

**The decision to purchase a banking service within framework of trust**

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Received: 08/11/2024	Accepted: 15/12/2024	Published: 31/12/2024
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Abstract :

The intense competition witnessed by banks; and the crises that plague the banking sector globally, led to research and thinking about ways to ensure the continuation of the relationship between banks and customers and gain their satisfaction; and reliance here on trust as a prominent element that helps to build a cooperative relationship by creating desirable behaviors between the parties to the extent that banks can anticipate any future consumer behavior of customers.

The most important findings are that trust characteristics are similar to behavior and are found at all levels of response, while emphasizing that a general perception is only possible if the context is similar, especially sharing the same values, lifestyle and social system.

Keywords:

Trust, satisfaction, commitment, consumer behavior, banking system.

1. INTRODUCTION:

The 1980s witnessed a remarkable development in the field of banking marketing, largely due to economic and social changes in the business environment. These changes contributed to the growth of intense competition among banks, which operate in an environment that has been, and continues to be, impacted by crises. These crises have caused consumers to lose the security and confidence they once hoped for, including issues such as bankruptcy, embezzlement, money laundering, and other risks such as credit risk, concentration risk, total interest rate risk, settlement risk, reputation risk, market risk, liquidity risk, legal risk, non-conformity risk, and operational risk.

Banks that were able to restore this sense of security and sustain their relationship with customers are those that developed strategies to protect them. They sought to ensure customer loyalty through relational marketing, which is based on a set of factors, including trust. It is important to note that the application of trust in the field of consumer behavior was not widely adopted until 1998, particularly through Filser's research. The foundational research in this field has focused on trust and commitment to the brand (GATFAOUI, 2005, p. 4).

1.1. Statement of the Problem: Based on the above, we will address some key points related to the role of trust in making the purchase decision in line with the organization's objectives by answering the following question: How does trust affect the consumer's decision to purchase banking services?

1.2. Research Questions: from this main research problem, we can pose the following sub-question:

- what trust is?
- What is consumer behavior?
- how trust influences the purchase decision?

1.3. Hypothesis/ hypotheses: To answer the question, we propose the following hypotheses:

- Trust converges with consumer behavior in terms of characteristics and influencing factors.
- Trust is present at all levels of consumer response.

1.4. Significance of the Study : The importance of the topic lies in the fact that there are not many studies from the researchers' point of view that deal with this aspect of the study of consumer behavior, especially in the field of banking services, since the suppliers of banks are mainly consumers of their services, and the survival and continuity of the latter depends on them, which necessitated the scrutiny of this behavior and the attempt to

influence and modify it by linking it to the trust granted in the institution or in its services or even the elements of its interface in general.

1.5. Objectives of the Study: Through this study, we aim to identify the basic concepts associated with trust and consumer behavior and to show the role that trust plays in the purchase decision and in getting the consumer to adopt a behavior consistent with the bank' objectives.

1.6. Methodology of the Study: The study begins by establishing a theoretical foundation based on existing literature related to trust, consumer behavior, and banking services. Different perspectives on trust are examined, including psychological, sociological, economic, and behavioral approaches, in order to clarify the concept of trust and identify the factors influencing its methodology.

The study also adopts an analytical approach to assess trust factors and their influence on consumer decisions by examining the interplay between different dimensions of trust in the context of banks. The methodology explores how trust influences three stages of consumer response: the Cognitive stage (assessing customer awareness, familiarity with the bank's services, and past experiences), the Affective stage (examining the emotional bonds and trust built through interactions between customers and employees), and the Behavioral stage (assessing purchase decisions, continued use of services, and demonstrating loyalty).

The study incorporates both qualitative and quantitative data, such as reports, examples, and research findings, to explore the real-world applications of trust and how to minimize risk while promoting consumer-friendly decisions.

Additionally, the article highlights the role of competition in enabling consumers to make trust-based decisions. It notes that trust becomes a decisive factor when consumers have alternatives to evaluate and choose from. The study demonstrates that trust is gradually developed through interconnected elements such as proactive communication, transparency, and ongoing positive interactions, which facilitate decision-making, reduce perceived risk, and enhance consumer trust.

