nevertheless, in our opinion, results from our survey are still worth to be presented and discussed. Due to the fact that there are so few attempts to study managerial behavior in an experimental way, we believe that our findings are promising starting point to explore role of risk in trust perception in further research.

The biggest differences are related to the following areas: organizational affective trust, organizational calculative trust and personal calculative trust. The eye movement data shows that participants to whom the market situation implying a higher risk was presented spend slightly more time reading the paragraphs referring to the following 3 types of trust. The differences are noticeable primarily on data referring to number of revisits.

Figure 2. present differences in number of revisits in paragraph related to organizational calculative trust. As may be noticed, also in this field higher- risk group revisited the paragraph more times than lower- risk group.

Figure 2. Differences in number of paragraph (referring to organizational calculative trust) revisits in lower-risk and higher-risk group.

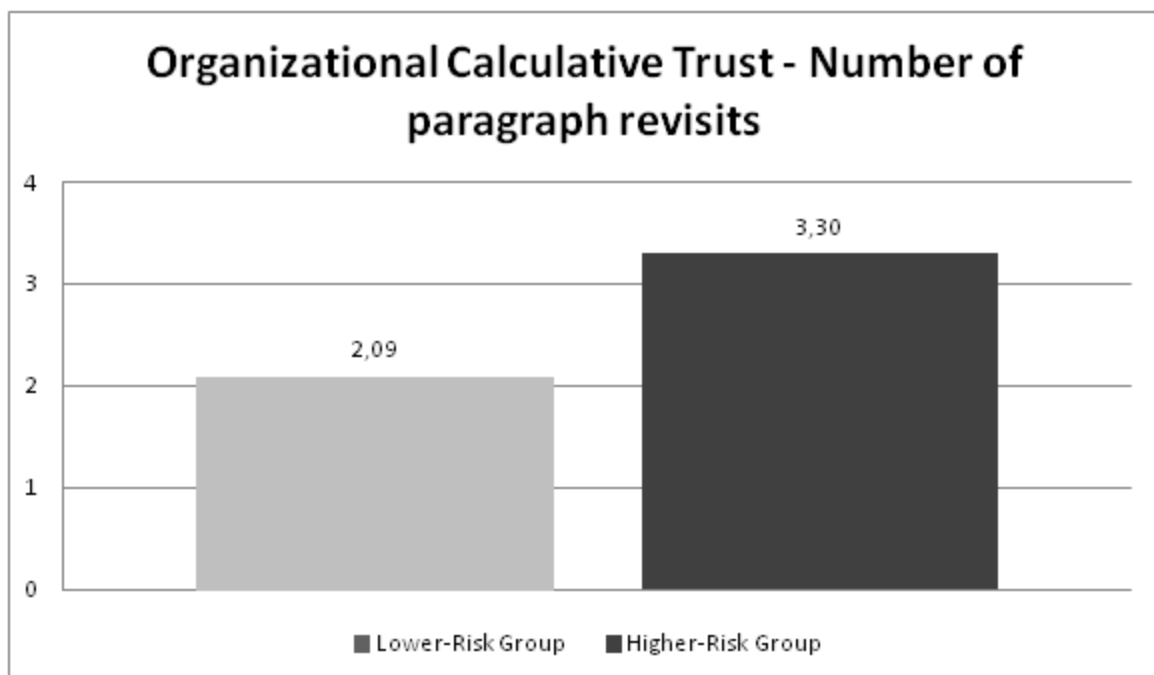
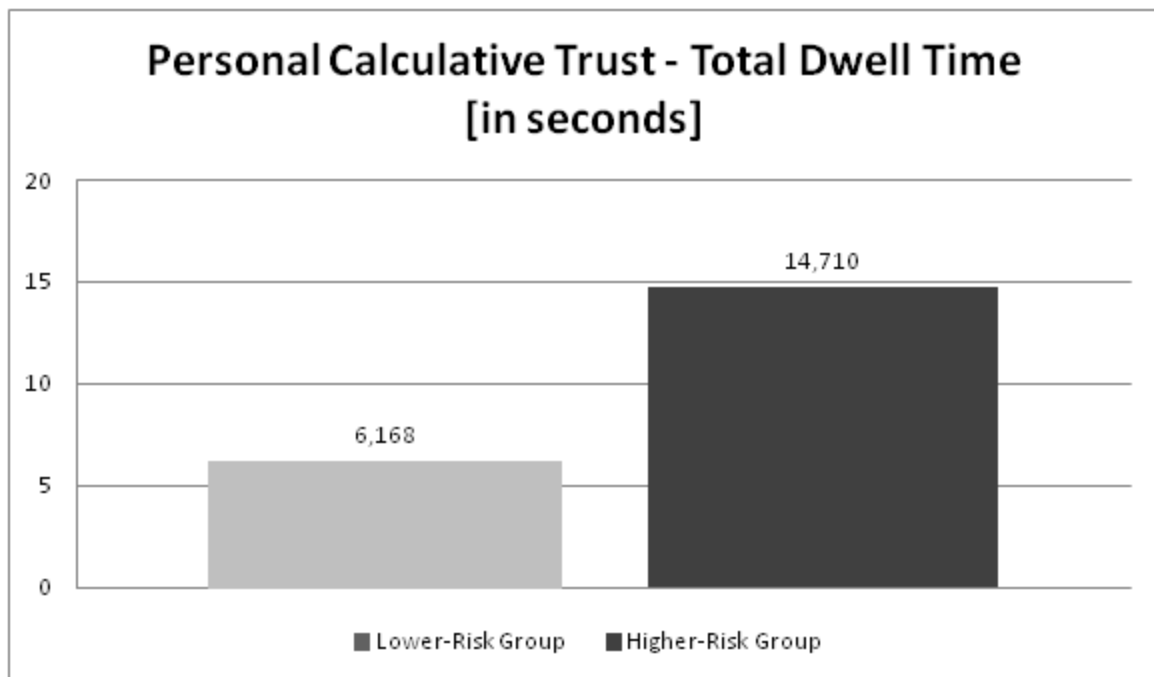


