PERSONAL CHARACTERISTICS INSPIRING INITIAL TRUST – WHAT MATTERS IN SERVICE ENCOUNTERS?

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Abstract

Research background: The following article concerns initial trust, i.e. trust which is formed during the first contact with a customer. Trust is, of course, an interdisciplinary category and as such it is defined in various ways; however, it is most often emphasized that it entails a positive attitude towards another person and a conviction that the person will meet our expectations. In relation to a particular individual, trust is connected with their identity, that is, with the attributes that distinguish them from other people, such as gender, skin color, way of dressing, or age.

Purpose: The purpose of this article is to determine which qualities inspire trust in the case of financial services.

Research methodology: Research was conducted using the paradigm of a mixed approach and combines the use of a projection technique and multilevel regression. The respondents assessed their perceived initial trust towards 100 salespersons shown to them in photographs depicting financial service encounters. The multilevel regression model (mixed regression) and conjoint analysis using the conjoint library of the R program and the STATA and Mplus programs were used to analyze the obtained nested data.

Results: The obtained results revealed that among the main qualities inspiring initial trust are appropriate appearance (a gray or blue outfit is desired), white skin color (people were less trustful towards other races), owning a cell phone as a symbol of professionalism, and also a black-and-white background. Gender is also significant, since the research showed that men inspired more trust than women. On the other hand, age is less important than we thought.

Novelty: Trust testing using projection techniques is rare in economic articles. The authors did not find similar works, so the novelty will be both the method used and the area of research.

Keywords: financial services, gender, sources of trust, stereotypes

JEL classification: G20, L84, M12

Introduction

Trust is one of the essential categories shaping bonds and social capital, allowing to maintain a stable social system. On the other hand, lack of trust and excessive caution can lead to conflicts and failures (CBOS, 2018). According to CBOS research, Poles are not very trusting people – only 22% believe that generally others can be trusted. Relationships in business activity are perceived slightly better, because 34% of Poles believe that when it comes to business, people can rely on one another (CBOS, 2018). Of course, people's attitudes depend on many factors, from their own experience to the conviction about their own power and value which support the trust towards others. However, whether we trust others conditions our actions and desire to take risk, and thus it is equally important in private life and in business.

Making business decisions may concern the issue of cooperation between partners or using an offer as a customer. Whether people are willing to cooperate and have a positive attitude depends on trust. Since trust itself is an interdisciplinary category, it is defined in various ways, but it is most often emphasized that it denotes a positive attitude towards another person. Thus, while trusting, we assume that other members of our community are characterized by honest and cooperative behavior (Paliszkiewicz, 2013, pp. 13–15). Moreover, it can be noted that next to the ability to cooperate, lead, or motivate, the ability to inspire trust is one of the key qualities of good leaders (Covey, 2014; Lewicka, Pec, 2018). Bearing in mind the above statements, it can be concluded that trust is one of the elements conditioning the situation of enterprises; hence the purpose of this article was to determine the factors that evoke initial – and thus arising during the first contact – trust among customers. The objective thus formulated will be discussed in the aspect of the stereotypical perception of others while providing a service. It is worth adding that research on trust most often discusses social trust towards government institutions, the army, business, NGOs, or the media (Evans et al., 2017). Some refer to trust towards brands or organization leaders (Chiu, Bool, Chiu, 2017; Chaouali, Hedhli, 2019). We are studying the trust which is inspired in the customer during the first contact with the service provider.

It seems that the key factors in interpersonal business relations are gender, age, and cultural dimension (country of origin, ethnicity). Therefore, the following hypotheses are presented in the article:

1. The key factors in shaping trust in business partners expressed in cognitive schemes are gender, age, and race of the presented person.
2. An effect of moderation occurs in the relation between the respondent's gender and the gender of the assessed business partner.
3. An effect of stereotypization of trust occurs, resulting from learned cognitive schemes in the process of cultural socialization.

In order to verify the hypotheses, data was collected on the influence of cognitive schemes on initial trust with the use of a projection technique. The study consisted in presenting a series of photographs depicting images of potential business partners, diversified in terms of gender, age, hair color, race, appearance, smile, direction of gaze, dominant color, etc. The study allowed collecting individual observations concerning the evaluation of initial trust depending on the image of a potential business representative.

