FACTORS FACILITATING THE BUILDING
OF TRUSTWORTHINESS IN SMEs

Master’s Thesis
to confer the academic degree of

Master of Science
in the Master’s Program

General Management

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Submission:
Institute for Innovation Management

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September, 2015
Sworn Declaration

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ABSTRACT

Long-term, stable business relationships are the ones that are based on trust and are considered to be inimitable resource creating strategic advantages on the market. In order to establish trust based relationships business partners need to demonstrate that they are trustworthy. This thesis qualitatively examines the importance of signaling trustworthiness to business partners. Furthermore, the study explores the factors that are facilitating the development of trustworthiness of companies. This thesis is based on a case study analysis of a small firm in the service sector. The study shows that certain factors can support companies in signaling to their potential partners that they are trustworthy players. Namely by demonstrating competence, benevolence and consistency in delivering what has been communicated and promised, companies will demonstrate integrity and altogether trustworthiness, which will lead to formation of trust based business relationship.

Key words: trustworthiness, trust, competence, benevolence, consistency, integrity, communication, shared values
# Table of Content

1. Introduction  
   1.1. Problem Statement  
   1.2. Research Question  

2. Theoretical Background  
   2.1. Characteristics of Trustworthiness  
   2.2. Characteristics of Trust  
   2.3. Distinction between Trust and Trustworthiness  
   2.4. Distinction between trustor and trustee  
   2.5. Factors facilitating the development of trustworthiness  
      2.5.1. Competence as a factor facilitating the development of trustworthiness  
      2.5.2. Benevolence as a factor facilitating the development of trustworthiness  
      2.5.3. Communication as a factor facilitating the development of trustworthiness  
      2.5.4. Integrity as a factor facilitating the development of trustworthiness  
      2.5.5. Consistency as a factor facilitating the development of trustworthiness  
      2.5.6. Value alignment as a factor facilitating the development of trustworthiness  

3. Empirical Research  
   3.1. Method  
      3.1.1. Case study design  
      3.1.2. Sample  
      3.1.3. Procedure of data collection  
   3.2. Results of analysis  
      3.2.1. Competence as a driver of trustworthiness  
      3.2.2. Benevolence as a driver of trustworthiness  
      3.2.3. Communication as a driver of trustworthiness  
      3.2.4. Consistency as a driver of trustworthiness  
      3.2.5. Integrity as a driver of trustworthiness  

4. Discussion  
5. Research limitations and conclusion  
6. References  
7. Appendix
1. Introduction

1.1. Problem Statement

Trends such as globalization, development of Information Technologies and openness towards different cultures, are bringing vast opportunities for companies, but also challenges. One of the biggest challenges is how to keep up with all changes and trends happening on the market. Being informed about the changes and needs of the market is one way to overcome this challenge. Another much more difficult, but more efficient way is to build inimitable resources. Long-term and stable relationships between business partners are considered to be one of those inimitable resources. The basis for forming long-term business relationships is establishing trust between business partners. In order to establish trust based relationships business partners need to demonstrate that they are trustworthy. Trustworthiness and trust are two deeply correlated aspects needed for formation and successful maintenance of long-term business relationships.

Like in every type of relationship, trust is the most important, but most difficult feature to build up. Reasons for that are numerous since trust depends on different aspects such as moral values, norms, ethics, emotions, attitudes. Therefore, we can notice that trust is quite a complicated phenomenon.

Less than a decade ago Adler (2001) introduced trust as ‘a third increasingly significant coordination mechanism to business research’. Thus efficient coordination and cooperation in business relationship is mostly dependent on the development of trust between partners. If partners establish a cooperation relationship, they can bundle (parts of) their resources and may thereby create a new and unique set of resources which can hardly be imitated (Fink & Kessler, 2010). Exploiting synergic potential of such cooperation relationships can create a competitive advantage and enhance performance of both partners.

Beslin and Reddin (2004) indicate that building trust requires personal efforts on the part of the leaders or owners themselves. Company representatives (owners) have a role to build trust relationship with their partners, but also to create corporate culture based on trust. Hence, developing trust relationships needs to be integrated in the corporate culture from the very beginning in order to nurture ‘the atmosphere of trust’. To make more sense, we can compare it with raising kids in the family. If parents from early ages of their kids establish a trust relationship and teach them to develop trust with other people in their future life, then the
children will adopt trust as one of their moral values and norms. Same is in the company, if the leader (owner) develops corporate culture based on trust, than the employees will adopt trust as one of the ethical values and norms of their company. If the ‘atmosphere of trust’ exists within a company, employees will also spread this and behave similarly to employees of other companies. However, the main role has the company’s leader, since he is the one who will establish cooperation relationships with business partners.

Also the company’s leader should emphasize the importance of corporate culture and its application inside and outside the organization. Reason for this is that the company will be perceived in the eyes of the business partners and clients as a trustworthy if it is delivering promised expectations. Therefore signaling trustworthiness is also task on both individual and organizational level. Each employee has to fulfill the expectations promised to the clients and in that way verify the trustworthiness of the whole company.

In literature can be found numerous definitions of trust and its significance in business relationships. Also there are different types of trust that can be established and hence different types of control mechanisms that can be applied. Yet with regard to building trust with business partners, companies need to present themselves as trustworthy. Therefore, the first step in this complex process of building trust relationships is signaling trustworthiness.

This master thesis aims to investigate the importance of trustworthiness of a company in the eyes of the potential business partners as one of the preconditions for initiating business cooperation and later on establishing trust based long-term relationships.

1.2. Research question

Trustworthiness and trust in business to business relationships are frequently studied topics in the literature. Most of the literature either focuses solely on trust between business partners and types of trust or on both aspects, trust and trustworthiness, since they are so closely correlated. So far the literature has explained many factors or so called attributes or facilitators contributing to development of trustworthiness and numerous quantitative analyses have been conducted. However not so many research has been done to explain why certain factors are important for signaling trustworthiness to business partners. Therefore the gap in the literature can be noticed in the lack of qualitative explanation of why certain factors or attributes are so important and how can they assist in signaling trustworthiness.
In this paper my goal is to explain why certain factors are important for signaling trustworthiness and how can these factors be used in building trustworthiness from a perspective of SMEs. Through qualitative analysis made with a small installation firm from Linz I will try to point out why factors such as competence, benevolence, communication, integrity and consistency are so significant and how can these be used to demonstrate trustworthiness which further leads to building trust between business partners and long-term business relationships.

Thus the key research question of this thesis is: What factors are important and how are they influencing the building of trustworthiness of SME? The underlying assumption is that consistency in delivering promised expectations in combination with expertise and skills and additional services, will facilitate the demonstration of trustworthiness to business partners. In addition communication was also identified as important factor not only for demonstrating trustworthiness, but also for future development of trust based relationships.

2. Theoretical Background

2.1. Characteristics of Trustworthiness

Oketch (2004) has suggested that the successful “companies of the future will be those that base their mission and their corporate strategies around creating, measuring, and managing trustworthiness”. Hence, future survival and success of companies in the dynamic and changing environment will depend largely upon company’s ability to communicate its trustworthiness and built trust relationships with business partners.

Instead of focusing on developing a trustworthy image, existing research has focused predominantly on building trust (Kharouf, Lund, & Sekhon, 2014). However in determining how much to trust another party, an individual or firm will first assess the trustworthiness of the other party (Mayer & Norman, 2004). Hardin (2002, p.29) argues that much of the literature on trust barely mentions trustworthiness, even though much of it is primarily about trustworthiness and not about trust. Morgan and Hunt (1994) propose that organizations can ‘improve the trust their customers feel for them through increased communication and greater shared values, or through the reduction of opportunistic behavior and uncertainty’. Others focus on the development of interpersonal trust (Schiffman, Thelen & Sherman, 2010) or building inter-organizational trust (Fang, Palmatier & Li, 2008). According to Caldwell and
Clapham (2003) and Hardin (2002) trustworthiness is seen as ‘a mediating link between organizations’ behaviors and customer trust’.

In order to build trust based cooperation, company needs to display its trustworthiness to potential partner. Trust and trustworthiness are inter-correlated dimensions, dependent on each other. Signaling trustworthiness is the prerequisite for building trust relationships. Demonstrating trustworthiness is the initial step a company needs to take in order to build trust based relationships with business partners. If a company is not seen as a trustworthy player in the eyes of potential partners, than the cooperation relationship will not even be initiated.