Figure 3. shows average time spend on reading paragraph that refers to personal calculative trust. High risk group is characterized by the tendency to devote more time to read personal calculative trust paragraph.

Figure 3. Differences in number of paragraph (referring to organizational affective trust) revisits in lower-risk and higher-risk group.



Authors also want to underline that despite the noticeable trend - greater focus on trust-related informations in higher-risk group - we did not identified any significant differences in managers' performance and attitudes toward bidder and the offer itself. That may suggest risk conditions slightly influence manner of offer perception but do not determine decision-makers' judgement.

CONCLUSIONS

In this paper we consider the interplay between risk and trust where the risk level is seen as a potential distortion of perception of trust-related elements. This paper proposes that managerial decisions are exposed to judgemental bias which determine importance of trust in process of business relationship building. We also suggest that not only the quality of information is important but also the way an information influences perception of a cooperation offer plays a key role.

As mentioned, we did not ascertain any statistically significant differences in perception of business cooperation offer and attitudes towards it and the person presenting the offer in both groups (lower-risk vs higher-risk). Despite this, the trend is noticeable suggesting that the level of risk to a large extent determines the way the manager sees the offer of business cooperation. By the perception manner, Authors understand the number of revisits specific paragraphs - in this study referring to 4 types of trust, as well as a number of revisits to paragraph. Intuitively we indicate that the market conditions that induce a high risk result in a greater participants' focus on the content related to trust. This may mean that individuals experiencing the uncertainty (which is a consequence of manipulated risk) tend to seek out information that will reduce it. On the example of our survey, we believe that managers subconsciously treat information about trust as important from the point of view of the expected efficacy of business cooperation. Treating the trust as an affective process, a kind of paradox is noticeable: a rational decision (evaluation of the offer) is determined by the

presence of affective stimuli (trust). This pattern refers to a broader context, which suggests that the affective information is extremely valuable source of information in a rational decision-making (Damasio 2013; Pham 2007).

If our way of thinking would be confirmed in other research it could lead to important managerial conclusion about possibility to reduce the feeling of risk in the situation of modified rebuy by suitable communication that is built on trust-related content too. It should mainly refer to organizational, calculative and affective trust.