1. Literature overview

Trust can be discussed from the point of view of economy and business (Whitney, 1994; Bartolome, 1998; Armour, 2007; Wakefield, Stocks, Wilder, 2016; Berg, Dahl, 2019), sociology (Barbalet, 1996; Meyer, Ward, 2009), or psychology (Martins, Martins, 2017). Trust, as a certain expectation concerning other people's behavior, has accompanied humankind since the dawn of time. As Paliszkievicz (2013) writes, it can be connected with hope that people will behave according to established customs, that they will perform their social roles also in business, or that they will act appropriately in their private lives. It is characteristic that when we speak of trust, we are dealing with a situation of uncertainty, because the category of trust assumes some level of uncertainty and lack of knowledge about the partner in the interaction. Trust is thus connected with reliability, hope, positive attitude, positive expectancy, and even faith. Naturally, trust concerns numerous spheres of life, including economic life. This is evidenced by the role of trust in economic theories (transaction cost theory) and marketing (relationship marketing theory). The first theory claims that every act of exchange (transaction) can be interpreted as a contract whose conclusion and implementation require transaction costs. The parties entering into the agreement account in its formulation for such features as the nature of the assets, the frequency of exchange, and trust in the contractor, the intensity of which affects the level

of contract detail (Zbroińska, 2013; Szwedziak-Bork, 2016). According to the second theory, the profitability of an enterprise depends on the loyalty of its customers, which results directly from the trust towards the company and its offer (Mitręga, 2008).

Trust can be analyzed according to the stages of its creation; therefore, we have initial trust, constant trust, or diminishing trust (Al-Jaafreh, Al-Adaileh, Gill, Al-Ani, Alzoubi, 2014). Initial trust is created at a given moment, based on current contact, and is not based on prior knowledge nor experience. Therefore, it can be stated that initial trust is what the customer feels in the case of contact with a previously unknown person. This is connected with trust resulting from personality traits (Personality-Based Trust), i.e. the type of trust which is created and based on a person's tendency to believe in the positive traits of other people, as well as Cognition-Based Trust, i.e. trust formed at the moment of getting to know another person better.

The source of trust can be the repetitiveness of actions and resulting experience, or the proclaimed values which give a person a conviction that things cannot happen in any other way than expected. Another source can also be the estimation of risk concluded with a positive score (Sankowska, 2011). Trust can also result from the existence of and compliance with formal regulations, which offer the possibility of predicting the future. The most durable trust is the one based on experience (one's own or other people's), because it is formed over a longer period of time and is not based on individual occurrences. The economic literature is dominated by the view that the recent financial crisis (2008–2012), caused by the greed and arrogance of people of finance, has turned into a crisis of trust and it will depend on trust how quickly the economies will get back on the right track (Roubini, Mihm, 2011, p. 52). Trust can thus be destroyed by corruption, scandals, greed, and lack of professional ethics (Covey, Link, Merrill, 2013).

Trust can be applied to entire economies (countries) as well as individual companies, because it reflects the degree of people's belief that they can rely on the integrity of entrepreneurs (Ingram, LaForge, Ramon, Schwepker, Williams, 2007, p. 35). It should be noted that trust is formed depending on circumstances and it is conditioned by at least a few factors. Among these, the main ones are whether trust applies to an institution, an individual person, or a group of people. Hardwick, Anderson and Cruickshank (2013) write that trust towards other people is conditioned, among other things, by personal experience and professed values as well as the first impression of a given person. In relation to companies, in turn, trust depends on the reputation and image of the institution, transparency of rules, transaction security, and speed of communication. Chen and Barnes (2007) believe that trust here depends in particular on perceived utility, perceived security, perceived privacy as well as a perceived good reputation.

In relation to an individual person, trust is connected with their identity, in other words – with the attributes that distinguish them from other people. Identity is a basic concept which connects social structures with individual behaviors, and although societies evolve as far as e.g. women's identity is concerned, some stereotypes remain strong nonetheless. A stereotype is defined as a thought pattern which can be employed by an individual as a result of their own observation, acquisition of other people's views, and also patterns passed on by a given society (Chlewiński, 1992). It is known that stereotypes are extremely persistent, because they result from culture and are passed down from generation to generation, so they are deeply present in the sphere of cognition and thought (Dobieszewski, n.a.). However, even though stereotypes have a pejorative connotation (*you think stereotypically* is a negative opinion, and the word *stereotype* is close to *prejudice*), they are the basis of human behavior and are referred to as *social categorization*. Such a categorization means that if as members of society we identify with certain groups and want to belong to them, we define ourselves. In other words, from the point of view of a certain group we lose our own individual qualities, which causes us to be perceived in a stereotypical way. Depending on that perception, we are granted a certain dose of trust.