Trust and cooperation are fundamental elements of organizing. The former is due to the fact that cooperation is considered crucial for the survival of organizations, and trust has been cited as the variable that has perhaps the strongest influence on interpersonal and group behavior (Ferrin, Bligh, & Kohles, 2008). According to Chang, Doll, Wout, Frank & Sanfey (2010) cooperative relationships, in which individuals often endure considerable risk, are built on the foundation of trust. However, not everyone turns out to be trustworthy. Thus, ‘the accurate inference of an individual’s level of trustworthiness is crucial for the development of a successful relationship’ (Chang et al. 2010). The former once more demonstrates the importance of trustworthiness as a criterion in successful selection of business partner.

As well as with trust aspect, there are also different definitions or explanations of trustworthiness. Bews and Rossouw (2002) explain trustworthiness ‘as the trustor’s evaluation, based on a certain facilitators, of the likelihood of the trustee acting in his/her interests in a risky situation’. Kharouf et al. (2014) define trustworthiness as ‘a trait of a party (e.g. a service provider) in a relationship that inspires confidence in their counterpart (e.g. a customer)’. The question that rises is what are the traits one party needs to demonstrate to gain trust of the other party (e.g. business partner or client). Are these traits seen in the current or previous behavior or they are based on social interaction or second-hand information?

On the basis of the past behavior of those whom we have already met, we are able to anticipate if they are trustworthy (Di Cagno & Sciubba, 2010). Roy, Eshghi and Shekhar (2011) indicate that trustworthiness, from the consumer point of view, is based on consumer's belief that a company will continue to offer goods or services as promised. Also various social and psychological mechanisms can be used for the initial evaluation of the partner and how much to trust them and one of them are reputation effects (Huang & Wilkinson, 2013).
Reputation effects are being spread through the diffusion of information across personal and professional relations and networks (Wong & Ellis, 2002). Reputation is formed through the history of interactions (Bews & Rossouw, 2002). It is a concept that focuses on previous actions, whereas trust focuses on future actions (Voigt & Inderfurth, 2012). A potential partner reputation can be evaluated on the basis of how he has behaved in other relationships and usually fairness and credibility are observed (Huang & Wilkinson, 2013). Hence social interaction, which helps in evaluation of firm’s reputation, fosters higher trustworthiness (Di Cagno & Sciubba, 2010). Yet not only does the reputation influence the perception of trustworthiness, but also ‘building trustworthiness of an organization can act as a proxy for building corporate image’ (Roy et al., 2011). One’s reputation over time will determine whether trust relationships will remain superficial or whether it will progress towards deeper levels (Bews & Rossouw, 2002).

Besides checking the reputation some subjects judged trustworthiness of their partners through their openness to outside auditing of their activities (Di Cagno & Sciubba, 2010). Although this seems a bit contradictory, because if we trust our business partner than we don’t need additional control in form of auditing of his activities, but it also makes sense because if the partner is open for such types of control that means he has nothing to hide and therefore is trustworthy.

Social interaction and openness to outside controlling activities are not the only mechanisms used for evaluation of potential partner’s trustworthiness. Another mechanism, that is part of psychological mechanisms, effecting the initial evaluation of a research partner is stereotyping (Huang & Wilkinson, 2013). Stereotyping is a very common activity not only in business, but also in everyday life. According to McKnight, Cummings and Chervany (1998) stereotyping refers to the processes by which people and firms sustain and lock-in beliefs and perceptions about others, categorizing them positively or negatively, based, for example, on their nationality, ethnicity, size or culture. Trustworthiness is estimated differently depending on the type of stereotyping (positive or negative stereotyping). Positive stereotyping means that a firm quickly forms initial trust by generalizing from a favorable category into which the trusted firm is placed, whereas negative stereotyping has the opposite effect (Huang & Wilkinson, 2013). Stereotyping can have significant influence on the future evolution of business relationships, because stereotypes evoked at the start of a relationship affect initial beliefs about and perceptions of potential partners, which further affects initial beliefs about trustworthiness (Huang & Wilkinson, 2013). The former has been further developed by
Chang et al. (2010) who suggest that trustworthiness is ‘a belief about probability of reciprocation based initially on implicit judgments, and then dynamically updated based on experiences’. Hence initial belief about trustworthiness of a partner can be influenced by stereotypes, but during time stereotypes can be changed in accordance with mutual experience between partners. Considering the subjective nature of trustworthiness that can be influenced by stereotypes, it is not surprising to note that two individuals may have very different views about who they can trust (Roy et al., 2011).

2.2. Characteristics of Trust

In comparison to trustworthiness, topic of trust in business relationships has been extensively explored. Hence there are numerous definitions of trust and for example Hosmer (1995) defines trust as the “expectation by one person, group, or firm of ethical behavior—that is, morally correct decisions and actions based upon ethical principles of analysis—on the part of the other person, group, or firm in a joint endeavor or economic exchange” (p. 399). The definition indicates the importance of ethical behavior and principles that are expected to be fulfilled during the business relationships. Also from the Hosmer’s definition it can be seen that trust is important both on individual and organizational level.

On the individual level trust can be perceived as ‘a willingness of one side to rely on an exchange partner in whom one has confidence’ (Moorman, Deshpande, & Zaltman, 1993). This confidence in the other person can be based on “a belief, sentiment, or an expectation about an exchange partner that results from the partner's expertise, reliability, and intentionality” (Ganesan, 1994). On the organizational level, trust as a coordination mechanism between the cooperation partners, plays a significant role in ensuring the success of the cooperation and also individual performance of each cooperation partner (Fink & Kessler, 2010). Before trust, organizations bring regularity to relationships in order to secure certainty and predictability of events (Barbalet, 2009). However, organization is an imperfect mechanism and can not completely control their own environment and in order to achieve desirable outcome, otherwise not available, it is necessary that a person imply trust to another (Barbalet, 2009). Hence, trust on both individual and organizational level, need to exist and complement each other to achieve desired results.
Trust can be metaphorically explained as a ‘leap of faith’ since one is placing confidence in a referent without knowing with absolute certainty that referent’s future actions will not produce undesirable surprises (Zaheer, McEvily & Perrone, 1998). While faith may be one means of dealing with uncertainty, trust is a strategy for overcoming uncertainty (Barbalet, 2009). Another interesting metaphor that can be used to describe trust is ‘the bonding agent’ since it holds our personal and business relationships together and is manifested in the form of concrete deeds and actions (Scarnati, 1997). Individuals are no better than their word and the word must be the bond which implies being ethical in all situations (Scarnati, 1997).

Another way of perceiving trust is as ‘an individual’s or group’s willingness to be vulnerable to another party based on the confidence that the latter party is benevolent, reliable, competent, honest, and open’ (Hoy & Tschannen-Moran, 1999). Hence, theory suggests that trust deals with a willingness to be vulnerable to the actions of another person or people and depending upon different beliefs different types of vulnerability will be affected (Gefen, 2002). More generally speaking, trust is described as a belief by a person in the integrity of another individual and trust exists to the extent that a person believes another person to be honest (Larzelere & Huston, 1980).

Trust also includes reliability and confidence that the exchange party will fulfill its obligation in a way that leads to positive outcomes for both parties (Roy et al., 2011). Especially in the service sector that is very intangible and hence involves high risks, trust is even more critical in developing and successfully maintaining business relationships (Roy et al., 2011). Barbalet, (2009) also agrees that trust is supported by a feeling that one can rely on or be dependent on another. The same author adds that the basis of trust is the feeling of confidence in another’s future actions and confidence in one’s own judgment of another (Barbalet, 2009).

From an economic perspective, trust has been recognized as strategic asset for organization (Castaldo, Premazzi, & Zerbini, 2010) and also as a mechanism that reduces the transaction cost of an exchange and reduces the perception of risk (Pay, Balaji & Khong, 2015). From psychological perspective, people in general trust others even though they know it does not pay monetarily, but they enjoy the act of trusting and being kind to others (Ashraf, Bohnet & Piankov, 2006). In the act of trusting an actor engages in an activity that would otherwise not be available, or may seek to achieve goal that would otherwise not be feasible (Barbalet, 2009). Expanding on this view, trust enables relationship creation, even though the trust giver
is dependent in such situation and this dependency is acceptable because it aids in achieving the desired outcome (Barbalet, 2009).

