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A CONCEPTUAL FRAMEWORK AND EMPIRICAL INVESTIGATION OF SERVICE FAILURE-RECOVERY STRATEGY AND ITS IMPACT ON INSTITUTIONAL TRUST

presented by Daniel P. Nowak

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A CONCEPTUAL FRAMEWORK AND EMPIRICAL INVESTIGATION OF SERVICE FAILURE-RECOVERY STRATEGY AND ITS IMPACT ON INSTITUTIONAL TRUST

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ABSTRACT

Public trust in institutions has been declining over the past few decades. Marketers have long been interested in understanding the causes of institutional mistrust and developing new strategies to reverse these problematic trends. This dissertation categorizes the causes of institutional mistrust and proposes a previously undefined cause of institutional mistrust; buyer beware. In this dissertation, buyer beware is defined and conceptualized as a service failure-recovery strategy (SFR). Buyer beware and service guarantees are conceptualized as proactive SFR strategies and are compared in this study. This dissertation is structured in a two-essay format with each essay investigating different aspects of the SFR literature. Essay 1 maps the essential topics of interest in the field of SFR. The full range of the SFR literature is expansive, complex and heterogenous. Essay 1 follows a scoping literature review format and makes a contribution to the SFR literature by providing an accessible tool for researchers and practitioners. Essay 2 makes several contributions to service failure-recovery and institutional trust literature. Essay 2 provides several SFR conceptual models as well as an empirical model that demonstrates buyer beware impacts firm reputation, customer loyalty, intention to litigate, and institutional trust.

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A CONCEPTUAL FRAMEWORK AND EMPIRICAL INVESTIGATION OF SERVICE FAILURE-RECOVERY STRATEGY AND ITS IMPACT ON INSTITUTIONAL TRUST

Public trust in institutions is essential for a well-functioning society; however, according to opinion polling, the legitimacy of institutions has been in steady decline over the past few decades (Perry, 2021). There are many reasons why trust in institutions is eroding. There has been a rise of political polarization, social media disinformation, corporate political advocacy, and corruption (Piazza, 2023; Diaz Ruiz & Nilsson, 2023; Chadee et al., 2021). Marketing innovation has long been a tool for human advancement, contributing to economic development and community well-being (Drucker, 1958; Shultz, 2016). The service failure-recovery field (SFR) has long been interested in how service failure-recovery interacts with perceptions of trust (Tax et al., 1998; Van Vaerenbergh et al., 2019). This dissertation study investigates SFR and its impact on institutional trust.

This dissertation is structured in a two-essay format. Essay 1 maps the essential topics of interest in the field of SFR. This essay follows a scoping literature review format. Scoping reviews are used with broad topics with diverse bodies of literature (Pham et al., 2014). The goal of scoping reviews are to provide a high-level overview of a given field (Peterson et al., 2017). The scoping format was used because the field of SFR is broad, complex, and heterogenous (Nowak et al., 2023b). This essay accomplishes several objectives. First, it reviews the early history and relevant scales of the SFR literature. Second, it categorizes relevant SFR antecedents, theories, outcomes, and strategies. Third, it organizes the different types of SFR strategies in three categories: reactive, adaptive, and proactive. These strategy categories were previously

undefined in the SFR literature and provide a vital conceptualization distinction needed for essay 2.

Essay 2 makes several contributions to service failure-recovery and institutional trust literature. First, essay 2 categorizes the causes of institutional mistrust and proposes a previously undefined cause of institutional mistrust; buyer beware. Second, a conceptual trust model for proactive SFR strategy is proposed. Buyer beware and service guarantees are conceptualized as proactive SFR strategies, with buyer beware being on the low end of the spectrum of the trust model and service guarantees being at the high end of the spectrum of the trust model. Third, essay 2 advances the service guarantee literature in several ways. Essay 2 provides a conceptual model on how service guarantees positively impact institutional trust in service ecosystems. Further, it categorizes the different types of service guarantees and labels a previously undefined service guarantee; the no-harm guarantee. Finally, an empirical model is developed that demonstrates the differential effects of buyer beware and no-harm guarantees on institutional trust.

This two-essay dissertation study provides a high-level conceptual framework of the SFR literature and an empirical study that investigates SFR strategy and its impact on institutional trust. Each essay contributes to the SFR field as a tool for researchers and practitioners.

ESSAY 1: MAPPING THE SERVICE FAILURE-RECOVERY LITERATURE: A SCOPING REVIEW

ABSTRACT

The nature of the service failure-recovery literature is expansive, complex, and heterogeneous. The full range of content is difficult to traverse given the long history and broad interests in the service failure-recovery domain. While some may argue that the service failure-recovery literature is in the mature stage of academic inquiry, emergent literature, and particularly in the area of digital marketing and artificial intelligence is magnifying its importance. This scoping review provides an overview of relevant definitions, scales, and operationalizations of key concepts within the service failure-recovery field. Relevant topics covered in this scoping review of the service failure-recovery literature encompass (1) core definitions, (2) service failure typologies, (3) service recovery antecedents, (4) service recovery outcomes, (5) core service recovery theories, (6) service recovery strategies – reactive, adaptive, and proactive recovery, and (7) identification of recent comprehensive literature reviews. Our scoping review provides theoretical and practical to advance research in this topic area.

Keywords: Service failure-recovery, service failure, service recovery, scoping review, reactive recovery, adaptive recovery, proactive recovery.

1. INTRODUCTION

Regardless of service design, training, and other organizational efforts, mistakes are bound to happen that lead to service failures, sometimes severe (Fouroudi et al., 2022). As a result, service failure and recovery (SFR) is a critical research domain (Hess et al., 2003), and one that continues to garner researchers' and practitioners' interest (Adil et al., 2022; Bacile, 2022; Béal & Grégoire, 2022; Harrison-Walker, 2022; Honora et al., 2022; Huang & Dootson, 2022; Jin et al., 2023). Throughout its history, the *Journal of Consumer Satisfaction, Dissatisfaction, and Consumer Complaining Behavior* (*JCSD&CB*) has published articles covering a range of topics, with articles addressing consumer complaining behavior and complaint management most relevant to the broader SFR literature (Dahl & Peltier, 2015, Nowak et al., 2023a). Although Nowak et al. (2023a) highlight that managing consumer complaints and the firm's service recovery response is relatively underexplored within the *JCSD&CB*, the topic continues to generate increased interest from a broader research community with over 50% of peer-reviewed articles appearing within the last five full years (2018-present). Figure 1 shows the results of a Web of Science search for articles using either a "service failure" or "service recovery" topic as of February 2023. The search uncovered 1,924 relevant documents (article, review article, early access, or editorial material) published since 1988, including 72% published in the past ten years (2014-present).

The early roots of the service failure-recovery discipline emerged from the several key sources. In the late 1970's, there were a series of annual conferences dedicated to complaining behavior and complaint management which evolved into the creation of the JCSD&CB (Davidow, 2020). R. L. Oliver's (1980) paper defining customer satisfaction as a function of

expectation and expectation disconfirmation has had a profound impact on satisfaction and service research. One of the most cited articles of the JCSD&CB is Oliver's (1989) paper exploring the roles of disconfirmation perceptions and attribution judgments. Fornell & Wernerfelt's (1987) paper on complaint management was influential on defensive marketing strategy. Hart et. al's (1990) work in the Harvard Business Review provided rich service recovery case studies and managerial guidance. Blodgett et. al.'s (1997) study on justice and postcomplaint behavior was a prominent work that moved the service recovery literature towards adapting justice scales in service revery research. Boshoff's (1999) RECOVSAT scale development work on service failure recovery scales proved to be an important article for researchers. Scott W. Kelly contributed to several early influential articles on SFR including, retail failure typologies, service recovery antecedents, and service failure management (Hoffman et al., 1995; Kelley et al., 1993; Kelley & Davis, 1994).

Despite reaching a certain level of maturity as a research domain (Van Vaerenbergh & Orsingher, 2016), digital servitization (Manser Payne et al., 2021), customer engagement in co-creation (Patrício et al., 2011; Polese et al., 2017), technological advances (Huang & Rust, 2018; Huang & Dootson, 2022), and a host of other issues are escalating the complexity of service ecosystems. As a result, the rising complexity increases opportunities for service provider and firm errors leading to service failures that require evolving service recovery strategies (Fouroud et al., 2020; Parasuraman, 2006). For example, the rapid deployment of artificial intelligence is upending various service industries (Huang & Rust, 2018; Manser Payne et al., 2021), creating new service delivery mechanisms and customer-technology service interactions via chatbots and other digital service assistants Pizzi et al., 2021). Consequently, scholars continue to explore

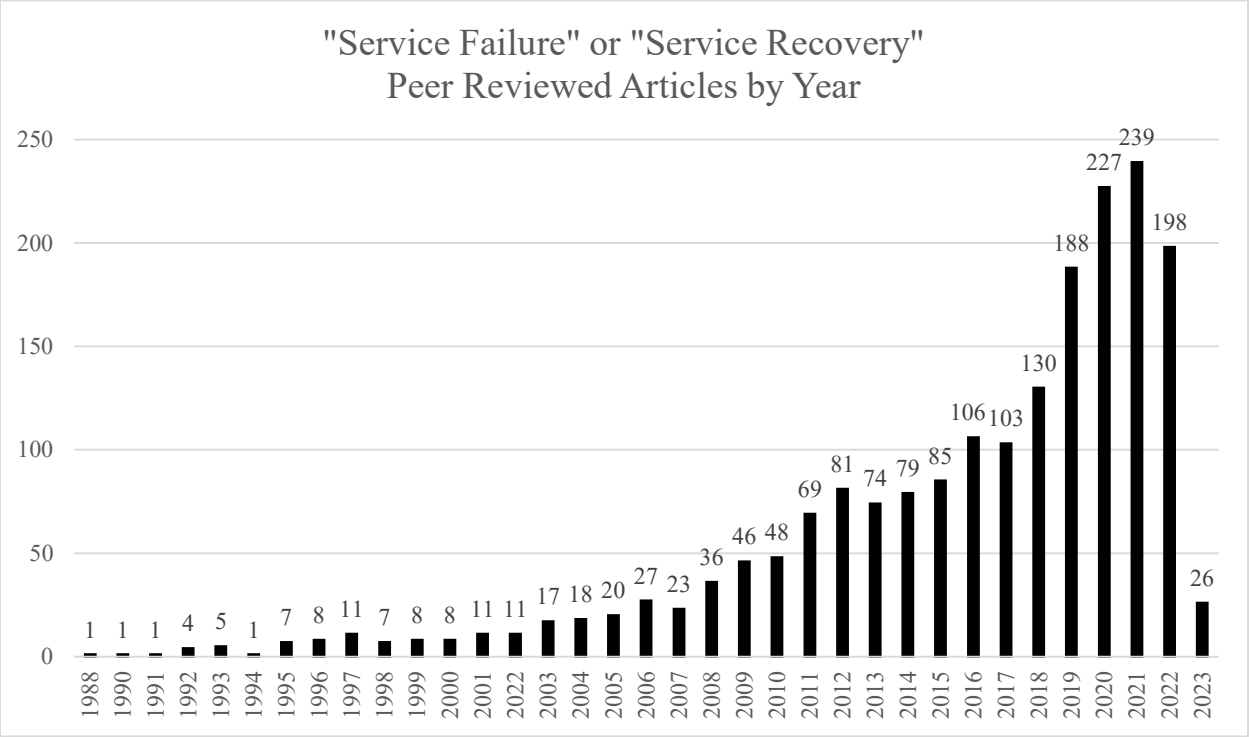
SFR in new contexts using diverse theories that may challenge the established premises of the existing SFR literature (Grégoire & Mattila, 2021; Jin et al., 2023).

Given the importance of SFR brought on by COVID, digital marketing, AI, and other related technologies and contexts, in this invited article we utilize a scoping review perspective to summarize key concepts within the literature. Scoping reviews as a methodology employ a rapid mapping process to provide a high-level overview of a topic (Arksey & O'Malley, 2005; Peterson et al., 2017). Unlike a systematic review or meta-analysis, scoping reviews take a more descriptive approach (Peters et al., 2020), and are particularly useful for synthesizing diverse research streams related to a broad topic (Pham et al., 2014). Given the rapidly expanding interest in SFR issues, the current scoping review prioritizes integrating key concepts, definitions, relevant scales, and frameworks of the SFR literature. While many definitions, scales, and frameworks exist, the scoping review provides a starting point to help researchers navigate critical elements related to SFR issues.

We thus contribute to the literature by providing a descriptive account of relevant SFR concepts. We briefly discuss the scoping review methodology and purpose of our review, and then start by describing **core definitions** of SFR. Second, we identify different **service failure typologies** (*service vs. product-based failures, brand vs. service transgressions*). Third, we move on to discuss some of the most common **service recovery antecedents** (*relationship quality, service recovery expectations, recovery initiation, firm resources, customer knowledge/information/transparency, and role clarity*) and **SFR outcomes (***customer and firm outcomes*). Fourth, we highlight five **core service recovery theories** applied within the extant SFR literature (*justice theory, social comparison theory, expectation-disconfirmation theory, service-dominant logic, and attribution theory*). Fifth, the scoping review discusses three

different **service recovery strategies** (*reactive*, *adaptive*, and *proactive*), and relevant sub-topics. Specifically, we address the following core concepts for each sub-topic – **reactive recovery:** *apologies, recovery compensation*; **adaptive recovery:** *employee empowerment, customer voice, humor, timeliness of recovery*; **proactive recovery:** *service guarantees, customer service orientation, artificial intelligence.* Finally, we identify recent and pertinent **literature reviews**, our review's **limitations**, and summarize the scoping review with a **conclusion**.

Figure 1. *Service Failure or Service Recovery Peer Reviewed Articles By Year*



2. SCOPING REVIEW METHODOLOGY & PURPOSE

In order to organize and synthesize core elements of the diverse SFR literature, the study follows the approach of a scoping literature review. Scoping reviews are useful in cases of broad topics with extensive and diverse bodies of literature and have become a popular research strategy (Pham et al., 2014). Scoping literature reviews are not systematic or comprehensive in nature, but rather a rapid mapping technique (Arksey & O'Malley, 2005). Unlike systematic reviews or meta-analysis that take a more analytical approach, a scoping review tends to be more descriptive in nature (Peters et al., 2020). A common goal of scoping reviews is to explore relevant literature to generate a high-level overview rather than providing answers to specific research questions or detailed future research agendas (Peterson et al., 2017). Despite the increased popularity of the scoping review methodology, there are no well-established criteria on how to conduct or assess the quality of a scoping review (Whittemore et al., 2014). Instead, researchers using this methodology define a review's purpose and identify relevant boundaries. The purpose of the current scoping review is to provide scholars and practitioners with an accessible overview of the SFR literature. The themes in this scoping review were collated through an iterative process by which three marketing scholars discussed and identified significant service recovery themes. The themes were selected based on author judgments related to assessments based on academic relevance and practitioner salience. Two independent marketing scholars reviewed these themes to verify the validity of the selected sub-topics. For the most part, articles highlighted in this review are all from journals rated A*, A, or B by the *Australian Business Dean's Council* as of February 2023. The review also integrates information from select academic books relevant to the service recovery category. Consistent with other

scoping reviews, the current review does not claim that the comprised list of concepts or themes related to the SFR literature is exhaustive or comprehensive.

3. SERVICE FAILURE-RECOVERY SCOPING REVIEW RESULTS

Core Service Recovery Definitions

Multiple definitions of service recovery exist within the extant service literature. For example, Johnston & Hewa (1997, p. 467) provide an early definition of service recovery "as the actions of a service provider to mitigate and/or repair the damage to a customer that results from the provider's failure to deliver a service as it is designed." Tax & Brown (2000, p. 272) further define service recovery as "a process that identifies service failures, effectively resolves customer problems, classifies root cause(s), and yields data that can be integrated with other measures of performance to assess and improve the service system." Björlin Lidén & Skålén (2003, p. 37) describe service recovery as "the process that begins when the company becomes aware that dissatisfaction has occurred, to the situation when the problem has been solved, and/or the customer has been reimbursed to achieve satisfaction." Van Vaerenbergh & Orsingher (2016, p. 330) state "service recovery represents the set of actions an organization takes to reestablish customer satisfaction and loyalty after a service failure, to ensure that failure incidents encourage organizational learning and process improvements, and to train and reward employees for this purpose." Khamitov et al. (2020, p. 520) define service recovery as "all the actions a firm can take to redress the grievances or loss caused by a service failure." Santos-Vijande et al. (2013, p. 935) make a distinction between service recovery and integrated service recovery systems, defining integrated service recovery systems as "a higher order construct which represents the firms' ability to anticipate and prevent failures, react efficiently to recovery needs, maximizing the quality of long-term client relationships and enhance the firm's organizational learning

process so as to improve its future provision of services." Service recovery performance is also a common term used in the literature, and is defined as "the behaviors in which customer service employees who directly handle customer complaints engage to recover customer satisfaction and loyalty after service failures" (Liao, 2007, p. 476).

Types of Service Failure

Prior to service recovery, there must be a service failure incident. The following section identifies premises of two commonly investigated service failure typologies.

Service vs. Product-Based Failures: Consumers exhibit different expectations for service-based failures compared to product-based failures, with customers being less forgiving for product-based failures (Catenazzo & Paulssen, 2015). Bolkan & Daly (2008) show that it is more critical for firms to assume responsibility in product-based failures. In part, mass product failures can be more widespread and affect multiple customers. The media often publicizes these occurrences of defective or dangerous products associated with major product recalls (Dawar & Pillutla, 2000). Khamitov et al. (2020) suggest researchers integrate the product-crisis and SFR literature to create a more comprehensive discipline investigating negative events in marketing.

Brand vs. Service Transgressions: Transgressions from a firm can occur at the brand level or during frontline service employee-customer interactions. Brand transgressions are typically broader than service failures, while a service failure is a discrete incident that fails to match a customer's expectations (Gamze & Elif, 2020). Brand transgressions are damaging actions by a brand that violate norms endorsed by customers, which may make it difficult for firms to recover (Aaker et al., 2004). However, a customer's awareness of a brand's corporate responsibility initiatives may impact how the customer reacts to the brand's transgression (Tsarenko & Tojib, 2015). For example, customers may give moral licensing to brands who

acted morally in the past, or forgive brands with a shared identity (Karani, 2021; Ryoo, 2022). In comparison, service transgressions are violations of relationship-relevant norms (Jones et al., 2011). Chong and Ahmed (2018) highlight three conflict framing categories related to service failure – damaged identity, identity at risk, and identity preservation. Customers' motivation to forgive service transgressions can stem from atonement, disillusionment, as self-healing, or grace (Tsarenko et al., 2019). Beyond the dyadic relationship, service incidents that break ethical norms may also affect third-party customers (I. Sharma et al., 2020).

Relevant scales or measurement instruments for service failure typologies: Service transgressions scale (Jones et al., 2011). Product failure and service recovery scale (Catenazzo & Paulssen, 2015). Brand transgression, service failure recovery, and product-harm crisis framework (Khamitov et al., 2020). Post-purchase dissonance scale (Montgomery & Barnes, 1993).

Service Recovery Antecedents

Research exploring customer antecedents is among the most popular areas of research among service scholars, particularly in *JCSD&CB* (Dahl & Peltier, 2015, Nowak et al., 2023a). Distinguishing service recovery antecedents allows for a deeper understanding of customer satisfaction and relationship marketing (Andreassen, 2000). The purpose of the following section is to identify commonly investigated service recovery antecedents and relevant literature.

Relationship Quality: The relationship between a customer and a firm is a common antecedent in the service recovery literature. Relationship quality, or strength of the relationship, involves the customer's evaluation of the dyadic relationship with the firm, including components of satisfaction, trust, and commitment (Kwiatek et al., 2020). The level of relationship quality (i.e., strength of the relationship) may also affect the outcomes of the

relationship from the seller's perspective. A service failure in a new relationship has the potential to impact the relationship more negatively, given that there are fewer chances for the customer to evaluate and less relationship strength (Boulding et al., 1993). Yet, longer-term customers tend to have higher service recovery expectations (Kwon & Jang, 2012, Palmer & Bejou, 2016). Studies show that customers with a stronger customer-firm relationship are more likely to voice service concerns, less likely to engage in negative word of mouth, and show greater satisfaction with successful service recovery (Ashley & Varki, 2009). However, competing research shows when relationship levels are high between a customer and a firm, service recovery failures may have a stronger negative effect on repurchase intentions (Holloway et al., 2009).

Service Recovery Expectations: The outcome of a service interaction is predicated on a post hoc evaluation of reconstructed expectations by the customer (R. L. Oliver, 2014). To evaluate if a customer's expectations have been met, there needs to be an evaluation of the convergence of service outcomes and customer expectations. Convergence occurs if "a consumer's expectations are confirmed when the product performs as expected, negatively disconfirmed when the product performs more poorly than expected, and positively disconfirmed when the product performs better than expected" (Powers & Valentine, 2008, p. 101). Customers often have different expectations as it relates to what satisfies them, including different service recovery expectations. Multiple factors may exist that influence a customer's service recovery expectations. For example, the greater the level of service failure, the higher the customer's expectations of recovery from the service provider (Smith et al., 1999, Kim & Ulgado, 2012). Brand perceptions or brand personality perceptions may also impact service recovery expectations. Brand personality reflects a set of human characteristics associated with a brand

(Aaker, 1997), with customers exhibiting different levels of forgiveness following a service failure, regardless of their relationship with the firm, due to a brand's personality (Hassey, 2019).

Recovery Initiation: The firm or a customer may initiate the service recovery process. Accordingly, the source of initiation can produce divergent outcomes (Patterson et al., 2006). In general, firm-initiated recoveries produce a more favorable response than customer-initiated recoveries (Xu et al., 2014, Nuansi & Ngamcharoenmongkol, 2021). However, in some contexts such as unstable recoveries, customers engaging in self-serving behaviors, or customer errors, customer-initiated service recovery may produce better outcomes (Swanson & Kelley, 2001, Dao & Theotokis, 2021).

Firm Resources: The Resource-Based View contends that firms with valuable resources that are not easily duplicated or substituted will have a competitive advantage (Barney, 1991). Some service organizations may enjoy having resource advantages relative to other firms. Specific to service recovery, service firms with dynamic capabilities (Samiha et al., 2018), knowledge-based resources (Mjahed Hammami et al., 2021), and absorptive capacity (Yuan et al., 2022) may be able to more easily navigate and respond to service failures. Dynamic capabilities include "organizational and strategic routines by which firms achieve new resource configurations as markets emerge, collide, split, evolve, and die" (Eisenhardt & Martin, 2000, p. 1107). Knowledge-based resources include tacit or explicit knowledge combined with tangible resources which allow the firm to function, the firm's know-how (Alavi & Leidner, 2001). Absorptive capacity reflects a set of processes by which firms assimilate and exploit knowledge (Zahra & George, 2002). Dorsch et al. (2017) outline the differences in inherent and contextual resource characteristics. Inherent resource characteristics include resource stickiness, fungibility, divisibility, and depletion. Contextual resource conditions include resource assembly, valence,

availability, and exchangeability. These resource categories reflect operant resources, a concept from the service dominant logic literature (Vargo & Lusch, 2004). Operant resources may impact SFR quality (Skourtis et al., 2019), and thus may be relevant control or moderating variables for SFR researchers.

Customer Knowledge, Information, and Transparency: Lack of clarity and information is one of the major sources of customer complaints (Chang & Jung-Sung, 2018). Customer knowledge can be divided into two categories; systematic customer information and customer knowledge competence, which is based on the customers' ability to act on knowledge (Campbell, 2003). Customers who conduct limited information searches tend to exhibit high inertia, meaning they are unlikely to perceive attractive alternatives, potentially making them more amenable to service recovery efforts (Chia-Ying, 2015). Conversely, customers who make informed choices are more likely to reduce blame toward service providers (Mattila & Cranage, 2005).

Research attention in understanding how firms can create more transparency in SFR is increasing (Honora et al., 2022). Firm-initiated transparent service recoveries reflect an attempt to enable inward organizational observability by disclosing information related to decisions, procedures, and performance to customers affected by service failures (Grimmelikhuijsen & Meijer, 2014). Service failure recoveries jointly co-created by the firm and customer may offer more transparency (Balaji et al., 2018). Firms may transform negative information and service failures observed by virtually present others on social media into positive signals through transparent service recoveries. Firms may leverage this transformation via increased information, decreased information asymmetry, and trust (Hogreve et al., 2019).

Customer Role and Employee Role Clarity: Customer role clarity involves the extent to which firm policies, procedures, social norms, and knowledge of consequences are intelligible to a customer, which affects the customer's likelihood, and understanding of, customer value co-creation with a firm (Dong et al., 2008). The more a customer is clear on their role within a service interaction, the more likely they will participate in value co-creation (Meuter et al., 2005). Understanding the role of "other customers" within the service recovery process is still evolving; and entails when a customer impacts the service recovery of a different customer (Kim & Baker, 2020).

Relevant scales or measurement instruments for core service recovery antecedents: Dynamic capabilities scale (Kump et al., 2019). Knowledge-based resources scale (Nieves et al., 2014). Absorptive capacity scale (Camisón & Forés, 2010). Blame attribution scale (Maxham & Netemeyer, 2002a). Customer loyalty scale (McMullan, 2005). Customer relationship management (CRM) scales (Robinson et al., 2011, Nyadzayo & Khajehzadeh, 2016). Service recovery system antecedent scale (Smith et al., 2019). Scale for propensity to complain, service recovery expectations, and controllability attribution (Borah et al., 2020).