LIMITATIONS AND FUTURE RESEARCH

The study is a pioneer in its nature - in the literature there is no information on the design of studies on business relationships using tools such as an eye tracking device. So we did not have any possibility to refer to earlier studies, which could be a starting point to the design of our study. Accordingly, a further aim was to examine the test method itself (use of an eye tracking device in the experiment) and its possible application to the study of business relations. As a work-in-progress study it outlines interesting and capacious perspective for further research on actors' perceptions and behaviors when they interact in professional situation. It also opens possibility to check actors' perception and behavior and use data to segment them before experimental research on various aspects of business relationship.

The experiment itself as a research method may constitute limitations and affects the results. The simulated situation, in which respondents had to find themselves, did not refer to their specific work. Artificially created conditions for the decision-making and the assessment of business situation, conducting the research in the laboratory and the use of research equipment, which interacts with the human body could affect the perception of respondents and thus the final result. We are aware of those disadvantages of experiments comparing them to in-depth analysis of companies and relationship what is an IMP tradition, however that research should be considered as enrichment of researcher toolbox. It allows to approach trust as dynamic process what was called by Möllering (2013).

The division, adopted in this research, into personal and organizational trust and cognition-based and affect-based trust were reflected in research tool in descriptive way. Due to the nature of research and the purpose of the article we did not conduct tests among participants whether the perceived created situations and trust-related tools in the same way.

The use of mobile eye tracking device in the study may be flawed twofold. The first error is linked to the participation of human in the data coding process. Every fixation has to be manually placed on the reference image. In case of eye tests erroneous determination will affect the final result. The second error can be associated with respondents. Despite the previously discussed principles of research and requests to avoid unnecessary movements during the study, not all respondents were able to fully control the motor activity during the experiment. This resulted in the exclusion of a number of observations from the study and the possibility of false readings behavior. The use of stationary eye tracking device could have been a better choice in this situation.

The study was a test and it was conducted on a small group of respondents, so the results are not representative and only show a trend. It could be developed in (at least) three dimensions. The first is to increase the number of participants of an experiment, the second is to include an avatar of a salesperson who would present his or her offer what may allow to collect better data on interpersonal trust and the third is to test more complex set of interaction to analyse the process of building trust.

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Apendix 1.

Business situation description – high-risk condition (original polish version)

Pracujesz w ogólnopolskiej sieci restauracji. Jesteś odpowiedzialny za działania marketingowe, które są skierowane do dzieci.

Twój główny projekt to Smakuś – zestaw obiadowy dla dzieci, do którego dodawane są małe zabawki lub figurka. Ustawiasz je w serie, które są kolekcjonowane przez dzieci. Zabawki zawsze związane są z różnymi regionami w Polsce bądź historią Polski. Raz w miesiącu wprowadzasz nową zabawkę, która dodawana jest do zestawu, a raz na pół roku zmienia się skład zestawu obiadowego. Wyniki badań konsumenckich, które systematycznie prowadzicie, jasno pokazują, że dzieci, które wybierają obiady z zabawkami, kierują się przede wszystkim możliwością zdobycia kolejnej zabawki. Dzieci wprost uwielbiają kolekcjonowanie, jednocześnie z badań wynika, że dzieci nie lubią zmian w takich kolekcjach. Utrzymanie długich serii zabawek z jednej kolekcji daje im możliwość zgromadzenia wszystkich figurek. Dlatego dotychczas z dużą ostrożnością podchodziliście do wprowadzania nowych figurek, a nigdy nie zmienialiście formuły projektu „Smakuś” – zawsze dodatkiem do zestawu była zabawka lub figurka. Jest to zresztą silny wyróżnik twojej firmy.

Pomysły na kolejne „prezenty dla dzieci” dostarcza firma MasterToys, która co miesiąc proponuje nowe koncepcje, a następnie je produkuje i dostarcza. Jest to ważny gracz na rynku, jednak ma kilku znaczących konkurentów, od których już kiedyś kupowałeś gadżety dla swojej firmy.

Przedstawicielem firmy MasterToys jest Adam, z którym współpracujesz od 2 lat. Jesteś z niego zadowolony, ponieważ Adam jest osobą elastyczną i obowiązkową. Doprowadził do tego, że MasterToys potrafił spełnić Wasze wysokie wymagania dotyczące bezpieczeństwa, higieny oraz jakości zabawek (klientem jest dziecko!). Spełnienie tych wymagań wymagało szkoleń dla pracowników, zmian ich przyzwyczajzeń oraz dopasowaniem samego produktu do Waszych oczekiwań. Wadą jest cena, która w przypadku MasterToys jest wyższa od konkurencji z Azji o ok. 30%.