An analysis of Dowell, Heffernan and Morrison (2013) suggests five stage process for developing trust:

(1) pre-relationship;

(2) early interaction;

(3) relationship growth;

(4) partnership; and

(5) relationship end.

Importance of trust in each of these stages is different. Same authors argue that the relationship growth phase is the most crucial in terms the development of trust, because the outcomes of this phase are usually long-term orientation, commitment, cooperation, and also if necessary product adaptations (Dowell et al., 2013). In the mature stage or partnership stage, there is less need to develop trust as it has been developed primarily in the previous stage and in the final stage where relationship ends, distrust or a lack of trust may be more prevalent than trust (Dowell et al., 2013).

Finally, after reviewing numerous research about trust, Castaldo et al. (2010) wrote one definition that includes all aspects mentioned so far in the literature, where trust is:

‘(a) an expectation (or a belief, a reliance, a confidence, and synonyms/aliases) that a

(b) subject distinguished by specific characteristics (honesty, benevolence, competencies, and other antecedents)

(c) will perform future actions aimed at producing

(d) positive results for the trustor

(e) in situations of consistent perceived risk and vulnerability’.
From all statements and definitions mentioned above, it is obvious that the concept of trust is very complex and can be interpreted in different ways. Trust should be properly addressed on both individual and organizational level, since the two are very interrelated and together lead to desired outcome. Willingness to take risk and be vulnerable, are the two most difficult, but necessary steps in order to establish trust based relationships. Since trust based relationships can create competitive advantage and bring many benefits in the long run, companies ought to be ready to sacrifice and invest a lot of time, effort, financial means in order to achieve and maintain these type of relationships.

2.3. Distinction between trust and trustworthiness

Distinction between trustworthiness and trust can be made in that trustworthiness is a characteristic of a potential trustee (an entity who may or may not be trusted), while trust entails beliefs held by someone else regarding that trustee (Kharouf et al., 2013). Bews and Rossouw (2002) argue that trust refers to the act of trusting or not trusting, whereas trustworthiness reflects an evaluation of those criteria that constitute trust and influence both the direction and intensity of any decision to act in a trusting manner. Trustworthiness is an intermediary link that helps organizations in building trust cooperative relationships. The likelihood of positive outcome in the sense of building trust based business relationships will be much higher if companies show trustworthy behavior. Chang et al. findings suggest that in a repeated interaction, trustworthiness can be learned based on the history of a partner’s behavior (Chang et al.2010). Therefore, companies should stay consistent in their interaction with business partners in order to reflect trustworthy image.

The study of Kharouf et al. (2014) distinguishes trustworthiness from trust by ‘conceptualizing trustworthiness as a feature of the service provider based on others’ perceptions about their past behavior, and trust as an attitude of the customer based on their expectations of continued behavior into the future’. Hence, second-hand information provided by the current or past customers or just observers can influence the perception of trustworthiness. This further implies subjectivity of the concept of trustworthiness. Several authors agree that trustworthiness is a subjectively defined construct that is interpreted by each person at the individual level and at the organizational level (Bews & Rossouw, 2002; Caldwell & Clapham, 2003). If we are observing individual level each person makes the trust decision – a personal relinquishing of power to another person or group – based upon the
behaviors perceived to be trustworthy through an individual mediating lens (Caldwell & Hayes, 2010).

If we focus on the outcome side as a measure of trustworthiness, we have different expectations. Economists have used ‘the amount sent in the investment or trust game as a behavioral measure of trusting, and the amount or proportion returned as a measure of trustworthiness’ (Ben-Ner & Halldorsson, 2009). Also trustworthiness can be measured by the amount returned by B in the trust game and this amount may reflect trustworthiness in the sense of reciprocity, and also altruism or unconditional kindness towards A (Ben-Ner & Halldorsson, 2010). In this case, one party puts the trust into organization in order to make investments and then after evaluating results comes the judgment of trustworthiness. Such basis for estimating trustworthiness is quite risky, since it starts with trust even though the organization might not be trustworthy and might lead to wrong investment decisions and losses.

However, developing trust relationships with company by first evaluating its trustworthiness can also be risky decision, if the estimation of trustworthiness was wrong. Bews and Rossouw (2002) find that the trustworthiness of a trustee leads to trust perceptions, which in turn determine the outcomes of the relationship. If the outcome of the relationship was not satisfying trust will disappear. Nevertheless, Kharouf et al. (2014) study still positions trustworthiness as ‘an antecedent to trust and to the resulting beneficial outcomes for the organization’.

Furthermore, in making distinction between trust and trustworthiness certain factors might have an influence or can be useful guides. The first group of factors that influence or determine trusting and trustworthiness includes factors determined at birth and during childhood, such as gender, age, ethnicity, and birth order, as well as personality and mental ability (mostly determined at birth and through childhood experiences)(Ben-Ner & Halldorsson, 2010). Hence, personality traits and mental ability have been identified as potential threat or an opportunity for forming attitudes and behaviors in process of developing trust and trustworthiness. If a person enjoys personal traits that are positively received in the society, they can use this and develop trustworthiness and trust based relationships easier. On the other hand, negatively received personal traits or mental ability can be a significant treat and obstacle in the process of demonstrating trustworthiness and further developing trust relationships.
The second group of factors that also influence trustworthiness and trusting consists of views, attitudes, social preferences, values and beliefs that collectively describe an individual’s understanding of the world and other people (Ben-Ner & Halldorsson, 2010). In this case there are different views or attitudes that can have an influence on reflection of trustworthiness or building trust based relationships. However, in comparison to the previous group of factors, attitudes, values, beliefs can be changed easier than personal traits that are obtained at birth.

2.4. Distinction between trustor and trustee

One of the ways to describe trustworthiness can be as the perceived probability that a particular trustee will maintain one’s trust (Mc.Knight, Choudhury & Kaemar, 2002). Here we need to make a clear distinction between trustee and trustor. Hardin (2002) argues that ‘a trustee establish trust with a trustor (an entity who may or may not trust the trustee) in the context of ongoing interpersonal relationships, because only through such relationships can customers accumulate sufficient evidence to form trusting intentions (i.e. to trust or not to trust)’. The trustor is the one who holds trust, and this trust relates to expectations of future behaviors based on perceived motivations of the trustee’s prior actions (Kharouf et al. 2014). On the other hand, Hardin (2002) argues that trustworthiness is a characteristic of the trustee.

Another interesting distinction between trustor and trustee is made by Ben-Ner and Halldorsson (2009) where trusting is ‘the inclination of a person “A” to believe that other persons “B” who are involved with a certain action will cooperate for A’s benefit and will not take advantage of A if an opportunity to do so arises’. Furthermore Ben-Ner and Halldorsson (2009) indicate that ‘A – the trustor – must therefore be willing to show his or her vulnerability by taking the risk that B – the trustee – may act in a way that does not benefit A’. In this case we notice that trustworthiness is the willingness of a person B to act favorably towards a person A, when A has placed an implicit or explicit demand or expectation for action on B (Ben-Ner and Halldorsson, 2009). Noticeable is that trusting involves a lot of risks and showing vulnerability and displaying trustworthiness demands a lot of effort and consistency in actions.

Willingness of trustor to be vulnerable to the actions of trustee is necessary step for starting the business relationship. This involves a lot of risk for the trustor, which he might be willing to take in case the trustee demonstrates his trustworthiness. One of the ways is through
communication. If there exists greater frequency of communication the trustee's individual characteristics as well as context within the organization would become more visible to the trustor and can be expected to play a greater influence in his or hers evaluation of the trustee's trustworthiness (Becerra & Gupta, 2003). It is also considered by Becerra and Gupta (2003) that as communication frequency increases, the trustor’s and trustee’s contexts within the organization become more important determinants of perceived trustworthiness.