1.7. Previous researches :(literature review)

Study by BENAMOUR, Y. (2000) from the University of Paris IX Dauphine, titled "Interpersonal Trust and Institutional Trust in the Client-Company Relationship: An Application to the French Banking Sector", was published by the UFR Sciences of Organizations, DMSP Research Center. The study reached a set of conclusions, including:

- There is a statistically significant positive relationship between trust and customer satisfaction, highlighting the vital role of trust in shaping consumer evaluations.

- Trust positively impacts cooperation and predictability in consumer relationships, leading to more stable interactions and satisfaction.

- The analyses indicated that institutional trust plays a key role in consumers' perceptions of integrity, honesty, and organizational fairness, underscoring the importance of strengthening trust at both the personal and institutional levels.

Study by GATFAOUI, S. (2005) from the University of Paris XII Val de Marne, titled "A Dynamic Analysis of Trust Building in the Client-Individual/Bank Relationship: A Study Through Retrospective Case Studies" was published by the UFR of Economic and Management Sciences, IRG Marketing and Logistics Department. The results indicate that trust in exchanges is a complex phenomenon influenced by a combination of rational, psychological, and social factors.

1.8. Organization of the Study : In order to reach the specified objectives, we decided to divide the study into three main axes. The first axis, "Theoretical contents about trust", aims to define the concept of trust, its characteristics and the factors affecting it. The second axis, "The behavior of the consumer of banking services", highlights the concepts and stages used to make the purchasing decision and the risks associated with it, as well as the levels of this consumer's response to various influences. Finally, the third axis, "Trust and the decision to purchase banking services", aims to highlight the role of trust in consumer behavior.

2. Theoretical perspectives on trust

2. 1. What trust is

The psychological approach, as explored in the research of Deutsch (1958), considers trust to be a relatively stable individual state. It is related to an individual's ability and willingness to trust, based on their previous experiences, personalities, cultures, and the extent to which they believe that the partner is honest (BENAMOUR, 2000, p. 121). Therefore, an individual's ability to trust is general and not limited to a specific exchange with a particular person. This leads to variations in their degree of trust, especially when the relationship between individuals is weak or limited.

In the sociological approach, Barber (1983) viewed trust as a social function, which is connected more to norms and laws than to the individual's ability and predisposition to trust (BENAMOUR, 2000, p. 124). Sociologists, in this context, study trust at the societal level, focusing on the external and social factors that contribute to its promotion, while psychologists focus on individual or group-level factors.

The economic approach emphasizes rationality and the calculation of benefits and costs, as these influence the behavior of the parties involved in an exchange. Parties to an exchange act based on the desire to minimize risk and maximize profit. Expected benefits and potential costs are considered and analyzed before decisions are made. If the

benefits are high and the costs are low enough, there may be a tendency to trust and cooperate between the parties. Trust plays a key role in these processes, as it is seen as an element that influences the behavior of parties in exchange processes, which are driven by profit maximization and risk reduction.

In the management approach, Zand (1972) emphasized the role of trust in conflict resolution, stating that it is essential for the success and stability of relationships and requires mutual commitment between partners. This approach suggests that trust is a crucial factor for business success and the stability of relationships between individuals and organizations.

The marketing approach, as studied by Schurr and Ozanne (1985), examined trust in the industrial environment. They confirmed that trust is a determinant of successful negotiations, as it contributes to positive interactions and behaviors. Trust can be divided into two categories: trust between institutions and trust between people. The latter is based on feelings (special relationships leading to emotional attachment) and perceptions (objective criteria such as skill and credibility) (MAKOUÏ, 2014, p. 45).

The behavioral approach sees trust as a series of actions through which trusted behaviors are expressed. It is a behavioral intention that is demonstrated by the willingness to rely on or depend on the partner in the exchange process (JUFFAL, 2020, p. 84). This approach emphasizes the behavior itself, rather than focusing on internal or external factors.

Customer behavior and loyalty are central to understanding the relationship between banking institutions and customers, especially in light of the rapid technological developments the world is witnessing. Digital transformation has not only changed the traditional ways of delivering services but has also made digital solutions a strategic priority for banking organizations. E-trust can be considered a psychological factor that reflects the customer's perception that the digital product will not exploit their weaknesses and will fulfill its promises, as highlighted by CHOUK & PERRIEN (2004). Despite being a digital phenomenon, e-trust is influenced by multiple factors, including the quality of the website, the reputation of the organization, recommendations from previous customers, and the customer's willingness to accept risk.