Business situation description – low-risk condition (original polish version)

Pracujesz w ogólnopolskiej sieci restauracji. Jesteś odpowiedzialny za działania marketingowe, które są skierowane do dzieci.

Twój główny projekt to Smakuś – zestaw obiadowy dla dzieci, do którego dodawane są zabawki lub gadżety. Ustawiasz je w serie, które są kolekcjonowane przez dzieci. Zabawki zawsze związane są z różnymi regionami w Polsce bądź historią Polski. Raz w miesiącu wprowadzasz nową zabawkę, która dodawana jest do zestawu, a raz na pół roku zmienia się skład zestawu obiadowego. Wyniki badań konsumenckich, które systematycznie prowadzicie, jasno pokazują, że dzieci, które wybierają obiady z zabawkami, kierują się przede wszystkim możliwością zdobycia kolejnej zabawki. Dzieci wprost uwielbiają kolekcjonowanie, jednocześnie z badań wynika, że dzieci nie lubią zmian w takich kolekcjach. Utrzymanie długich serii zabawek z jednej kolekcji daje im możliwość zgromadzenia wszystkich figurek.

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Business situation description – high-risk condition (translated)

You work in a national restaurant chain. You are responsible for marketing activities that are aimed at children.

Your main project is Smakus - a set of dinnerware for children, to which small toys or figurines are added. You set them in a series which are then collected by children. Toys are always associated with various regions in Poland or Polish history. Once a month you introduce a new toy, which is added to the set, and twice a year you change the dinner set. The results of consumer research that you systematically run, clearly show that children who choose meals with toys, are motivated mainly by opportunity to gain another toy. Children just love collecting, while research shows that they do not like changes in such collections. Maintaining a long series of toys from one collection gives them the opportunity to gather all figures. Therefore, so far you introduced new figures with caution, and never changed the formula of "Smakus" - always added to the set was a toy or figurine. Moreover, this is a strong differentiator for your business.

Ideas for the next "gifts for children" provides the MasterToys company that suggests new concepts every month, and then produces it and supplies. It is an important player in the market, but has several significant competitors, from which you sometimes buy gadgets for your business.

The Representative of MasterToys is Adam, with whom you work for 2 years. You're happy with it because Adam is a person flexible and mandatory. He led to the fact that MasterToys is able to fulfill your high demands on safety, hygiene and quality of toys (the client is a child!). Compliance with these requirements required employees training, changes in their habits and fitting the product to your expectations. The disadvantage is the price, which in the case of MasterToys is higher than in the Asian competitors by approx. 30%.

Business situation description – low-risk condition (translated)

You work in a national restaurant chain. You are responsible for marketing activities that are aimed at children.

Your main project is Smakus - a set of dinnerware for children, to which small toys or figurines are added. You set them in a series which are then collected by children. Toys are always associated with various regions in Poland or Polish history.

Once a month you introduce a new toy, which is added to the set, and twice a year you change the dinner set. The results of consumer research that you systematically run, clearly show that children who choose meals with toys, are motivated mainly by opportunity to gain another toy. Children just love collecting, while research shows that they do not like changes in such collections. Maintaining a long series of toys from one collection gives them the opportunity to gather all figures. Ideas for the next "gifts for children" provides the MasterToys company that suggests new concepts every month, and then produces it and supplies. It is an important player in the market, but has several significant competitors, from which you sometimes buy gadgets for your business.

The Representative of MasterToys is Adam, with whom you work for 2 years. You're happy with it because Adam is a person flexible and mandatory. He led to the fact that MasterToys is able to fulfill your high demands on safety, hygiene and quality of toys (the client is a child!). Compliance with these requirements required employees training, changes in their habits and fitting the product to your expectations. The disadvantage is the price, which in the case of MasterToys is higher than in the Asian competitors by approx. 30%.

Business offer (original polish version)

Dzień dobry,

W nawiązaniu do naszego spotkania w minionym tygodniu, podczas którego prosiliście Państwo o przygotowanie koncepcji działań, chciałbym zainteresować Państwa naszym nowym pomysłem. Przygotowaliśmy linię zabawek dla chłopców „Średniowieczni Woje” – 40 figurek, które są kontynuacją wcześniejszej linii zabawek.