Service Failure and Recovery Outcomes

Customer Outcomes: Larsen & Wright (2021) suggest that aggregate consumer satisfaction is the ultimate dependent variable in marketing theory and practice, making it a critical construct in SFR. Customer satisfaction involves "an evaluation between what was received and what was expected" . Customer satisfaction with service recovery is a post-recovery, transaction-specific judgment that is a function of initial service disconfirmation and service recovery disconfirmation (McCollough et al., 2000a). Customers may be so delighted by service recovery efforts that they experience greater satisfaction post-failure than pre-failure, a

phenomenon labeled the service recovery paradox (de Matos et al., 2007). However, the relevance of the service recovery paradox has been called into question as this phenomenon may only apply to small failures (Magnini et al., 2007), may not be a viable managerial strategy (Michel & Meuter, 2008), and there is evidence that suggests this effect may not meaningfully exist at all (Kau & Wan-Yiun Loh, 2006).

While the goal is successful service recovery, firms may also fail in the service recovery effort which may lead to a "double deviation" effect whereby a poor service recovery exacerbates the initial service failure (Maxham & Netemeyer, 2002a). In these cases, customers with a deeper relationship with a firm may feel a more profound sense of betrayal (Holloway et al., 2009), possibly leading these unsatisfied customers to engage in dysfunctional customer behavior (Aron & Kultgen, 2019) or customer rage (McColl-Kennedy et al., 2009; Nguyen & McColl-Kennedy, 2003; Surachartkumtonkun et al., 2013).

Firm Outcomes: Organizations make strategic decisions at the macro level for their service recovery strategies, affecting firm-level outcomes such as process improvements and firm performance (Van Vaerenbergh & Orsingher, 2016). Firms that do not adequately address service failures can negatively impact customer loyalty, thereby damaging the firm (Krishna et al., 2011). In contrast, firms that appropriately manage service failures may benefit via stronger repatronage intentions and positive word-of-mouth behaviors that ultimately benefit the firm (Huang, 2011). Customers perceive firms that adequately manage and address customer trust and emotions as displaying a higher level of justice, mediating the relationship with customer loyalty (DeWitt et al., 2008). When service recovery retention efforts are successful, ancillary benefits may accrue to the firm, including decreasing customers' price sensitivity and transaction costs (J. S. Smith et al., 2010).

Relevant scales or measurement instruments for service recovery outcomes: Satisfaction with recovery scales (Boshoff, 1999, Maxham & Netemeyer, 2002b, Homburg & Fürst, 2005). Behavioral and attitudinal loyalty scales (DeWitt et al., 2008). Customer rage scales (McColl-Kennedy et.al., 2009). Forgiveness and negative word-of-mouth scale (Harrison-Walker, 2019). Dysfunctional customer behavior scale (Kang et al., 2019). Emotional recovery and economic recovery scales (Wei et al., 2020).

Core Service Recovery Theories

The following section identifies five commonly employed theories in the extant SFR literature. Similar to other aspects of this scoping review, the outlined theories are not collectively exhaustive of all theoretical frameworks used to date.

Justice and Equity Theory: Perceived justice has become the dominant theoretical perspective in the SFR literature (Yim et al., 2003) and is one of the most common theories used when studying online service failures (Adil et al., 2022). The SFR literature commonly evaluates three types of perceived justice: procedural, interactional, and distributive justice (Blodgett et al., 1997, Krishna et al., 2011). Procedural justice is the perceived fairness of how allocation decisions are made and the speed at which a problem is addressed and resolved (Blodgett et al., 1997; Konovsky, 2000). Interactional justice reflects the extent to which customers feel they have been treated fairly in an interpersonal or artificial intelligence service interaction (Blodgett et. al., 1997, Maxham & Netemeyer, 2002a). Finally, distributional justice is the customer's perception that the service recovery outcome is fair (Maxham & Netemeyer, 2002b).

Fairness or equity is an essential function of satisfaction with service recovery (Andreassen, 2000). One approach in the SFR literature involves separating the measurement of justice perceptions from measurements that use equity and fairness theories (Mccoll-Kennedy &

Sparks, 2003). Equity theory entails an examination of the ratio of rewards, costs, and investments compared to a referent other (Alexander, 2002). Justice theories evaluate a customer's perceptions related to service recovery; however, in some instances, measuring customers' perceptions may be inadequate or inappropriate as customers' knowledge may be uncertain (Vincent-Wayne, 1999), customers may not have a sufficient choice (Mattila & Cranage, 2005), power asymmetry may exist (Teimoury et al., 2010), perceptual justice measures may not account for customer loyalty (Brunner et al., 2008), or consider relevant outside observers (Bacile, 2022).

Social Comparison Theory: Social comparison theory involves a "process of thinking about information about one or more people in relation to the self" (Wood, 1996, p. 520). Marketers can use social comparison as a tool to frame SFR. For example, downward social comparison involves showing customers that their situation is not as bad relative to others (Antonetti et al., 2018). People make downward comparisons when they are low in subjective well-being to feel better about themselves (Wood et al., 2000). Downward social comparisons made by agents of a firm may improve customers' post-purchase behavioral intentions, reduce anger among customers, improve customer satisfaction, and improve word-of-mouth behavior (Bonifield & Cole, 2008, Vázquez-Casielles et al., 2012). Conversely, upward comparisons occur if customers compare themselves to those who are socially better (H. Kim & Jang, 2021). For example, firms may employ an upward comparison by showing that more loyal customers receive more benefits than less loyal customers. Both upwards and downward comparisons are possible; however, there is evidence that downward comparisons have a more substantial effect (Yi & Kim, 2017).

Expectation-Disconfirmation Theory: The expectation-disconfirmation theory framework suggests that customers compare the service recovery performance against prior expectations to determine the level of satisfaction with the service recovery process and outcome (Yim et al., 2003). Positive disconfirmation exists when the service recovery performance exceeds expectations; negative disconfirmation occurs when performance does not meet expectations. This dynamic represents a negative relationship; the greater (lower) expectations of failure, the less (more) negative disconfirmation (McCollough et al., 2000b).

Service-Dominant Logic: The service-dominant logic (SDL) perspective has become a popular service theory, including to help understand value co-creation (Vargo & Lusch, 2017). SDL theorizes that firms can only create value propositions that are not realized until customers are engaged in the service encounter (Vargo & Lusch, 2004). When SFR occurs, firms and customers are not on opposite sides but must work to co-create solutions to best resolve the situation (Galvagno & Dalli, 2014). Customers engage in service recovery co-creation by "explaining what they want from the service provider in the case of a SFR and interact with employees by giving appropriate information and act courteously with employees as a means of establishing a strong rapport" (Skourtis et al., 2019, p. 997). Studies show that customers co-creating service recovery positively impacts justice perceptions, which can impact customer satisfaction (Cheung & To, 2016).

Attribution Theory: Attribution theory views customers as rational actors seeking to evaluate failure causes (Folkes, 1984). Customers attribute causes (e.g., locus, stability, control) to events (Weiner, 1980). Attribution theory has been employed in the SFR literature in various contexts, including exploring behavioral dimensions, word-of-mouth intentions, repatronage intentions, and complaining behavior (Srivastava & Gosain, 2020). Notably, customers may shift

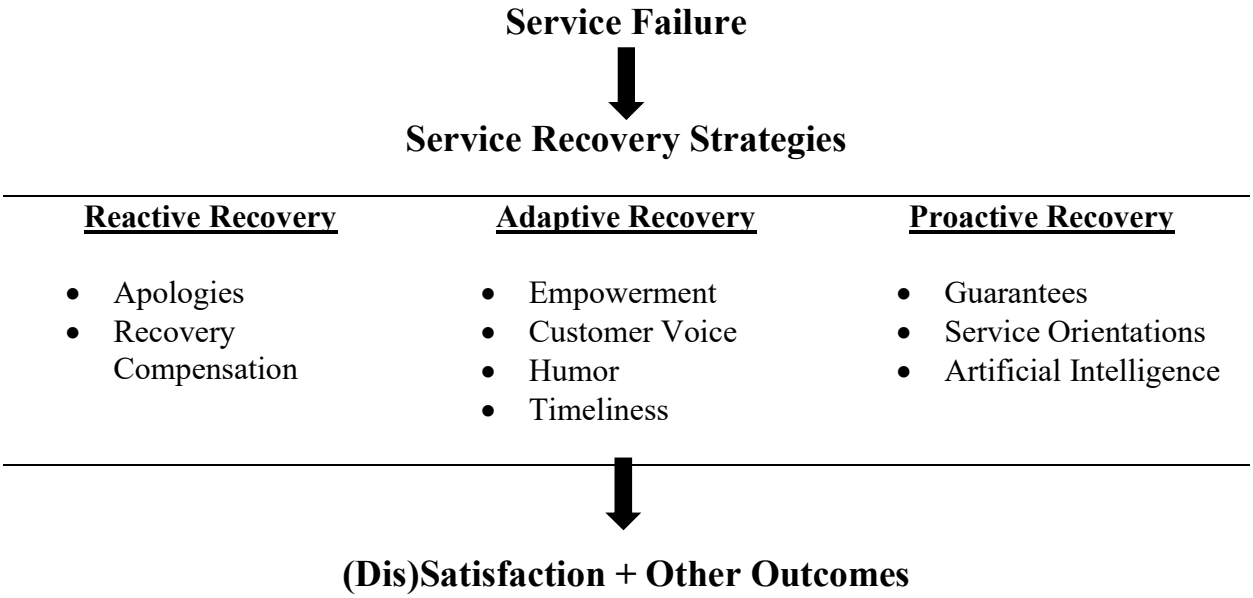
blame by overstating an employee's role in service failures while underestimating their personal role (Michel et al., 2009).

Relevant scales or measurement instruments for core service recovery theories: Perceived justice scales (Tax & Brown, 1998). A-CRAFT scale (Davidow, 2014), Co-creation and service recovery scale (Skourtis et al., 2019). S-D logic vectors (Vargo & Lusch, 2017). Downward social comparison scale (Antonetti et al., 2018). Service failure attribution framework (Srivastava & Gosain, 2020). Scale for perceived justice, corporate responsibility, and service recovery (S. La & Choi, 2019). Scale for perceived justice and employee effort (Yani-de-Soriano et al., 2019). Service recovery expectations/disconfirmation scale (Bagherzadeh et al., 2020).

SERVICE RECOVERY STRATEGIES

Firms may employ different recovery strategies as part of the service recovery process. The following section of the scoping review discusses three types of service recovery strategies – reactive, adaptive, and proactive – and noteworthy sub-elements for each strategy. See Figure 2.

Figure 2. *Service Recovery Strategies*



Reactive Service Recovery Strategies (Post-Recovery Stage)

Reactive SFR strategies involve firms and their representatives following a set process to respond to service failures (Krishna et al., 2011). Krishna et al. (2011) propose seven fundamental steps in the SFR process, including: (1) acknowledgment, (2) empathy, (3) apology, (4) ownership, (5) fix, (6) assurance, and (7) compensation. Reactive service recoveries are generally predictable, automatic, or repeated encounters whereby interacting actors develop habits that involve little or no conscious thought (Kamath et al., 2020).

Apologies: No clear, discrete definition of 'apology' exists, as scholars utilize diverse conceptualizations (Slocum et al., 2011). For example, some operationalize apologies as responsibility and regret for trust violations (Kim et al., 2004). Still, others emphasize that one party must feel dissatisfaction with a situation; however, guilt does not need to be admitted (Davidow, 2003). Studies show apologies entail three components that affect customer satisfaction: empathy, intensity, and timing (Roschk & Kaiser, 2013). Apologies may take the form of an offer of compensation which is "focused on the restoration of equity through exchange," or be an expression of empathy which is a recognition of, and concern of, another's suffering (Fehr & Gelfand, 2010, p. 38).

Service Recovery Compensation: Compensating customers involves an interactive versus passive process (Mattila & Cranage, 2005). Service recovery compensation is an exchange situation where a firm attempts to remunerate a customer following a service failure by refunding money, offering discounts, or providing comparable items of value to restore the equity of the original transaction (Worsfold et al., 2007, Bambauer-Sachse & Rabeson, 2015). Multiple factors can influence the effectiveness of service recovery compensation, including locus of responsibility, timeliness, and resource similarity (Wirtz & Mattila, 2004, Grewal et al., 2008,

Roschk & Gelbrich, 2014). Firms may also employ different processes to deliver compensation, including hedonic or utilitarian models (Huang & Lin, 2011), or mix-and-match refund models (Stakhovych & Tamaddoni, 2020).

Adaptive Service Recovery (Recovery Stage)

Adaptive service recovery is the ability of frontline employees to adjust their behavior to the context of a specific service recovery event (Hartline & Ferrell, 1996). Adaptability is critical as it measures both customer satisfaction and the frontline service employee's problem-solving ability (Silva et al., 2020). Frontline employees' adaptive problem-solving can more significantly impact distributive justice than compensation (Mostafa et al., 2015). Managers need to distinguish between adaptive and proactive service strategies, as adaptive strategies tend to focus on listening and problem-solving skills, whereas proactive strategies focus on fixing or optimizing service routines (Jong & De Ruyter, 2004).

Employee Empowerment: Employee empowerment allows employees autonomy during service recovery and may involve handling exceptions, creating novel solutions, or using discretion in how frontline employees interact with customers (Hocutt & Stone, 1998). Management can demonstrate its commitment to customer satisfaction by empowering frontline employees (Ashill et al., 2008). Firms must go beyond giving employees autonomy over the service recovery process by providing tools and resources that enable frontline employees to feel a psychological sense of ownership or empowerment (Robertson & O'Reilly, 2020).

Customer voice: In the service recovery literature, 'voice' is generally the ability of the customer to provide input or express how they feel about a given situation (Sparks & McColl-Kennedy, 2001). When customers experience a service failure, they can respond by exiting the relationship, attempting to change the situation rather than leaving (voice), or engaging in

negative word-of-mouth (Singh, 1990). (Harrison-Walker, 2022, p. 27) describes voice as a "functional role leading customers to believe they can influence the outcome of the service recovery, as well as a value-expressive role by providing cathartic satisfaction from being able to express their point of view." Customers who feel they cannot influence a service interaction may experience 'powerlessness' (Bunker & Bradley, 2007). Given technological and communication advances, customers have increasingly turned to social media to voice complaints to massive audiences, requiring firms to integrate highly adaptive service recovery strategies into the brand's social media strategy (Abney et al., 2017). In service recovery interactions, the customer's voice is important and may enhance recovery satisfaction (Pranic & Roehl, 2012), but the frontline service provider's perspective must also be understood (Danaher & Gallan, 2016).

Humor: Humor can be an effective tool for service firms if used appropriately. Studies demonstrate that humor may positively impact emotions and physical health (Warren et al., 2018). Employees can also use humor to develop customer rapport and facilitate complaint management (Mathies et al., 2016). Negative situations often trigger or are ripe sources for humor; however, humor can easily backfire if used incorrectly or in the wrong context (Mcgraw et al., 2015). For example, firms should avoid using humor in online contexts if trustworthiness is essential or if the complaint is written in a neutral tone (Shin & Larson, 2020).

Timeliness of Recovery: How quickly firms respond to service failures is well-established as a critical factor Liu et al., 2019), and is a basic requirement influencing procedural justice and customer emotions (Chebat & Slusarczyk, 2005). The timeliness of service recovery can also impact service quality perceptions and future consumption behaviors (Xu et al., 2019). Although a faster recovery is typically better, timeliness in service recovery is not a linear relationship

(Hogreve et al., 2017), and delayed recovery may be more effective when customers experience high-intensity negative emotions (Tang et al., 2018). Hence, the speed of response is a critical adaptive service recovery design factor, given different approaches and relative effectiveness.

Proactive Service Recovery (Pre-Recovery Phase)

A proactive service recovery strategy occurs when a firm anticipates service failures and consumer complaints and preemptively invests resources to strengthen customer relationships to attenuate possible negative service interactions (Grant & Ashford, 2008, Jones et al., 2011). Firms need to engage in proactive service recovery strategies as some dissatisfied customers do not report service failures, instead choosing to exit the relationship and engage in negative word-of-mouth behavior (Blodgett et al., 2015). Proactive service organizations understand that mistakes are inevitable and provide learning opportunities (Johnston & Mehra, 2002).

Service Guarantees: A service guarantee presents a service standard promise and offers compensation when this standard is not achieved (Björlin Lidén & Skålén, 2003). Service guarantees are a proactive form of service recovery by which firms can manage recovery expectations in the pre-recovery phase and thereby formalize the service recovery process (Björlin Lidén & Skålén, 2003, Myrden & Kelloway, 2014, Van Vaerenbergh et al., 2019). However, service guarantees may have limited effectiveness as a customer service tool (McColl et al., 2005). For example, service recovery quality and personality factors may influence a customer's willingness to invoke a guarantee (Van Vaerenbergh et al., 2014).

Customer Service Orientation: Sheth et al. (2000, p. 56) describe the customer-centric orientation approach as "understanding and satisfying the needs, wants, and resources of individual customers rather than those of mass markets or market segments." This approach contrasts market-oriented approaches, which emphasize firms amplifying their capabilities and

value propositions to compete in the marketplace (La & Kandampully, 2004). Proactive complaint management is said to be a core component of customer-centric firms and service recovery effectiveness (Davidow, 2014, 2020). Firms developing customer-centric orientations is a response to increasing customer empowerment (Jin et al., 2023), and is vital for engaging customers in proactive service behaviors (Ye et al., 2019). There are different forms of customer service orientation, including customer-oriented citizenship behavior (Bavik, 2019), relationship-orientation (Plouffe et al., 2009), locomotion and assessment orientations (Jasmand et al., 2012), and service recovery orientation (Smith et al., 2019). The various conceptualizations of customer service-related orientations may have differential effects on service recovery that warrant further investigation Van Vaerenbergh & Orsingher, 2016).

Artificial Intelligence-Enabled Technologies: Artificial intelligence (AI) is an emerging technology revolutionizing service innovation (Lv et al., 2022) and is employed in a variety of service interaction contexts that could result in service failures or be used to proactively deploy the service recovery process (Peltier et al., 2023; Wirtz et al., 2021). Service providers can use AI-enabled technologies for front-end (consumer-facing) interactions or back-end operations (Manser Payne et al., 2021). On the front-end, AI can detect human emotions, which can autonomously engage in protocols to improve the customers' mood or to deliver targeted service offerings. On the back-end, AI improves predictive capabilities, fraud detection, enhances employee productivity, and saves on employee labor costs (Huang & Rust, 2018). One example of how AI may benefit service recovery is that AI may alleviate customer embarrassment with an in-human service agent in specific contexts due to its perceived lack of agency and emotion (Pitardi et al., 2021). Despite AI's promising technological leaps, customers may be more likely to perceive sincerity and experience service recovery satisfaction in human-to-human

interactions than human- to-AI interactions (Y. Hu et al., 2021). For example, frontline employees may be better suited than AI to handle SFR interactions involving high affect and risk, personalized service contexts, or other instances where customers need more attention and assurance (Robinson et al., 2020).

Relevant scales or measurement instruments for service recovery strategy: Adaptive and proactive recovery scales (Silva et al., 2020). Customer voice scale (Harrison-Walker, 2022). AI and service research frameworks (Huang & Rust, 2018; Manser Payne et al., 2021; Peltier et al., 2023). Frontline employee empowerment scale (Ashill et al., 2008). Service-oriented architecture framework (Niknejad et al., 2020). Service orientation scale (Briggs et al., 2020). Post-recovery satisfaction scale (Reynolds & Beatty, 1999).

4. SERVICE FAILURE-RECOVERY LITERATURE REVIEWS

Given the long-standing interest and importance of the SFR topic, several recent literature reviews exist that use various methods and cover relevant sub-topics. The following section identifies substantive literature reviews that coincide with increasing research attention on SFR. Consistent with the scoping review's purpose, we identify these to assist researchers or scholars looking to understand the extant literature in this topic area. Table 1 identifies relevant, comprehensive literature review studies or research agendas published since 2016. Of note, multiple reviews address SFR issues related to online or digital-enabled service encounters (e.g., Adil et al. 2022; Manser Payne et al., 2021; Manu C & Sreejesh S, 2021; Bock et al., 2020).

Table 1. *Recent Literature Reviews in Service Research*

Study	Journal	Review Focus
Adil et al. (2022)	*Journal of Service Theory and Practice*	Online service failures
Baliga et al., (2021)	*Journal of Business Research*	B2B service failures and recoveries
Manser Payne et al. (2021)	*Journal of Research in Interactive Marketing*	Artificial intelligence and servitization
Manu & Sreejesh (2021)	*Journal of Strategic Marketing*	Online service failure
Kuppelwieser & Klaus, 2021	*Journal of Business Research*	B2C and B2B customer experience quality
Bock et al. (2020)	*The Journal of Services Marketing*	Artificial intelligence service encounters
Fouroudi et al. (2020)	*European Journal of Marketing*	Service failure
Groth et al., 2019	*Annual Review of Organizational Psychology and Organizational Behavior*	Service interactions and customer service
Koc, 2019	*Journal of Hospitality Marketing & Management*	Service recovery in hospitality & tourism
Van Vaerenbergh et al. (2019)	*Journal of Service Research*	Service recovery journey
Jain et al., 2017	*Journal of Service Theory and Practice*	Customer experience
Van Vaerenbergh & Orsingher (2016)	*Academy of Management Perspectives*	Multilevel service recovery

5. LIMITATIONS

Scoping reviews as a method have several limitations. First, scoping reviews are not systematic nor comprehensive (Arksey & O'Malley, 2005; Peterson et al., 2017; Whittemore et al., 2014). The list of concepts reviewed in the current review does not provide a comprehensive list of all the relevant terms in the SFR literature. In addition, there is limited commentary and analysis regarding which terms or concepts may be more popular among scholars, relevant to practitioners, or whether a given area within the literature is underdeveloped. Beyond those covered, the authors considered other potential topics as part of the scoping review's original outline. However, the additional concepts and sub-topics were deemed less relevant to address in this scoping review relative to the covered concepts. For example, this review does not catalog customer or employee personality factors such as sociodemographic characteristics, personality traits, or cultural factors. Second, while the concepts defined in this study could be relevant for B2B contexts, this study primarily focused on B2C service recovery contexts. Third, there is a growing interest in how investments in human capital impact service recovery and customer satisfaction (Chauradia et al., 2021, Wright, 2021), but this aspect is not addressed in this review. Future scoping reviews could look to build on the current study by addressing the described limitations as well as other emerging topics and themes.

6. CONCLUSION

In conclusion, SFR is a critical service management concept for firms to understand to ensure the quality of service and performance of their organizations. The scoping review presented in this study adds to the SFR literature by providing a practical tool for marketing scholars and practitioners to quickly traverse and understand the boundaries of the SFR literature. Core concepts reviewed and described in this study include: (1) SFR definitions, (2)

service failure typologies, (3) SFR antecedents, (4) service recovery outcomes, (5) service recovery theories, (6) service recovery strategies, and (7) recent comprehensive literature reviews of service recovery. While the SFR literature has reached a level of maturity, there are still many opportunities for scholars to advance the field.

Essay 2: A CONCEPTUAL FRAMEWORK AND EMPIRICAL INVESTIGATION OF SERVICE FAILURE-RECOVERY STRATEGY, RISK TRANSFER, AND INSTITUTIONAL TRUST

Abstract

In service contexts, consumers often derive value from complex intangible benefits. However, intangible benefits may not be immediately visible and are challenging for consumers to quantify. Further, the presence of information asymmetry, especially in expert services like healthcare, poses a challenge for consumers in accurately assessing risk, particularly in physical harm contexts. As a result, consumers may heavily rely on institutional trust as a guiding factor in their decision-making process. Consequently, as institutional trust erodes, market inefficiencies may occur when there is a misalignment of customers' perception of risk and actual risk involved. Marketers in these institutional contexts must seek effective strategies to rebuild institutional trust and recalibrate risk perceptions. In the field of service failure-recovery (SFR), and more broadly in the marketing field as a whole, there has been little research examining institutional trust from a customer perspective. This study identifies a previously undefined cause of institutional mistrust, 'buyer beware,' shedding light on an institutional strategy that transfers risk onto customers and how this practice negatively impacts customer's trust in institutions. Further, this study advances the service guarantee literature by describing how service guarantees positively impact institutional trust in service ecosystems, categorizing the different types of service guarantees, and labeling a previously undefined service guarantee; the no-harm guarantee. The empirical model advances the field by investigating the differential effects of proactive SFR strategies (buyer beware vs no-harm service guarantees), on institutional trust, purchase intention, willingness to pay, and intention to litigate. Four service-oriented studies were conducted within healthcare and artificial intelligence contexts. These studies were manipulated into a 2 (risk transfer vs. risk acceptance) x 2 (service employee -

present vs. not present) x 2 (involuntary vs voluntary risk) between-subjects study design. Buyer beware was operationalized in two different forms: release of liability forms and information disclosures. The results indicate that buyer beware makes a significant negative impact on firm reputation, customer loyalty, and institutional trust while increases institutional anomie and intention to litigate. Finally, the managerial implications section discusses the ethical implications of service guarantees and how they contribute to equity and equality of outcomes.

Keywords

institutional trust, risk transfer, service failure-recovery, service ecosystems, vaccines, artificial intelligence

1. Introduction

Max escorted his 6-year-old daughter Olivia from the waiting room to the dentist's chair. Olivia got her first cavity and needed to have it filled. When Olivia sat in the big chair, the dentist explained that nitrous oxide (laughing gas) would be administered to sedate Olivia so the cavity filling would go smoothly. Max was skeptical that nitrous oxide was needed for such a simple procedure and if nitrous oxide was safe for a six-year-old. The dentist assured Max that the laughing gas was safe for Olivia. The dentist had done this procedure many times before with children. Max wanted to believe the dentist but was skeptical because the dentist was holding a release of liability form for nitrous oxide.