Online trust is one of the most important indicators that determine customers' future behavior in interacting with websites. When a customer feels confident about a platform, they are more likely to continue using it. This trust is based on various elements, such as the quality of navigation, the security of orders, and the clarity of the information provided. For example, major banks build trust through testimonials and recommendations from past customers about the quality of their services, as well as adopting customer protection policies, such as ensuring data confidentiality and reporting any fraud immediately. An organization's reputation also plays a pivotal role, as organizations with a long history and established ethical practices are perceived as more trustworthy. However, customers may need to have this trust reinforced by other parties,

such as certifications from independent accreditation bodies or collaboration with trusted brands.

In the context of banking services, a 2023 Bain & Company survey of 29,805 customers from 11 countries showed a marked increase in the fragmentation of banking services, especially in developing markets such as Brazil and India. Digital banks, with their cutting-edge technology and low-cost products, have been able to cater to large segments of customers whose needs were previously unmet. Although these banks initially targeted low-income households, the report noted that high-income and highly educated customers are showing increased interest in digital banking, reflecting a shift in consumer behavior toward digital interaction.

However, the trust between digital banks and traditional banks differs significantly. Digital banks rely on using customers' personal data responsibly to provide personalized services that meet individual needs, which fosters trust. Customers become more comfortable when these banks use their data to improve products and offer more personalized banking experiences. On the other hand, traditional banks retain high trust due to their historical presence and established reputation. However, they face significant challenges in meeting customer expectations for personalization and effective data use.

Moreover, digital technology is not only reshaping the relationship between customers and banks, but it is also shifting the dynamic of trust. Today, customers have more flexibility to switch between digital service providers if they encounter issues, which may reduce trust in banking institutions that fail to meet their expectations. Conversely, traditional banks maintain the advantage of stability due to long-standing relationships, although the complexity of transfer procedures may make them less responsive to modern expectations.

Among the technological innovations that have proven effective in fostering loyalty and changing customer behavior is the use of AI to personalize services. For example, RBC's NOMI assistant provides personalized financial advice based on an analysis of customers' spending habits, which increased customer engagement by 50% compared to non-users. It also reduced the customer churn rate to just 2%, compared to 8% among other customers. This shows that effective personalization using AI not only boosts customer satisfaction but also significantly improves customer loyalty (GERARD, NIKOLA, KATRINA, CAMILLE, & CHRISTY, 2023, p.05).

Furthermore, AI allows banks to align their services with the values that customers care about, such as environmental, social, and corporate governance (ESG) issues, which are becoming increasingly important to consumers. By customizing services to address these concerns, banking institutions can foster customer loyalty and build sustainable relationships with customers. The combination of e-trust, digital transformation, and the use of smart technologies enables banks to adapt to the changing banking environment and respond effectively to rising customer expectations, ensuring positive and sustainable engagement over the long term.

In conclusion, studying trust and understanding its various approaches contributes to building sustainable relationships. Based on these approaches, banks can adapt their strategies and direct their marketing efforts to build and strengthen trust, which will ultimately influence customer behavior.

2. 2. Characteristics of trust

- Trust is an individual characteristic that varies from person to person: It cannot be generalized to all customers, as it is related to individual experiences, cultures, sensations, feelings, attitudes, and preconceptions. Each individual has a unique view on trust and how to evaluate it. Some people have high trust in general and do not need to prove it, while others need more time and experiences with the partner.
- Trust should not be reduced to the concept of calculation (GATFAOUI, 2005, p. 59): As pointed out in the economic approach, limiting trust to the goal of minimizing risks and calculating interests and benefits is not correct, as there are customers who seek to establish long-term relationships with the exchange partner.
- Trust is not a static phenomenon (GATFAOUI, 2005, p. 58): Trust cannot be judged as static, as it is affected by both negative and positive factors, causing it to increase and decrease over time. This is especially true in the field of services, where quality varies according to timing, context, and the service provider.
- (BENAMOUR, 2000, p. 159) In the beginning, individuals or organizations evaluate the potential benefit of the relationship against the potential risks and costs. In this phase, monitoring behavior is the main focus, meaning that the customer trusts because they are able to monitor what they want the partner to do. Later, trust is built based on knowledge. In this stage, the individual or organization trusts because they believe they have enough information about the partner, regardless of their ability to observe. Partners learn to know each other through repeated experiences. This type of trust is based on factors such as similarity and compatibility with others. It is built when individuals feel that they are aligned in terms of values, beliefs, and a common goal.
- Trust is a personal perception: Each individual has different experiences and situations in their life that they draw on to form their personal view of trust. These experiences can be positive or negative and play a significant role in shaping the individual's perception of trust.
- Trust is associated with a situation of risk or vulnerability: Decisions are made under various commercial (e.g., prices), strategic (e.g., launching a new product), and technological (e.g., acceptance and use) factors. Additionally, there is the risk of not controlling information and the difficulty of predicting future results (BENAMOUR,