W oparciu o nasze doświadczenia z innych rynków jesteśmy przekonani, że warto dodać do zestawu wojowników nowy element – karty z opisem Woja (historia, ulubione bronie, siła, zręczność + grafika). Dzięki temu uda się zastosować dodatkowo grywalizację („zbierz karty”, „wygraj z kumplem” itp). Wiemy, że to zmienia nieco dotychczasową koncepcję Państwa promocji, jednak jestem przekonany, że taka innowacja zostanie pozytywnie przyjęta przez rynek.

Nasze doświadczenie w obszarze kart kolekcjonerskich pozwala nam założyć wzrost satysfakcji Państwa klientów około 10-13%. Zakupiona ostatnio linia technologiczna jest gwarantem wysokiej jakości druku, dzięki czemu karty spełniają wysokie wymagania estetyczne i są trwałe.

MasterToys jest najbardziej doświadczonym producentem kart do gier oraz dla kolekcjonerów. Ostatni projekt realizowany dla Japońskiej firmy Konami pozwala nam twierdzić, że nasz dział kreatywny wspólnie z produkcją sprostają każdemu wyzwaniu.

Ja ze swojej strony gwarantuję, że cały projekt został przeze mnie skrupulatnie skalkulowany. Zapewniam, że osobiście będę nadzorował realizację we wszystkich działach MasterToys.

Przyznaję, że w projekt włożyłem dużo serca – historia średniowiecza zawsze była moim hobby. Mam nadzieję, że ocenicie Państwo pozytywnie naszą inicjatywę i że będę mógł pracować nad tym projektem.

W kwestii finansów – wstępne wyliczenia pokazują, że dla Państwa to koszt większy o zaledwie 5%. Natomiast wdrożenie pomysłu wymagałoby wprowadzenia/uaktualnienia przez Państwa form komunikacji – nowa strona internetowa, aplikacja oraz POS.

Zakładam, że o szczegółach porozmawiamy podczas spotkania w następnym tygodniu. Chciałbym przygotować szczegółową ofertę, do której potrzebuję szczegółowych danych na temat sprzedaży zestawów z różnymi typami figurek w ostatnich dwóch latach. Wiem, że będzie to wymagało „trochę” pracy, jednak bez nich oferta byłaby zbyt ogólna.

W przypadku jakichkolwiek pytań pozostaję do dyspozycji.

Business offer (translated)

Good morning,

In reference to our meeting last week, during which you asked to prepare a plan, I would like to introduce you our new idea. We have prepared a line of toys for boys called "Medieval warriors" - 40 figurines, which are a continuation of the previous line of toys.

Based on our experience in other markets, we are confident that it is worth to add a new element to the set - cards with warrior descriptions (history, favorite weapons, strength, dexterity + graphics). In result we will be able to use the gamification ("collect cards", "win with a buddy," etc.). We know that it changes some existing concepts of your promotion, but I am convinced that this innovation will be positively perceived by the market.

Our experience in the field of collectible cards allows us to assume an increase in satisfaction of your customers of about 10-13%. Technology line purchased lately guarantees high print quality, so that the card meets the high aesthetic requirements and are durable.

MasterToys is the most experienced manufacturer of cards for games and for collectors. The last project carried out for the Japanese company Konami allows us to say that our creative department, together with the production department can meet any challenge. For my part, I guarantee that the whole project was carefully calculated. I assure you that I will personally oversee the implementation in all departments of MasterToys.

I admit that I engaged emotionally into this project - medieval history has always been my hobby. I hope that you accept our initiative and I will be able to work on this project.

In terms of finance - preliminary calculations show that for you the costs will increase by only 5%. In the same time implementing the idea would require the introduction / upgrade for your forms of communication - a new website application and POS. I assume that we'll talk about the details at the meeting next week. I would like to prepare a detailed offer, which need detailed data on sales of kits with different types of figures in the last two years. I know that this will require "a little" work, but without them, the offer would be too general.

If you have any questions, feel free to ask.

Appendix 2.

Table 2. Testing of differences of risk between Lower-Risk and Higher-Risk groups.