> "*Possible complications may include, but are not limited to:*
> - *Excessive perspiration (flushing)*
> - *Shivering*
> - *Behavioral problems*
> - *Nausea/vomiting*
>
> *I realize that in spite of the possible complications, the use of Nitrous Oxide Sedation is requested and desired by me. I am aware no guarantees can be made to me concerning the results of the use of Nitrous Oxide Sedation."*

If laughing gas was so safe – why wouldn't the dental company assume the risk? Why couldn't they provide a guarantee? Subjects who participate in clinical trials and sustain serious trial-related injuries are commonly given (and many countries require) free medical management and compensation paid by the firm (Pandya & Desai, 2013; Chapman et al., 2019; Barnes et al., 2019). Why isn't it possible that *treatment related injuries* get the same type of medical management and compensation? If some terrible side effects did happen to little Olivia– why did Max's family have to assume the burden alone?

Max decided against the nitrous oxide.

****

Service guarantees allow firms to accept risk in service exchanges to reduce risk for customers (Heiman et al., 2001; Berman & Mathur, 2014). Hart's (1988) seminal Harvard Business Review article on service guarantees described how the clothing company L.L. Bean pioneered service guarantees and developed a competitive advantage. In a follow-up article, Hart et al. (1992) explored a case study involving Delta Dental. Delta Dental managers were so inspired by the 1988 article on service guarantees they gave a copy of the article to all of their employees to read and instituted its "Guarantee of Service Excellence" in 1990. This guarantee was multifaceted, making seven promises to customers, including cost savings, quick turnaround on ID cards, and "no hassle" customer service. Delta Dental regarded these guarantees as an investment in service failure-recovery, and investments come at a cost; Delta Dental estimated they paid $36,007 on 238 customer accounts. The investment was viewed as a success as sales leads increased by 50%, and the number of quotes increased by 400%.

But what about Max and Olivia? Delta Dental's "Guarantee of Service Excellence" would be inadequate to meet Max's needs. Max is not concerned about pricing or service level. Delta offered various types of service guarantees, but they do not address Max's concern about potential harm to Olivia. What Max is looking for is a guarantee that will promise to take care of his family in the event of Olivia being seriously harmed. This study contends that the failure to offer appropriate service guarantees engenders mistrust among customers. A cause of firms failing to offer service guarantees is related to the institutional practice of risk transference.

In this example, Max fears service failure and does not trust the dentist's endorsement of the procedure. Customer mistrust can be caused by actors at three levels: at the employee (micro) level, brand or firm (meso) level, or institutional (macro) level (Landry & Furrer, 2023). In this instance, Max wanted to trust the dentist but could not due to *institutional forces*; in this case, the institutional practice of having patients sign release of liability forms. People tend to trust their doctors or other healthcare workers but tend not to trust healthcare systems (Ren et al., 2023; Read et al., 2021; The ABIM Foundation, 2021). Max receiving the release of liability form is essentially being told – caveat emptor – *let the buyer beware.* In effect, Max is given the *opposite* of a service guarantee. If there is a problem with the nitrous oxide procedure, the dentist's office will not take responsibility. The dentist's office is using a release of liability form to transfer the risk of the nitrous oxide procedure from the firm onto the customer. Buyer beware and release of liability forms are not isolated to individual firms but instead have become common practice in many industries as firms seek to transfer risk onto customers. There are five risk treatments firms can deploy: avoid, transfer, mitigate, accept, and pursue (Lam, 2014). The strategy of firms transferring risk onto customers (buyer beware) instead of accepting risk

(service guarantees) is an undiscussed cause of institutional mistrust and a cause for the increased public mistrust of institutions.

Institutions are overt or implicit rules that govern and regulate the social realm (Hodgson, 2006). Public trust in institutions is essential for a well-functioning society as it creates the basis for faith in business transactions (Pirson et al., 2019). However, according to opinion polling, the legitimacy of institutions has been in steady decline over the past few decades (Perry, 2021). Many reasons exist for why trust in institutions is eroding, including a rise of political polarization, social media disinformation, corporate political advocacy, and corruption (Piazza, 2023; Diaz Ruiz & Nilsson, 2023; Chadee et al., 2021). Consequently, service providers and marketers need to devise new strategies to reverse these problematic trends. Recent research has advocated that the marketing community must discover new ways to improve trust in institutions and ensure more robust institutional governance (Radanielina Hita & Grégoire, 2023). The current study answers this call by using institutional theory to conceptualize a proactive service failure-recovery (SFR) strategy that increases institutional trust and urges institutions to live up to their responsibilities by fairly sharing risk with customers.

In this paper, we label and explore the efficacy of a previously unnamed service guarantee archetype called *No-Harm Guarantee* (NHG). An NHG is a consumer incentive by which a firm proactively accepts liability in the case of significant defined consumer damages. In effect, a firm accepting a defined liability of losses is an indemnity guarantee for consumers. These NHG's can occur at the institutional level or at the firm level. We propose that NHGs can be circumscribed from above or developed organically as a result of institutional entrepreneurship, industry consensus, public policy, competitive forces, or customer empowerment. An example of an institutional NHG is in the banking industry with the Federal

Deposit Insurance Corporation (FDIC) guaranteeing bank deposits across the United States. An example of a firm-level NHG is Discover's "$0 Fraud Liability Guarantee", which means any fraudulent transactions that are applied to Discover accounts will be reversed (Discover, 2023). Other firm-level NHG's include Airbnb offering "Air Cover" which guarantees up to 3 million dollars' worth of damages done to hosts' homes (Airbnb, 2023), Dallas Safecrackers offer a NHG and claim to never damage containers ("Dallas Safe & Vault Locksmith Service," 2023), and Xcelerate fuel tabs who offer a NHG and claim to have never caused a single negative side effect with their product in 30+ years (Xcelerate Fuel Tabs, 2023). The purpose of the current study is to explicitly develop the NHG concept and empirically examine its potential viability for institutional entrepreneurs seeking to improve trust in institutions. To understand whether there are differences between various service guarantee typologies, a study was conducted to compare no-harm guarantees, on-time guarantees, and price guarantees. The NHGs were shown to have efficacy reducing perceptions of risk and increasing institutional trust. However, the results also indicated that consumers' preferences for service guarantees may depend on the service context. Specifically, we find that for the airline industry, respondents most preferred on-time guarantees while in the dental and auto repair industry, respondents preferred no-harm guarantees

In this study, we make three arguments. First, we highlight an underdiscussed cause for the lack of trust in institutions: firms are not perceived as sharing risk fairly with customers. We operationalize this risk-sharing problem via the institutional practice of "buyer beware." Second, we show that when organizations accept negative post-purchase negative surplus (accept risk) they are perceived to be socially responsible and are trustworthy – which directly impacts willingness to pay, purchase intention, and intention to litigate. To that end, we label a form of service guarantee (NHG) which will serve as an institutional enhancing mechanism to address

the institutional anomie of buyer beware. Our claim is that service guarantees serve a critical institutional function: as a firm accountability mechanism that gives consumers the ability to hold firms culpable for service failures. Finally, we describe the conditions for when no-harm guarantees are strategically valuable for firms, specifically, when there is a misalignment between customers perceptions of risk and actual risk.

To advance these arguments, a customer institutional trust scale was developed drawing on existing institutional literature. This scale makes a contribution to the institutional theory literature by moving beyond the commonly used political-based institutional scales and incorporating variables that are of interest to customers. The model was empirically evaluated within the healthcare and artificial intelligence institutional contexts. The methodological approach for this study was an experimental vignette research design with self-administered surveys as the data collection tool and structural equation modeling and analysis of variance (ANOVA) as the tools to evaluate the results. Survey participants were exposed to scenarios involving vaccines and self-driving cars to operationalize the various institutional (healthcare and artificial intelligence) contexts. Three studies were manipulated into different conditions to evaluate institutional trust for a 2 (risk transfer vs. risk acceptance) x 2 (service employee - present vs. not present) x 2 (involuntary vs voluntary risk) between-subjects study design. Buyer beware was operationalized in two different forms: release of liability forms (Study 3) and information disclosures (Study 4).

This study makes several contributions to the SFR and institutional literature. First, there has been call for research that addresses institutional impact on interactions between macro-level actors (Landry & Furrer, 2023). This study categorizes the factors that cause customer mistrust on the institutional level and explores how the proliferation of service guarantees improves

institutional trust in service ecosystems. In Study 3 and Study 4 risk transfer is shown to have an impact on both firm and institutional variables. Second, a previously unlabeled service guarantee (NHG) is identified, operationalized, and shown to have efficacy reducing perceptions of risk and increasing institutional trust. However, the results also indicate that consumers' preferences for service guarantees may depend on the service context. Specifically, we find that for the airline industry, respondents most preferred on-time guarantees while in the dental and auto repair industry, respondents preferred NHGs. Finally, the managerial implications section discusses the ethical implications of service guarantees and how they contribute to equity and equality of outcomes.

2. Literature Review

2.1 Institutional theory, institutional entrepreneurship, and service ecosystems

Institutional theory has many conceptualizations and emphases. Institutional theory is primarily concerned with the conflicting nature of rational agent interests and the pressures to conform to the institutional environment (C. Oliver, 1991). Scott (2008) outlines the various institutional perspectives, including views on constraining behaviors via moral pressures, symbolic systems or mental maps as guidelines for behavior, and arguments related to social stability. Institutions are social structures that generally enable or restrain human behavior in predictable patterns that have reached a level of resilience but are subject to reinforcement or change (Scott, 2010). Institutions can either be formed by agent-based or naturalistic accounts (Strang & Sine, 2017). Agent-based accounts emphasize individual institutional entrepreneurs that set out to proactively cultivate rules or norms that advance rational goals (Dimaggio, 1988). The naturalist institutional perspective in marketing is called service ecosystems, which takes a social view and emphasizes that service social systems evolve over time due to actions and

reactions from a collective of rational actors (Vargo & Lusch, 2016). This essay considers both agent-based and naturalistic institutional accounts.

Institutional entrepreneurship is a concept that emphasizes the role of agency and the power of individual actors to reinforce or change institutions in institutional analysis (Garud et al., 2007). Institutional entrepreneurship is defined as "the activities of actors who have an interest in particular institutional arrangements and who leverage resources to create new institutions or to transform existing ones" (Maguire et al., 2004, p. 657). Innovation from institutional entrepreneurs can come from embedded institutional actors or outsiders seeking to champion new practices; however, embedded institutional actors generally seek to reinforce institutions with outsiders seeking to change the status quo (Hardy & Maguire, 2007).

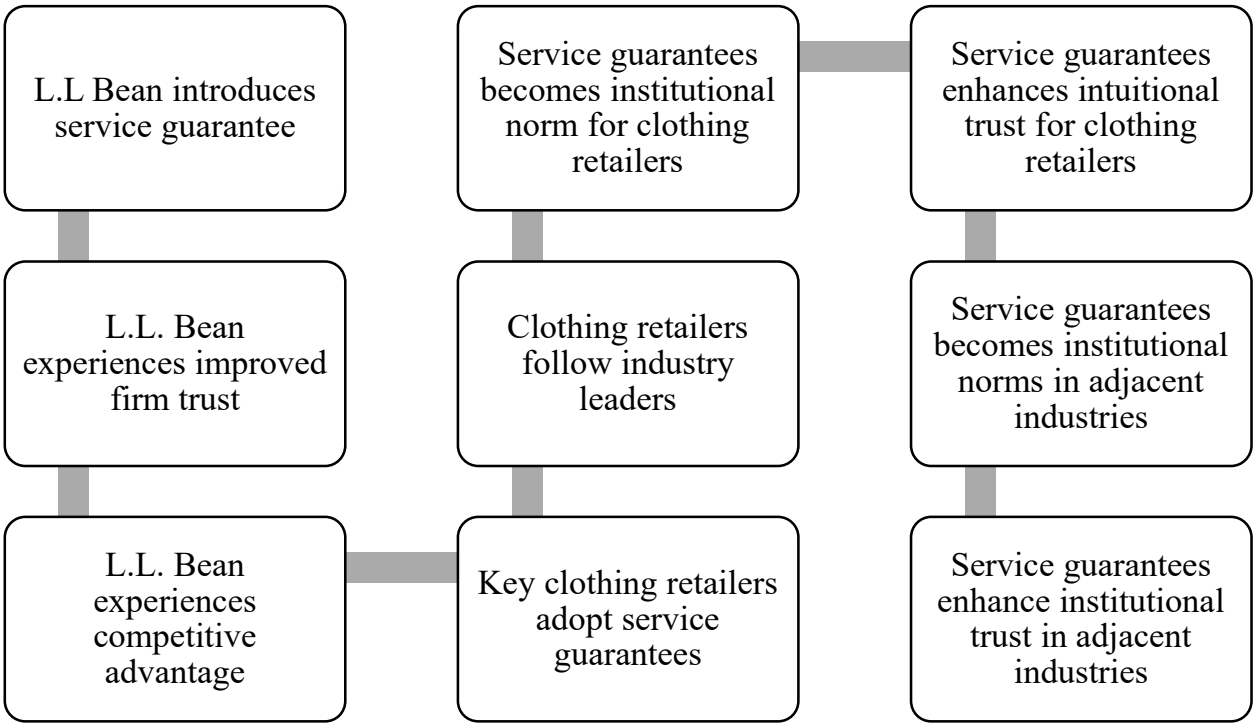
Interest in *service ecosystem* research has been growing due to the increasingly complex nature of service delivery (Gölgeci et al., 2022). Much of the service ecosystem literature is grounded in institutional theory (Banoun et al., 2016). Service ecosystems are defined as "a relatively self-contained, self-adjusting system of resource-integrating actors connected by shared institutional arrangements and mutual value creation through service exchange" (Lusch & Vargo, 2014, p. 10). Institutions facilitate collaboration of service-exchange actors through various rules, norms, and practices (Vargo & Lusch, 2016). Institutional norms are subject to competitive pressures that emerge from novelty or innovation from the marketplace (Vargo et al., 2023).

In the introduction, the story was told on how L.L. Bean pioneering unconditional service guarantees inspired Delta Dental to create its own service guarantee program. In this case, mimetic isomorphism occurred as Delta Dental modeled itself after L.L. Bean and Delta Dental perceived the service guarantee practice as normatively sanctioned (Hillebrand et al., 2011). In

this example, L.L. Bean illustrates the concept of institutional entrepreneurship. While L.L. Bean may not have set out with a grand plan to change the entire service industry, it is clear as L.L. Bean acted as a rational agent by purposely disengaging from institutional service practices, and in doing so, impacted the service landscape and changed service norms (Leca et al., 2008). The proliferation of service guarantees from a clothing retailer to a healthcare provider is a naturalistic account of how service ecosystems adapt to service innovation and create changes to institutional norms. In Figure 3, we lay out a conceptual model that depicts service guarantees improving institutional trust in service ecosystems.

This essay espouses the values of the agent-based perspective. Institutional actors have the power to reduce uncertainty and risk by establishing processes and stable structures for human exchange (Chadee et al., 2021). This essay aims to describe how proactive SFR strategy via service guarantees are capable of reinforcing or disrupting institutions, and at the same time, the goal is to inspire institutional entrepreneurs to adopt NHGs, experience a strategic advantage, disrupt service ecosystems, and improve institutional trust.

Figure 3: *Proliferation of service guarantees and institutional trust across service ecosystems*

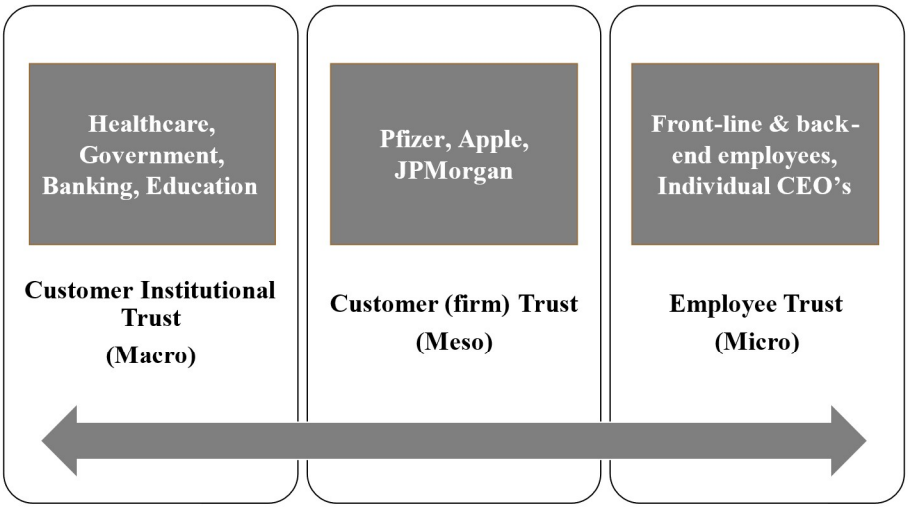


2.2 Micro, meso, macro levels of customer trust

Landry and Furrer (2023) developed a micro-, meso-, macro conceptual service pyramid shaped model of customer well-being with micro (individual actors and individual well-being) on the bottom, meso (organizational actors and collective well-being) in the middle and macro (institutions and ecosystem well-being) on the top. In Figure 4, a multilevel customer trust model is proposed as an interdisciplinary management-marketing framework. Three levels of customer trust are categorized with customer institutional trust at the macro level, customer (firm) trust at the meso level, and employee trust at the micro level.

In the field of management, there has been a paradigm shift that has moved away from either micro or macro level perspectives to a micro, meso, macro multilevel paradigm (Mathieu & Chen, 2011). Multilevel research has provided a richer understanding of social behavior and complex organizational systems (Hitt et al., 2007). In the field of marketing, the relationships between consumers and producers have been privileged which creates a bias towards micro-level issues obscuring how macro-level factors shape reality (Giesler & Fischer, 2017). In this study, we focused on customers' perceptions of institutional trust, which we define as a customer's macro-level sense of a given service ecosystem's trustworthiness (Luhmann, 1979; Fuglsang & Jagd, 2015; Vargo & Lusch, 2016). While there has been some research related to customers' perceptions of institutional trust in the financial system (Moin et al., 2015; Brychko et al., 2021) and in new technologies (Auer & Böhme, 2020; Söilen et al., 2022), there is a gap in the literature as it relates to institutional trust in contexts involving front-line service employees and service policies.

Figure 4 – *Three levels of trust – customer perspective*



2.3 Institutional mistrust

Trust in institutions is rapidly deteriorating due to a number of factors. Some of the fall in trust is based on a rise in political polarization and social media disinformation Diaz Ruiz & Nilsson, 2023). Another contributing factor is the rise of corporate political advocacy and the ensuing backlash from customers (Weber et al., 2023). Further, some corporate social responsibility (CSR) initiatives (e.g., greenwashing) have been seen as hypocritical, self-serving, and inauthentic, which has increased customer skepticism of institutions (Wagner et al., 2009; Alhouti et al., 2016; Szabo & Webster, 2021). Beyond socio-political concerns, corporate malfeasance has also eroded trust in institutions; corruption, corporate deception, customer privacy abuse, and fraud as examples of this malfeasance (Chadee et al., 2021; Maseeh et al., 2021; Schweitzer et al., 2006). The consequences of institutional mistrust can have a devastating impact on society. The ramifications of institutional mistrust can include various forms of political violence, a reduction in consumer confidence, an increase in toxic identity-based ideologies, and societal instability (Radanielina Hita & Grégoire, 2023; Piazza, 2023). Based on the extant literature, Table 2 categorizes the various causes of institutional mistrust and adds a previously undefined cause of institutional mistrust: buyer beware. Table 2 categorizes the various outcomes of institutional mistrust.

Table 2 – *Causes of institutional mistrust*

Causes of institutional mistrust	Definition	Relevant citations
Buyer beware (No service failure-recovery)	*"Caveat emptor; let the buyer beware"- Latin origin* Proposed – *an individual or organization proactively disclosing a possibility of harm to a buyer by explicitly stating there will be no service failure-recovery or remuneration in the event of service failure*	*Current study*
Corporate deception	*"…intentional acts of deceit."* (Schweitzer et al., 2006, p. 2)	Schweitzer et al., 2006
Corporate hypocrisy	*"…as the belief that a firm claims to be something that it is not."* (Wagner et al., 2009, p.59)	Wagner et al., 2009
Corporate inauthenticity	*"…as the perception of a company's CSR actions as a genuine and true expression of the company's beliefs and behavior toward society that extend beyond legal requirements."* Alhouti et al., 2016, p. 1243	Vlachos et al., 2009; Alhouti et al., 2016
Corporate political advocacy	*"Voicing or showing explicit and public support for certain individuals, groups, or ideals and values with the aim of convincing and persuading others to do the same."* (Wettstein & Baur, 2016, p. 200)	Wettstein & Baur, 2016; Weber et al., 2023
Corruption	*"…an action that deviates from the general normative expectations, in search of personal benefit or for the benefit of a restricted group, mainly by misappropriation of a public resource."* (Pena López & Sánchez Santos, 2014, p. 3)	Pena López & Sánchez Santos, 2014; Chadee et al., 2021; Forkmann et al., 2022
CSR washing (green/sports/woke washing)	*"…the successful use of a false CSR claim to improve a company's competitive standing."* (Pope & Wæraas, 2016, p. 175)	Vredenburg et al., 2020; Szabo & Webster, 2021
Double deviation (Poor service failure-recovery)	*"…effect whereby a poor service recovery exacerbates the initial service failure."*(Nowak et al., 2023b, p. 133)	Maxham & Netemeyer, 2002; Basso & Pizzutti, 2016
Exploitation	*"When one party takes unfair advantage of another."* (Wertheimer, 1999, p. 10)	Wallach & Popovich, 2023, Goenka & van Osselaer, 2023

Fake news (social media disinformation)	"…*as disinformation that includes all forms of false, inaccurate or misleading information designed, presented and promoted to intentionally cause public harm or for profit."* (Martens et al., 2018, p. 9)	Martens et al., 2018; Domenico et al., 2021; Zhang & Ghorbani, 2020, Diaz Ruiz & Nilsson, 2023
Organizational Misconduct	*"…as behavior in or by an organization that a social-control agent judges to transgress a line separating right from wrong; where such a line can separate legal, ethical, and socially responsible behavior from their antitheses."* (Greve et al., 2010, p. 56)	Greve et al., 2010
Political polarization	*"…a divide existing between groups on either side of the political orientation spectrum."* (Weber et al., 2021, p. 186)	Weber et al., 2021
Privacy concerns	*"…customers concerns about organizational information privacy practices."* (H. J. Smith et al., 1996, p. 196)	Maseeh et al., 2021
Profiteering or price gouging	*Sellers raise their prices to an unreasonable or unconscionable level that is thought to be exploitative and immoral.* (Zwolinski, 2008)	Barrios et al., 2016

Table 3 – Outcomes of institutional mistrust

Outcomes of institutional mistrust	Definition	Relevant citations
Enclave withdrawal	*"Stigmatized individuals often seek refuge amongst those are similarly stigmatized and where they are better accepted."* (Henry & Caldwell, 2006, p. 1034)	Achidi Ndofor & Priem, 2011; Brouard et al., 2023
Moral licensing/unethical customer behavior	*"Moral licensing is a cognitive bias, which enables individuals to behave immorally without threatening their self-image of being a moral person."* (Simbrunner & Schlegelmilch, 2017, p. 201)	Agnihotri & Bhattacharya, 2019
Litigation risk	Litigation risk is a type of business risk that related to the probability of damages or losses as the result of a lawsuit (Cao & Narayanamoorthy, 2011).	*Proposed*
Political violence	*"Political violence is the deliberate use of power and force to achieve political goals."* (Sousa, 2013, p. 1)	Lanouar & Goaied, 2019*;* Piazza, 2023
Radicalization	*"…a process leading to one's socialization into an extremist belief system that then sets the stage for violence or intolerance toward individuals with a different world view."* (Radanielina Hita & Grégoire, 2023, p. 1)	Frazer, 2023
Reduction of consumer confidence (purchase intention)	*"Consumers continuously update their risk perceptions based on media coverage, highlighting the strong asymmetric impact that positive and negative information has on consumption and risk perception"* (Wang & Alexander, 2018, p. 1382)	Villoria et al., (2013)
Retaliation/protests/boycotting	*"…a customer's actions that are designed to punish and cause inconvenience to a firm for the damages the customer felt it caused."* (Grégoire & Fisher, 2008)	Holpuch (2023)