2000, p. 132). Therefore, it is not possible to talk about trust in the absence of risk, as it would become purely rational behavior.

- Trust is a feeling and belief related to the fact that the partner's behavior is sincere and honest.

Trust and behavior are closely related in the field of marketing, as trust is an important factor in motivating behavior, guiding consumers' choices and decisions, and fostering long-term relationships.

The characteristics of trust indicate compatibility with consumer behavior characteristics. Consumer behavior is a human action driven by motives or reasons, aimed at achieving a benefit and linked to previous or subsequent events (KHALIFI & MADANI, 2017, p. 63). This includes the lack of consistency and difference, where the absence of trust does not negate the behavior. So, what are the factors that affect it?

2. 3. Factors affecting trust among banking consumers:

There are five factors that affect the trust of the consumer of banking services: organization, interface, customer, brand, and relationship with the bank.

2. 3. 1. Organization-related factors: These can be summarized as follows:

A. Reputation: Reputation is a capital that is sought to be maintained, such as published financial information or adopted ethical practices, and is an antecedent to trust (CHOUK & PERRIEN, p. 03). Therefore, the relationship between reputation and trust is very close. Reputation is the general image or perception of a person or organization in the minds of others, based on their record of behavior. When a person or organization has a good reputation, people tend to trust them and what they offer. Reputation is also related to the consumer's knowledge of the pros and cons of the service, or a recommendation from a relative or friend.

B. Organizational Investments: This refers to investments that cannot be transferred to another institution by the customer due to the degree of attachment on the one hand, and the cost of changing institutions on the other hand (CHOUK & PERRIEN, p. 03). Rational behavior also limits the consumer's desire to change institutions due to the cost, the numerous investments in the relationship, and the customer's awareness of their benefits. These factors increase the degree of attachment between them, which is a key aspect shared between behavior and trust.

C. Size of the Organization: This does not refer to the physical size of the organization but rather its market share, market presence, and proximity to customers (GATFAOUI, 2017C, p. 14). A large market share indicates the number of customers who trust the bank. However, we must recognize that this view is limited, especially in the banking sector, which may be characterized by its monopolistic nature and lack of effective

competition. In this context, ignoring brand diversity does not fully reflect the reality, as most banking consumers tend to open accounts in several different banks to minimize potential risks.

D. Organizational Opportunism: This refers to the company seeking its interests with the intent to deceive the other party, including the absence of contractual obligations or failure to fulfill a moral obligation (CHOUK & PERRIEN, p. 04). For example, the bank's refusal to provide a loan to long-time customers, citing lack of collateral, will cause the customer to doubt the bank's ability to understand their circumstances and fulfill its promises. This situation can have a negative impact on the customer's behavior.

E. The Context of the Relationship with the Bank: Previous experiences contribute greatly to the improvement and development of trust between partners in terms of predicting future behavior. Furthermore, the stability of the relationship and its development over time means overcoming conflicts between the parties (GATFAOUI, 2017C, p. 14). Past experiences play a vital role in building trust in several aspects. First, past experiences help to understand a future partner's behavior, as both parties can rely on their engagement history to determine how to handle future situations. Second, the development of a relationship over time relies on constant communication and the sharing of information. When a relationship evolves, it provides opportunities to overcome conflicts that may arise between the parties. Trust, based on past experiences, enables partners to handle conflicts constructively and work towards sustainable resolutions.

There are two types of experiences: the first type relates to an issue that was not dealt with properly by the previous service provider, prompting the customer to seek another provider. The second type is represented by successful past experiences, on which the customer relies to continue the transaction. This is manifested in accepting suggestions and trusting that the organization will address any issues raised, regardless of the circumstances.