From the point of view of a service company, trust is the result of the regular interactions of employees/service providers with the customer. Of course, in the case of businesses operating online, this contact is often indirect, but in the case of traditional activities, especially services, first-contact employees play a key role in building trust (Payne, 1996; Berg, Dahl, 2019). Customers using the services formulate their opinions about the offer, sales method, as well as the entire business, based on direct contact with employees. Depending on the quality of the first contact, the customer will either return to the company in the future or not; moreover, they will speak favorably about the business or not. It is a known fact that dissatisfied customers report their problems much more often than those satisfied with the service, so avoiding negative customer experiences from the very beginning seems crucial. Fijałkowski and Tyszka (2003) claim that from the point of view of the decision about a purchase, the following questions are important: what to buy, when to buy, and where to buy. Since a consumer has a variety of options to choose from on a developed market, they will not be able to analyze all the possibilities available. They will thus choose an option which has personally benefited them in the past, or one recommended by other people, and which they trust to a certain extent. In the case of services, answering the questions: what to buy? when and where?, will be associated with professional service and the resulting confidence in the company's employees. Trust, analyzed from the point of contact with

the seller (or other employee), will be related to the process of perception, and thus to the impact of stimuli such as image, voice (sound), smell (Rosa, Perenc, 2011).

Trust is a multidimensional category, activated by numerous factors and in unpredictable ways. However, it is difficult to imagine that modern market entities, which, after all, operate on the basis of cooperation and partnership, operate without trust in other entities (Moczyłowska, 2013), and consumers use the market offer without a conviction about the potential benefits.

2. Research procedure

In order to verify the assumed hypotheses, data was collected on the influence of cognitive schemes on the initiation of trust. The study was conducted with the use of a projection technique (among others, Kaczmarczyk, 2002) writes about the usefulness of the projection method in assessing the attitudes, motives or behavior of other people, emphasizing that the obtained results are characterized by high objectivity). Projection methods are classified among standardized in-depth interviews, while the term “projective” refers to the indirectness of stimuli (Kaczmarczyk, 2002, p. 209). Thus, the respondent, referring to issues raised, reveals his/her own attitude or motives. Such unconscious projection makes the results of a survey more objective than during traditional interviews. In our study, respondents were asked to give their opinion on a number of displayed photos (question: which person is trustworthy), and the indirect stimulus was characteristics of the people shown (e.g. age) and accompanying attributes. It is worth mentioning here that projection techniques are often used in exploratory research, i.e. those that are quite pioneering, and their purpose is to discover certain regularities. Such a statement is made, for example, by G.A. Churchill (2002, p. 158), who says that exploratory research most often uses deliberate sample selection and is largely based on the intuition of a researcher.

The technique consisted in presenting the respondents with a series of photographs depicting potential business partners (it was suggested they were business advisors). The respondents were asked to say whether a person about to invest their money could trust the people in the photographs. The research sample consisted of a group of 20-year-old students (65% female, 35% male). The sample size was 60 people. In the case discussed in this paper, the sample consisted of economic students who, due to their knowledge, best understand the specificity of a financial advisers work, and are able to identify typical features of people in this profession. Thus, for this reason, a deliberate sample selection and a projection technique were used as a research method. This approach is also represented by S.M. Smith and G.S. Albaum (2004).

The evaluation of the initial trust in the presented person was carried out on the basis of the 5-point Likert scale, which is a rating system, used in questionnaires, that is designed to measure people's attitudes, opinions, or perceptions (Jamieson, 2007). As R. Kline (2011, p. 179) suggests, the Likert scales with 5–10 points are preferable in terms of people's ability to discriminate between scale values (anchors) and the downward correlation attenuation between items are not so heavy. The respondents were shown 100 photographs of people of various ages, races, dressed more or less officially, using various attributes (e.g. a phone, a computer). Thus, when assessing the people presented in the pictures, the respondents projected their own beliefs about the important features that build trust in business. The study allowed collecting 6,000 separate observations (10 photographs $\times$ 60 respondents).

In order to verify the hypotheses and establish the list of features building initial trust, the conjoint method and the multi-level, multi-group ordinal regression model were used. The results of the analysis indicate the significant impact of both selected characteristics (gender, age, clothing of the people presented), and the characteristics of respondents (gender and age) on the initial trust in the business partner, which will be discussed later in the article.