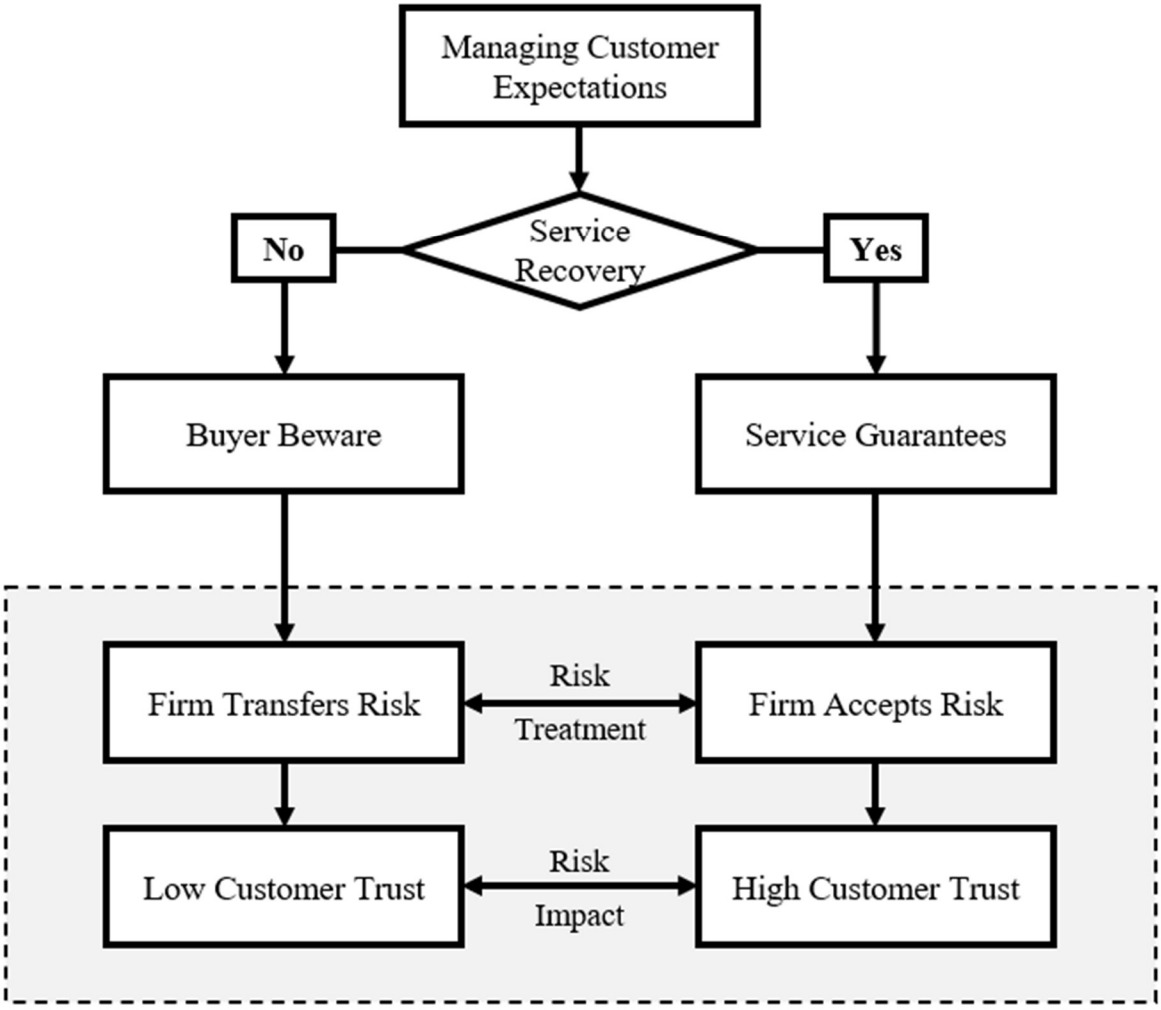
2.4 Proactive service failure-recovery strategy and risk management

The SFR field has long been interested in how SFR interacts with perceptions of trust (Tax et al., 1998; Van Vaerenbergh et al., 2019). The current study investigates proactive SFR strategy and its impact on institutional trust. When firms engage in service design, there are strategic choices firms make as they weigh tradeoffs related to resources and service level. The focus of this study is examining the two ends of the service level continuum. Essay 1 categorized three categories of SFR strategy: reactive, adaptive, and proactive. This study will examine the ends of the service level continuum as it relates to SFR strategy in the proactive category – buyer beware and service guarantees. We posit the two ends of the service level spectrum of proactive SFR are when firms proactively disclose when there will be no attempt at SFR or when firms will guarantee there will be SFR. Service guarantees have long been a part of the SFR literature and represent a firm making a commitment to deliver service recovery (Hogreve & Gremler, 2009). Given there is a term that represents a commitment to service recovery, it is logical that there is a need to describe the opposite of this phenomenon – a firm making a commitment to no service recovery (i.e., buyer beware).

Risk management is integral to any economic activity and is a critical marketing function given the uncertainty of market factors and the complexity of socio-economic relations (Tkachenko et al., 2019). Managers need to identify various marketing risks, some examples include: strategic risk, operational risk, economic risk, and liquidity risk (Rutkauskas & Ginevičus, 2011). Marketing risks can be managed by transferring, retaining, or hedging risk exposures, creating loss controls, and deploying risk reduction strategies such as avoidance, withdrawal, or diversification (Banks, 2004). The focus of this study is the risk management

principles of risk transference and risk acceptance. The conceptual model in Figure 5 describes how firms make risk-based SFR treatments that affect customer trust.

Figure 5 - *Proactive service failure-recovery strategy trust continuum*



2.4.1 Buyer beware, service guarantees, and trust

Despite the historical nature and salience of the term buyer beware, it is not a concept that has received much attention from the research community. In December of 2023, a Web of Science search was conducted using the Web of Science categories "business," "management," or "economics" with "buyer beware" or "caveat emptor" as the search parameters. Since the year 2000, only 27 journal articles have been published with these search parameters. In the top academic marketing and service journals, "buyer beware" or "caveat emptor" only appear four times across the histories of the Journal of Marketing, The Journal of Service Research, Journal of the Academy of Marketing Science, Journal of Marketing Research, Marketing Science, The Journal of Service Management, The Journal of Services Marketing, Services Marketing Quarterly, and the Journal of Service Theory and Practice. In those four instances, "buyer beware" or "caveat emptor" were only mentioned in passing and did not seek to define, operationalize, or measure the effects of buyer beware.

We define buyer beware as a proactive disclosure of possible harm to a buyer by explicitly stating there will be no service failure-recovery or remuneration in the event of service failure. In effect, buyer beware is a risk management strategy that transfers risk of the service exchange onto the buyer. Fruchter and Gerstner, (1999) defines service guarantees as, "a selling policy assuring no consumer obtains postpurchase negative surplus." We follow Fruchter & Gerstner by conceiving buyer beware as the opposite of a service guarantee and describe buyer beware as a selling policy by which a customer is assured of accepting postpurchase negative surpluses in a service exchange. The consequence of buyer beware is that risk related to postpurchase negative surplus is transferred from the firm to the customer. This description places the concept of buyer beware in the field of SFR alongside service guarantees. We propose

that buyer beware is a significant concept within field of SFR and there is a need for service scholars to further investigate buyer beware determinates and outcomes. This article seeks to highlight the differences between buyer beware and service guarantees.

Marketers have successfully leveraged *unconditional or conditional* service guarantee incentives to provide many benefits, including building customer trust (Wirtz & Lovelock, 2018). When a firm provides a service guarantee, the perceptions of that firm is that they are more trustworthy than firms that do not offer a service guarantee (McDougall et al., 1998). In Figures 6 and 7, we outline the service guarantee (buyer beware) trust building (destroying) process. First, when firms commit to offering service guarantees, they must make an investment in SFR (C. W. L. Hart et al., 1992). Crisafulli & Singh, (2016) describe the guarantee payout as "…the firm's signaling costs, thus the asset or wealth forfeited by the firm as the result of signaling." Second, service guarantees require firms to proactively create rules and guidelines to formalize and provide structure to the SFR process (Nowak et al., 2023b). Third, the service guarantee structure sets clear service standards and allows firms to make and deliver on promises, thereby improving firm credibility, trustworthiness, and believability. (Myrden & Kelloway, 2014). This structure also provides a set clear standards for firm employees and the organization (Amy L. Ostrom & Christopher W. Hart, 2000). Employees are generally expected to show empathy, adaptability, and responsiveness when customers invoke service guarantees after service failure (Björlin Lidén & Skålén, 2003). Fourth, service expectations are raised as service guarantees provide a signal of service quality (Moorthy & Srinivasan, 1995) and create a reduction of consumer service risk and uncertainty (Heiman et al., 2001; Rust & Chung, 2006). Finally, service guarantees require firms to develop systems and processes to generate

meaningful customer feedback, engagement, and action (Wirtz & Lovelock, 2018). In Figures 6 and 7 we lay out the process of buyer beware and services guarantees effect on trust.

Figure 6 – *Service guarantees as a trust building process*

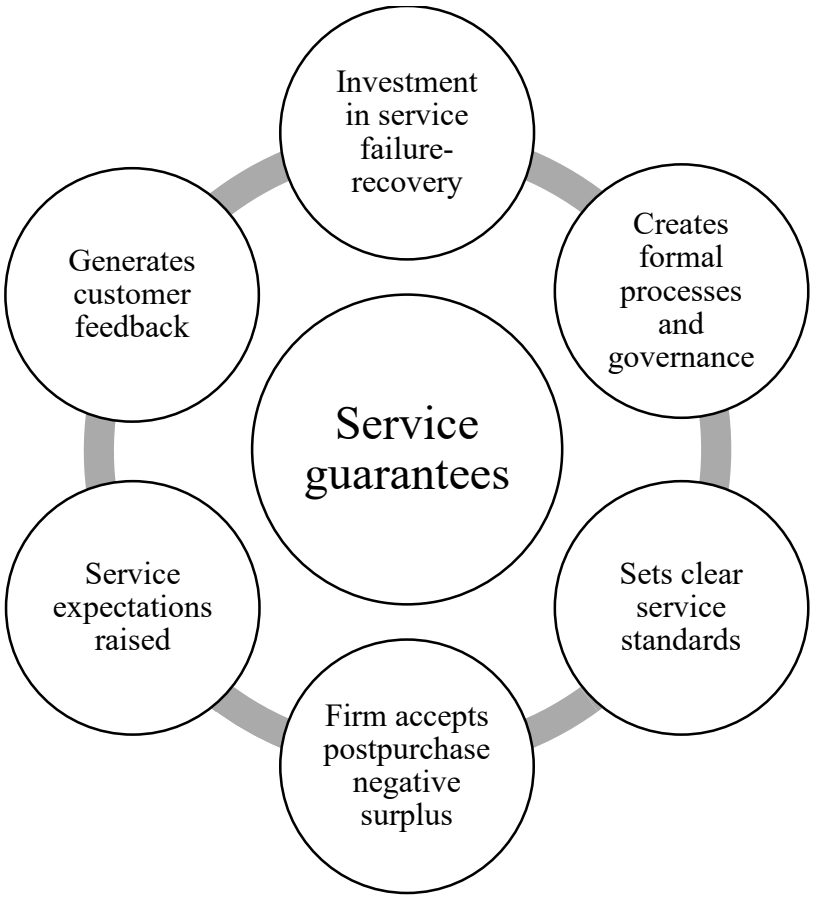
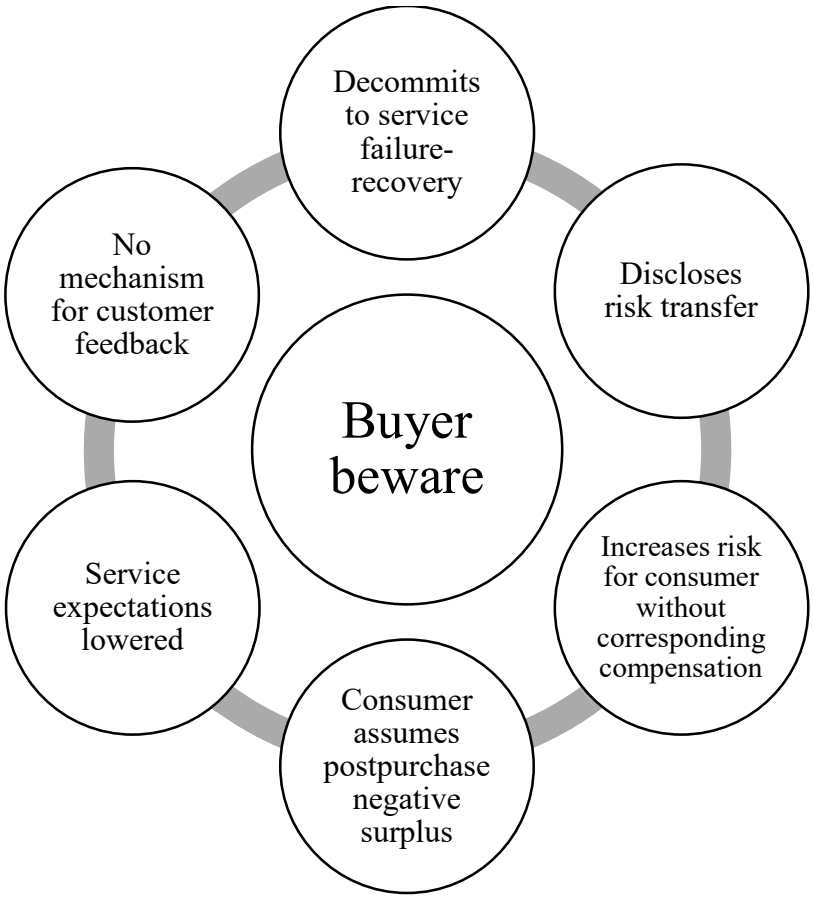


Figure 7 – *Buyer beware as a trust destroying process*



2.4.2 Service guarantee typologies

There are various forms of service guarantees that firms can employ. Table 4 lays out the various types of service guarantees, including: a money-back guarantee (or satisfaction guarantee), price-related guarantees (low-price or price matching guarantees), in-stock guarantees, on-time guarantees, and pro-social compensation guarantees. A *money-back guarantee* (or satisfaction guarantee) is generally the ability to get a full refund if a customer is dissatisfied with a product or service (Sullivan, 2009). There are several reasons why a person may be dissatisfied with a product: the product was defective, the product did not meet the customer's needs, the customer did not understand how to use it, the advertising was misleading, and so forth. McWilliams and Gerstner, (2006) defines *low-price guarantees* as "…a promise to refund 100 percent or more of the price difference if a customer observes a lower advertised price (which can be verified by the retailer) during a certain period of after the initial purchase." The purpose of this guarantee is to give customers peace of mind on price considerations. An *in-stock guarantee* is a promise made by a retailer that it will have a product available for purchase or else the retailer will compensate the consumer in some fashion for being out of stock (Roggeveen et al., 2014). The objective of this guarantee is to give consumers confidence on product inventory levels. A *time guarantee* is a promise by the vendor that assures customers that they will not have to devote an unusual amount of time to getting product or service problems resolved (Fram & DuBrin, 1988). A *pro-social guarantee* is a proactive corporate philanthropic practice where the company donates money following a service failure to a charitable cause on behalf of its customers as a means of compensating them for their losses (Thomassen et al., 2020).

Table 4 – *Types of service guarantees*

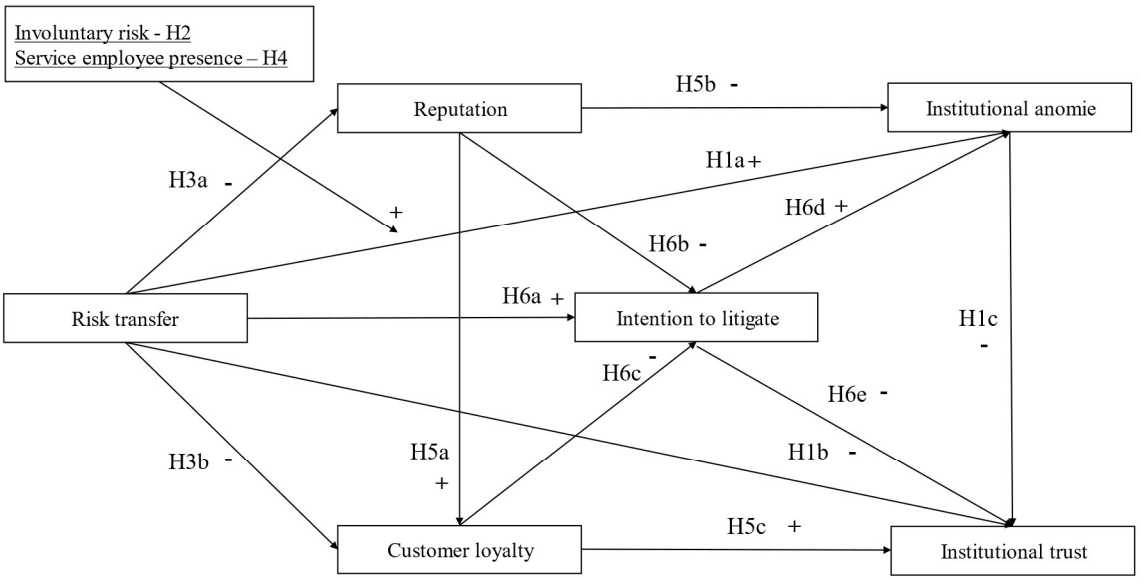
Service guarantees	Definition	Example
No-harm guarantee *(proposed)*	A consumer incentive by which a firm proactively accepts liability in the case of significant defined consumer damages.	Discover guaranteeing that fraudulent transactions will be reversed
In-stock guarantee	"…a promise made by a retailer that it will have a product available for purchase, or else the retailer will compensate the consumer in some fashion for being out of stock." (Roggeveen et al., 2014, p. 30)	Walmart guarantees stock on black Friday
Money-back *(satisfaction)* **guarantee**	"The ability to get a full refund if you are dissatisfied with a product or service." (Sullivan, 2009, p.1)	Returning a piece of clothing because a spouse does not like it
Price related guarantees *(Low-price or price match)*	"A promise to refund 100 percent or more of the price difference if a customer observes a lower advertised price (which can be verified by the retailer) during a certain period after the initial purchase." (McWilliams & Gerstner, 2006, p.105)	Best Buy offers to price match the competition on a TV
Pro-social guarantee	"A proactive corporate philanthropic practice where the company donates money following a service failure to a charitable cause on behalf of its customers as a means to compensate them for their losses." (Thomassen et al., 2020, p.123)	A company makes three service promises, for each broken promise, the company donates $100 to a charitable organization
Time guarantee	"A TG is a promise by the vendor that assures customers that they will not have to devote an unusual amount of time to getting product or service problems resolved." (Fram & DuBrin, 1988, p.54)	Time-warner cable guarantees service technicians will be one time

3. Conceptual model and Hypothesis Development

3.1 Stimulus-organism-response framework

The stimulus-organism-response (S-O-R) framework is a classic and parsimonious tool to assess customer reactions to various service contexts (Su et al., 2020). *Stimulus* represents an integrative input directed toward an object; *organism* represents an object whereby stimuli are subconsciously processed; *response* represents internal or external organism reactions to a stimuli (Jacoby, 2002). The current study sought to examine various risk treatments - risk transfer and risk acceptance (stimuli) - effects on perceptions of CSR, anomie and customer institutional trust (organism), and their impact on consumers' decision-making including: willingness to pay, purchase intention, and litigation risk (response). S-O-R has been used in many similar service contexts, including environmental corporate responsibility (Schill & Godefroit-Winkel, 2021), E-health (Goyal et al., 2021), and service offshoring (Lu et al., 2021). The conceptual model for proactive SFR, risk treatment, and customer institutional trust is shown in Figure 8.

Figure 8. *Service failure-recovery strategy, risk treatment, and customer institutional trust*



3.2 Stimulus and organism

3.2.1 Risk transfer

Anomie theory identifies institutional factors that proliferate unethical reasoning in society (Cullen et al., 2004). Anomie can stem from cultural factors or power domination (Tuliao & Chung-wen, 2019). High levels of institutional anomie come from macrolevel perceptions that the social fabric has broken down (Teymoori et al., 2016). A morally suspect institutional factor in involuntary risk contexts is the concept of buyer beware, which is a form of risk transfer. Risk transfer is an identified source of contestation within power dynamics (Lehner et al., 2022). Involuntary risk transfer under the conditions of corrosive or excessive use of power is generally viewed as unethical (Buchanan, 2016). Kolb (2011, p. 93) describes the risk transfer power dynamic as "the exercise of power in a relationship and essentially involves the transfer of risk from one party to another without sufficient compensation to induce willing acceptance of the risk by the party that receives risk." Risk transfer is a process that passes asymmetrical risk onto customers and is the basis for buyer beware being perceived as an institutional anomie.

Customers are sensitive and capable of assessing risks in service exchanges (Macintosh, 2002). Evidence has supported that buyers can assess risk transfer when present (Husser et al., 2014) and are risk-adverse when power imbalances are experienced (Cutolo & Kenney, 2021). It is proposed that customers will be able to assess this risk transfer power dynamic when presented with release of liability forms and will perceive them as an institutional anomie. As a result, customers will increase their perceptions of risk when faced with risk transfer in service exchanges. Research suggests that increases to perceived risk decreases customers' propensity to trust (Berry, 1995; Ghotbabadi et al., 2016).

H1a: Customers' perception of risk transfer during service exchanges is negatively associated with customer institutional trust.

H1b: Customers' perception of risk transfer during service exchanges is positively associated with perceptions of anomie.
H1c: Perceptions of anomie is negatively associated with customer institutional trust.

3.2.2 Involuntary risk transfer

For a risk transfer to be voluntary, the party accepting the risk must be afforded adequate compensation and choice for accepting said risk (Kolb, 2011). It is proposed that release of liability forms may be perceived as limiting the amount of risk compensation and choice required for a service risk to be perceived as a voluntary risk. Involuntary risk transfer represents a situation of limited or no amount of control (K. Smith, 2013). The research literature on customer control and empowerment suggests that the more a person can control a situation the more likely they are to trust their environment (Shapiro Jr. et al., 1996; Auh et al., 2019). There are examples of research whereby customer control is not always better; however in these instances, customers are assumed to have a meaningful level of choice (Joosten et al., 2016). In situations where customers have the choice of engaging in high-risk activities such as skydiving, customers may not perceive risk transfer from release of liability forms as involuntary. In situations where customers do not have a perceived level of choice, such as healthcare, release of liability forms may be perceived as involuntary. Given the nature of involuntary risk transfers, we propose that customers will have low or no amount of choice and will perceive a lack of control. In situations where there are restraints on personal freedom, customers can show reactance which a common psychological response (Brehm, 1966). Reactance involves customers acting out against perceived delegitimate authority via noncompliance or engaging in anti-authority behavior. (Aljukhadar et al., 2017; Pizzi et al., 2021). We characterize involuntary risk transformance as a form of perceived delegitimate authority and propose that involuntary risk transfers increases perceptions of institutional anomie.

H2: Involuntary risk transfer positively moderates the relationship between risk transference and perceptions of institutional anomie.

3.2.3 Risk acceptance

In general, customer expectations of service guarantees are that firms accept risk in the service exchange and the customer has reduced or low risk (Björlin Lidén & Edvardsson, 2003). Service guarantees reduce consumer risk perceptions by indicating that the service is more consistent, standardized, and therefore reliable (Boshoff, 2002). The service guarantee literature suggest that guarantee incentives reduce uncertainty and risk (Heiman et al., 2001; Hogreve & Gremler, 2009), enhance perceived product quality (Moorthy & Srinivasan, 1995), and help prevention-focused consumers avoid negative outcomes (S. Q. Liu et al., 2018). Existing research on trust indicates that reducing perceived risks increases customer trust (Moorman et al., 1993).

A strategy to enhance firm reputation is to engage in *firm risk acceptance as a form of corporate social responsibility* (Martin et al., 2009). In this study we characterize service guarantees as a form of firm risk acceptance. Research indicates that service guarantees have a positive impact on perceptions of firm reputation (Wu et al., 2012). Given that CSR and firm reputation have been shown to have a positive association (Bear et al., 2010; J. Park et al., 2014), we can surmise that service guarantees have a positive association with corporate social responsibility. And given that CSR has been shown to have a positive association with customer trust (Pivato et al., 2008;), and that firm level factors can have an impact on institutional trust (Pavlou, 2002; Janani et al., 2022; Landry & Furrer, 2023), we propose that perceptions of CSR has a multi-level, meso-macro (firm-institution) positive impact on customer (firm) trust and

customer institutional trust. Given that risk transfer (buyer beware) is conceptualized as the opposite of risk acceptance (service guarantees we hypothesize:

H3a: Risk transfer negatively impacts firm reputation
H3b: Risk transfer negatively impacts customer loyalty

3.2.4 Service employee presence

In this study, we examine if a front-line employee's presence impacts institutional risk transference and customer institutional trust. The service research literature has been concerned with the number of front-line employees and their impact on customer outcomes (Sharma & Stafford, 2000; Jha et al., 2017). In general, the mere presence of front-line employees, whether there is significant interaction or not, improves customer-related outcomes (Söderlund, 2016). However, research suggests there are some contexts in which not having front-line employees is preferable for customers as front-line employees may provoke customer dysfunctional behavior (Fisk et al., 2010), increase concerns about becoming contaminated (Jayasimha et al., 2021), or reduce satisfaction for customers who prefer self-checkout (R. B. Larson, 2019).

In situations where complaints are unresolvable, front-line service employees' presence may cause more animosity than if there were no employee present to complain to. People who complain and have their complaint unresolved are less likely to be satisfied and repurchase (Voorhees et al., 2006). Failing to successfully engage in service recovery results in a "double deviation" whereby a customer is more upset after the failed recovery (Maxham & Netemeyer, 2002a). Given that it is unlikely that a service employee will be able to redress a complaint related to a release of liability form, we hypothesize that:

H4: Service employee presence positively moderates the relationship between institutional risk transference and perceptions of institutional anomie.