Group Statistics					
	Group	N	Mean	St. deviation	St. deviation error
Acceptance of Beta offer could be harmful for Alfa market position (type of risk: performance)	1	32	2,56	1,523	,269
	2	31	3,19	1,922	,345
Beta offer is not aligned to customers needs(type of risk: performance)	1	32	2,47	1,481	,262
	2	31	3,03	1,991	,358
Betta offer seems to be not prepared especially for Alfa (type of risk: relational)	1	32	2,56	1,564	,277
	2	31	3,48	1,877	,337
Introduction of Beta ideas could be harmful for Alfa-Beta relationship (type of risk: relational)	1	32	1,84	1,081	,191
	2	31	2,77	1,839	,330

Independent Samples Test

		Levene's Test for the Equality of Variances		test t for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error Difference	95% Confidence Interval of the Difference	
									Lower	Upper
Acceptance of Beta offer could be harmful for Alfa market position (type of risk: performance)	Equal variances assumed	1,397	,242	-1,447	61	,153	-,631	,436	-1,503	,241
	Equal variances not assumed			-1,442	57,130	,155	-,631	,438	-1,508	,246
Beta offer is not aligned to customers needs(type of risk: performance)	Equal variances assumed	4,391	,040	-1,277	61	,206	-,564	,441	-1,446	,319
	Equal variances not assumed			-1,271	55,371	,209	-,564	,443	-1,452	,325
Betta offer seems to be not prepared especially for Alfa (type of risk: relational)	Equal variances assumed	1,782	,187	-2,119	61	,038	-,921	,435	-1,791	-,052
	Equal variances not assumed			-2,113	58,374	,039	-,921	,436	-1,794	-,049
Introduction of Beta	Equal variances assumed	10,769	,002	-2,458	61	,017	-,930	,379	-1,687	-,173

ideas could be harmful for Alfa-Beta relationship (type of risk: relational)	Equal variances not assumed								
				-2,439	48,220	,018	-,930	,382	-1,697

Table 3. Statistics for Lower-Risk and Higher-Risk groups.

Lower-risk and Higher-risk Statistics					
measure	Condition	N	Mean	St. deviation	St. deviation error
Organizational Calculative Trust - total dwell time [ms]	Lower-Risk	11	8098,736	2903,9741	875,5811
	High-Risk	10	9273,630	3805,4715	1203,3957
Organizational Calculative Trust - number of revisits	Lower-Risk	11	2,091	1,7581	,5301
	High-Risk	10	3,300	1,7670	,5588
Organizational Calculative Trust - fixation count	Lower-Risk	11	33,000	11,0905	3,3439
	High-Risk	10	36,900	18,7998	5,9450

Organizational Calculative Trust - average fixation duration	Lower-Risk	11	355,636	542,9447	163,7040
	High-Risk	10	234,470	164,4392	52,0002
Organizational Affective Trust - total dwell time [ms]	Lower-Risk	11	5857,118	3918,9783	1181,6164
	High-Risk	10	7143,970	3565,0491	1127,3675
Organizational Affective Trust - number of revisits	Lower-Risk	11	1,364	1,5667	,4724
	High-Risk	10	2,600	1,4298	,4522
Organizational Affective Trust - fixation count	Lower-Risk	11	23,727	15,3368	4,6242
	High-Risk	10	29,700	15,5852	4,9285
Organizational Affective Trust - average fixation duration	Lower-Risk	11	186,355	32,9184	9,9253
	High-Risk	10	235,420	180,6403	57,1235
Personal Calculative Trust - total dwell time [ms]	Lower-Risk	10	6168,480	1848,4356	584,5267

	High-Risk	10	14710,400	23138,3896	7317,0013
Personal Calculative Trust - number of revisits	Lower-Risk	10	2,100	1,1005	,3480
	High-Risk	10	1,900	1,4491	,4583
Personal Calculative Trust - fixation count	Lower-Risk	10	26,300	7,7753	2,4588
	High-Risk	10	29,200	15,8451	5,0107
Personal Calculative Trust - average fixation duration	Lower-Risk	10	180,190	28,2098	8,9207
	High-Risk	10	220,050	122,8383	38,8449
Personal Affective Trust - total dwell time [ms]	Lower-Risk	10	5075,110	2448,7255	774,3550
	High-Risk	10	4875,730	2086,6337	659,8515
Personal Affective Trust - number of revisits	Lower-Risk	10	2,500	2,2236	,7032
	High-Risk	10	1,800	1,4757	,4667