F. Satisfaction with Past Results: Numerous studies have shown that satisfaction has a positive impact on trust. If there is dissatisfaction with previous results, the consumer may feel exploited, which decreases trust and the desire to continue dealing with the organization (MENGEL, 2018, p. 120).

G. Influence of the Organization: The most influential party, especially the one that controls information, dominates and forces the other party to perform behaviors that align with its interests. This is considered a threat to the partner and negatively affects trust, which, in this case, may decrease or even disappear.

2. 3. 2. Factors associated with the interface element: It includes

A. Skills of the Front-End Staff: Here, we refer to the skills of the interface element in detecting customers, identifying and proposing products that suit them, as well as the negotiation and communication skills they possess. These are key elements in building trust (GATFAOUI, 2016A, p. 21). An interface worker may have extensive knowledge of the organization's products and their benefits, along with effective communication skills. However, if they lack strong analytical skills to accurately understand customers' needs, it may be difficult for them to identify the appropriate products for each customer. Additionally, negotiation skills play an important role in building trust, as frontline workers can use these skills to express the value of the products and services they offer in a way that attracts customers.

B. The Face-to-Face Environment between the Frontline Worker and the Customer: The personality of the interface plays an important role in increasing or decreasing trust. The nature of communication, openness to others, tact, kindness, honesty, acceptance, and listening all determine the pattern of cooperation (GATFAOUI, 2016A, p. 21).

C. Similarity with the Interface Element or Shared Values: People who share the same values, lifestyle, social systems, and goals tend to develop trust and deepen relationships based on interpersonal connections (GATFAOUI, 2017B, p. 6).

D. Influence of the Interface Element: Unlike the influence that the organization has, which often leads to negative results, the influence of the frontline element has a positive effect. The influence of the frontline element is rooted in its ability to fulfill promises to the customer, which contributes to increasing trust. This is only possible if the front-line element has a role within the organization, such as being given the freedom to interact and participate in decision-making and strategy-setting. However, the frontline element can have the will to fulfill promises without having the authority to make decisions and implement them in practice.

2. 3. 3. Customer-related factors (GATFAOUI, 2017A, pp. 09-11): It includes the following elements:

A. Context, conditions and perceptions of customers during the entry into the relationship with the bank: Examples include scandals.

B. The devaluation of bank offers and banking activity: where it is difficult to distinguish between competitors.

C. The traditional image of the bank : where it is important for the customer to look for a reliable guide.

D. The type of incidents the customer has encountered and how they were handled during the relationship.

E. The quality of the relationship between the customer and the bank or the element of its interface, which is related to the sharing of values, information and respect for social norms.

F. Trustworthiness: Trustworthiness can be viewed as individual variables that appear at different levels in the individual independently of each other (CHOUK & PERRIEN, p. 09).

2. 3. 4. Variables associated with the label (product): According to Sirieux and Dubois 1999, for the authors, certain characteristics associated with the brand, such as quality or mental image, can have an impact on consumer trust (CHOUK & PERRIEN, p. 11).

2. 3. 5. Relationship-related variables:

A. Relationship Age: Partner trust varies according to the age of the relationship due to several considerations. A relationship that lasts over time indicates that it has overcome difficulties and conflict situations, and that the partners have gotten to know each other sufficiently (GATFAOUI, 2016B, p. 15).

B. Communication Behavior: Communication plays a key role in strengthening the relationship, as it must be open on both sides, with a focus on listening to avoid issues of misunderstanding and/or coordination (GATFAOUI, 2016B, p. 15).

Based on the above, it can be said that the factors affecting the trust of partners in relationships can also extend to the behavior of consumers. Therefore, it may be unrealistic to separate the two concepts.

3. Banking Consumer Behavior

The study of consumer behavior, especially in the field of banking, is an essential field as we seek to understand how customers behave when making decisions to purchase and consume services. This study includes a range of factors and elements that influence the customer's choices and behaviors.

3. 1. Definition of Consumer Behavior

Consumer behavior can be defined as all direct and indirect actions and behaviors performed by individuals in order to obtain a specific good or service at a specific time and place (Al-MOAZEN, 1997, p. 12). This definition is based on the idea that behavior is an external activity influenced by both external and internal factors, allowing the possibility of modification.