The choice of these methods is due to the nested, multi-level nature of the data, in which the first level of analysis is the level of individual assessments made by each respondent (assessments of 100 photos characterized by a specific set of attributes), and the second level consists of respondents and their characteristics (assessments made by 60 respondents). As a result, the analysis was performed on 6,000 units of observations. The independent variables have involved both within (photos) and between (respondent) levels of the analysis. The selection of independent variables on within the level of analysis was based on characteristics affecting the process of stereotyping perception as a key factor shaping the initial trust in person-to-person interactions.

At the character attribute level, the following are independent variables:

- gender (female, male),
- skin color (white, yellow, black),
- age (18–40, 41–50, above 60),
- figure (slim, full),
- facial expression (smile, no smile),
- direction of gaze (at the interlocutor, avoiding eye contact),
- wearing glasses (yes, no),
- presence of additional attributes (laptop, phone),
- religious context (cross),

- hair color (fair, dark),
- dominant color (navy blue, gray, red, pink, no dominant color),
- celebrity status (yes, no).

Independent variables on the respondent's level included the gender and age of the respondent that corresponds to the most visible characteristics of the service providers shown in the photographs.

3. Research results

In the first stage of the analysis, an assessment was made of the impact of a person's characteristics and their relative importance in shaping the assessment of the initial confidence in a business partner. Due to the qualitative nature of the predictors (explanatory variables), they were transformed into artificial variables (*dummy variables*), in which the last category, not included in the model, was the reference category.

The results of the multilevel regression model, conjoint analysis and mixed regression using the conjoint library of the R program and the STATA and Mplus programs are shown in Table 1. The conjoint model was estimated using the OLS method, the Mplus model was based on a multilevel and multigroup regression and robust maximum likelihood estimation, and the Stata model was estimated with the mixed-effect regression and maximum likelihood estimation. The estimations using the OLS conjoint method turn to be biased in comparison to the Mplus and STATA maximum likelihood methods, however, they reveal mostly the consistent directional effects.

The model results show that initial trust ("rate" variable) depends significantly on the following attributes of persons:

- males (in comparison to females),
- white (in comparison to yellow and black),
- age 18–40 (in comparison to above 60 and 41–60 years old.),
- telephone (in comparison to laptop and cross),
- gray, blue, red (in comparison to non-dominant),
- ordinary person (in comparison to celebrity).

The model fit appears to be acceptable. For conjoint results the residual standard error is 1.163 on 80 degrees of freedom, multiple R-squared = 0.2361, adjusted R-squared = 0.05469 and F-statistic = 1.301 on 19 and 80 DF, p-value = 0.2063. The Mplus model is saturated and

the all of goodness of fit indices indicate a perfect fit For Stata model Wald $\chi^2(19) = 920.05$, log likelihood = -9374.6414 and prob > $\chi^2 = 0.00$.

Table 1. Preferences of the figures attributes

	Conjoint	Mplus	Stata
Intercept	3.537*	–	1.034*
Female	–0.264	–0.259*	–0.257*
White	0.024	0.844*	0.840*
Yellow	–0.303	0.340*	0.344*
Age 18–40	0.238	0.390*	0.390*
Age 41–60	–0.414	–0.397*	–0.394*
Overweight	0.061	0.063	0.063
Smiling	0.027	0.048	0.048
Direct gaze	–0.205	0.015	0.016
Glasses	–0.112	–0.014	–0.013
Laptop	–0.333	–0.069	–0.068
Telephone	0.296	0.546*	0.546*
Cross	0.097	–0.056	–0.056
Dark hair	0.030	0.016	0.016
Black&white	0.338	0.444*	0.448*
Blue	0.603	0.429*	0.439*
Gray	0.185	0.835*	0.839*
Red	0.211	0.327*	0.332*
Pink	–0.755	–0.081	–0.077
Celebrity	0.946	–0.396*	–0.396*

* – estimates are significant at $p = 0.05$.

Source: own elaboration based on estimation in conjoint R, STATA and Mplus.

The structure of attribute importance is depicted in Figure 1, which shows that the most important attributes for initial trust are 1) gray or blue color; 2) race (white); 3) black and white colors; 4) having a telephone; 5) gender (male) and, what is interesting; 6) no celebrity. The evaluation of the initial trust might be related to the characteristics of respondents. Therefore, the multigroup mixed (multilevel) regression model was estimated for controlling the gender of respondents and modeling the impact of respondent age on the overall trust. The estimated intraclass correlations (ICC) for rate variable in the male group is 0.203 and for the female group it is 0.105. Residual intraclass correlation for the Age variable is 0.077. The ICC indicates that

that there is some within-level variability to be explained by higher-level variables. The model results are presented in Table 2.