Relationship between trustor and trustee can also be seen as a dyadic relationship. In this case ‘the fundamental trustor-trustee dyad, the trustor's expectations about the trustee's trustworthiness may arise from three basic sets of variables: (1) the trustor, (2) the trustee, and (3) their dyadic relationship’ (Becerra & Gupta, 2003). The underlying assumption of this model made by Becerra and Gupta (2003) is that the relative effect of the trustor expectations regarding the trustee trustworthiness depends on one critical characteristic of their dyadic relationship, which is the frequency of communication between them. Communicating with trustor trustee will attempt to signal his competences. However, trustor might also use information provided by other parties or from prior interactions between the trustor and trustee in estimation of trustee’s abilities (Dale Stoel & Muhanna, 2012). Nevertheless, communication remains very important aspect in signaling trustworthiness.

The question that rises is how can communication between trustee and trustor insure the trustor that the trustee will deliver the expectations? It is considered that ‘a trustee with a positive attitudinal predisposition towards peers should also be perceived as more trustworthy, at least when high communication allows the trustor to observe such a positive attitude and the associated trustworthy behavior’ (Becerra & Gupta, 2003). Negative attitudes will have the opposite effect. Hence, the trustee must endeavor to show positive attitude to the trustor whenever he has the opportunity in order to signal his trustworthiness.

In the investment business risks for trustor are even higher. If trustee is prone to opportunistic behavior, he will take advantage of trustor’s vulnerability. In such cases, one of the measures of trustworthiness is the amount returned by the trustee to the trustor and the amount that the trustor sends to the trustee in the first place measures trust in trustworthiness (Güth, Levati, & Ploner, 2008). Profit sharing, according to Güth et al.(2008) reduces the risk associated with trust decisions by granting a kind of insurance to the trustor. In such cases where the profit sharing is higher a self interested trustor may send more, the larger his share in the trustee’s profits (Güth et al., 2008). This type of investment game can also be called the Trust Game.
The Trust Game can be described ‘as the measure of our Psychological operationalization of trust, and assesses the degree to which an individual is willing to incur a financial risk with a partner’ (Berg, Dickhaut, & McCabe, 1995). Not only in business, but also in everyday life the Trust Game is a task that has been developed by Behavioral Economists to serve as an intermediary for everyday situations involving trust (Chang, et al., 2010). Trustor and trustee need to be familiar and prepared to play the trust game in order to develop trust based relationship.

2.5. Factors facilitating the development of trustworthiness

So far the most important aspects of trust and trustworthiness relevant for this topic have been extensively elaborated. The focus was on understanding the relationship between trust and trustworthiness and their differences and how both influence business relationships. Since we have a clear picture of the importance of these two aspects and how they are inter-correlated, the next step would be to analyze the factors that facilitate the development of trustworthiness. Are there any factors that can help companies present themselves trustworthy in the eyes of the consumers? If there are certain factors that can help the signalization of trustworthiness, then what are these factors and how can they be applied?

Many authors have explored the drivers or factors that facilitate development of trustworthiness (Mayer, Davies & Schoorman (1995), Kharouf et al. (2014), Ben-Ner & Halldorsson (2010), Mayer & Norman (2004)). Mayer et al. (1995) for example explore three factors, namely ability (which includes competences and skills), benevolence and integrity. Like already mentioned above Ben-Ner and Halldorsson (2010) divide all factors into two groups the group that includes factors that are determined at birth and during childhood and the group that includes views, attitudes, values, beliefs, social preferences. Perhaps the longest list of drivers of trustworthiness has been made by Butler (1991) and includes availability, competence, consistency, discreetness, fairness, integrity, loyalty, openness, promise fulfillment, and receptivity. Nevertheless in this paper the focus will be on six factors identified as facilitators or drivers of trustworthiness by Kharouf et al. and they are the following:

1) Competence
2) Benevolence
3) Communication
2.5.1. Competence as a factor facilitating the development of trustworthiness

Competence can be explained as the level of knowledge of a person or information source (Nurse, Agrafiotis, Creese, Goldsmith, & Lamberts, 2013) or it can be perceived as the ability to realize promises, which develops when the organization holds adequate knowledge, expertise, skills, leadership, and other characteristics in related domains (Yi & Siqing, 2009). Also competence can be linked to the organization’s ability to deliver on its promises (Doney & Cannon, 1997). Pay et al. (2015) also agree that competence refers to the services providers’ ability, but also add knowledge as a requirement to provide consistent and desirable performance to fulfill the customer needs. According to Kharouf et al. (2014) competence is based on the belief that the other party is capable and reliable. Competence also refers to technical and interpersonal skills required for one’s job (Butler, 1991). Thus ability, reliability, capability, expertise, knowledge, skills are all attributes that contribute to the perception of being competent.

In their research, Dowell et al. (2013) identified three drivers of competences: performance competency, expertise competency and communication competency. Each of these drivers consists of subcategories that are used by clients in their evaluation of company’s competence. For example, performance competency includes: (1) frequency, which refers to the number and regular nature of visits; (2) delivery, which refers to fulfilling delivery obligations; and (3) product support, which refers to all support activities after purchasing the product (Dowell et al., 2013). In regards to the expertise competence Dowel et al. (2013) recognized three forms: (1) customer knowledge, which refers to understanding the role and responsibilities toward customer; (2) product knowledge, which relates to the development and understanding of the product portfolio; and (3) industry knowledge, which is generated from previous experience. Finally, the third driver of competences would be communication, which includes two aspects: (1) contactability, which relates to the ability to contact the salesperson via telephone, email, fax; and (2) information exchange, which includes exchange.
of all relevant information from both sides (Dowel et al., 2013). All of the mentioned elements are considered to be relevant for evaluation of company’s competence.

Perception of high abilities is based on possession of those competencies and skills that are relevant in the domain of interest (Mayer & Norman, 2004). For example, in the construction business does the party have necessary engineering skills and technical equipment required for efficient construction. Hence when trustee possesses a set of skills and competences that enables him to have influence within some specific performance domain he will be evaluated as a company with high performance abilities (Mayer et al., 1995).

If a company shows lack of ability it could cause a decrement in the level of trust in the other party (Mayer et al., 1995). Kim, Dirks, Cooper and Ferrin (2006) indicate that success is usually considered to be a reliable signal of competences, given the belief that those less competent or incompetent would have not been able to accomplish the same level of performances. Bews and Rossouw (2002) explained through example how manager will be evaluated as competent and other way around. They wrote that if a manager is promoted due to a high level of competences (for example technical competences), but the new position requires more managerial skills and the promoted manager lacks in managerial skills, then it is likely that trust in this person will erode due to incompetence within managerial skill, as opposed to the technical ones (Bews & Rossouw, 2002). Therefore whether an employee, a manager, or a potential alliance partner show a low level of ability in the relevant domain is a serious concern (Mayer & Norman, 2004) and it will have negative effects on the perception of trustworthiness.

If the trustee is capable of delivering what has been promised and thus demonstrates competence, customers will be willing to accept the risks associated with a given service organization (McAllister, 1995). On the other hand, if trustee is ascribed low ability, there might be a decline in trustworthiness when the type of ability in question is deemed controllable (Tomlinson & Mayer, 2009).

Perceived competence can be a useful tool in recovering from negative publicity, because it can help rebuild trust from their customers (Xie & Peng, 2009). Risk levels will be lower as customers become more confident that the retailer can perform dependably and possesses required competences (Kharouf et al., 2014). Therefore, companies should exert effort to acquire skills in areas where they strive to be trusted (Tomlinson & Mayer, 2009).
2.5.2. Benevolence as a factor facilitating the development of trustworthiness

Benevolence refers to the belief that business partners have the intent and motivation to offer benefits to each other during their business relationship (Wu, Huang, & Hsu, 2013). Sincere concern for customers’ interests and the motivation to do good for them is also seen as an act of benevolence (Yi & Siqing, 2009). Mayer et al. (1995) explain benevolence as the extent to which a trustee is perceived to want to do good to the trustor in their relationship aside from an egocentric profit motive. It is a belief that the other party holds the trustor’s interests as important (Mayer & Norman, 2004).

Trustor’s perceptions of the trustee’s efforts, as well as a willingness to achieve some value that is desirable in a relationship, without seeking rewards is perceived as benevolence according to Wu et al. (2013). In other words benevolence is all about showing to the partner the care for the well-being and mutual benefits and not only interest for profit. Wu et al. (2013) support the previous statement and indicate that benevolence deals with the belief that the trusted party actually cares about the trusting party. In regard with showing genuine care about the trusting party, Ko (2010) adds that benevolence is seen through sentiments, honesty and personal attachments and is also based on emotional bonds between individuals.