It is also the set of behaviors that consumers exhibit when searching for, purchasing, or using goods, services, ideas, and experiences that they expect will satisfy their desires and needs based on available purchasing possibilities (DAFOUR, 2008-2009, p. 03). This definition indicates that purchasing behavior goes through a series of stages and involves both physical and mental activities.

It is a process of choosing, buying, using, or refraining from buying products, goods, ideas, and experiences by individuals and groups in order to satisfy their needs and desires (DAFOUR, 2008-2009, p. 04). This definition expands on the decision-making process by including the possibility of refusing to purchase a good or service.

It is also defined as the behavior exhibited by the consumer in the search for, purchase, or use of goods, services, ideas, or experiences that they expect will satisfy their desires or needs according to available purchasing options (OBEIDAT, 2004, p. 13). The author suggests that consumer behavior is related to how the decision is made regarding the allocation and distribution of available resources such as money, time, and effort on goods and services that can satisfy their needs and desires.

Banking product purchase behavior refers to the set of actions and preparations an individual undertakes when deciding to purchase a banking product, such as searching for information, evaluating available service alternatives, and selecting the appropriate product expected to satisfy their financial and credit needs (MUALLA, 1994, p. 90).

3. 2. Purchasing Stages

In general, the stages of purchase for the consumer of banking services do not differ significantly from those of the ordinary consumer, with some subtle details. The process begins with the emergence of an unsatisfied financial need, which leads to a state of imbalance and the desire to satisfy the need. This generates a motive for the consumer to act in a direction they believe is sufficient to restore balance. The consumer recalls their previous experiences and knowledge to search for the necessary information about the service provided. If they find this information insufficient, they will collect information about available alternatives and, based on this, choose the alternative they consider most suitable by comparing the characteristics of each banking service option and what they imply. If one of the alternative banking products meets these criteria and achieves the expected benefit, the consumer will choose and purchase that product. Finally, the consumer process is judged (KASSOUL, HAMOUL, & BOUDI, 2019, p. 275).

We can distinguish between three types of decisions, which differ according to the required banking service. These include routine decisions, such as withdrawals and deposits; decisions specific to a certain time or circumstance, such as currency conversion or requesting international bank cards; and broad decisions related to the size of the risks associated with the decision, which require time to study and differentiate between alternatives.

The behavior of consumers of banking services can differ from that of ordinary consumers due to the specificity and nature of banking services, especially in terms of trust and security. Banking consumers rely on banks to safeguard their money and manage their income sources. Therefore, trust and security play a greater role in their decision-making. In contrast, consumers of ordinary goods and services may be

interested in quality and price but may not rely as much on trust and security to complete transactions.

Moreover, banking consumers' decisions usually involve critical financial decisions, such as investments, savings, and loans, which require careful judgment and consideration of options. In contrast, consumers of other goods and services typically face simpler and less complex purchasing decisions than those related to financial services.

The behavior of consumers of banking services is also heavily influenced by general economic conditions, such as fluctuations in financial markets and changes in interest rates. While the behavior of other consumers may also be affected by economic conditions, their impact is usually less direct on daily purchasing decisions.

On the other hand, consumers of financial services often work to achieve specific financial goals, such as saving for the future or investing money. Their behavior may be highly oriented towards achieving these goals. While other consumers may also have financial goals, the overall impact of these goals is typically less compared to consumers of banking services.

Apart from the differences in behavior, the purchase decision-making process is based on three implicit assumptions:

A. For most consumers, choices are the subject of somewhat extended prior deliberation depending on the importance of the risk (LAMBIN & DE MOERLOOSE, 2008, p. 91).

This assumption suggests that individuals engage in a process of reflection and deliberation, either alone or with others, about the available options before making a purchase decision. This means that consumers usually discuss or consider different possible alternatives before deciding. The extent of deliberation varies depending on the importance and seriousness of the purchasing decision. Some decisions may be simple consumer choices, while others, such as financial decisions, require more discussion and reflection.

For example, if the decision concerns the purchase of an ordinary food product, the level of thought and deliberation may be limited. However, the level of deliberation increases significantly when making major investment decisions.