Figure 1. Average importance of initial trust attributes

Source: own elaboration based on the conjoint library of the R package.

The estimates show that within both groups, the most influential attributes are **gray outfit, gender, race, age, having a telephone, and no celebrity status**. However, females prefer males, white and yellow race, accept full-figured persons with a telephone, no cross, and blue, gray and red outfits within a black-and-white framework. On the other hand, males prefer males, white only race, accept figures with a telephone, and gray outfits within a black-and-white framework. On between level regression (random intercepts), there is an opposite relationship between trust rating across respondents and the age of respondents. Among females, the older the respondent, the higher the initial trust, whereas among males the trust and age have the opposite relation (the higher the age, the lower the initial trust).

Table 2. Multilevel two-group model of initial trust

Parameters	Within-level	
	female estimates	male estimates
1	2	3
Female	-0.226*	-0.320*
White	1.015*	0.540*
Yellow	0.442*	0.161
Age 18–40	0.379*	0.411*
Age 41–60	-0.419*	-0.353*

1	2	3
Overweight	0.106*	-0.015
Smiling	0.057	0.031
Direct gaze	0.032	-0.015
Glasses	-0.007	-0.026
Laptop	-0.095	-0.021
Telephone	0.594*	0.458*
Cross	-0.126*	0.073
Dark hair	-0.007	0.059
Black&white	0.523*	0.310
Blue	0.524*	0.264
Gray	0.880*	0.765*
Red	0.375*	0.253
Pink	-0.046	-0.134
Celebrity	-0.427*	-0.340*
Between-level		
Rate on Age	0.151*	-0.220*
Residual	0.137*	0.305*

* – estimates are significant at $p = 0.05$.

Source: own elaboration based on the estimation in Mplus.

In order to explain the specific significant relationships between figures attributes (female, white, age 18–40, telephone, gray color), the model with both random intercepts and random slopes is estimated with group-mean centering of independent variables. The random slopes s1–s5 are defined by the linear regression of the initial trust rate variable on figures attributes as independent variables where:

- s1 – random slope of trust rate on female,
- s2 – random slope of trust rate on white skin color,
- s3 – random slope of trust rate on age 18–40,
- s4 – random slope of trust rate on telephone,
- s5 – random slope of trust rate on the gray color.

On between levels the random intercept of rate variable and random slopes of s1–s5 are explained by age of respondents as the between-level variable. Table 3 presents the results of the random-slope and random-intercepts models.

Table 3. Multilevel two-group random slopes model of initial trust

Parameters	Within-level	
	female estimates	male estimates
Residual	1.056*	1.097*
Between-level		
s1 on Age	-0.103	-0.103
s2 on Age	-0.142*	-0.144
s3 on Age	0.002	-0.021
s4 on Age	0.366*	-0.017
s5 on Age	0.133*	-0.170*
Rate on Age	0.138	0.004
Rate with s1	-0.033	-0.061
Rate with s2	0.008	-0.029
Rate with s3	0.005	0.027
Rate with s4	-0.061*	0.127*
Rate with s5	-0.002	0.014
Residual Rate	0.122*	0.157
Residual s1	0.037	0.139*
Residual s2	0.023	0.065
Residual s3	0.063*	0.112*
Residual s4	0.120*	0.150*
Residual s5	0.006	0.094

* – estimates are significant at $p = 0.05$.

Source: own elaboration based on estimation in Mplus.

In the female group, the relationships between rate and white race, rate and telephone, and rate and gray outfit are explained by respondent age. The older the respondents, the weaker the rating of white race figures and the stronger the rating for telephone and gray outfit is. Additionally, there is significant negative correlation between rating and s4 – the higher the overall rating of trust, the weaker the rate-telephone relationship within the female group is.

In the male group, the relationship between rate and gray outfit is explained by the age of the respondent. The older the respondents, the weaker the rating of the gray outfit. Additionally, there is a significant positive correlation between overall rating and the s4 parameter, which means the higher the overall rating of trust, the stronger the rate-telephone relationship within the male group is.