Demonstrating genuine interest in the customer’s welfare beyond its egocentric profit motives will contribute to the perception of benevolence (Pay et al., 2015). If the party demonstrates genuine concern and care for the partner through profit scarifies, that will be perceived as an act of benevolence (Rempel, Holmes & Zanna, 1985). Bews and Rossouw (2002) indicate that in situations of insecurity it becomes important to show a concern and a balanced interest in the welfare of those affected. Hence it can be seen that benevolence moves beyond fairness, as the act of stepping into support a partner in a risky situation which requires a higher level of personal sacrifice (Aurifeille & Medlin, 2009).

The question that rises is why would the other party forgo his or her own interests in order to protect the partner’s interest and show concern about partner’s well-being? Are there any benefits for the party that sacrifices its interest and profit for the interests of the partner? The answer lies in the fact that a party who doesn’t show benevolence toward the trustor it might cause detriment to the trustor (Mayer & Norman, 2004) and hence trustor will not be willing to continue relationship with the party, because it will not perceive him as trustworthy.
How can one show benevolence in business relationship? The most evident situations are when the trustee faces the choice to behave opportunistically and chooses not to do so (Kharouf et al., 2014). Mayer et al. (1995) additionally confirms that the avoidance of opportunistic behavior is an act of benevolence. Also Pay et al. (2015) add that benevolence will be evident when the service provider demonstrates responsiveness and empathy for customer needs and concerns. Thus by refraining from opportunistic behavior and showing empathy for customer’s needs managers will demonstrate care and interest for the well-being of their partners. A benevolent manager will provide helpful and compassionate services to their users such as reminding users of policies and laws when using certain service functions or warning them if they are about to perform an action that may cause personal information to be revealed (Wu et al., 2013). Such reminders will be received as well intentioned and will increase the impression of benevolent company. Some additional options that could help the demonstration of benevolence would be if the managers develop or improve the ways to help users when they face problems, and make available fast and effective customer service that is able to provide solutions or guide them in asking the right questions and getting the right answers (Wu et al., 2013).

According to the research of Poon (2013) benevolence plays an important role in demonstrating trustworthiness to the partner because leaders who demonstrate benevolence toward followers are regarded as going beyond what is required of them. Benevolence is considered to be an internal controllable factor (Tomlinson & Mayer, 2009) and it needs to be accompanied by a certain degree of competency, especially in terms of the trustee’s competence to act in the interest of the trustor (Bews & Rossouw, 2002). Tomlinson and Mayer (2009) argue that benevolence is likely to be perceived as stable in an established relationship, whereas in new ones benevolence will be perceived as unstable. History of demonstrated benevolence from trustee will have significant positive influence on trustor, but neglecting the other party even in established relationship can damage the perception of benevolence over time (Tomlinson & Mayer, 2009). In order to demonstrate constant benevolent behavior over time, companies need to control all factors (such as competences, additional services, non-profit interests) which contribute to the perception of benevolent behavior. The combination of competences used for providing some additional services over time, will demonstrate interest for well-being of the partner, and thus help companies to stand out from the others in the market and signal their benevolence.
2.5.3. Communication as a factor facilitating the development of trustworthiness

So far the paper was exploring how trustworthiness can be demonstrated through some intangible aspects such as consistency and through tangible aspects that can be demonstrated or seen such as competences. Another important factor that can help companies in demonstrating their trustworthiness is communication. Some authors argue that communication is an antecedent to trust (Anderson & Narus, 1990), while other position trust as an antecedent of communication (Roy et al., 2011). Important is that communication can be a very effective tool in demonstrating trustworthiness and developing trust based business relationships in future.

Kasper-Fuehrera and Ashkanasy (2001) define communication of trustworthiness as ‘an interactive process that affects monitors, and guides members, actions and attitudes in their interactions with one another which further affects the level of trust that exists between the partners’. In other words communication that occurs during the interaction between business partners can assist in the resolution of conflicts and ambiguities as well as help manage future perceptions and expectations (Morgan & Hunt, 1994).

Since communication of trustworthiness requires interaction between partners Kasper-Fuehrera and Ashkanasy (2001) argue that both verbal and nonverbal cues are important and necessary for humans to communicate trustworthiness. Communication takes places via signals, verbal or written (Voigt & Inderfurth, 2012). Wood (2006) in his research came to the conclusion that customers use nonverbal signals during judgments of the traits of candor, benevolence and expertise and in the overall assessment of the trustworthiness of a business person. Individuals intuitively perceive nonverbal signals and use them to reach judgments about the intentions of the sender (Wood, 2006).

However, face to face communication has been noted as the most effective means to facilitate trust (Nohria & Eccles (1992), Grundy (1998)). Based on face to face communication, judgments about individual’s personality or competence can be made very quickly (Kasper-Fuehrera & Ashkanasy, 2001). Ben-Ner and Putterman (2009) further confirm with their laboratory experiments that face-to-face communication is one of the most powerful ways of increasing cooperation. Face-to-face meetings enable verbal communication, in which promises can be delivered; emotions such as sympathy or commitment can be expressed by vocal intonation, facial expression or body language (Ben-Ner & Putterman, 2009).
Entering into a contract with sufficiently sure and costly penalties for non-fulfillment can be a substitute for trust (Ben-Ner & Putterman, 2009). If parties know that the result of communication process might be a binding contract, they will use communication very seriously for coordination and bargaining, whereas all other communication processes without enforceable contracts will be treated as cheap talks (Ben-Ner & Putterman, 2009). Findings that Ben-Ner and Putterman (2009) reached were that trusting and trustworthiness will be increased by opportunities to exchange proposals and counterproposal and also when the verbal message could be sent.

All the former findings indicate that in the interaction between business partners, communication plays a very important role in building the perception of trustworthiness. The way the trustee will communicate and give information, both facial expression and body language are important for reflecting the image of trustworthy party.

2.5.4. Integrity as a factor facilitating the development of trustworthiness

Another intangible aspect of trustworthiness is integrity. Integrity refers to ‘a set of moral and ethical principles acceptable to both trustor and trustee and also predictable and reliable and lead to equity’ (Bews & Rossouw (2002), Yi & Siqing (2009)). It reflects ‘the image of predictability, honesty, and objectivity and contributes to the development of positive reputation for the firm’ (Pay et al., 2015). Scarnati (1997) also states that honesty and integrity are inseparable and adds that without honesty and integrity an administrator cannot build trust and without trust a co-operative relationship with the others cannot be realized. Trust together with promise keeping generates credibility, and credible people are believable (Scarnati, 1997). The same author further clarifies that if a person possesses integrity he/she will be seen as credible and people will believe in his/hers promises (Scarnati, 1997).

Bews and Rossouw (2002) indicate that open and honest communication in terms of a balance in the information supplied, is required in order to reflect integrity. The same authors give an example how integrity will not be attributed to a person. Integrity will not be attributed to a person who is consistently ill mannered to the extent that one can almost predict that the person will act in that direction (Bews & Rossouw, 2002). This means that fairness that refers
to moral consideration of the interest of others is an important element of the concept of integrity (Bews & Rossouw, 2002).

Paper of Trevinyo-Rodríguez Nelly (2007) explores integrity through three main forms: personal integrity, moral integrity and organizational integrity. Personal integrity emphasizes the idea of being true to oneself; commitment to internal, personal principles and values, which does not imply congruence with moral standards (Trevinyo-Rodríguez Nelly, 2007). Personal integrity will exist if a person acts according to its beliefs, principles or values and not only support them in word (Trevinyo-Rodríguez Nelly, 2007). Therefore, personal integrity requires actions not only identifications (Trevinyo-Rodríguez Nelly, 2007).

Moral integrity refers to set of recognizable universal moral principles or commitment to which individual complies to (Trevinyo-Rodríguez Nelly, 2007). The same author states that moral integrity encloses a higher level system, which goes beyond the pure individualistic commitment Trevinyo-Rodríguez Nelly, 2007). Moral integrity is seen as additional requirement to personal integrity (Trevinyo-Rodríguez Nelly, 2007).