From a psychological approach, Deutsch argues that trust is an irrational choice made in the face of uncertainty, where the expected losses outweigh the expected gains (BENAMOUR, 2000, p. 120). This implies that if individuals are sure of achieving gains with no risks, we are dealing with economic rationality, not trust. Trust arises when uncertainty exists about outcomes and risks, yet customers proceed with a certain behavior despite these uncertainties.

Schlenker, Helm, and Tedeschi (1973), within the same approach, defined trust as the ability to rely on information obtained from an individual regarding uncertain

situations and outcomes in risky scenarios (BENAMOUR, 2000, p. 120). Hence, the role of the interface element is crucial, as it increases trust through the information it provides, guiding the purchase decision in favor of the organization.

Therefore, we can conclude that the existence of trust cannot be judged without considering the risk associated with the purchase process. Trust helps to mitigate this risk and differentiate between available alternatives.

B. The choice is made based on proactive information and not immediate observations (LAMBIN & DE MOERLOOSE, 2008, p. 91).

In the context of influencing the purchase decision, trust enables consumers to predict the behavior of the other party based on previous experiences, particularly when introducing a new service or in a crisis. Trust ensures that both parties seek to maintain the relationship by not exploiting each other's weaknesses. In such cases, the consumer will have proactive information about the credibility and integrity of the organization, making it easier for the organization to convince the consumer of a new product.

C. The final choice is driven by the principle of general scarcity (LAMBIN & DE MOERLOOSE, 2008, p. 91): Every human action and decision has an opportunity cost, especially in an environment characterized by scarcity, not only of money or goods but also of information and time.

In the social approach, Coleman (1990) argues that trust is the voluntary placement of resources at the disposal of another individual or the transfer of control over these resources to someone else (BENAMOUR, 2000, p. 122).

Based on these assumptions, the decision to purchase a banking service is made based on a set of data, which is ultimately translated as a response to stimuli. The intensity of these responses varies from customer to customer.

3. 3. Levels of consumer response

This response can be either behavioral or psychological and is therefore not always easy to observe or measure, varying according to the approach adopted. In economics, the proven behavioral response emerges with the act of purchase, rather than in the preceding stages, and translates into market demand for a particular good or service.

(LAMBIN & DE MOERLOOSE, 2008, p. 108) distinguish between three successive levels of consumer response:

Cognitive Response: This involves organizing the information obtained and knowledge, such as the awareness of the existence of a product, service, or brand. The most easily measurable level of cognitive response is the potential customer's ability to identify the brand sufficiently to suggest, choose, or use it.

Emotional or Sensory Response: This relates to preferences, desires, positive and negative judgments, and relationships with interface elements. Emotional response is measured by the familiarity created through experiences and information obtained, which

helps organize the consumer's perception of the environment, their preferences, and guides their response.

Behavioral Response: This includes pre-purchase and post-purchase actions such as requests for information, experience, market share, loyalty, satisfaction, complaints, etc. It should be noted that behavioral response can be measured by statistics on the sales of a product or service, complemented by an analysis of market share within each product-market combination.

According to Scott (1980), trust is theoretically an attitude in the broadest sense, consisting of three elements: emotional (fixed), cognitive (belief and perception), and behavioral. He concludes that an attitude is determined by the emotional component, modified by the cognitive component, and implemented by the behavioral component, which corresponds to the same levels of consumer desirability.

He also showed that changes in attitudes are explained by changes in cognitive components and, to a lesser extent, by affective components. Finally, he noted that attitudes have intensity (degree of trust) and direction (attitude towards people or organizations).

4. Trust and the decision to purchase a banking service

After reviewing the elements that influence and contribute to building trust, as well as the decision to purchase a banking service and the levels of responsiveness of the consumer of banking services, we can reflect on how trust influences the purchase decision.

Trust is one of the most important concepts that researchers have studied, particularly its impact on decision-making. However, its relationship with the decision to purchase a banking service remains insufficiently explored. In general, its most important effects can be summarized in the following points:

4.1. Raising the Level of Cooperation with the Consumer: Trust positively affects the willingness to cooperate. When trust is established, both parties in the relationship recognize that joint efforts lead to better results than they would achieve if acting alone. (MAYER, DAVIS, & SCHOORMAN, 1995, p. 712) focused on defining the difference between trust and cooperation. Trust is not always a condition for cooperation, and cooperation does not necessarily involve the risk that trust entails. For example, two individuals within an organization can cooperate without trust between them due to their fear of punishment if they fail to cooperate.