Personal Affective Trust - fixation count	Lower-Risk	10	21,400	9,3476	2,9560
	High-Risk	10	19,900	10,5667	3,3415
Personal Affective Trust - average fixation duration	Lower-Risk	10	181,820	29,2950	9,2639
	High-Risk	10	268,410	281,0004	88,8601
Affective Response Scale	Lower-Risk	11	3,9394	1,13351	,34177
	High-Risk	10	3,8667	,90540	,28631
I will not take any activities	Lower-Risk	11	2,1818	1,88776	,56918
	High-Risk	10	1,9000	1,28668	,40689
I will not prepare any data, but I will look for information about collectible cards in other sources than MasterToys.	Lower-Risk	11	2,7273	1,27208	,38355
	High-Risk	10	2,1000	1,52388	,48189
I will not prepare any data, but I will consider the Adam's offer at a marketing department meeting.	Lower-Risk	11	2,9091	1,44600	,43598

	High-Risk	10	2,9000	1,79196	,56667
I will prepare data for Adam and organize a meeting of the marketing department on this topic.	Lower-Risk	9	3,8889	2,08833	,69611
	High-Risk	10	2,7000	1,63639	,51747
Decision Basis Scale - Head vs Heart	Lower-Risk	11	3,2727	1,77525	,53526
	High-Risk	10	2,6000	1,17379	,37118
Behavioral Intention Scale	Lower-Risk	11	4,0606	1,32345	,39903
	High-Risk	10	3,7667	,93029	,29418
Trustworthiness Scale	Lower-Risk	10	4,1833	1,00139	,31667
	High-Risk	10	4,0000	1,16534	,36851

Independent Samples Test

	Levene's Test for the Equality of Variances	test t for Equality of Means
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		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error Difference	90% Confidence Interval of the Difference	
									Lower	Upper
Organizational Calculative Trust - total dwell time [ms]	Equal variances assumed	,475	,499	-,800	19	,434	-1174,8936	1468,6466	-4248,8063	1899,0190
	Equal variances not assumed			-,789	16,811	,441	-1174,8936	1488,2216	-4317,4570	1967,6697
Organizational Calculative Trust - number of revisits	Equal variances assumed	,347	,563	1,570	19	,133	-1,2091	,7700	-2,8207	,4026
	Equal variances not assumed			1,570	18,791	,133	-1,2091	,7702	-2,8224	,4042
Organizational Calculative Trust - fixation count	Equal variances assumed	1,741	,203	-,586	19	,565	-3,9000	6,6573	-17,8340	10,0340
	Equal variances not assumed			-,572	14,307	,576	-3,9000	6,8209	-18,5001	10,7001
Organizational Calculative Trust - average fixation duration	Equal variances assumed	1,951	,179	,677	19	,507	121,1664	179,0676	-253,6264	495,9591
	Equal variances not assumed			,705	11,984	,494	121,1664	171,7644	-253,1307	495,4634
Organizational Affective Trust - total dwell time [ms]	Equal variances assumed	,016	,900	-,784	19	,443	-1286,8518	1640,8907	-4721,2756	2147,5719
	Equal variances not assumed			-,788	18,999	,440	-1286,8518	1633,1487	-4705,0789	2131,3752
Organizational Affective Trust - number of	Equal variances assumed	,076	,786	1,882	19	,075	-1,2364	,6569	-2,6113	,1385