Organizational integrity is comparable with social structures, since they are the means through which individuals communicate with the society (Trevinyo-Rodríguez Nelly, 2007). It refers to setting up organizational principles and values required to respond to external and internal environment (Trevinyo-Rodríguez Nelly, 2007). In order to develop integrity organizations need to introduce a code of conduct (Kaptein & Avelino, 2005). Code of conduct, which includes organizational principles and values, cannot be completely isolated from personal integrity since individuals should be conscious and consistent with their own principles and with the organization’s (Trevinyo-Rodríguez Nelly, 2007). Conflicts may arise if the organizational values are not in line with individual and moral standards and in such cases, the individual may either comply with organizational non-moral standards or contravene them (Trevinyo-Rodríguez Nelly, 2007).

Since this paper is based on qualitative analysis of a firm in service industry, the aspects of service integrity need to be mentioned. Scheuing and Edvardsson (1994) perceive service integrity as ethical conduct and adherence to ethical values in all parts of the service processes and among all participants (customers, employees and suppliers/partner). According to the same authors, service integrity refers to fulfilling a commitment; keeping one’s end of the agreement and doing what the other party can reasonably expect; avoiding opportunistic behaviour and not taking advantage of the other party’s ignorance, weakness or generosity;
carrying out a service transaction in a manner that will be the basis for building future business relationships (Scheuing & Edvardsson, 1994).

Additionally to the personal, moral and organizational integrity, Scheuing and Edvardsson (1994) make a distinction between provider integrity and customer integrity in service industry. They explain provider integrity as honest and fair behavior toward all customers, whereas customer integrity is described as honest and fair behavior by customer toward the provider (Scheuing & Edvardsson, 1994). By keeping the promises made in advertising, brochures or contracts or in oral forms, service provider will demonstrate its integrity (Scheuing & Edvardsson, 1994). On the other hand, customers should provide adequate and accurate information and be faithful to the commitments made to provider (Scheuing & Edvardsson, 1994). Hence it is a two-way street and both parties should adhere to their part of the deal.

Why is it so important to demonstrate integrity? In a dynamic and increasingly competitive marketplace demonstrating integrity will create loyalty and preferences and drive quality (Scheuing & Edvardsson, 1994). Integrity is not something one possesses, but rather it is something one does (Trevinyo-Rodríguez Nelly, 2007). It involves consistency between actions and principles, but also compliance to the generally accepted principles or moral standards (Trevinyo-Rodríguez Nelly, 2007).

If the party doesn’t adhere to the acceptable set of moral and ethical principles, it will be evaluated with lack of integrity. Mayer and Norman (2004) suggest that lack of integrity may cause concerns about being vulnerable to the other party. Kim et al. (2006) suggest that people intuitively believe that those with high integrity will refrain from dishonest behavior, whereas those with low integrity might show both dishonest and honest behavior depending on the incentives and opportunities available.

The question is how will the trusor evaluate that trustee lacks integrity? One possibility suggested by Mayer and Norman (2004) is that if trustee is willing to lie, will not stick to promises, acts in other ways that are perceived as dishonest, or holds values that would negatively affect the relationship, then trustor will perceive lack of integrity. Low integrity will be perceived if the trustee does not adhere to a set of principles that the trustor finds acceptable, and this is likely to be seen as controllable by the trustee (Tomlinson & Mayer, 2009).
Integrity appears to be the most stable factor of trustworthiness, according to Tomlinson and Mayer (2009), since it depends on trustee’s intention to adhere to the set of moral and ethical principle acceptable to both sides. Since it is likely to be the most stable factor of trustworthiness, perception of low integrity leads trustor to believe that future risk taking with the trustee is likely to lead to more negative outcomes (Tomlinson & Mayer, 2009). In such situation, where the trustor evaluates trustee with low integrity, the best way to repair low integrity is for the trustee to attempt to reattribute the cause to a less damaging causal ascription, such as an external cause, or to ability (Tomlinson & Mayer, 2009). Thus it is very important that the trustee demonstrates consistent approach in dealing with the trustor, because integrity entails that for example every aspect of the service provider displays a harmonized approach when dealing with their customers (Kharouf et al., 2014). In other words trustee needs to show consistency in its activities, adhere to the set of principles acceptable to trustor, deliver given promises and this will lead to the perception of high integrity which further leads to the perception of trustworthy partner.

2.5.5. Consistency as a factor facilitating the development of trustworthiness

Consistency and integrity are two very interlinked aspects. According to Bews and Rossouw (2002) consistent and fair behavior is a precondition for integrity, because procedural transparency can contribute to the positive perception of integrity. The same authors also argue that if managers take initiative and develop ethical codes or an agreement on standards of behavior for themselves and their subordinates and by consistently adhering to these ethical codes and standards, they will signal consistency in behavior (Bews & Rossouw, 2002). Such behavior further leads to the perception of behaving with integrity (Bews & Rossouw, 2002).

If the company demonstrates consistency in their performance that will reduce uncertainty and the trustor’s perceived risk in dealing with the trustee and hence enable the company to demonstrate its trustworthiness (Kharouf et al., 2014). Showing inconsistencies in behavior will lead to unsatisfied customers or compliance violations (Ryndina, Küster & Gall, 2007). Consistency in behavior over time is one of the requirements for establishing trust relationship (Bews & Rossouw, 2002).
In other words if the company is consistent during time in performing their activities it will be perceived as trustworthy. In addition predictability is also very often linked with consistency. Namely if the company is consistent in their performance and trustee is showing predictability in behavior, that can be an important predictor of trustworthiness (McKnight et al., 1998). Hence predictability, repeated action during time and integrity are all aspects linked with consistency in behavior.

2.5.6. Value alignment as a factor facilitating the development of trustworthiness

In comparison with previous factors that help building the perception of trustworthy firm, value alignment doesn’t receive so much attention and it hasn’t been mentioned so much in the literature. Most of the literature focuses on benevolence, integrity, competence or communication. In this part of the paper some aspects of value alignment will be described.

Value alignment which is also known as shared values, can be described as ‘the extent to which partners have beliefs in common about what behaviors, goals and policies are important or unimportant, appropriate or inappropriate, and right or wrong’ (Morgan & Hunt, 1994). Lack of congruence or alignment in values between partners can lead to mistrust (Sitkin & Roth, 1993). Morgan and Hunt (1994) further agree that value alignment contributes to the development of trust. Also Pay et al. (2015) argue that if the customer perceives value alignment or congruence of the service providers’ policies and behaviors, that will lead to greater satisfaction and higher commitment. Same authors further indicate that shared values facilitate interaction and communication between the partners which then leads to mutual trust (Pay et al., 2015).

Shared values are one of the foundations of trust (Tatham, 2013) and also one of the psychological/social aspects of cooperation (Li, 2005). Shared values provide a solid foundation for knowledge sharing and can support the pursuit of sustainable competitive advantage (Jih, Lee, & Tsai, 2007). Communication that is essential for knowledge creation can be facilitated if the parties in exchange relationship have shared values (Li, 2005).

Together with shared goals, shared values reduce uncertainty about future behavior (Gillespie & Mann, 2004). In their paper Gillespie and Mann investigate the importance of shared values inside a company between the leader and its team members. Their findings indicate that by establishing shared values and goals and honest communication, followers will be more
willing to make themselves vulnerable to the leader by engaging in trusting behaviors (Gillespie & Mann, 2004). The former can be applied also in the relationship between business partners, since the trustor is the one who is going to make himself vulnerable to the trustee and honest communication and shared values can facilitate this process.

The concept of shared values is also identified as the concept of shared vision by Li (2005) and Chang and Huang (2012). According to Chang and Huang (2012) shared vision provides organizational members a sense of purpose and direction, whereas partners with shared vision can pursue common goals. Like already argued before by Gillespie and Mann (2004) who emphasize the importance of shared values within the organizational members, Chang and Huang (2012) confirm this and further add the same importance to the shared vision between outside partners. Trust and shared vision may be critical factors for successful cooperation, because when the exchange parties have a shared vision, they have the same perception about how to integrate strategic resources and how to interact with each other (Chang & Huang, 2012). Li’s (2005) findings suggest that building trust and shared vision is a cumulative process, it is costly to maintain, but it can help to overcome a number of disadvantages associated with business relationships.