Perhaps the most prominent forms of cooperation include the consumer's participation in expressing their needs and desires, providing feedback about the services offered, and accepting to bear higher risks, believing that the bank's behavior and that of its users are not opportunistic. In this case, if complications arise, they will be handled with consideration of the common interests.

4.2. Improved Performance: This is considered the most significant outcome of trust in relationships, closely related to the concept of cooperation mentioned above. Good cooperation leads to better performance.

4.3. Ensuring Continuity in the Relationship: At a certain level, trust allows organizations to reduce operational costs, ensure recommendations, expand their customer base, create a competitive advantage, and achieve long-term profitability. Consumers will seek additional services such as insurance, consulting, brokerage, etc., due to their ongoing relationship with the organization.

4.4. Satisfaction: Satisfaction is a psychological state that arises after the purchase process and is typically a short-term feeling. In contrast, trust is a long-term feeling, extending over time. Trust, when leading to satisfaction, encourages repeat purchases.

4.5. Commitment: The most famous example of this is the *commitment-trust* theory presented by (Morgan and Hunt, 1994). The committed partner believes that the relationship is worth the effort to ensure its continuity.

4.6. Trust Minimizes Conflicts: Different goals of exchange partners usually lead to misunderstandings. Trust limits opportunistic behaviors, even though there is potential for such behaviors to arise.

5.7. Spoken Word: The dissemination of information about the goods and services provided is an important factor that leads to the creation of purchase intention. However, consumers will not spread the word unless they are confident in the organization's ability to fulfill its commitments and are satisfied with its services. This trust is based on previous experiences.

Spoken word is influenced by trust. In their analysis of the components affecting corporate reputation, Allsop et al. (2007) found that emotional components, including trust, have a 41% impact on reputation. Spoken word plays a large role in these emotional components. Schitman (2007) found that both effectiveness and credibility can create trust in a brand and produce positive spoken word (KANG & GWENDOLYN, 2013, p. 5).

5.8. Perceived Value: Chen and Chang (2012) showed a positive relationship between perceived value and consumer trust, while Paulsen et al. (2014) suggested that perceived value is an important antecedent of trust (Shukri, 2018, p. 121).

5.9. Reducing the Costs of Exchanges or Organizations Associated with Preparing and Monitoring Contracts: The presence of trust means that consumers are easier to serve, as they know the organization, its processes, and the services they expect.

5.10. Predicting Customer Behavior: Trust also suggests that the other party's behavior is predictable, thus reducing uncertainty. Trust generates mutual familiarity, which can remove psychological barriers between the two parties in the relationship.

5. CONCLUSION:

The conclusion emphasizes the complexity of trust, which lacks a universal definition due to varying approaches and trust levels. Despite this, trust consistently involves elements of risk and security, fostering long-term relationships and commitment in both personal and institutional exchanges. Trust mirrors consumer behavior, being shaped by factors related to the institution, customer, interface, relationship, and service. Critical factors include institutional reputation and a customer's initial capacity to trust, which are vital in forming new relationships. The interface plays a pivotal role in purchasing decisions through effective communication and influence.

Trust impacts all stages of consumer response, starting with brand recognition and past experiences (cognition), advancing to emotional bonds, and culminating in the purchase decision. Key findings reveal that trust functions like behavior, sharing similar influencing factors and being built gradually through interconnected elements that ease decision-making. Decisions based on trust are efficient, saving time, reducing costs, and accepting associated risks. However, trust's effectiveness is constrained without free competition and consumer alternatives. Furthermore, trust cannot be universally applied due to variations in values, lifestyles, and social systems.

To enhance trust in banking, several recommendations are proposed:

- Conduct in-depth studies on trust in security and data protection policies, emphasizing transparency and customer assurance.
- Explore customer acceptance of digital services, focusing on security, ease of use, and innovation to improve digital experiences.
- Identify the most influential type of trust-personal, institutional, or organizational- and enhance them through tailored strategies.
- Encourage free competition among banks to provide alternatives and build trust-based consumer decisions.
- Design transparent marketing strategies, highlighting data protection and personalized customer support.
- Train employees to foster personalized relationships, enhancing loyalty and informed decision-making.

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