3.3 Organism and response

The current study explores the impact of customer institutional trust (organism) on three specific customer outcomes (response). First, customer loyalty, customer willingness to pay, and purchase intention have long been constructs of interest in service research and are commonly measured to understand customer responses to treatments (Wirtz et al., 2000; Vock et al., 2013; Y. Liu et al., 2015). *Willingness to pay* is the amount of resources a customer will exchange for a branded object (C. S. Park & Srinivasan, 1994). *Purchase intention* is how likely a customer will purchase given a particular context (Morwitz et al., 2007). Second, given the role of release of liability forms to manage liability, it is appropriate to measure litigation risk. Litigation risk is a type of business risk that related to the probability of damages or losses as the result of a lawsuit (Cao & Narayanamoorthy, 2011). Litigation risk is a relevant issue for marketers as legal risks may impact market opportunities (Virglerova et al., 2020).

3.3.1 Customer loyalty

In this study, customer loyalty is operationalized by two subdimensions: willingness to pay and purchase intention. Customer willingness to pay is operationalized as customers desire to pay a price premium and purchase intention is operationalized as a customer's level of intention to transact with a firm in the present and in the future. Trust has long been a key determinant in willingness to pay (Chaudhuri & Holbrook, 2001; Vock et al., 2013) and purchase intention studies (Pavlou, 2003; Hong & Cha, 2013) studies. Studies show that when customers trust brands, customers are more prone to making commitments to organizations and brands and are willing to pay more (Story & Hess, 2010). Research suggests that corporate responsibility and customer trust are positively associated with purchase intention and successful SFR (Choi & La, 2013). On the institutional level, citizens' trust in the government has been shown to have positive associations with willingness to pay (Winter et al., 1999; Oh & Hong, 2012).

H5a: Reputation is positively associated with customer loyalty
H5b: Reputation is negatively associated with institutional anomie
H5c: Customer loyalty is positively associated with institutional trust

3.3.2 Intention to litigate

Intention to litigate was operationalized as the amount of blame a customer assigns to a firm after a severe service failure and the compensation amount required by a customer to resolve litigation against a firm. There are many actions managers can take to lower litigation risk. Evidence suggests that the customer's decision to litigate is associated with service quality (Beckman et al., 1994), interpersonal skills of service providers (Hickson & Entman, 2008), and customer communication (Lester & Smith, 1993; Huntington & Kuhn, 2003). The risk management literature indicates that ethical business practices can be used as a risk management strategy (Francis & Armstrong, 2003) and that engaging CSR is an effective tool to mitigate risk (Godfrey et al., 2009). There has been an increased interest in CSR and litigation risk; a Web of Science search of "corporate social responsibility" and "litigation risk" reveals 29 journal articles published from 2019-2023, compared to just four journal articles published from 1990-2018 with those same search terms. There is a stream of research that specifically shows that CSR has a negative impact on litigation risk (Koh et al., 2014; Badawi & Partnoy, 2022) and risk from class action law suits (Boyer & Kordonsky, 2020; Fauser & Utz, 2021; Chakraborty et al., 2023). Further, evidence suggests that firms with strong social capital or social trust have lower litigation risk (Qin et al., 2021; Fiordelisi et al., 2022; L. Zhang et al., 2023). Koh et al., (2014) describes corporate social responsibility as a risk management tool which functions as an insurance mechanism which can dampen negative judgements when adverse events occur. Given that CSR, trust, and SFR are positively associated (Choi & La, 2013), we hypothesize:

H6a: Risk transfer is positively associated with intention to litigate
H6b: Firm reputation is negatively associated with intention to litigate

H6c: Customer loyalty is negatively associated with intention to litigate
H6d: Intention to litigate is positively associated with institutional anomie
H6e: Intention to litigate is negatively associated with institutional trust

4. Methods

In this study, two risk treatments were used as independent variables in an experimental vignette design. Experimental vignette design is an effective method to demonstrate both internal and external validity (Atzmüller & Steiner, 2010). To manipulate the independent variables, service-oriented scenarios were created within healthcare and artificial intelligence contexts. Multiple service contexts were chosen to show external validity (Ganong & Coleman, 2006). These contexts were manipulated into different conditions for a 2 (risk transfer vs. risk acceptance) x 2 (service employee - present vs. not present) x 2 (involuntary vs voluntary risk) between-subjects study design. Each participant was randomly placed into one of four experimental groups for each study. Table 5 illustrates the various conditions of the study.

Table 5. *Study design conditions*

Study 1 – Service guarantee preference	*Context*
Group A	*Airlines*
Group B	*Healthcare*
Group C	*Auto repair*

Study 2 – Self-driving car; ride sharing application	*Firm risk (Transfer vs. acceptance)*	*Involuntary risk (Involuntary risk condition vs. control)*
Group D	*Transfer (release of liability form)*	*Involuntary risk*
Group E	*Transfer (release of liability form)*	*Control*
Group F	*Acceptance (no-harm guarantee)*	*Involuntary risk*
Group G	*Acceptance (no-harm guarantee)*	*Control*

Study 3 – Self-driving car; car rental	*Firm risk (Transfer vs. Acceptance)*	*Service Employee (Present vs. Not)*
Group H	*Transfer (release of liability form)*	*Present*
Group I	*Transfer (release of liability form)*	*Not (kiosk)*
Group J	*Acceptance (no-harm guarantee)*	*Present*
Group K	*Acceptance (no-harm guarantee)*	*Not (kiosk)*

Study 4 – Vaccines	*Firm risk (Transfer vs. Acceptance)*	*Involuntary risk (Involuntary risk condition vs. control)*
Group L	*Transfer (release of liability form)*	*Involuntary risk*
Group M	*Transfer (release of liability form)*	*Control*
Group N	*Acceptance (no-harm guarantee)*	*Involuntary risk*
Group O	*Acceptance (no-harm guarantee)*	*Control*

Four service contexts were selected to demonstrate external validity. Study 1's aim is to test customer service guarantee preferences. Survey respondents rated their preference for three types of service guarantees: no-harm, on-time, and price guarantees. Service guarantees were rotated and appeared randomly to survey respondents to avoid sequence bias. Survey respondents were broken into three groups, (A, B, and C) and evaluated service guarantees related to the airline industry (A), healthcare industry (B), and auto repair industry (C). Survey respondents read an experimental vignette and answered questions related to institutional trust, purchase intention, and willingness to pay to test preferences for service guarantees

In Studies 2-4, the risk transfer groups were given release of liability forms. In the risk acceptance groups, participants were given a service guarantee. In Study 2 and Study 3, participants read a scenario related to self-driving cars powered by artificial intelligence. In Study 2, hypotheses, H_{1a}, H_{1b}, H_{1c} H_2, H_{3a}, H_{3b}, H_{5a}, H_{5b}, H_{5c}, H_{6a}, H_{6b}, H_{6c}, H_{6d}, H_{6e}. were tested within a ride sharing application context, evaluating risk treatments and involuntary risks on perceptions of institutional anomie, CSR, and customer institutional trust. In Study 3, hypotheses H_{1a}, H_{1b}, H_{1c}, H_{3a}, H_{3b}, H4, H_{5a}, H_{5b}, H_{5c}, H_{6a}, H_{6b}, H_{6c}, H_{6d}, H_{6e} were tested within a car rental context, evaluating risk treatments and service employee presence impact on perceptions of anomie, corporate social responsibility, and customer institutional trust. In the service employee presence condition, the participants are greeted and handed forms from a customer service representative. In the non-service employee presence groups, a kiosk provides the documents that are reviewed by the customer. In Study 2 and Study 3 participants are given a second experimental vignette to test intention to litigate. The topic of self-driving cars was selected as there has been a dramatic rise in consumer engagement and sales of self-driving cars (Hollebeek et al., 2022). A car rental service was selected as the service context because use of self-driving

cars for rental companies is estimated to increase 38.5% between the years 2022 and 2027 (*Car Rental [Self Drive] Market Size, Share & Trends Report,* 2023, April). Self-driving cars were also selected in part due to self-driving companies use of terms of service to indemnify themselves from liability; for example, Waymo (2023) in their terms of service state*:* :

> "To the fullest extent permitted by applicable law, you will indemnify, defend, and hold harmless Waymo and its affiliates, and each of their respective officers, directors, agents, partners and employees (individually and collectively, the "Waymo Parties") from and against any loss, liability, claim, demand, damages, expenses or costs ("Claims") arising out of or related to (a) your access to or use of our Services; (b)…(section 9)"

Study 4 takes place in a healthcare context. The healthcare context was selected due to the complexities of consumer healthcare decision-making and the high level of consumer sensitivity to risk (Chauhan & Sagar, 2021). Healthcare was also selected due to the institutional practice of healthcare providers transferring risk onto patients via release of liability forms. In Study 4, hypotheses H_{1a}, H_{1b}, H_{1c}, H_{3a}, H_{3b}, H_{5a}, H_{5b}, H_{5c}, were tested evaluating the effects of risk acceptance and involuntary risks on perceptions of CSR and customer institutional trust. Vaccines were chosen to operationalize the healthcare context for Study 4 because vaccine hesitation in the general population has been increasing (Olive et al., 2018). An example of a decline in vaccine acceptance is seasonal influenza vaccinations, which declined by 6% year over year in 2016 (H. J. Larson, 2018). A major concern is that "parental acceptance for childhood vaccines is eroding" (Opel et al., 2013). Health marketers and leaders worldwide have been grappling with vaccine hesitancy and searching for optimal ways to motivate people to become vaccinated, and there has been a call for marketers to create new strategies for vaccines (Shultz et al., 2022). In Study 4, questions related to purchase intention were modified and are

different than purchase intention questions related to artificial intelligence in Studies 1, 2, and 3. The reason for this modification was to better reflect the healthcare context and align the questions with the scenario in the Study 4 experimental vignette (Johns, 2006).

4.1 Sample and data collection

To determine the sample size needed for this study, Soper's (2023) statistical power calculator was utilized. While using this calculator, the anticipated effect size was set at .30, the desired statistical power level was set at .9, and the probability level set at .05. Given these parameter values, the minimum recommended sample size for model structure was 119. The sample population was collected from a panel of 600 Amazon Cloud Research respondents residing in the United States. Use of Amazon Cloud Research by academic researchers has grown over tenfold over the last decade due to its ease of use and its ability to collect diverse samples (Aguinis et al., 2021). An email survey was chosen for cost-effectiveness, ease of use, no interviewer bias, external reliability considerations, and confirmability (Bell et al., 2019). Respondents then completed a survey using the Qualtrics platform. The survey questions will be closed-ended questions, with the answers being primarily on a 7-point agreement Likert scale (1 = Strongly disagree, 7 = Strongly agree). The survey questions included an unforced option (i.e., a neutral option). The scale was balanced with three options on each side, with the neutral option in the middle.

This study used several facilitation approaches during the data collection process to reduce non-response bias (Rogelberg & Stanton, 2007) and common method bias (Podsakoff et al., 2003). To alleviate distortive biases both procedural (ex ante) and statistical (ex post) controls were used (F. Kock et al., 2021). The goal of the procedural controls was to increase the reliability of the data set via several data quality checks. The first procedural control was an

instructional check via a marker variable (Lindell & Brandt, 2000). The marker variable read, "If you read this question, select neutral." Survey respondents who did not correctly select neutral had their survey removed. To address social desirability issues, it was made clear that the study is anonymous and that there are no right or wrong answers (Podsakoff et al., 2003). In addition, the survey was designed with reverse coded survey questions to check for attention and to mitigate potential agreement bias (Weijters & Baumgartner, 2012).

There were several statistical (ex post) controls that were used to understand if common method bias was an issue. First, we used Harman's single-factor method in exploratory factor analysis. Given the eigenvalue is below 50% there was evidence to suggest there is no common method bias present. Second, a common latent factor (CLF) was created for a confirmatory factor analysis to allow for assessing measurement error (Eichhorn, 2014).

4.2 Measures

Measurement items were adapted from existing scales within the service and institutional trust research streams. Further, three marketing professors with research experience reviewed and attested to appropriateness of the constructs for this study. Construct definitions and operationalizations are shown in Table 6. Scale items were adapted from existing literature and are shown in Table 7. To check the manipulations of the independent variables, respondents' disposition to trust and propensity to trust institutions (healthcare and artificial intelligence) was measured and controlled for. Also, we included age, gender, education, and income as control variables, as they have been shown to have an impact on factors related to risk (Gustafsod, 1998; Lo, 2014).

Table 6. *Construct definitions*

Stimulus		
Construct	Construct definition	Operationalization
Perception of involuntary risk transfer	"…the exercise of power in a relationship and essentially involves the transfer of risk from one party to another without sufficient compensation to induce willing acceptance of the risk by the party that receives risk." Kolb (2011, p. 93)	The level of perceived customer control, choice, or power in a risk transfer context.
Risk acceptance	A firm's decision to add a level of risk exposure (Lam, 2014).	Service guarantees as a form of firm risk acceptance.
Risk transfer	A risk management process by which a firm moves a level of undesirable risk onto another entity (Lam, 2014).	Firm release of liability forms transferring risk onto customers.
Service employee presence	The condition of whether a front-line service employee is present or not during a firm-customer service exchange (Söderlund, 2016).	Participants interact or don't interact with front-line service employees or kiosk.
Organism		
Construct	Construct definition	Operationalization
Perceptions of corporate social responsibility	A customers' sense of firm intention and effectiveness of corporate resources impacting social welfare. (Barnett, 2005; Bear et al., 2010)	A customers' perception of a firm's corporate social responsibility in response to the firm's risk treatment.
Perceptions of institutional anomie	A social perception that society's moral fabric has broken down (Teymoori et al., 2017).	A customers' sense that the moral values within a service ecosystem have been eroded in response to firm risk treatment.
Customer (firm) trust	A customer's sense a firm will deliver on communicated value propositions in a service exchange (Cowles, 1997).	A customers' sense that a firm will deliver on its promise.
Customer institutional trust	A customer's macro-level sense of a given service ecosystem's trustworthiness (Luhmann, 1979; Fuglsang & Jagd, 2015; Vargo & Lusch, 2016)	A customers' sense of trustworthiness for a specific service industry (i.e., healthcare or transportation)
Response		
Construct	Construct definition	Operationalization

Intention to litigate	Litigation risk is type of business risk related to the probability of damages or losses as the result of a lawsuit (Cao & Narayanamoorthy, 2011) Intention to litigate is the likelihood a consumer will sue a firm (proposed.)	The level of fault a customer assigns to a firm during service failure
Purchase intention	How likely a customer will purchase given a particular context (Morwitz et al., 2007).	A customer's level of intention to transact with a firm in the present and in the future.
Willingness to pay	The amount of resources a customer will exchange for a branded object (C. S. Park & Srinivasan, 1994).	A customers' desire to pay a price premium.

Table 7. *Proposed measurement items*

Construct and Measurement Items
Perception of involuntary risk (Study 4 only) (Pizzi et al., 2021) *1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree* 1. The healthcare industry restricts choice for consumers like me. (artificial intelligence restricts my choice) (reactance) 2. The healthcare industry hinders choice for consumers like me. (reactance) 3. The healthcare industry provides many choices for patients (customers) like me. (reactance) 4. There is not much choice in healthcare. (reactance) 5. My ideas and opinions are important for healthcare (artificial intelligence) companies. (power) 6. I can get healthcare (artificial intelligence) companies to listen to what I need. (power) 7. I have the power to negotiate with healthcare (artificial intelligence) companies. (power) 8. My needs are often ignored by healthcare (artificial intelligence) companies. (power)
Perceptions of Institutional Anomie (Studies 1-4) adapted from (Teymoori et al., 2016; Wei et al., 2020) *1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree* All firms use release of liability forms… 1. The healthcare (artificial intelligence, airline, auto repair) industry creates policies that are legitimate. (legitimacy) 2. The healthcare (artificial intelligence, airline, auto repair) industry uses its power fairly. (legitimacy) 3. Our laws favor the healthcare (artificial intelligence, airline, auto repair) industry over people. (legitimacy) 4. The healthcare (artificial intelligence, airline, auto repair) industry is dishonest.(moral decline) 5. The healthcare (artificial intelligence, airline, auto repair) industry does not follow clear moral standards. (moral decline) 6. The healthcare (artificial intelligence, airline, auto repair) industry does whatever works best for them. (moral decline)
Perceptions of Corporate Social Responsibility (Studies 2-4) Questions 1-5 adapted from (Alhouti et al., 2016) *1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree* 1. The company is concerned about the well-being of society. (authenticity) 2. The company is a socially responsible company. (authenticity) 3. The company is standing up for what it believes in. (authenticity) 4. The company's actions have a positive long-term impact. (impact) 5. The company has made a big commitment to customers. (impact)
Perceptions of Firm Trust (Studies 2-4) adapted from (Choi & La, 2013) 1. Generally speaking, I would trust this company.

2. In this situation, the company appears to be dependable.
3. The company in this situation seems to be safe.
4. Overall, I have confidence in this company.

Customer Institutional Trust (Studies 1-4) adapted from (Harrison McKnight et al., 2002; Moin et al., 2015)

1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

The artificial intelligence industry consists of…

1. The healthcare (artificial intelligence, airline, auto repair) industry has enough safeguards to make people like me feel comfortable. (structural assurance)
2. I feel assured that the current legal system adequately protects people like me from problems arising from using healthcare (artificial intelligence, airline, auto repair) services. (structural assurance)
3. I generally trust the healthcare (artificial intelligence, airline, auto repair) industry. (structural assurance)
4. The healthcare (artificial intelligence, airline, auto repair) industry can be relied upon for honest advice. (benevolence)
5. The healthcare (artificial intelligence, airline, auto repair) industry will do what it says it will do. (benevolence)
6. The healthcare (artificial intelligence, airline, auto repair) industry shows respect to me. (benevolence)

Willingness to Pay (studies 1, 2, 3 only) adapted from (Y. Liu et al., 2015)

1=Strongly unlikely; 2=Moderately unlikely; 3=Slightly unlikely; 4= Neither likely or unlikely; 5=Slightly likely; 6=Moderately likely; 7=Strongly likely

If this were the only firm to offer this guarantee…

1. I would be willing to continue to do business with this firm if its prices increase somewhat.
2. I am willing to pay a higher price to buy from this firm.
3. I would pay more money for a service from this firm.
4. I would stay with this firm even if the competition had a lower price.

Purchase Intention (Studies 1-4) adapted from (Xia & Kukar-Kinney, 2013; Maxham, 2001)

1=Strongly unlikely; 2=Moderately unlikely; 3=Slightly unlikely; 4= Neither likely or unlikely; 5=Slightly likely; 6=Moderately likely; 7=Strongly likely

If this were the only firm to offer this guarantee…

1. I would accept the vaccines for my child in this situation. (study 4 only)
2. I would feel comfortable following a vaccine recommendation from the healthcare provider. (study 4 only)
3. I would refuse accepting a vaccine for my child in this situation. (study 4 only)
4. I would continue to use this firm for future purchases. (study 1, 2, 3 only)
5. I would remain a customer of this firm. (studies 1-4)
6. I would keep my relationship with this firm. (studies 1-4)
7. The next time I need this service I intend to use this firm. (studies 1-4)

Intention to litigate (Studies 2 and 3 only) (Pacheco et al., 2018*;* Weun et al., 2004*;* Joireman et al., 2013*;* Grégoire et al., 2010)

1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

Ask car rental and self-driving…who gets the blame more. Shifting the blame – whole ecosystem also gets credit.

1. I would be angry at the firm in this situation. (anger)
2. I would be upset with the firm if this happened to me. (anger)
3. This incident would make me outraged. (anger)
4. Because of this incident I would want to punish the firm in some way. (desire for revenge)
5. Because of this incident I would want to take actions to get the firm in trouble. (desire for revenge)
6. I would make sure the firm would get what it deserved. (desire for revenge)
7. I would sue the firm in this situation. (dispensation to litigate)
8. The firm should be sued when this event happens. (dispensation to litigate)
9. Most people would sue the firm in this situation. (dispensation to litigate)

Service guarantee preference (Study 1)

1. Which of the following service guarantees do you prefer: no-harm guarantee, on-time guarantee, or price guarantee?
2. On a scale of 1-10, with 1 being low and 10 being high, how strongly do you prefer your selection?

1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree ; 6= moderately agree; 7=Strongly agree

In the above context…

1. I would prefer a no-harm guarantee over an on-time guarantee.
2. I would prefer an on-time guarantee over a price guarantee.
3. I would prefer a price guarantee over a no-harm guarantee.

Perception of risk transfer (Studies 1-2) (self-created)

1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

Who do you feel is taking on more risk in this situation?

1. I would be taking more risk in this situation.
2. The firm would be taking more risk.
3. The firm and customer would be sharing the risk equally in this situation.

Perception of risk transfer (revised) (studies 3-4)

Please indicate your level of agreement with each of the following statements about RISK in this situation.

1. The firm is shifting the risks of this procedure (service) to me.
2. The firm is transferring the negative consequences of this procedure (service) to me.
3. The firm is accepting the negative consequences of this procedure (service).
4. The firm is assuming the risks of this procedure (service).

Controls

Descriptive (Studies 1-4)

1. Age – Respondent's age range (18-24, 25-34, 35-44, 45-54, 55-64, 65+)
2. Income – Respondent's annual household income in U.S. dollars (0-4,999; 5,000-39,999; 40,000-79,999; 80,000-199,999; 200,000-499,999; 500k+)
3. Academic level – (No H.S., H.S. diploma, some college, college graduate, master's degree, terminal degree)
4. Gender – (male, female, prefer to self-describe)

Vaccine hesitancy – (Study 4 only) adapted from Alabdulla et al., (2021)
1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

1. I worry about serious unknown effects of vaccines in the future.
2. Vaccines can cause serious problems in children.
3. New vaccines don't get enough testing before they are approved for use.

Propensity to trust artificial intelligence (Studies 2 and 3 only) adapted from (Chi et al., 2021)
1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

1. I know a lot about artificial intelligence. (familiarity)
2. I am familiar with services that use artificial intelligence. (familiarity)
3. I have used a self-driving car. (familiarity)

Disposition to institutional trust (Study 1-4) adapted from (Moin et al., 2015)
1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

1. In general, I trust the media. (trusting stance)
2. In general, I trust the government. (trusting stance)
3. In general, I trust the military. (trusting stance)
4. In general, I trust our political election outcomes. (trusting stance)

Propensity to take risks (Studies 1-4) (Meertens & Lion, 2008)
1=Strongly disagree; 2=Moderately disagree; 3=Slightly disagree; 4= Neither agree or disagree; 5=Slightly agree; 6=Moderately agree; 7=Strongly agree

1. I prefer to avoid risks.
2. I take risks regularly.
3. I see myself as a risk seeker.

Experimental vignettes for studies 1-4

Study 1

Group A – Scenario 1 (airline industry)

You are searching for a flight for a week-long vacation and have narrowed your options to the following airlines. The flight times and customer reviews are similar and are not a deciding factor. The only difference between the airlines is they offer different types of service guarantees.

Rank your preference (Most preferred, 2nd most preferred)

Airline A offers compensation if you experience emotional or physical injury during your flight. (e.g., excessive turbulence, disruptive fellow passengers, plane crash). (no-harm guarantee)

Airline B offers compensation if you experience an excessive delay that causes you to miss a connecting flight and no other connections are available. (on-time guarantee)

Airline C offers compensation if after you book your flight, that exact flight is available at a significantly lower price. (price guarantee)

Group B – Scenario 2 (healthcare industry)

You are in the market for a new dentist and are deciding between several dental offices and have narrowed your options to three options. Your insurance is accepted at each location. The location and customer service reviews are similar and are not a deciding factor. The only difference is they offer different types of service guarantees.

Rank your preference (Most preferred, 2nd most preferred)

Dental office A offers compensation if you experience emotional or physical injury during a dental procedure (e.g. excessive pain, unnecessary complications). (no-harm guarantee)

Dental office B offers compensation if you experience an excessive delay waiting for a dental procedure. (on-time guarantee).

Dental office C offers compensation if after your dental procedure you discover a different dental office has the same procedure at a significantly lower price. (price guarantee)

Group C – Scenario 3 (auto repair industry)

You need new brakes for your car and have narrowed your options between three auto repair companies. The location of the auto repair companies and customer reviews are similar and are not a deciding factor. The only difference is the auto repair companies offer different types of service guarantees.

Rank your preference (Most preferred, 2nd most preferred)

Auto repair company A offers compensation if the auto repair company damages your vehicle while replacing your brakes. (no-harm guarantee)

Auto repair company B offers compensation if you experience an excessive delay while replacing your brakes. (on-time guarantee)

Auto repair company C offers compensation if after your brake replacement, you discover a different auto repair company has new brake replacement for a significantly lower price. (price guarantee)

Study 2

Group D – Risk transfer and involuntary risk

You are in need of transportation and open ABC company ride sharing application. **The only option available** is a self-driving car powered by artificial intelligence (A.I.) designed and manufactured by ABC ride sharing company. During this ride you will not be driving and instead will be driven by the artificial intelligence in the car. The ride sharing application provides you with some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the required forms to sign is a release of liability form that states that ABC ride sharing company is not responsible for any harm caused while the car is in self-driving mode.

Group E – Risk transfer and control risk condition

You are in need of transportation and open ABC company ride sharing application. You may select rides from human drivers or from self-driving cars. **You select a self-driving car** powered by artificial intelligence (A.I.) designed and manufactured by ABC ride sharing company. During this ride you will not be driving and instead will be driven by the artificial intelligence in the car. The ride sharing application provides you with some documents to review. Some of the

documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the required forms to sign is a release of liability form that states that ABC ride sharing company is not responsible for any harm caused while the car is in self-driving mode.