3. Empirical Research

3.1. Research Method

In every type of business research, in order to answer the research question, researchers need to collect data, (either primary or secondary) depending upon the chosen method of research. Also, depending on the research question, researchers need to choose the most appropriate data sources that can be used to answer the research question. Once the data source has been chosen, the research method that will be applied is already known.

In this paper, primary data has been used for the purpose of answering the research question. According to Ghauri & Gronhaug (2010, p.90) primary data are original data collected by us for the research problem at hand. The main advantages of collecting this data for the specific research problem is that we can find out what are the reasons behind people’s attitude, intentions, consumer behavior, management decisions or problems faced in internationalization efforts (Ghauri & Gronhaug, 2010, p.100). However, there are some disadvantages of collecting primary data. The main disadvantages are time, cost and
accessibility (finding consumer, company who are willing to cooperate and answer our questions) (Ghauri & Gronhaug, 2010, p.100). Another important disadvantage of primary data collection, is that the researcher has a less degree of control in data collection, therefore unexpected factors may influence and interfere with efficient data collection (Ghauri & Gronhaug, 2010, p.100).

Primary data is mostly used in qualitative research. According to Flick (1998, 9.14), the most important features of qualitative research are the correct choice of appropriate methods and theories; the recognition and analysis of different perspectives; the researchers’ reflection on their research as part of the process of knowledge production; and the variety of approaches and methods.

If we compare the qualitative and quantitative research methods the main differences between them is not of ‘quality’ but of procedure (Ghauri & Gronhaug, 2010, p. 104). In qualitative research, instead of starting from theories and testing them, a more ‘sensitizing concepts’ are required for approaching the social concept to be studied. However, it must be emphasized that these concepts are themselves influenced by previous theoretical knowledge; the difference is that here, the theories are developed from empirical studies (Flick, 1998, p.12). The main findings in qualitative research are not arrived at by statistical methods or other procedures of quantification, because research problems are focusing on uncovering a person’s experience or behavior, or when we want to uncover and understand a phenomenon about which little is known (Ghauri & Gronhaug, 2010, p. 104). Such findings cannot be identified using statistical methods.

In qualitative research, central criteria depends on whether findings are grounded in empirical material or that the methods are appropriately selected and applied (Flick, 1998, p.15). Although test of hypothesis might be conducted in qualitative research, the main emphasis is usually on gaining insights and constructing explanations or theory (Ghauri & Gronhaug, 2010, p.196). Hence, for this master thesis, qualitative research is the appropriate method to be used in order to reveal the reasons behind a person’s behavior and to explain them through an already existing theory.
3.1.1. Case study design

With the aim to investigate the reasons behind factors that facilitate building the image of a trustworthy firm, qualitative approach was implemented. In this research, interviewing (as method of qualitative research), was used as it represents the most effective way to understand experience and also, the beliefs and thoughts from the viewpoint of the respondents. The interviews were conducted in the Serbian language, the mother tongue of both the interviewer and interviewees. Hence, both interviewer and interviewees were able to express themselves accurately.

The goal of this research is to capture the idea, or more precisely, the reasons why certain factors have significant influence on building the image of a trustworthy company in the eyes of the clients. Therefore to ensure the freedom of speech, the individuals had the opportunity to express their thoughts and beliefs freely. Thus, unstructured or narrative interviews have been used with open-ended questions.

Interviewees were asked to explain their point of views on the aspects such as trustworthiness and trust in business. Whereas the focus was on the owner, Mr. Davidovic and his beliefs about the importance of trust and building the image of trustworthiness. The owner was asked to talk about his experience and the steps he implemented in the process of building a trustworthiness picture. The secretary was asked to talk about her beliefs of how Mr. Davidovic built the reputation and the image of a trustworthy firm. During the interviews, additional questions were raised in order to clarify certain points of view claimed by the interviewees. This kind of inquiry enables an understanding of the most important aspects given by the interviewees.

However, during the interviews some obstacles were identified. In some occasions respondents did not understand the main point of the question, therefore I needed to explain the questions or to ask it again later in the conversation. Also, several times respondents were interrupted by a phone call, therefore the interview was stopped for a short time and then resumed. However, these interruptions did not have any impact on the quality of provided information.
This study has been conducted with a small Installation firm in Linz with 6 employees (excluding the owner). Davigo Installation is seated in Spallerhof in Zinöggerweg 25 in Linz. Main services provided by this firm are water, heating and gas installations. Goran Davidović founded the firm in 2007. All additional information about the firm can be found on their web site www.davigo.at.

The reason for choosing this firm as a subject of research was the owners’ origin. Owner, Mr. Davidović was born in Bosnia and Herzegovina. During the war, he and his family, fled to Germany. After finishing school and working in different firms in Munich, Mr. Davidović made a decision to move to Linz and start his own business. As a foreigner in Austria, Mr. Davidovic encountered several obstacles during his struggle for establishing the firm and positioning it on the market. I wanted to investigate if his cultural background created significant obstacles for establishing the firm and how Mr. Davidović managed to overcome these obstacles, and prove himself and his firm as trustworthy in the eyes of his clients. Throughout the interview, it was determined that Mr. Davidovic’s cultural background was not an important obstacle. Hence, the focus of research moved on to other factors relevant for the process of building the image of a trustworthy firm.

An additional reason for choosing this company, was the language aspect. Since I am from Serbia, I speak the same language like Mr. Davidović. This similarity made the interview much more convenient. The mutual language was an advantage for both sides, as we were both able to express ourselves accurately, ask the right questions and give extensive explanations.

Besides Mr. Davidović as a representative of the firm, the interview was also conducted with his secretary. The main purpose of the interview with the secretary was to get additional information to confirm or disapprove the aspects Mr. Davidović mentioned.
3.1.3. Procedure of data collection

The initial contact was realized by a phone call, where a meeting was scheduled. During the first meeting the purpose and main goals of the research were explained to the interviewees. Also, the reasons for choosing the firm were clarified. The owner was informed in advance about the need to interview his secretary in order to receive additional information. Both the owner and the secretary accepted to participate in the research.

In order to understand the whole picture of the process of building trustworthiness in the eyes of the clients, the owner was interviewed first. After the first interview, the transcript was written and carefully reread in order to look for some aspects that needed additional clarification which could be provided by the secretary. Then, the interview with the secretary was conducted. The focus of the interview with the secretary was to understand Mr. Davidovic’s behavior from the employees point of view, and to gather additional information about the beliefs and opinions of clients, with whom the secretary has constant contact. The duration of the interview with Mr. Davidovic was around 45 minutes and with the secretary was around 30 minutes. Both interviews were conducted over 2 weeks. The interviews were audio-taped and transcribed. Transcripts are written in the Serbian language, but all aspects relevant for the research are translated into English.

3.2. Results of analysis

The case study findings are presented in the following part. As explained earlier, the focus of the analysis is on the factors that are influencing or facilitating the development or signalization of trustworthiness. Therefore, findings for each of the factor will be described. However, not all of the six factors mentioned earlier in the paper are important for building trustworthiness according to Mr. Davidovic. Value alignment perceived as common beliefs about acceptable behavior, goals and policies (Morgan & Hunt, 1994), turned out not to be an important facilitator in signaling trustworthiness of a firm, more precisely, the firm Davigo Installationen.

Nonetheless, we must bear in mind that these are the finding based on analysis of one small firm. Hence it is very much possible to get different results if we analyze other firms in the same or in other sectors. In this paper I have to restrain the findings as valid for the firm Davigo Installationen and add that it might be variations to other firms.
Furthermore, all other factors that emerged from the analysis as important facilitators of trustworthiness will be separately interpreted. In the appendix you can find the tables with results. All findings are coded with five-digits or five symbols, whereas the first three digits reflect the factor and number of statement analyzed (example: Consistency- CS1) and the last two digits or symbols are the interviewees codes (example: interviewee1- I1).

Focus of this analysis will be on the findings that arise from the owner’s perspective, since he was the one who established the firm in the first place and faced many challenges from the beginning. Findings from the interview with the secretary will be used as a backup for the information provided by the owner and also, to have additional perspective on the owner’s behavior with his clients.