4. Discussion

The behavior of consumers results from biological and psychological factors (Rosa, Perenc, 2011). Among the results of the latter, there is, for instance, the process of consumer attachment to companies and products (brands). Trust, analyzed from the psychological point of view, is related to the process of perception, and thus to the impact of stimuli. Consumers become aware of the features of the environment through the senses of sight, hearing, smell or touch, which builds their loyalty and trust. Senses are used in all relations between the company and its customers, however, it should be emphasized that in the case of services – due to the lack of a tangible product – the senses focus primarily on the person providing the service. In the case of a new contact, the consumer can always have doubts as to the way of providing the service or the quality of the product (Falkowski, Tyszka, 2003). Doubts can be dispelled, as mentioned, due to the fact that the person providing the service meets the expectations (standards, stereotypes), thanks to which initial trust increases and the customer feels safe. The more professional services involved, the more important the role of the employee who meets the customer's expectations is (Pukas, 2003).

In the conducted research, the respondents could only use the sense of sight, so we should be aware that the final assessment could have been different, had they been able to use the senses of hearing or smell. This is because an overall good impression could have been destroyed by the strange sound of a voice or choice of words. On the other hand, however, the first stimuli that usually reaches customers are visual, and so the first impression is based on sight.

The features which the respondents noticed most often and which inspired their trust were: the person's appearance (gray or blue outfit desired), white skin (other races were trusted less), having a phone as a symbol of professionalism, and a black-and-white background. Gender is also significant, since the research showed that men gained more trust than women. What is interesting, celebrities inspired less trust than an average person. It is also significant that women and men slightly differ in their opinions. The main differences concern race (women are more tolerant of races other than white), body type (among women, being overweight actually inspires trust), and outfit (women are more open to variety in this aspect).

Taking into account the research hypotheses put forward, it can be stated that hypothesis 1 (H1: *the key factors in shaping trust in business partners expressed in cognitive schemes are gender, age, and race of the presented person*) was only partially confirmed. Gender and race of a person are indeed important elements of their image which build the cognitive scheme of initial trust; age, however, is of lesser importance. Hypothesis 2 (H2: *an effect of moderation*

occurs in the relation between the respondent's gender and the gender of the assessed business partner) was not confirmed. We assumed that women would be more trustful towards women, and men – towards men. As it turns out, both women and men are more trustful towards men. As far as hypothesis 3 is concerned (H3: *an effect of stereotypization of trust occurs, resulting from learned cognitive schemes in the process of cultural socialization*), the occurrence of the stereotypization effect was confirmed. Respondents put more trust in white, middle-aged men (about 40 years of age), wearing gray or blue clothing. This reflects the stereotype of a business person: it is usually a white male, dressed in a gray or navy blue suit – this is the kind of person who can be trusted. Some photographs depicted older women dressed colorfully – they would not be trusted in business, although there is no logical explanation for it. Thus stereotypization, when it comes to trust assessment, proved quite strong.

The respondents' evaluations result from their attitudes towards the business sphere and the stereotypes indicating who is successful in business. And so they would not trust older people (especially women), in colorful outfits, with a religious symbol (such as a cross) in the background. Of course, such a stereotypical perception of one's surroundings can be justified: it allows saving time, because when following common beliefs the customer does not have to analyze each case individually. From the point of view of a company providing services, it is vital information which should be used in the sphere of managing their customer service personnel.

Conclusions

The purpose of our article was to determine the factors inspiring initial trust in customers. The conducted analysis concerned the sphere of finances (the persons assessed were to be business advisors) and allowed to conclude that the most trustworthy person was a white male, aged about 40, dressed in a gray or blue suit, in a black-and-white back drop. The person was perceived even more favorably if they had an attribute of professionalism, such as a phone. It was significant that male and female respondents did not differ greatly in their assessments – both genders were more trustful towards white men. The main differences between the assessments of men and women concerned race (women are more tolerant of other races) and weight (among women, the fact that the person was overweight positively impacted trust). Therefore, the results of our research indicate that in financial services, race, gender and clothing are of major importance, which confirms hypothesis 3 and partly hypothesis 1. On the other hand, hypothesis 2, which claimed that there was a statistically significant relationship

in the assessment between the gender of the respondent and the gender of the person being assessed, has not been confirmed.

The limitation of our research is related to the fact that it can be regarded in the form of a pilot study carried out on a limited and purposeful sample of respondents. Also, a particular sphere of services (financial consulting) had been suggested to the respondents, which could cause a specific attitude towards the presented stimulus. Further research could concern services of a less professional character and test whether respondents would still trust men more. Moreover, the study results could have been different if the research had been conducted in other cultural areas, e.g. in Asia, and also among respondents from a different age group. Therefore, on the one hand the results should be interpreted with caution, but on the other hand, we see a potential for further investigation.

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