Group F – Risk acceptance and involuntary risk

You are in need of transportation and open ABC company ride sharing application. **The only option available** is a self-driving car powered by artificial intelligence (A.I.) designed and manufactured by ABC ride sharing company. During this ride you will not be driving and instead will be driven by the artificial intelligence in the car. The ride sharing application provides you with some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the forms states that ABC ride sharing company will guarantee to compensate you for any serious harm caused to you while the car is in self-driving mode. From your research, this is the only self-driving car company that offers a guarantee that compensates you for harm caused because the car is in self-driving mode.

Group G – Risk acceptance and voluntary risk

You are in need of transportation and open ABC company ride sharing application. You may select rides from human drivers or from self-driving cars. **You select a self-driving car** powered by artificial intelligence (A.I.) designed and manufactured by ABC ride sharing company. During this ride you will not be driving and instead will be driven by the artificial intelligence in the car. The ride sharing application provides you with some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the forms states ABC ride sharing company will guarantee to

compensate you for any serious harm caused to you while the car is in self-driving mode. From your research, this is the only self-driving car company that offers a guarantee that compensates you for harm caused because the car is in self-driving mode.

Study 3

Group H – risk transfer and service employee present

You enter a car rental facility and are greeted by a customer service representative from ABC Car Rental Company. You select a car that has self-driving capabilities powered by artificial intelligence (A.I.) designed and manufactured by XYZ Self-driving Car Company. The customer representative hands you some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the required forms the customer service representative has you sign is a release of liability form that states that XYZ Self-driving Car Company is not responsible for any harm caused while the car is in self-driving mode.

Group I – risk transfer and no service employee present

You enter a car rental facility and come to a kiosk to sign in for ABC Car Rental Company. You select a car that has self-driving capabilities powered by artificial intelligence (A.I.) designed and manufactured by XYZ Self-driving Car Company. The kiosk provides you with some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the required forms the kiosk has you sign is a release of liability form that states that XYZ Self-driving Car Company is not responsible for any harm caused while the car is in self-driving mode.

Group J – risk acceptance and service employee present

You enter a car rental facility and are greeted by a customer service representative from ABC Car Rental Company. You select a car that has self-driving capabilities powered by artificial intelligence (A.I.) designed and manufactured by XYZ Self-driving Car Company. The customer representative hands you some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the forms the representative gives you states that the XYZ self-driving car company will guarantee to compensate you for any serious harm caused to you while the car is in self-driving mode. (a no-harm guarantee) From your research, this is the only self-driving car company that offers a guarantee that compensates for harm caused because the car is in self-driving mode.

Group K – risk acceptance and no service employee present

You enter a car rental facility and come to a kiosk to sign in for ABC Car Rental Company. You select a car that has self-driving capabilities powered by artificial intelligence (A.I.) designed and manufactured by XYZ Self-driving Car Company. The kiosk provides you with some documents to review. Some of the documents include forms that you are required to fill out and information related to the hazards of self-driving cars. One of the forms the kiosk provides you states that the XYZ Self-driving Car Company will guarantee to compensate you for any serious harm caused to you while the car is in self-driving mode. (a no harm guarantee) From your research, this is the only self-driving car company that offers a guarantee that compensates you for harm caused because the car is in self-driving mode.

Harm scenarios – Study 2 risk transfer (prompt before litigation risk questions)

You are in a car accident and suffer serious injuries as a result of a mistake by the self-driving car powered by artificial intelligence. As a result, you are unable to work at your job for one

month and miss a month's worth of pay. You remember that you signed a release of liability form before riding in the self-driving car.

Harm scenario – Study 2 risk acceptance (prompt before litigation risk questions) You are in a car accident and suffer serious injuries as a result of a mistake by the self-driving car powered by artificial intelligence. As a result, you are unable to work at your job for one month and miss a month's worth of pay. You remember that the firm guaranteed to compensate you for any harm caused while riding in the self-driving car.

Harm scenarios – Study 3 risk transfer (prompt before litigation risk questions)

You are in a car accident and suffer serious injuries as a result of a mistake by the self-driving car powered by artificial intelligence. As a result, you are unable to work at your job for one month and miss a month's worth of pay. You remember that a customer service representative handed you a release of liability form to sign before riding in the self-driving car. (You remember signing a release of liability form at a kiosk)

Harm scenario – Study 3 risk acceptance (prompt before litigation risk questions) You are in a car accident and suffer serious injuries as a result of a mistake by the self-driving car powered by artificial intelligence. As a result, you are unable to work at your job for one month and miss a month's worth of pay. You remember that a customer service representative (kiosk) informed you about XYX Self-driving Car Company guaranteeing to compensate you for any harm caused while riding in the self-driving car.

Study 4

Group L – Risk transfer and involuntary condition

You enter the ABC Healthcare Company facility for your child's annual check-up and are taken to an examination room. You are informed that your child is due for two vaccinations today. You

know that these vaccines are required by the school your child attends. You are provided with some documents to review. Some of the documents include forms that you are required to fill out and information related to the potential side effects of vaccines. One of the required forms to sign is a release of liability form that states that ABC Healthcare Company is not responsible for any harm caused by the vaccines.

Group M – Risk transfer and control condition

You enter the ABC Healthcare Company facility for your child's annual check-up and are taken to an examination room. You are informed that your child is due for two vaccinations today. You are provided with some documents to review. Some of the documents include forms that you are required to fill out and information related to the potential side effects of vaccines. One of the required forms to sign is a release of liability form that states that ABC Healthcare Company is not responsible for any harm caused by the vaccines.

Group N – Risk acceptance and involuntary condition

You enter the ABC Healthcare Company facility for your child's annual check-up and are taken to an examination room. You are informed that your child is due for two vaccinations today. You know that these vaccines are required by the school your child attends. You are provided with some documents to review. Some of the documents include forms that you are required to fill out and information related to the potential side effects of vaccines. One of the forms states that ABC Healthcare Company will guarantee to compensate you for any serious harm caused by the vaccines. From your research, this is the only healthcare company that offers a guarantee that compensates you for harm done by vaccines.

Group O – Risk acceptance and control condition

You enter the ABC Healthcare Company facility for your child's annual check-up and are taken to an examination room. You are informed that your child is due for two vaccinations today. You are provided with some documents to review. Some of the documents include forms that you are required to fill out and information related to the potential side effects of vaccines. One of the forms states that ABC Healthcare Company will guarantee to compensate you for any serious harm caused by the vaccines. From your research, this is the only healthcare company that offers a guarantee that compensates you for harm done by vaccines.

4.3 Measurement model and scale development

The data analysis procedures consisted of several steps. First, exploratory factor analysis was conducted with varimax rotation and a .4 cutoff score for factor loadings was used to assess content validity of the constructs (Churchill, 1979). The next step was to determine reliability of the constructs which was tested by removing any item below with a 0.7 Cronbach's alpha coefficient (Nunnally, 1978). Then, a confirmatory factor analysis was used to determine goodness of fit; the root mean square error of approximation (RMSEA) was reviewed and was below the recommended .05 benchmark (Hair et al., 2017) . To analyze the proposed hypotheses, structural equation modeling was completed using the software program Smart-PLS. Smart-PLS was used for its ability to create a bootstrapped subsample of 5,000. Further, a two-way analysis of variance (ANOVA) was used to make pairwise comparisons (Cardinal & Aitken, 2013). Convergent validity was measured and each construct maintained an average variable extracted (AVE) of over .50 (Fornell & Larcker, 1981). The final step was to establish discriminant validity by verifying that the ASV < AVE. In Table 8, we outline the various stages of data analysis procedures followed.

Table 8. *Data analysis procedures*

Stage	Data analysis methods	Key statistics
Dimension development	Exploratory factor analysis (EFA)	Factor Loadings >.4
Measurement model & scale development	Confirmatory factor analysis (CFA) Scale reliability Convergent validity Discriminant validity	Outer Loadings >.7 Cronbach α >.7 AVE >.5 ASV < AVE for each construct
Hypothesis testing	Structural equation model (SEM) in Smart PLS	Measurement Fit: NFI >.9; Standardized Regression Weights

Results

5.1 *Service guarantee comparison*

Study 1 used a convenience sample of undergraduate business students from a midwestern university and included 316 total participants. 274 was the final accepted sample as participants were removed for failing an attention check or for not completing the survey in its entirety. Each participant was randomly placed into one of three service contexts: airline industry, auto repair, or dental industry. Each participant was then given a service scenario and three service guarantee options to consider: a no-harm guarantee, on-time guarantee, or price guarantee. Then each participant was asked to select their preferred service guarantee and answered a series of questions to assess their perceptions of the firms offering service guarantees and institutional trust. The final sample characteristics are shown in Table 9.

Table 10 provides descriptive results from study 1 and shows the preferences for service guarantees in various service contexts. In the airline industry, an on-time guarantee was the most preferred option (56%), with price guarantee being second most preferred (32.9), and no-harm guarantee (10.3%) as the least preferred option. In the dental and auto repair industries, we find the opposite preference order: no-harm guarantees are the most preferred option (60.2 dental%, 63.3% auto repair), then price guarantee (28.5% dental, 23.7% auto repair) with on-time guarantee (11.2% dental, 12.8% auto repair) as the least preferred option.

An Analysis of Variance (ANOVA) was conducted to compare differential effects of service guarantees on customer loyalty. As shown in Table 12, there was a significant difference between responses for customer loyalty for service guarantees. Then a post-hoc Tukey HSD test comparison was used to understand the differences between each group. The results from the Tukey HSD test located in Table 13. The results from the Tukey HSD indicate a significant

mean difference for customer loyalty for the no-harm guarantee in the dental vs. airlines service context (4.77 dental vs. 4.25 airline, $p<.007$), airlines vs. auto repair (4.25 airline, 4.86 auto repair, $p<.001$), but did not have significant difference between dental vs. auto repair (4.77 dental, 4.86 auto repair, $p<.872$). This process was then repeated to understand the differences of institutional trust in airline, dental, and auto repair service contexts. The results are found in Tables 14, 15, 16. The ANOVA results indicate a significant difference between institutional trust between the service contexts. A Tukey HSD test indicated that there was a significant difference of institutional trust in the dental industry (4.91, $p<.001$) compared to both airlines (4.43, $p<.001$) and auto repair (4.27,$p<.001$), but there was no significant difference between auto repair and airlines.

Table 9. *Sample characteristics*

Age	Frequency	Sample %
18-24	272	99.63%
25-34	1	0.37%
Household Income	Frequency	Sample %
$0-4,999	52	19.05%
$5,000-39,999	69	25.27%
$40,000-79,999	41	15.02%
$80,000-199,999	83	30.40%
$200,000-499,999	23	8.42%
$500k+	5	1.83%
Gender	Frequency	Sample %
Male	164	60.07%
Female	108	39.56%
Other	1	0.37%
Education	Frequency	Sample %
No H.S.	4	1.47%
H.S. or less	20	5.86%
Some college	184	67.03%
College graduate	69	25.27%
Master's degree	0	0.00%
Terminal degree	0	0.00%

Table 10. *Service guarantee preference per service context*

Service guarantee typology	No-harm	On-time	Price	Total N
Airlines	10.3%	56.8	32.9%	91
Dental	60.2%	11.2%	28.5%	89
Auto repair	63.3%	12.8%	23.7%	94

Table 11. *Descriptive statistics*

Customer loyalty	N	Mean	Std. Deviation	Std. Error
No-harm guarantee				
Airlines	91	4.25	1.36	0.14
Dental	89	4.77	1.05	0.11
Auto repair	94	4.86	0.99	0.10
On-time guarantee				
Airlines	91	4.74	1.05	0.11
Dental	89	4.51	0.97	0.10
Auto repair	94	4.52	1.07	0.11
Price guarantee				
Airlines	91	4.79	0.97	0.10
Dental	89	4.62	1.08	0.11
Auto repair	94	4.67	1.11	0.11

*Reliability statistics: Cronbach's Alpha 0.937,

**7-point Likert scale, 1=strongly disagree, 7 strongly agree

Table 12. *Customer loyalty ANOVA*

Service guarantee		Sum of Squares	df	Mean Square	F	Sig.
No-harm guarantee	Between Groups	20.00	2	10.00	7.586	<.001
	Within Groups	357.31	271	1.31		
	Total	377.32	273			
On-time guarantee	Between Groups	3.23	2	1.61	1.498	0.225
	Within Groups	291.23	270	1.07		
	Total	294.46	272			
Price guarantee	Between Groups	1.48	2	0.74	0.659	0.518
	Within Groups	304.80	271	1.12		
	Total	306.28	273			

Table 13. *Customer loyalty Tukey HSD*

Service guarantee	(I) scenario	(J) scenario	Mean Difference (I-J)	Std. Error	Sig.
No-harm guarantee	Airlines	Dental	-.52*	0.17	0.007
		Auto repair	-.61*	0.16	0.001
	Dental	Airlines	.52*	0.17	0.007
		Auto repair	-0.08	0.16	0.872
	Auto repair	Airlines	.61*	0.16	0.001
		Dental	0.08	0.16	0.872
On-time guarantee	Airlines	Dental	0.23	0.15	0.29
		Auto repair	0.22	0.15	0.296
	Dental	Airlines	-0.23	0.15	0.29
		Auto repair	-0.004	0.15	0.999
	Auto repair	Airlines	-0.22	0.15	0.296
		Dental	0.004	0.15	0.999
Price guarantee	Airlines	Dental	0.17	0.15	0.513
		Auto repair	0.12	0.15	0.686
	Dental	Airlines	-0.17	0.15	0.513
		Auto repair	-0.04	0.15	0.955
	Auto repair	Airlines	-0.12	0.15	0.686
		Dental	0.04	0.15	0.955

* $p < 0.05$.

Table 14. *Institutional trust descriptives*

Institutional trust	N	Mean	Std. Deviation	Std. Error
Airlines	91	4.43	0.98	0.10
Dental	89	4.91	0.81	0.08
Auto repair	94	4.27	1.08	0.11
Total	274	4.53	1.00	0.06

* Reliability Statistics: Cronbach's Alpha 0.821

**7-point Likert scale, 1=strongly disagree, 7 strongly agree

Table 15. *Institutional trust ANOVA*

Institutional trust	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	20.05	2	10.02	10.654	<.001
Within Groups	255.02	271	0.94		
Total	275.07	273			

Table 16. *Tukey HSD – Institutional trust*

(I) Scenario	(J) Scenario	Mean Difference (I-J)	Std. Error	Sig.
Airlines	Dental	-.47*	0.14	0.003
	Auto repair	0.16	0.14	0.474
Dental	Airlines	.47*	0.14	0.003
	Auto repair	.64*	0.14	<.001
Auto repair	Airlines	-0.16	0.14	0.474
	Dental	-.64*	0.14	<.001

*p < .05.

5.2 *Ride sharing scenario*

Study 2 used a convenience sample of undergraduate business students from a midwestern university and included 249 total participants. The final accepted sample was 244 as participants were removed for failing an attention check or for not completing the survey in its entirety. Each participant was placed in either an involuntary risk or voluntary risk group and was given a scenario related to the firm engaging in risk transfer or risk acceptance. The final sample data is shown in Table 17.

A reliability test was performed to assess the internal consistency of the constructs of interest. The reliability results are found in Table 18. Unexpectedly, two of the constructs were found to be unreliable: risk transfer (-.019) and institutional anomie (.685) had Cronbach's alphas below .7, which is below the acceptable level of reliability (Fornell & Larcker, 1981). After a review of the scale items of the risk transfer construct, it was determined that the authors used language that did not reflect the intended meaning of the risk transfer. Further refinements were made to the scale based on existing literature and then used for Study 3 and Study 4. Specifically, a change was made to the risk transfer scale items from using the phrase "sharing risk" to "transferring risk" and "shifting risk."

The remaining constructs that had Cronbach alpha's above .7 were evaluated by an ANOVA to compare differential effects of release of liability forms compared to service guarantees. In Table 20, the results indicate a significant difference in the reputation (4.43, $p < .001$), customer loyalty (3.34, $p < .001$), and intention to litigate (5.06, $p < .009$), but unexpectedly, institutional trust was insignificant (3.89, p.816). To better understand if service choice affects the impact of release of liability forms and service guarantees an ANOVA was conducted; the results in Table 23 indicate that involuntary risk was not a significant factor;

therefore, the hypothesis (H2) regarding involuntary risk's impact on institutional anomie was removed from the final measurement model.

Table 17. *Sample population*

Age	Frequency	Sample %
18-24	230	94.26%
25-34	7	2.87%
35-44	6	2.46%
45-54	1	0.41%
55-64	0	0.00%
65+	0	0.00%
Income	Frequency	Sample %
$0-4,999	39	15.98%
$5,000-39,999	81	33.20%
$40,000-79,999	37	15.16%
$80,000-199,999	60	24.59%
$200,000-499,999	25	10.25%
$500k+	2	0.82%
Gender	Frequency	Sample %
Male	131	53.69%
Female	111	45.49%
Other	2	0.82%
Education	Frequency	Sample %
H.S. or less	21	8.61%
Some college	161	65.98%
College graduate	60	24.59%
Master's degree	0	0.00%
Terminal degree	2	0.82%

Table 18. *Reliability results*

Variables	Cronbach's alpha
Customer loyalty	0.953
Institutional anomie	0.682
Institutional trust	0.860
Reputation	0.930
Risk transfer	-0.019
Intention to litigate	0.912

Table 19. *Ride sharing descriptive statistics*

Construct	Scenario	N	Mean	Std. Deviation	Std. Error
Reputation	1	43	3.66	1.32	0.20
	2	52	3.73	1.14	0.16
	3	57	5.06	0.98	0.13
	4	48	5.05	1.24	0.18
	5	44	4.54	0.99	0.15
	Total	244	4.43	1.28	0.08
Customer loyalty	1	43	2.73	1.39	0.21
	2	52	2.98	1.10	0.15
	3	57	3.80	1.36	0.18
	4	48	3.79	1.23	0.18
	5	44	3.30	1.09	0.16
	Total	244	3.34	1.30	0.08
Institutional trust	1	43	3.75	1.03	0.16
	2	52	3.84	1.10	0.15
	3	57	3.92	1.06	0.14
	4	48	3.99	1.06	0.15
	5	44	3.97	1.03	0.16
	Total	244	3.89	1.05	0.07
Intention to litigate	1	43	5.54	1.01	0.15
	2	52	5.04	1.05	0.15
	3	57	4.75	1.12	0.15
	4	48	4.88	1.09	0.16
	5	44	5.22	1.23	0.19
	Total	244	5.06	1.13	0.07

*****1= release of liability, involuntary risk
2= release of liability, voluntary risk
3= service guarantee, involuntary risk, institutional entrepreneurship condition
4= service guarantee, voluntary risk
5= service guarantee, voluntary risk, institutional entrepreneurship condition

Table 20. *Ride share ANOVA*

Construct		Sum of Squares	df	Mean Square	F	Sig.
Reputation	Between Groups	92.47	4	23.117	17.951	<.001
	Within Groups	307.794	239	1.288		
	Total	400.263	243			
Customer loyalty	Between Groups	44.308	4	11.077	7.207	<.001
	Within Groups	367.313	239	1.537		
	Total	411.621	243			
Institutional trust	Between Groups	1.739	4	0.435	0.39	0.816
	Within Groups	266.443	239	1.115		
	Total	268.182	243			
Intention to litigate	Between Groups	18.141	4	4.535	3.741	0.006
	Within Groups	289.75	239	1.212		
	Total	307.891	243			

Table 21. *Ride share Tukey HSD*

Construct	(I) Scenario	(J) Scenario	Mean Difference (I-J)	Std. Error	Sig.
Reputation	1	2	-0.07	0.23	0.998
		3	-1.40*	0.23	<.001
		4	-1.38*	0.24	<.001
		5	-.88*	0.24	0.003
	2	1	0.07	0.23	0.998
		3	-1.33*	0.22	<.001
		4	-1.31*	0.23	<.001
		5	-.81*	0.23	0.005
	3	1	1.40*	0.23	<.001
		2	1.33*	0.22	<.001
		4	0.01	0.22	1
		5	0.51	0.23	0.156
	4	1	1.38*	0.24	<.001
		2	1.31*	0.23	<.001
		3	-0.01	0.22	1
		5	0.50	0.24	0.211
	5	1	.88*	0.24	0.003
		2	.81*	0.23	0.005
		3	-0.51	0.23	0.156
		4	-0.50	0.24	0.211
Customer loyalty	1	2	-0.24	0.26	0.868
		3	-1.06*	0.25	<.001
		4	-1.05*	0.26	<.001
		5	-0.56	0.27	0.216
	2	1	0.24	0.26	0.868
		3	-.81*	0.24	0.006
		4	-.81*	0.25	0.011
		5	-0.31	0.25	0.728
	3	1	1.06*	0.25	<.001
		2	.81*	0.24	0.006
		4	0.004	0.24	1
		5	0.50	0.25	0.263
	4	1	1.05*	0.26	<.001
		2	.81*	0.25	0.011
		3	-0.004	0.24	1
		5	0.49	0.26	0.311
	5	1	0.56	0.27	0.216

		2	0.31	0.25	0.728
		3	-0.50	0.25	0.263
		4	-0.49	0.26	0.311
Institutional trust	1	2	-0.08	0.22	0.995
		3	-0.16	0.21	0.936
		4	-0.23	0.22	0.821
		5	-0.21	0.23	0.879
	2	1	0.08	0.22	0.995
		3	-0.08	0.20	0.994
		4	-0.15	0.21	0.951
		5	-0.12	0.22	0.975
	3	1	0.16	0.21	0.936
		2	0.08	0.20	0.994
		4	-0.07	0.21	0.997
		5	-0.04	0.21	0.999
	4	1	0.23	0.22	0.821
		2	0.15	0.21	0.951
		3	0.07	0.21	0.997
		5	0.02	0.22	1
	5	1	0.21	0.23	0.879
		2	0.12	0.22	0.975
		3	0.04	0.21	0.999
		4	-0.02	0.22	1
Intention to litigate	1	2	0.50	0.23	0.174
		3	.79*	0.22	0.004
		4	.66*	0.23	0.036
		5	0.32	0.24	0.644
	2	1	-0.50	0.23	0.174
		3	0.28	0.21	0.657
		4	0.15	0.22	0.952
		5	-0.18	0.23	0.931
	3	1	-.79*	0.22	0.004
		2	-0.28	0.21	0.657
		4	-0.12	0.22	0.976
		5	-0.46	0.22	0.219
	4	1	-.66*	0.23	0.036
		2	-0.15	0.22	0.952
		3	0.12	0.22	0.976
		5	-0.33	0.23	0.581
	5	1	-0.32	0.24	0.644
		2	0.18	0.23	0.931

	3	0.46	0.22	0.219
	4	0.33	0.23	0.581

* $p < 0.05$.
**1= release of liability, involuntary risk
2= release of liability, voluntary risk
3= service guarantee, involuntary risk, institutional entrepreneurship condition
4= service guarantee, voluntary risk
5= service guarantee, voluntary risk, institutional entrepreneurship condition

Table 22. *Involuntary risk comparison descriptive statistics*

Construct	Group	N	Mean	Std. Deviation	Std. Error Mean
Customer loyalty	Involuntary risk	100	3.34	1.46	0.15
	Voluntary risk	144	3.35	1.18	0.10
Institutional trust	Involuntary risk	100	3.85	1.04	0.10
	Voluntary risk	144	3.93	1.06	0.09
Intention to litigate	Involuntary risk	100	5.09	1.14	0.11
	Voluntary risk	144	5.04	1.12	0.09
Reputation	Involuntary risk	100	4.46	1.33	0.13
	Voluntary risk	144	4.42	1.25	0.10

Table 23. *Involuntary risk independent t-test (Hypothesis 2)*

Construct		One-Sided p	Two-Sided p	Mean Difference	Std. Error Difference
Customer loyalty	Equal variances assumed	0.480	0.960	-0.008	0.17
	Equal variances not assumed	0.481	0.962	-0.008	0.18
Institutional trust	Equal variances assumed	0.279	0.558	-0.08	0.14
	Equal variances not assumed	0.278	0.557	-0.08	0.14
Intention to litigate	Equal variances assumed	0.362	0.725	0.05	0.15
	Equal variances not assumed	0.363	0.726	0.05	0.15
Reputation	Equal variances assumed	0.403	0.806	0.04	0.17
	Equal variances not assumed	0.404	0.808	0.04	0.17

5.3 *Car rental scenario*

In Study 3, participants were given a scenario whereby the participant is in need of renting a car and they were presented a car with self-driving capability. The sample contained 237 individuals and was obtained from Amazon Cloud Research over a period of 24 hours. The parameters for age was set at 25 and older given car rental age restrictions. Six were removed due to failing an attention check or for speeding; respondents who answered in under 2 seconds a question were labeled as speeders (J. L. Huang et al., 2012). All research respondents resided in the United States. The final sample is shown in Table 24. One sample characteristic of note is the gender split leaned male 74.4% (172), female 25.1% (58), and non-binary .01% (1).