revisits	Equal variances not assumed			- 1,891	18,998	,074	-1,2364	,6539	-2,6050	,1323
Organizational Affective Trust - fixation count	Equal variances assumed	,008	,928	-,884	19	,387	-5,9727	6,7528	-20,1064	8,1610
	Equal variances not assumed			-,884	18,746	,388	-5,9727	6,7582	-20,1308	8,1854
Organizational Affective Trust - average fixation duration	Equal variances assumed	3,095	,095	-,887	19	,386	-49,0655	55,3147	-164,8404	66,7095
	Equal variances not assumed			-,846	9,544	,418	-49,0655	57,9793	-179,0934	80,9625
Personal Calculative Trust - total dwell time [ms]	Equal variances assumed	3,819	,066	- 1,164	18	,260	-8541,9200	7340,311 9	-23963,3431	6879,5031
	Equal variances not assumed			- 1,164	9,115	,274	-8541,9200	7340,311 9	-25115,0153	8031,1753
Personal Calculative Trust - number of revisits	Equal variances assumed	3,000	,100	,348	18	,732	,2000	,5754	-1,0089	1,4089
	Equal variances not assumed			,348	16,790	,732	,2000	,5754	-1,0152	1,4152
Personal Calculative Trust - fixation count	Equal variances assumed	2,347	,143	-,520	18	,610	-2,9000	5,5814	-14,6261	8,8261
	Equal variances not assumed			-,520	13,097	,612	-2,9000	5,5814	-14,9489	9,1489
Personal Calculative Trust - average fixation duration	Equal variances assumed	2,315	,145	- 1,000	18	,331	-39,8600	39,8560	-123,5944	43,8744
	Equal variances not assumed			- 1,000	9,947	,341	-39,8600	39,8560	-128,7293	49,0093

Personal Affective Trust - total dwell time [ms]	Equal variances assumed	,386	,542	,196	18	,847	199,3800	1017,364 1	-1938,0226	2336,7826
	Equal variances not assumed			,196	17,558	,847	199,3800	1017,364 1	-1941,8860	2340,6460
Personal Affective Trust - number of revisits	Equal variances assumed	1,873	,188	,829	18	,418	,7000	,8439	-1,0730	2,4730
	Equal variances not assumed			,829	15,640	,419	,7000	,8439	-1,0924	2,4924
Personal Affective Trust - fixation count	Equal variances assumed	,171	,684	,336	18	,741	1,5000	4,4613	-7,8729	10,8729
	Equal variances not assumed			,336	17,736	,741	1,5000	4,4613	-7,8829	10,8829
Personal Affective Trust - average fixation duration	Equal variances assumed	3,688	,071	-,969	18	,345	-86,5900	89,3417	-274,2900	101,1100
	Equal variances not assumed			-,969	9,196	,357	-86,5900	89,3417	-288,0415	114,8615
Affective Response Scale	Equal variances assumed	,001	,972	,161	19	,874	,07273	,45081	-,87083	1,01629
	Equal variances not assumed			,163	18,718	,872	,07273	,44585	-,86139	1,00685
I will not take any activities	Equal variances assumed	1,976	,176	,395	19	,697	,28182	,71259	-1,20965	1,77328
	Equal variances not assumed			,403	17,697	,692	,28182	,69966	-1,18992	1,75355
I will not prepare any data, but I will look for	Equal variances assumed	1,070	,314	1,028	19	,317	,62727	,61040	-,65032	1,90486

information about collectible cards in other sources than MasterToys.	Equal variances not assumed			1,018	17,642	,322	,62727	,61590	-,66856	1,92311
I will not prepare any data, but I will consider the Adam's offer at a marketing department meeting.	Equal variances assumed	1,361	,258	,013	19	,990	,00909	,70744	-1,47160	1,48978
	Equal variances not assumed			,013	17,340	,990	,00909	,71498	-1,49713	1,51531
I will prepare data for Adam and organize a meeting of the marketing department on this topic.	Equal variances assumed	,020	,890	1,389	17	,183	1,18889	,85589	-,61687	2,99465
	Equal variances not assumed			1,371	15,168	,190	1,18889	,86738	-,65811	3,03588
Decision Basis Scale - Head vs Heart	Equal variances assumed	3,182	,090	1,013	19	,324	,67273	,66427	-,71760	2,06306
	Equal variances not assumed			1,033	17,447	,316	,67273	,65137	-,69886	2,04431
Behavioral Intention Scale	Equal variances assumed	3,661	,071	,583	19	,567	,29394	,50423	-,76143	1,34931
	Equal variances not assumed			,593	17,937	,561	,29394	,49575	-,74786	1,33574
Trustworthiness Scale	Equal variances assumed	,028	,869	,377	18	,710	,18333	,48588	-,83746	1,20413
	Equal variances not assumed			,377	17,601	,710	,18333	,48588	-,83912	1,20579