Table 24. *Sample characteristics*

Age	Frequency	Sample %
18-24	1	0.4%
25-34	84	36.4%
35-44	63	27.3%
45-54	46	19.9%
55-64	27	11.7%
65+	10	4.3%
Income	Frequency	Sample %
$0-4,999	0	0.0%
$5,000-39,999	10	4.3%
$40,000-79,999	102	44.2%
$80,000-199,999	105	45.5%
$200,000-499,999	14	6.1%
$500k+	0	0.0%
Gender	Frequency	Sample %
Male	172	74.5%
Female	58	25.1%
Other	1	0.4%
Education	Frequency	Sample %
H.S. or less	14	6.1%
Some college	62	26.8%
College graduate	105	45.5%
Master's degree	37	16.0%
Terminal degree	13	5.6%

5.3.1 Measurement analysis

Smart-PLS 4.0 was the statistical tool used to evaluate the validity and reliability of the measurement model. Smart-PLS 4.0 is a widely used tool to assess constructs and pathways in structural equation models in marketing research (Hair et al., 2017). An exploratory factor analysis was first conducted using SPSS to evaluate the quality of the proposed measurement items. In this study, six theoretical constructs and 39 items were evaluated. Items within these constructs that cross loaded or had factor loadings less than .6 were removed from consideration; three items were removed during this process. Then a confirmatory factor analysis was used to evaluate the remaining 36 items and to validate the measurement model. The exploratory factor analysis determined which items would be assigned to latent constructs for the confirmatory factor analysis. The chi-square statistic of the measurement model was significant ($X^2 = 2787.54$, $p < .05$). The model fit statistics indicate an acceptable model fit with a standardized root mean square residual (SRMR) = .055; <.08 indicates appropriate fit (L. Hu & Bentler, 1999).

We used the heterotrait-monotrait (HTMT) ratio of correlations approach to assess discriminate validity. HTMT is an estimate of the correlation between constructs and can be used as a criterion; typically set at a <.9 threshold for discriminate validity (Henseler et al., 2015). In Tables 25, 26, and 27, the results indicate that the constructs have discriminate validity and convergent validity. After conducting a reliability test, Table 28 shows each constructs Cronbach's alpha being above .8, AVE being above .5 and the square root of AVE exceeded all paired correlations (Fornell & Larcker, 1981).

To check for common method bias, a Harmon single-factor test was completed which resulted in 47.4% of total variance explained; the recommended threshold is below .5, which suggests there is not common method bias (Podsakoff & Organ, 1986). If VIF's in the inner

model are lower than 3.3, there is an indication that the model is free of common method bias (N. Kock, 2015). In Table 29, all items are within the inner model except one item had a VIF below 3.3. The one item above 3.3 but was below 5 which is an indication of a low level of multicollinearity (Hair et al., 2024). Due to concerns of realism in experimental designs, a manipulation check was conducted (Aronson et al., 1998). The manipulation check was done to assess whether survey participants were sensitive to the release of liability forms as a device for risk transfer compared to service guarantees. An independent t-test was conducted; in Table 31, the group statistics are displayed, and in Table 30, the results indicate a significant difference between the risk transfer group and the service guarantee group across all measured constructs. Specifically, as expected, the release of liability group had significantly higher means for (1) risk transfer (6.20 vs. 2.39, $p < .001$), (2) institutional anomie (4.50 vs. 3.92, $p < .001$), and (3) intention to litigate (5.33 vs. 4.72, $p < .001$) than the service guarantee group. Conversely, as expected, the service guarantee group had a significantly higher means for (4) reputation (5.11 vs. 3.06, $p < .001$), (5) customer loyalty (4.22 vs.2.91, $p < .001$), (6) institutional trust (3.93 vs. 3.52, $p < .030$) than the release of liability group. To understand if gender had an effect, a multigroup comparison was completed, as shown in Table 32; results indicate no gender effect. Further, a check was made to assess whether service employee presence had an effect on release of liability forms or service guarantees. In Tables 33, 34, and 35 the results indicate that service employee presence did not have an impact on any of the constructs; therefore, the hypothesis (H4) service employee presence moderation was removed from final measurement model.

Table 25. *Discriminant Validity Measures using Heterotrait-Monotrait Ratio*

	Customer loyalty	Institutional anomie	Institutional trust	Intention to litigate	Reputation	Risk transfer
Customer loyalty						
Institutional anomie	0.434					
Institutional trust	0.63	0.723				
Intention to litigate	0.406	0.403	0.269			
Reputation	0.843	0.419	0.569	0.403		
Risk transfer	0.508	0.287	0.217	0.262	0.699	

Table 26. *Discriminate validity Fornell-Larcker Criterion*

	LOY	IA	IT	LR	REP	RT
Customer loyalty	0.932					
Institutional anomie	-0.4	0.88				
Institutional trust	0.603	-0.648	0.87			
Intention to litigate	-0.395	0.366	-0.259	0.852		
Reputation	0.825	-0.384	0.544	-0.39	0.909	
Risk transfer	-0.496	0.262	-0.208	0.255	-0.679	0.985

Table 27. *Car rental construct factor loadings*

Constructs	Construct sub-dimension	Item Coefficient
Customer loyalty		
	Purchase intention (PI)	
	PI1	0.950
	PI2	0.950
	PI3	0.946
	PI4	0.943
	Willingness to pay (WP)	
	WP1	0.921
	WP2	0.916
	WP3	0.923
	WP4	0.905
Institutional anomie		
	Moral decline (MD)	
	MD1	0.895
	MD2	0.901
	MD3	0.844
Institutional trust		
	Beneficence (BEN)	
	BEN1	0.911
	BEN8	0.856
	BEN9	0.836
	Structural assurance (SA)	
	SA4	0.856
	SA5	0.850
	SA6	0.906
Intention to litigate		
	Anger (ANG)	
	ANG1	0.843
	ANG2	0.818
	ANG3	0.811
	Desire to litigate (LIT)	
	LIT1	0.855
	LIT2	0.865
	Desire for revenge (REV)	
	REV1	0.880
	REV2	0.888
	REV3	0.849
Reputation		

Firm trust (FT)	
FT1	0.905
FT2	0.935
FT3	0.930
FT4	0.906
Corporate social responsibility (CSR)	
CSR5	0.913
CSR6	0.933
CSR7	0.875
CSR8	0.915
CSR9	0.869

Table 28. *Reliability and convergent validity results*

Reliability	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted
Customer loyalty	0.978	0.979	0.868
Institutional anomie	0.855	0.855	0.775
Institutional trust	0.935	0.937	0.756
Intention to litigate	0.944	0.951	0.693
Reputation	0.974	0.974	0.827
Risk transfer	0.969	0.974	0.970

Table 29. *Collinearity statistics VIF*

Inner model	VIF
Customer loyalty -> Institutional trust	1.572
Customer loyalty -> Intention to litigate	3.213
Institutional anomie -> Institutional trust	1.273
Intention to litigate -> Institutional anomie	1.180
Intention to litigate -> Institutional trust	1.267
Reputation -> Customer loyalty	1.857
Reputation -> Institutional anomie	2.048
Reputation -> Intention to litigate	4.496
Risk transfer -> Customer loyalty	1.857
Risk transfer -> Institutional anomie	1.857
Risk transfer -> Institutional trust	1.340
Risk transfer -> Intention to litigate	1.903
Risk transfer -> Reputation	1

Table 30. *Group statistics*

Construct	Group	N	Mean	Std. Deviation	Std. Error Mean
Risk transfer	Release of liability form	104	6.202	0.979	0.096
	Service guarantee	127	2.386	1.380	0.122
Reputation	Release of liability form	104	3.063	1.575	0.154
	Service guarantee	127	5.112	1.184	0.105
Institutional anomie	Release of liability form	104	4.503	1.306	0.128
	Service guarantee	127	3.924	1.261	0.112
Institutional trust	Release of liability form	104	3.551	1.334	0.131
	Service guarantee	127	3.934	1.326	0.118
Loyalty	Release of liability form	104	2.912	1.675	0.164
	Service guarantee	127	4.226	1.513	0.134
Intention to litigate	Release of liability form	104	5.334	1.416	0.139
	Service guarantee	127	4.722	1.452	0.129

Table 31. *Independent t-test*

Construct		Significance, Two-Sided p	Mean Difference	Std. Error Difference
Risk transfer	Equal variances assumed	<.001	3.816	0.161
	Equal variances not assumed	<.001	3.816	0.156
Reputation	Equal variances assumed	<.001	-2.049	0.182
	Equal variances not assumed	<.001	-2.049	0.187
Institutional anomie	Equal variances assumed	<.001	0.579	0.169
	Equal variances not assumed	<.001	0.579	0.170
Institutional trust	Equal variances assumed	0.030	-0.383	0.176
	Equal variances not assumed	0.031	-0.383	0.176
Loyalty	Equal variances assumed	<.001	-1.314	0.210
	Equal variances not assumed	<.001	-1.314	0.212
Intention to litigate	Equal variances assumed	<.001	0.613	0.190
	Equal variances not assumed	<.001	0.613	0.189

Table 32. *Gender multigroup comparison*

Pathways	Difference (Female - Male)	2-tailed (Female vs Male) p value
Direct effects		
Risk transfer -> Customer loyalty	0.095	0.151
Risk transfer -> Institutional anomie	0.284	0.064
Risk transfer -> Institutional trust	-0.137	0.135
Risk transfer -> Intention to litigate	0.022	0.46
Risk transfer -> Reputation	0.034	0.368
Indirect effects		
Risk transfer -> Customer loyalty	-0.086	0.223
Risk transfer -> Institutional anomie	-0.052	0.347
Risk transfer -> Institutional trust	-0.116	0.158
Risk transfer -> Intention to litigate	0.016	0.46

Table 33. *Service employee presence comparison descriptive statistics*

Construct	Group	N	Mean	Std. Deviation	Std. Error
Risk transfer	Release of liability, employee	64	6.19	1.02	0.13
	Release of liability, kiosk	40	6.23	0.93	0.15
	No harm guarantee, employee	58	2.40	1.28	0.17
	No harm guarantee, kiosk	69	2.38	1.47	0.18
	Total	231	4.10	2.26	0.15
Reputation	Release of liability, employee	64	3.24	1.63	0.20
	Release of liability, kiosk	40	2.78	1.45	0.23
	No harm guarantee, employee	58	5.18	1.09	0.14
	No harm guarantee, kiosk	69	5.06	1.26	0.15
	Total	231	4.19	1.71	0.11
Institutional anomie	Release of liability, employee	64	4.41	1.35	0.17
	Release of liability, kiosk	40	4.65	1.23	0.19
	No harm guarantee, employee	58	3.83	1.21	0.16
	No harm guarantee, kiosk	69	4.00	1.31	0.16
	Total	231	4.18	1.31	0.09
Institutional trust	Release of liability, employee	64	3.75	1.32	0.16
	Release of liability, kiosk	40	3.23	1.31	0.21
	No harm guarantee, employee	58	4.10	1.24	0.16
	No harm guarantee, kiosk	69	3.80	1.39	0.17
	Total	231	3.76	1.34	0.09
Customer loyalty	Release of liability, employee	64	3.12	1.71	0.21
	Release of liability, kiosk	40	2.59	1.59	0.25
	No harm guarantee, employee	58	4.46	1.39	0.18
	No harm guarantee, kiosk	69	4.03	1.59	0.19
	Total	231	3.63	1.71	0.11
Intention to litigate	Release of liability, employee	64	5.33	1.45	0.18
	Release of liability, kiosk	40	5.35	1.38	0.22
	No harm guarantee, employee	58	4.76	1.39	0.18
	No harm guarantee, kiosk	69	4.69	1.51	0.18
	Total	231	5.00	1.46	0.10

Table 34. *Service employee presence ANOVA*

Construct		Sum of Squares	df	Mean Square	F	Sig.
Risk transfer	Between Groups	832.699	3	277.566	185.969	<.001
	Within Groups	338.807	227	1.493		
	Total	1171.506	230			
Reputation	Between Groups	245.697	3	81.899	43.607	<.001
	Within Groups	426.328	227	1.878		
	Total	672.024	230			
Institutional anomie	Between Groups	21.58	3	7.193	4.37	0.005
	Within Groups	373.65	227	1.646		
	Total	395.23	230			
Institutional trust	Between Groups	17.983	3	5.994	3.443	0.018
	Within Groups	395.255	227	1.741		
	Total	413.238	230			
Customer loyalty	Between Groups	111.375	3	37.125	14.925	<.001
	Within Groups	564.666	227	2.488		
	Total	676.041	230			
Intention to litigate	Between Groups	21.621	3	7.207	3.466	0.017
	Within Groups	471.987	227	2.079		
	Total	493.608	230			

Table 35. Service employee presence *Tukey HSD*

Construct	(I) Scenario #	(J) Scenario #	Mean Difference (I-J)	Std. Error	Sig.
Risk transfer	A	B	-0.03	0.25	0.999
		C	3.79*	0.22	<.001
		D	3.81*	0.21	<.001
	B	A	0.037	0.25	0.999
		C	3.82*	0.25	<.001
		D	3.84*	0.24	<.001
	C	A	-3.79*	0.22	<.001
		B	-3.82*	0.25	<.001
		D	0.019	0.22	1
	D	A	-3.81*	0.21	<.001
		B	-3.84*	0.24	<.001
		C	-0.01	0.22	1
Reputation	A	B	0.45	0.28	0.346
		C	-1.93*	0.25	<.001
		D	-1.81*	0.24	<.001
	B	A	-0.45	0.28	0.346
		C	-2.39*	0.28	<.001
		D	-2.27*	0.27	<.001
	C	A	1.93*	0.25	<.001
		B	2.39*	0.28	<.001
		D	0.12	0.24	0.959
	D	A	1.81*	0.24	<.001
		B	2.27*	0.27	<.001
		C	-0.12	0.24	0.959
Institutional Anomie	A	B	-0.23	0.26	0.793
		C	0.58	0.23	0.061
		D	0.40	0.22	0.264
	B	A	0.23	0.26	0.793
		C	.82*	0.26	0.011
		D	0.64	0.25	0.058
	C	A	-0.58	0.23	0.061
		B	-.82*	0.26	0.011
		D	-0.17	0.23	0.865
	D	A	-0.40	0.22	0.264
		B	-0.64	0.25	0.058
		C	0.17	0.23	0.865
Institutional trust	A	B	0.52	0.27	0.203

		C	-0.34	0.24	0.474
		D	-0.04	0.23	0.997
	B	A	-0.52	0.27	0.203
		C	-.86*	0.27	0.008
		D	-0.56	0.26	0.136
	C	A	0.34	0.24	0.474
		B	.86*	0.27	0.008
		D	0.30	0.24	0.577
	D	A	0.04	0.23	0.997
		B	0.56	0.26	0.136
		C	-0.30	0.24	0.577
Customer loyalty	A	B	0.52	0.32	0.347
		C	-1.34*	0.29	<.001
		D	-.91*	0.27	0.005
	B	A	-0.52	0.32	0.347
		C	-1.87*	0.32	<.001
		D	-1.44*	0.31	<.001
	C	A	1.34*	0.29	<.001
		B	1.87*	0.32	<.001
		D	0.42	0.28	0.425
	D	A	.91*	0.27	0.005
		B	1.44*	0.31	<.001
		C	-0.42	0.28	0.425
Intention to litigate	A	B	-0.02	0.29	1
		C	0.56	0.26	0.134
		D	0.63	0.25	0.056
	B	A	0.02	0.29	1
		C	0.58	0.30	0.197
		D	0.65	0.29	0.103
	C	A	-0.56	0.26	0.134
		B	-0.58	0.30	0.197
		D	0.06	0.26	0.993
	D	A	-0.63	0.25	0.056
		B	-0.65	0.29	0.103
		C	-0.06	0.26	0.993

* $p < .05$

Note. A= Release of liability employee; B= Release of liability, kiosk; C= No harm guarantee, employee; D= No harm guarantee, kiosk

5.3.2 Results discussion

Hypotheses H1a-c, H3a-b, H5a-c, H6a-e were for Study 3 were tested by evaluating standardized path estimates of the model using Smart PLS 4.0. Involuntary risk (H2) and service employee presence constructs (H4) were removed from the measurement model due to insignificant ANOVA tests. The remaining hypotheses were tested by assessing standardized path estimates of the model. An estimation of the direct and indirect paths results are listed in Tables 36, 37, and 38. Seven out of thirteen paths were significant and are shown in Table 36. The risk transfer construct was shown to be reliable and has a direct negative impact on firm reputation (β = -0.679, $p < .001$). Risk transfer unexpectedly had a positive impact on institutional trust (β = 0.161, *p*.002) and customer loyalty (β = 0.119, *p*.039), though it did not have a direct impact on institutional anomie (β = 0.011, *p*.892) or intention to litigate (β = -0.007, *p*.939). However, risk transfer was shown to have specific indirect relationship through reputation on customer loyalty (β= -0.616, <.001) and institutional anomie (β = 0.189, *p*.005). Customer loyalty was shown to have a direct impact on intention to litigate (β = -0.236, *p*.040) and institutional trust (β = 0.511, $p <.001$). In Table 39, the R^2 results are reported and show the amount explained by the proposed model. Finally, Figure 9 presents a visual of the final structural equation model path results. Other pathways and models were also tested, with none of the alternative models resulting in a better fit or aligning with theory.

Table 36. *Tests of the structural equation modeling path hypothesis*

Hypothesis and path	(β)	*t* statistics	*p* values	Support
H1a: Risk transfer -> Institutional anomie	0.011	0.135	0.892	No
H1b: Risk transfer -> Institutional trust	0.161	3.082	0.002	Reverse
H1c: Institutional anomie -> Institutional trust	-0.518	10.052	0.001	Yes
H3a: Risk transfer -> Reputation	-0.679	17.931	0.001	Yes
H3b: Risk transfer -> Customer loyalty	0.119	2.066	0.039	Reverse
H5a: Reputation -> Customer loyalty	0.906	20.775	0.001	Yes
H5b: Reputation -> Institutional anomie	-0.278	2.92	0.004	Yes
H5c: Customer loyalty -> Institutional trust	0.511	8.851	0.001	Yes
H6a: Risk transfer -> Intention to litigate	-0.007	0.077	0.939	No
H6b: Reputation -> Intention to litigate	-0.196	1.354	0.176	No
H6c: Customer loyalty -> Intention to litigate	-0.236	2.049	0.04	Yes
H6d: Intention to litigate -> Institutional anomie	0.252	3.678	.001	Yes
H6e: Intention to litigate-> Institutional trust	0.089	1.70	.089	No

*note H2 and H4 removed from model due to insignificant ANOVA tests

Table 37. *Tests of the structural equation modeling paths indirect effects*

Model indirect effects	(β)	*t* statistics	*p*-values
Risk transfer -> Customer loyalty	-0.616	11.898	0.001
Risk transfer -> Institutional trust	-0.367	6.785	0.001
Reputation -> Intention to litigate	-0.214	2.019	0.044
Reputation -> Institutional anomie	-0.103	2.88	0.004
Customer loyalty -> Institutional anomie	-0.06	1.713	0.087
Customer loyalty -> Institutional trust	0.01	0.666	0.506
Risk transfer -> Institutional anomie	0.25	3.8	0.001
Risk transfer -> Intention to litigate	0.25	3.641	0.001
Reputation -> Institutional trust	0.624	10.799	0.001

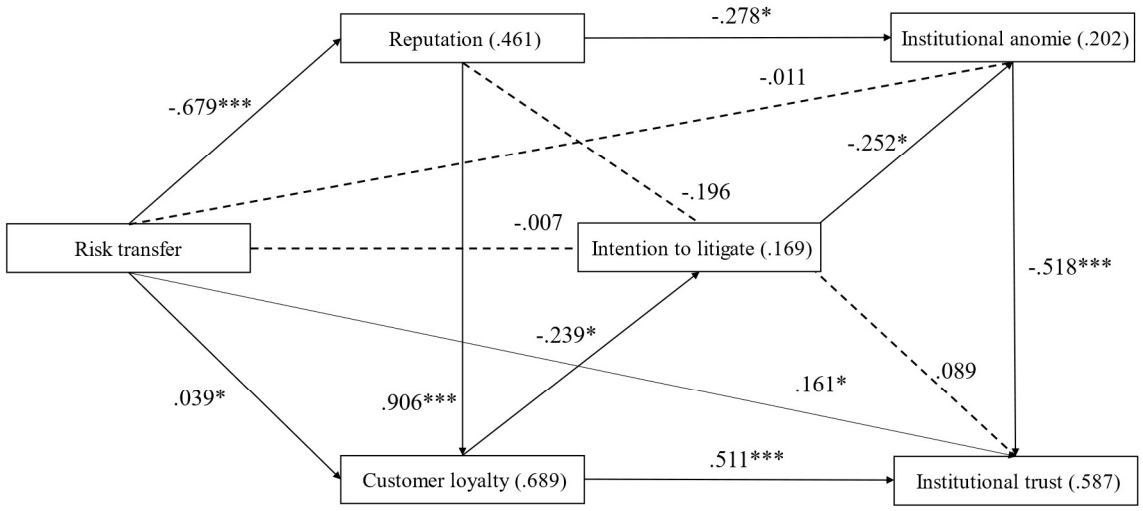
Table 38. *Tests of the structural equation modeling paths specific indirect paths*

	(β)	Sample mean (M)	T statistics (|O/STDEV|)	P values
Risk transfer -> Reputation -> Customer loyalty	-0.616	-0.617	11.898	0.001
Reputation -> Customer loyalty -> Institutional trust	0.463	0.461	7.887	0.001
Risk transfer -> Reputation -> Customer loyalty -> Institutional trust	-0.315	-0.314	7.246	0.001
Intention to litigate -> Institutional anomie -> Institutional trust	-0.131	-0.131	3.462	0.001
Risk transfer -> Reputation -> Institutional anomie	0.189	0.192	2.812	0.005
Reputation -> Institutional anomie -> Institutional trust	0.144	0.148	2.609	0.009
Risk transfer -> Reputation -> Institutional anomie -> Institutional trust	-0.098	-0.101	2.503	0.012
Reputation -> Customer loyalty -> Intention to litigate	-0.214	-0.219	2.019	0.044
Risk transfer -> Customer loyalty -> Institutional trust	0.061	0.061	2.015	0.044
Risk transfer -> Reputation -> Customer loyalty -> Intention to litigate	0.146	0.149	1.967	0.049

Table 39. *Car rental R^2 values*

Constructs	R^2	R^2 adjusted
Customer loyalty	0.689	0.686
Institutional anomie	0.202	0.192
Institutional trust	0.587	0.580
Intention to litigate	0.169	0.158
Reputation	0.461	0.459

Figure 9. *Structural equation model results*



Note: *** P<0.001, *p<.05

5.4 *Vaccination scenario*

For this study, there were 350 participants. The sample was obtained from Amazon Cloud Research over a period of 24 hours. The sample parameters were set for parents who had at least one child under the age of four. Fourteen responses were removed due to either an incomplete survey, failing an attention check or for speeding. Respondents who answered less than 2 seconds a question were classified as speeders (J. L. Huang et al., 2012). All respondents were from the United States of America. The final sample characteristics are shown in Table 40.

A reliability test was first conducted to measure the internal consistency of the measurement items and the results are found in Table 41. Institutional anomie (.881), Institutional trust (.937), reputation (.965), risk transfer (.939), vaccine intention (.939) all were found to be over the recommended .7 threshold (Fornell & Larcker, 1981). Table 42 provides descriptive results from Study 2 and shows the responses for parents who had previously been vaccinated for Covid-19 and those who were not. As expected, descriptive results show the unvaccinated as more sensitive to perceptions of risk transfer (3.60 vs. 3.05; $p<.001$). Further, the unvaccinated had significantly lower means for firm reputation (4.83 vs. 5.59; $p < .001$), institutional trust (3.66 vs. 4.65; $p < .001$), and vaccine intention (4.12 vs. 4.69; $p < .001$), while the unvaccinated had higher means for intuitional anomie (4.75 vs. 3.84; $p < .001$). To check the significance of these differences of means, an independent t-test was conducted. As expected, the differences between the means were significant across all variables of interest. Risk transfer was significant at the .01 level (.009), while reputation, institutional anomie, institutional trust, customer loyalty, and vaccine intention were significant at the .001 level (<.001). These results can be seen in Table 43. The results indicate that risk transfer may be a construct of importance

for researchers interested in increasing vaccine acceptance. Further, these results may be helpful for marketers interested in increasing institutional trust.

To understand whether consumers would reward firms engaging in institutional entrepreneurship, a test was conducted by placing respondents in one of three groups: an information disclosure group, an institutional entrepreneurship service guarantee group, and a service guarantee control group. The institutional entrepreneurship service guarantee group was given extra information related to the firm being the only healthcare firm to offer a NHG. The results of these comparisons are found in Table 46. The results indicate that there were no effects on the constructs related to institutional entrepreneurship.

Finally, Study 4 also provides a differentiation from Study 3 by demonstrating the buyer beware effect in a different operationalization. In Study 4, the risk transfer construct was operationalized by using an information disclosure; this risk transfer method had a similar effect as the release of liability form in Study 3. In Table 45 the ANOVA results indicate a significant difference between constructs; risk transfer, reputation, customer loyalty, intention to litigate, institutional anomie, and institutional trust were all significant at the $p < .001$ level, which were similar to similar ANOVA results found in Table 34 (Study 3).

Table 40. *Vaccination sample characteristics*

Age	Frequency	Sample %
18-24	12	3.57%
25-34	153	45.54%
35-44	150	44.64%
45-54	19	5.65%
55-64	2	0.60%
65+	0	0.00%
Income	Frequency	Sample %
$0-4,999	4	1.19%
$5,000-39,999	49	14.58%
$40,000-79,999	108	32.15%
$80,000-199,999	158	47.02%
$200,000-499,999	16	4.76%
$500k+	1	0.30%
Gender	Frequency	Sample %
Male	119	35.42%
Female	217	64.58%
Other	0	0.00%
Education	Frequency	Sample %
H.S. or less	42	12.50%
Some college	97	28.87%
College graduate	145	43.15%
Master's degree	48	14.29%
Terminal degree	4	1.19%

Table 41. *Reliability and convergent validity results*

Variables	Cronbach's alpha	Composite reliability (rho_a)	Average variance extracted
Institutional anomie	0.881	0.897	0.808
Institutional trust	0.937	0.940	0.761
Reputation	0.965	0.968	0.784
Risk transfer	0.939	0.941	0.943
Vaccine intention	0.947	0.947	0.949

Table 42. *Descriptive statistics*

Variable	Vaccine Status	N	Mean	Std. Deviation	Std. Error Mean
Risk transfer	Unvaccinated	170	3.60	1.98	0.15
	Vaccinated	166	3.05	1.81	0.14
Reputation	Unvaccinated	170	4.83	1.50	0.11
	Vaccinated	166	5.60	1.02	0.07
Institutional anomie	Unvaccinated	170	4.75	1.50	0.11
	Vaccinated	166	3.84	1.40	0.10
Institutional trust	Unvaccinated	170	3.66	1.51	0.11
	Vaccinated	166	4.65	1.28	0.10
Vaccine intention	Unvaccinated	170	4.12	0.78	0.06
	Vaccinated	166	4.69	0.56	0.04

Table 43. *independent t-test*

t-test for Equality of Means	t	df	One-Sided p	Two-Sided p	Mean Difference
Risk transfer	2.629	334	0.004	0.009	0.54
	2.631	332.61	0.004	0.009	0.54
Reputation	-5.437	334	<.001	<.001	-0.76
	-5.461	298.49	<.001	<.001	-0.76
Institutional anomie	5.718	334	<.001	<.001	0.9
	5.722	333.39	<.001	<.001	0.9
Institutional trust	-6.453	334	<.001	<.001	-0.99
	-6.465	327.66	<.001	<.001	-0.99
Customer loyalty	-5.308	334	<.001	<.001	-0.78
	-5.323	319.46	<.001	<.001	-0.78
Vaccine intention	-10.459	334	<.001	<.001	-1.85
	-10.522	271.58	<.001	<.001	-1.85

Table 44. *Vaccination groups descriptive statistics*

Constructs	Group	N	Mean	Std. Deviation	Std. Error
Risk transfer	1	46	4.92	1.89	0.28
	2	58	3.00	1.75	0.23
	3	66	3.20	1.83	0.22
	4	46	4.36	1.86	0.27
	5	57	2.35	1.32	0.17
	6	63	2.74	1.69	0.21
	Total	336	3.33	1.92	0.10
Reputation	1	46	4.32	1.31	0.19
	2	58	5.10	1.57	0.21
	3	66	4.96	1.51	0.19
	4	46	5.33	0.94	0.14
	5	57	5.55	1.09	0.14
	6	63	5.85	0.98	0.12
	Total	336	5.21	1.34	0.07
Institutional anomie	1	46	4.53	1.48	0.22
	2	58	4.99	1.45	0.19
	3	66	4.70	1.56	0.19
	4	46	3.61	1.30	0.19
	5	57	4.09	1.47	0.19
	6	63	3.79	1.42	0.18
	Total	336	4.30	1.53	0.08
Institutional trust	1	46	3.79	1.51	0.22
	2	58	3.58	1.60	0.21
	3	66	3.64	1.46	0.18
	4	46	4.65	1.25	0.18
	5	57	4.38	1.35	0.18
	6	63	4.90	1.22	0.15
	Total	336	4.15	1.49	0.08
Loyalty	1	46	4.39	1.41	0.21
	2	58	4.88	1.56	0.21
	3	66	4.75	1.50	0.18
	4	46	5.14	1.16	0.17
	5	57	5.46	1.16	0.15
	6	63	5.74	1.17	0.15
	Total	336	5.08	1.41	0.08
Vaccine intention	1	46	4.22	1.89	0.28
	2	58	3.84	2.13	0.28
	3	66	4.21	1.92	0.24
	4	46	5.75	1.06	0.16
	5	57	5.93	1.16	0.15
	6	63	6.09	1.19	0.15

Total	336	5.00	1.87	0.10

*1 =Unvaccinated, information disclosure
2= Unvaccinated, no-harm guarantee, institutional entrepreneurship
3= Unvaccinated, no harm guarantee, control
4= Vaccinated, information disclosure
5= Vaccinated, no-harm guarantee, institutional entrepreneurship
6= Vaccinated, no-harm guarantee, control

Table 45. *Vaccination Analysis of Variance*

Construct		Sum of Squares	df	Mean Square	F	Sig.
Risk transfer	Between Groups	249.615	5	49.923	16.73	<.001
	Within Groups	984.715	330	2.984		
	Total	1234.33	335			
Reputation	Between Groups	73.692	5	14.738	9.178	<.001
	Within Groups	529.933	330	1.606		
	Total	603.626	335			
Institutional anomie	Between Groups	81.35	5	16.27	7.691	<.001
	Within Groups	698.089	330	2.115		
	Total	779.439	335			
Institutional trust	Between Groups	91.897	5	18.379	9.303	<.001
	Within Groups	651.985	330	1.976		
	Total	743.882	335			
Loyalty	Between Groups	67.464	5	13.493	7.471	<.001
	Within Groups	595.981	330	1.806		
	Total	663.444	335			
Vaccine intention	Between Groups	297.335	5	59.467	22.468	<.001
	Within Groups	873.414	330	2.647		
	Total	1170.749	335			

Table 46. Vaccination *Tukey HSD*

Construct	(I) Scenario	(J) Scenario	Mean Difference (I-J)	Std. Error	Sig.
Risk transfer	1	2	1.92*	0.34	<.001
		3	1.71*	0.33	<.001
		4	0.56	0.36	0.619
		5	2.57*	0.34	<.001
		6	2.18*	0.34	<.001
	2	1	-1.92*	0.34	<.001
		3	-0.20	0.31	0.986
		4	-1.35*	0.34	0.001
		5	0.64	0.32	0.336
		6	0.26	0.31	0.961
	3	1	-1.71*	0.33	<.001
		2	0.20	0.31	0.986
		4	-1.15*	0.33	0.007
		5	0.85	0.31	0.072
		6	0.46	0.30	0.643
	4	1	-0.56	0.36	0.619
		2	1.35*	0.34	0.001
		3	1.15*	0.33	0.007
		5	2.00*	0.34	<.001
		6	1.62*	0.34	<.001
	5	1	-2.57*	0.34	<.001
		2	-0.64	0.32	0.336
		3	-0.85	0.31	0.072
		4	-2.00*	0.34	<.001
		6	-0.38	0.32	0.824
	6	1	-2.18*	0.34	<.001
		2	-0.26	0.31	0.961
		3	-0.46	0.30	0.643
		4	-1.62*	0.34	<.001
		5	0.38	0.32	0.824
Reputation	1	2	-.77*	0.25	0.025
		3	-0.64	0.24	0.091
		4	-1.00*	0.26	0.002
		5	-1.22*	0.25	<.001
		6	-1.52*	0.25	<.001
	2	1	.77*	0.25	0.025
		3	0.13	0.23	0.992
		4	-0.23	0.25	0.941

		5	-0.44	0.24	0.406
		6	-.74*	0.23	0.016
	3	1	0.64	0.24	0.091
		2	-0.13	0.23	0.992
		4	-0.36	0.24	0.663
		5	-0.58	0.23	0.115
		6	-.88*	0.22	0.001
	4	1	1.00*	0.26	0.002
		2	0.23	0.25	0.941
		3	0.36	0.24	0.663
		5	-0.21	0.25	0.954
		6	-0.51	0.25	0.286
	5	1	1.22*	0.25	<.001
		2	0.44	0.24	0.406
		3	0.58	0.23	0.115
		4	0.21	0.25	0.954
		6	-0.30	0.23	0.786
	6	1	1.52*	0.25	<.001
		2	.74*	0.23	0.016
		3	.88*	0.22	0.001
		4	0.51	0.25	0.286
		5	0.30	0.23	0.786
Institutional anomie	1	2	-0.45	0.29	0.599
		3	-0.16	0.28	0.991
		4	.92*	0.30	0.031
		5	0.44	0.29	0.645
		6	0.74	0.28	0.094
	2	1	0.45	0.29	0.599
		3	0.29	0.26	0.876
		4	1.37*	0.29	<.001
		5	.90*	0.27	0.013
		6	1.20*	0.26	<.001
	3	1	0.16	0.28	0.991
		2	-0.29	0.26	0.876
		4	1.08*	0.28	0.002
		5	0.60	0.26	0.19
		6	.90*	0.26	0.006
	4	1	-.92*	0.30	0.031
		2	-1.37*	0.29	<.001
		3	-1.08*	0.28	0.002
		5	-0.47	0.29	0.558

		6	-0.17	0.28	0.988
	5	1	-0.44	0.29	0.645
		2	-.90*	0.27	0.013
		3	-0.60	0.26	0.19
		4	0.47	0.29	0.558
		6	0.29	0.27	0.87
	6	1	-0.74	0.28	0.094
		2	-1.20*	0.26	<.001
		3	-.90*	0.26	0.006
		4	0.17	0.28	0.988
		5	-0.29	0.27	0.87
Institutional trust	1	2	0.21	0.28	0.974
		3	0.15	0.27	0.992
		4	-.85*	0.29	0.043
		5	-0.58	0.28	0.292
		6	-1.10*	0.27	<.001
	2	1	-0.21	0.28	0.974
		3	-0.05	0.25	1
		4	-1.06*	0.28	0.002
		5	-.79*	0.26	0.032
		6	-1.31*	0.26	<.001
	3	1	-0.15	0.27	0.992
		2	0.05	0.25	1
		4	-1.01*	0.27	0.003
		5	-.74*	0.25	0.044
		6	-1.26*	0.25	<.001
	4	1	.85*	0.29	0.043
		2	1.06*	0.28	0.002
		3	1.01*	0.27	0.003
		5	0.27	0.28	0.926
		6	-0.25	0.27	0.939
	5	1	0.58	0.28	0.292
		2	.79*	0.26	0.032
		3	.74*	0.25	0.044
		4	-0.27	0.28	0.926
		6	-0.52	0.26	0.32
	6	1	1.10*	0.27	<.001
		2	1.31*	0.26	<.001
		3	1.26*	0.25	<.001
		4	0.25	0.27	0.939
		5	0.52	0.26	0.32

Customer loyalty	1	2	-0.48	0.27	0.442
		3	-0.35	0.26	0.739
		4	-0.75	0.28	0.08
		5	-1.07*	0.27	0.001
		6	-1.34*	0.26	<.001
	2	1	0.48	0.27	0.442
		3	0.13	0.24	0.994
		4	-0.26	0.27	0.917
		5	-0.58	0.25	0.187
		6	-.86*	0.24	0.006
	3	1	0.35	0.26	0.739
		2	-0.13	0.24	0.994
		4	-0.39	0.26	0.639
		5	-.71*	0.24	0.041
		6	-.99*	0.24	<.001
	4	1	0.75	0.28	0.08
		2	0.26	0.27	0.917
		3	0.39	0.26	0.639
		5	-0.31	0.27	0.841
		6	-0.59	0.26	0.203
	5	1	1.07*	0.27	0.001
		2	0.58	0.25	0.187
		3	.71*	0.24	0.041
		4	0.31	0.27	0.841
		6	-0.27	0.25	0.867
	6	1	1.34*	0.26	<.001
		2	.86*	0.24	0.006
		3	.99*	0.24	<.001
		4	0.59	0.26	0.203
		5	0.27	0.25	0.867
Vaccine intention	1	2	0.38	0.32	0.843
		3	0.005	0.31	1
		4	-1.53*	0.34	<.001
		5	-1.71*	0.32	<.001
		6	-1.86*	0.32	<.001
	2	1	-0.38	0.32	0.843
		3	-0.37	0.29	0.794
		4	-1.91*	0.32	<.001
		5	-2.09*	0.30	<.001
		6	-2.25*	0.30	<.001
	3	1	-0.005	0.31	1

	2	0.37	0.29	0.794
	4	-1.53*	0.31	<.001
	5	-1.71*	0.29	<.001
	6	-1.87*	0.29	<.001
4	1	1.53*	0.34	<.001
	2	1.91*	0.32	<.001
	3	1.53*	0.31	<.001
	5	-0.17	0.32	0.994
	6	-0.33	0.32	0.893
5	1	1.71*	0.32	<.001
	2	2.09*	0.30	<.001
	3	1.71*	0.29	<.001
	4	0.17	0.32	0.994
	6	-0.15	0.30	0.995
6	1	1.86*	0.32	<.001
	2	2.25*	0.30	<.001
	3	1.87*	0.29	<.001
	4	0.33	0.32	0.893
	5	0.15	0.30	0.995

* $p < .05$

Note. 1 =Unvaccinated, information disclosure; 2= Unvaccinated, no-harm guarantee, institutional entrepreneurship; 3= Unvaccinated, no harm guarantee, control; 4= Vaccinated, information disclosure; 5= Vaccinated, no-harm guarantee, institutional entrepreneurship; 6= Vaccinated, no-harm guarantee, control

6. *Implications and future research*

Essay 2's results suggest that participants were able to assess the extent to which service providers transfer risk onto to the customer. As shown in the car rental scenario, this assessment changed consumers' perception of the firm's reputation thereby impacting customer loyalty, intention to litigate, institutional anomie, and institutional trust. This empirical evidence gives credence to buyer beware and risk transfer being critical concepts for managers and customers.

In this essay, we contribute to the marketing literature in several ways. First, we categorized and defined the various causes of institutional mistrust and provided a literature review of how service policy can impact service ecosystems. Second, we categorized and defined the various service guarantee archetypes and labeled a new service guarantee previously undefined in the literature. Finally, this study defined and operationalized the concept of buyer beware and placed it in the field of SFR. We provide empirical evidence that buyer beware is a cause of institutional mistrust. Further, we demonstrate the mental process of how buyer beware either through release of liability forms or information disclosure forms (stimulus), harm firm reputation, customer loyalty (organism), and institutional trust (response) while service guarantees (stimulus) are a powerful tool to improve firm level variables (organism) and institutional trust (response).

6.1 *Theoretical implications*

The results of this study have several implications on service literature. First, while there have been attempts compare different service guarantee designs i.e., unconditional vs. conditional service guarantees (McDougall et al., 1998) and full satisfaction vs attribute-specific guarantees (Wirtz & Kum, 2001), Study 1 represents a first attempt in the service literature to understand customer preferences of service guarantee typologies. This study provides evidence

to suggest that NHGs may produce more customer loyalty in certain service contexts than more commonly provided service guarantees such as on-time or price guarantees. More research is needed to understand the antecedents for why a service guarantee typology would produce more customer loyalty for a given service context. Study 3, and Study 4 show that customers are able to understand and pass judgment when firms engage in risk transfer. Risk transfer has long been construct of interest in the field of finance (Banks, 2004; Kolb, 2011; Seshimo, 2020); however, it has not received much interest in the field of marketing or SFR. The results suggest that when firms engage in risk transfer (release of liability forms, information disclosures), customers perceive firms as less reputable and are more likely to litigate when severe service failure occurs. Conversely, when firms engage in risk acceptance via service guarantees (specifically the NHG), customers see firms as more reputable, are less likely to litigate in the case of severe service failure and increase institutional trust. We attribute these findings to institutional theory (W. R. Scott, 2010) and reactance theory (Brehm, 1966) and hope this study becomes a valuable resource to scholars interested in institutional studies, particularly those who are interested in building new institutions (Dimaggio, 1988). Moreover, these studies also show the potential value specifically of the NHG in increasing firm reputation and institutional trust, while also decreasing intention to litigate. In Study 3, we also had an unexpected finding of risk transfer having a positive impact on customer loyalty and institutional trust, while also having a negative impact on firm reputation. In this case, reputation mediates the risk transfer and customer loyalty and institutional anomie relationship in a significant negative direction. These intervening variables explain risk transfer's negative impact on customer loyalty and institutional trust. From this result, we can infer that consumers are rewarding firms for being socially responsible with their loyalty. Finally, this study makes a significant contribution to the understanding of how

firms proactively manage expectations of SFR via buyer beware or offering service guarantees. There is been much interest in understanding the service failure-recovery journey (Van Vaerenbergh et al., 2019; Bagherzadeh et al., 2020), however there is a need to better understand how firms manage expectations of service failure-recovery (You et al., 2020). This paper develops a conceptual framework that describes how firms might proactively manage customer expectations of SFR and creates a new possible research stream investigating effects of risk transfer and buyer beware.

6.2 *Managerial Implications*

This study gives policymakers and marketing practitioners a new tool to build firm and institutional trust for customers. Our goal is to inspire firms like the original Hart (1988) service guarantee article did and flip the script on buyer beware and encourage institutions to share risk with customers fairly instead of pushing risk onto customers. It is our hope that institutional entrepreneurs (Dimaggio, 1988) who have the aim of transforming institutions, will adopt NHGs, experience a competitive advantage, and positively disrupt service ecosystems. These institutional entrepreneurs ideally will be able to engage in serve ecosystem design through reflexivity and reformation to create the conditions for novel and innovative market developments (Vink et al., 2021).

This paper is about managing customer expectations of SFR. The issue is that firms want to mitigate litigation risk by proactively lowering customer's expectations of SFR. Currently, many firms who use risk transfer strategies via buyer beware may not appreciate the downsides of this strategy. As shown in Study 2, Study 3, and Study 4, buyer beware lowers service quality expectations by lowering SFR expectations. Further, buyer beware does not provide a mechanism for customer complaints and may discourage customer feedback as customers do not

have an expectation of failure recovery and thus lodge fewer complaints by consumers. Research on complaint management describes that the managerial best practice is to encourage complaints to refine service processes and maintain customer loyalty (Davidow, 2003). Adopting novel service guarantees can be an effective branding and positioning tool. When novel service guarantees are adopted and are successful, a chain reaction could occur in the service ecosystem thereby bringing the positive impact of service guarantees throughout the service ecosystem (C. W. L. Hart et al., 1992). However, firms must decide for themselves whether accepting an increase in risk is worth the benefits to their firm or the ecosystem from which they operate. It is proposed that adopting service guarantees in lieu of release of liability forms is best suited in cases where customers overrate actual risk and when actual potential harm to the customer is low, where there is information or power asymmetries between firms and consumers, and in service captive contexts (Rayburn et al., 2020).

6.3 *Ethical implications*

The results from Essay 2 demonstrate the importance of buyer beware on institutional trust. It has become an ethical imperative for marketers to develop new trustworthy and transparent marketing policies that provide fairness to all consumers and stakeholders (Murphy et al., 2017) and to make the world more inclusive, fair, and just (Shultz et al., 2022). The rise in complexity of service exchanges and disruptive technology such as artificial intelligence, there may be structural service trust issues that create ethical dilemmas (M.-H. Huang & Rust, 2018). For example, adverse disparate service healthcare outcomes have become a threat to fairness and equality (American Medical Association, 2022). Differences in healthcare service outcomes are generally based on systematic profitability-based graduations of service to customers (Mayser & von Wangenheim, 2013), inequitable treatment (Bennett et al., 2013; Makris et al., 2021)

offering homogenous service offerings to heterogeneous consumer populations, or through random chance. Service guarantees enhance equality by reducing the opportunities for disparate negative outcomes.

Services that contain significant negative risk factors for consumers commonly need to be approved by governmental entities or public policy makers. The goal of this approval is to protect consumers, manage risk, and ensure fairness and equality. When a consumer risk is approved by law, disparate outcomes of these risks are sometimes permitted and sometimes are not permitted by firms or governmental organizations (not permitted to the extent that is possible). If a customer puts money in an FDIC-insured bank, disparate negative outcomes are not permitted; all customers are protected from loss - up to a certain point. Suppose a customer deposits money over and above the FDIC deposit guarantee limits. In that case, the customer is allowed to accept that risk but will not be protected from loss (in theory) and now has the potential to experience a disparate outcome. When the U.S. Food and Drug Administration (FDA) approves a medical treatment, the government is allowing consumers to take a risk on that medical treatment and does not address disparate outcomes. The FDA's role is consumer protection, not to act as a risk indemnifier like the FDIC.

To determine if disparate negative outcomes should be permitted or not permitted is an economic and ethical question. In the wake of the Great Depression, there were clear economic reasons to guarantee bank deposits. However, it can be difficult to project economic outcomes from policy. An ethical framework to evaluate whether, as a society, we should tolerate disparate negative outcomes is called luck egalitarianism. Luck egalitarianism is an important concept that connects the issues of equity and service guarantees and has important relevance to healthcare ethics (Björk et al., 2020), specifically due to issues of consumers' (in)ability to make voluntary

healthcare choices (Bognar & Hirose, 2022), or questions related to whether consumers are intellectually capable of making positive choices for their health care (Angst, 2009). Buyer beware or risk transfer increases inequities as people who are experiencing vulnerability are more susceptible and are less able to recover from bad brute luck. Buyer beware should only be used as part of a SFRstrategy when the consumer has the possibility of option luck within a service exchange.

From a luck egalitarian perspective, the goal is to identify and eliminate disparate negative outcomes that cause involuntary disadvantage from brute luck (Lippert-Rasmussen, 2001). Dworkin (2000) coined the concept of brute luck, stating,

> "It is a ruling principle of equality, we have decided, that it is unjust when some people lead their lives with less wealth available to them, or in otherwise less favorable circumstances, than others, not through some choice or gamble of their own but through brute bad luck. (p.73)"

The opportunity to insure against losses does not solve the issue of brute luck (Otsuka, 2002); however, *service guarantees seek to eliminate as much bad brute luck as possible by compensating those who have experienced it.* Service guarantees are provided to all consumers, which therefore reduces problems of choice as it relates to option luck and brute luck. Offering compensation to consumers that have been harmed as result of brute bad luck increases fairness and justice (Vallentyne, 2002, Knight, 2013) and answers consumers' Right to be Redressed (G. Larsen & Lawson, 2013). When negative brute luck is decreased, the equality of outcomes is increased.

Firms have an ethical obligation to compensate consumers if a consumer experience a significant negative brute luck event as the result of a service interaction (someone having a rare

and severe allergic reaction to a new medicine or customers who have had their credit card stolen as examples). Socially responsible firms should provide a substantive hearing for these issues, but this engagement happens within a context of power and conflict; consumers generally have unequal bargaining power (Dawkins, 2015). Buyer beware or risk transfer increases inequities as people who are experiencing vulnerability are more susceptible to power dynamics and are less able to recover from bad brute luck. A strategy to decrease power asymmetry is to reduce uncertainty by creating more trustworthy institutions (Cowan et al., 2015) which is a core aim of a NHG.

6.4 *Limitations and Future research*

There are several limitations to this study. First, for the structural equation model, risk transfer is operationalized as only a comparison of risk transfer (release of liability or information disclosures) and no-harm guarantees and there are no comparisons between release of liability forms and other service guarantee forms, such as on-time and price guarantees. Further, there was no direct comparison to forms of risk transfer, such as, a comparison of the effects of release of liability forms against the effects of information disclosures in the same context. Second, while experimental vignette design via surveys has been shown to be effective, there was no field study conducted to validate the survey results. Further, while Amazon Cloud research has been shown to be effective, there are some concerns related to sample population representativeness and the quality of logic and thought put into survey responses (Litman & Robinson, 2020).

Future research is needed to operationalize risk transfer or buyer beware in novel applications. In this study, buyer beware was operationalized using release of liability forms or information disclosures. During service exchanges, there may be explicit and implicit forms of

buyer beware. Release of liability and information disclosures are explicit and may require interaction to proceed with a service exchange. Implicit forms of buyer beware were not explored in this study. Some examples of implicit buyer beware may take place during customer-to-customer transactions (e.g., Facebook Marketplace, estate sales), used product sales (e.g. used car, home sales), or service exchanges that take place across international markets borders. Researchers should look to identify service exchanges that may have power or information asymmetries and examine whether risk transfer or buyer beware impacts the service exchange. Future research is also needed to understand buyer beware's impact on high versus low purchase involvement settings and high service risk versus low service risk settings. In a conceptual model it was proposed that buyer beware may limit customer feedback, future research is needed to empirically investigate buyer beware's impact on interactive marketing. In the marketing literature, there has been little discussion of the different levels of customer mistrust, and little attention has been paid to customer institutional trust (Landry & Furrer, 2023) Future research is needed to investigate multi-level effects of buyer beware as it relates to service employees, consumers, firms, and institutions.

Further, future research is needed to evaluate the effectiveness of various service guarantees including NHGs. More research is needed to understand best practices related to service guarantees. In addition, due to the rise in complexity of service exchanges, there is a need to understand if there is an increasing level of complexity in service guarantee offerings (Fouroudi et al., 2020). There may be a rise in conditional service guarantees as a result and there is a need to understand this impact across various service contexts.

6.4 Conclusion

We follow Berry's article *"Service guarantees have a place in healthcare"* (2019) by imploring institutional entrepreneurs to improve trust in institutions by engaging in service guarantee design and innovation in service contexts such as emerging technology, governmental, and healthcare. In many service contexts, there may be hesitancy among managers to implement service guarantees due to possible negative outcomes (Wirtz & Kum, 2004). However, this study provides evidence that follows previous service guarantee literature in indicating that service guarantees have positive impacts on firm level factors. This study makes a contribution to the literature as it provides evidence that service guarantees positively impact institutional factors and intention to litigate. Further, this study contributes to service guarantee literature by defining and operationalizing the opposite of a service guarantee: buyer beware. The topic of SFR will always be a relevant in business research. The reason for this is customers' expectations of firm SFR are inseparable from prepurchase customer evaluations. This study makes a contribution to the service failure-recovery literature by conceptualizing firm's efforts to manage customer expectations of SFR and empirically demonstrating the effects of firm risk transfer.

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