3.2.1. Competence as a driver of trustworthiness

Perhaps one of the first aspects potential clients are going to inform themselves about and use in their estimations of firm’s trustworthiness is how competent the owner of the firm and their workers are. Xie and Peng (2009) view competence from the stance that ‘the trustee possesses the knowledge, expertise and skills required to fulfill the needs of the trustor’. Bearing this in mind, clients can estimate competence of a firm by doing a background check of the qualifications of the owner and his workers.

In the case of Davigo Installationen firm, Mr. Davidovic confirms his qualifications with statements: “I finished school for that and I had few years of experience (...) I finished here additional exams (...) (CP1I1). I was also a director of one other firm for 3 years (...) CP2I1.”

However for some clients qualifications might not be a good indicator of competence and they might need additional evidence. In such cases Mr. Davidovic offered his services and asked for an opportunity to prove himself trustworthy: “(...) I was going to different firms and asking them ‘give us an opportunity to renovate one bathroom, give us an opportunity to do some damage, something that the insurance covers, it will not cost you more than you would pay to other companies and if you are not satisfied with our quality you don’t have to hire us anymore (CP3I1).” With this approach Mr. Davidovic gained most of his clients in the beginning.
Some clients just need a tangible confirmation of competency and quality of work in order to hire the firm for more important jobs. The former is confirmed by the secretary, who states: “There are many who I have the feeling, give some small task to do and then they see if he did this job ok, we will call him when something bigger comes up, just because he did the first job good (...) (CP3I2).”

During the years he worked in installation services, Mr. Davidovic accumulated valuable experience that helps him evaluate his potential clients and their trustworthiness. In some cases Mr. Davidovic can estimate potential clients or solve a problem even on the telephone: (…) “if someone wants a new bathroom already before he goes to the client he can tell if this client is going to hire us for the job or he just needs someone to have a look and give him advices what to do. He knows that already, but still he goes there, has a look and gives advices what should be done (CP1I2). (...) he knows to solve many problems on the telephone (CP2I2).” Hence due to accumulated experience entrepreneurs can develop a skill to estimate the needs of potential clients and fulfill them more efficiently, which further supports the assumption of their competency.

From the foregoing statements we can see how significant it is to demonstrate competences to the potential clients. Especially in services where clients cannot get tangible proofs of the quality before the job is done, skills, qualifications and expertise are quite important in assessment of firm’s competences.

In order to demonstrate competence in any area of business one needs to possess appropriate qualifications for it. Qualifications are usually obtained through education and work experience. Through work experience one can develop expertise and skills necessary in business. Still, in order to get work experience required for further advancement of skills and expertise, one needs to have opportunity to work and to demonstrate abilities. Therefore sometimes it is necessary to create this opportunity where firm can prove its competences, especially in situations where clients don’t perceive firm as trustworthy just on the basis of its qualifications. In such cases firms need to give tangible evidence of their competences by providing services to clients that can be measured. If clients are satisfied with given services they will evaluate firm and its workers as highly competent and thus worthy of their trust.
3.2.2. Benevolence as a driver of trustworthiness

Like already argued above, demonstrating competence, which includes qualifications, experience, expertise and skills is an important aspect that potential clients take into consideration when evaluating if the firm is worthy of their trust. Even if the firm possesses required competences, for clients it is also important to know how much effort a firm is willing to put into satisfying their different needs. Kharouf et al. (2014) perceive benevolence as ‘one’s partner willingness to forgo their own rewards in favor of mutual benefit and feelings that the trustee will continue to perform in a manner that will fulfill the trustor’s expectations’.

Customer satisfaction can be achieved in different ways and one of them is by additional services. With such additional services firms can differentiate themselves from the competition and gain customer loyalty. Also, by offering additional services, firms can attract potential clients: “(...) Services that others would charge we didn’t, so that the clients would say ‘ok, this is all right’ (BN1I1).”

However in some cases clients are expecting some additional services as a part of the whole offer: “You are offering these services, but you are also forced to offer them because the clients asked for them (...) (BN2I).” In such situations firms are obliged to provide these additional services and demonstrate consistency and integrity in fulfilling their promises even though it was not completely in their interest: “(...) we offered some additional services that we are available 24/7. If anything happens, we are there, which some other firm would not do, because they say ‘we finish at 16:30 O’clock and that is it’. Even though it was not in my interest to interrupt my dinner at 20 or 21 O’clock if somewhere the water is leaking, I had to do that (BN3I1).” Such services are something that clients appreciate and which greatly affect their satisfaction: “(...)Goran realized that this is important to his clients and he is offering the possibility that if they call today we are tomorrow the latest there or we come right away if it is really urgent. That is what most of the clients appreciate, when there is something urgent (BN3I2).”

Besides the additional services mentioned above, which require a lot of time and effort for the firm, there are some small services that don’t require so much time and effort but are very much appreciated by clients and can affect their satisfaction: “When our workers go there and...”
install something they leave it done and clean. They do the job good and always clean after themselves (...) This is for Austrians very important (BN2I2).

Customer satisfaction appears to be quite important for Davigo Installationen even if it is at the cost of the firm: “If a client now says ‘you installed something that I didn’t want’, Goran says ‘ok we will cancel the bill’. He covers the costs, but he looks that the clients are satisfied (...) (BN1I2).” The former reflects the thoughts of Kharouf et al. (2014) where they explain benevolence as willingness of a firm to sacrifice their own benefits in order to satisfy the customer. Customer satisfaction can further lead to loyal customer or further recommendations to new customers. Hence, benevolence is an opportunity that firms must recognize and apply in their business not only to demonstrate trustworthiness, but also to increase customer loyalty, which further leads to profit increase.

Especially nowadays when the competition on the market is tense and most of the competitors offer similar quality of services or products, firms need to find other options to differentiate themselves and attract more customers. One of the possibilities is by offering additional services that the competitors are not offering or they are charging for them more.

Offering additional services in order to increase customer satisfaction can lead to many benefit; most importantly, ones that attract new customers and increase loyalty of current ones. Customers that are already satisfied with the main service or product will perceive all additional services as a gesture of benevolence. This further means that the customers will not have the impression that the firm is just looking for a way to earn more profit, but also that the firm is concerned with customer’s needs and their benefits.

In the situations where benefits from the services are realized just for clients and on the costs of the firm, then the firm will be seen as the one that is taking into consideration more the client’s needs and wants than their own benefit. In such cases firms might have some losses in the short-run, but they will definitely have wins on the long-run since such services will increase customer satisfaction and gain their trust. Thus, the firms that demonstrate that they care about their customers and are interested in their satisfaction and mutual benefit will be perceived as trustworthy.
3.2.3. Communication as a driver of trustworthiness

As important as it is in private life, communication is even more important in business. Without communicating to the potential customers when, where, what the firm is offering success in business will be quite difficult. Good communication in the beginning of cooperation between business partners and also during their business relationship is very important in order to signify trustworthiness of the firm. One cannot just say to the business partner: ‘believe us; we are worthy of your trust’. Kharouf et al. (2014) indicate that the underlying principle is that ‘communication gives insight into the specific roles that the trustor and the trustee are expected to take throughout the exchange process’. Hence specific standards or norms of behavior must be determined and communicated.

Usually the contract between business partners encloses all the rights and obligations of both parties. Deadlines, amounts, discounts and other rights and responsibilities of the parties are specified differently depending on the business. In the services industry, specifically the installation services, it is important to pay certain deposit before starting the work: “You usually ask for a deposit, money in advance before signing a contract. It is usually 30%. Before you start working you usually get 30% and then after first part you have another 30% (CM1I1).” The former is the usual or common way of doing business, but some deviations might happen depending on the business deal: “Depends how you make a deal, what you write in contract. But with most of the companies it is important to take some deposit when it comes to large amounts and you can use some bank guarantees (…) (CM1III).” Hence the total value of the business is determining the conditions in the contract and these conditions need to be clearly communicated.

When the total value of the business is significantly high, then both parties are going to be cautious and will attempt to protect their investment. In such cases trustworthiness of business partners plays an important role. Business partners will be perceived as trustworthy if they are familiar with the common business practice and willing to apply it: “(...) it is a normal practice. Every business partner knows about it. There are no disagreements for that, because if someone is not willing to do business in a common way, that means he is hiding something (CM2I1).”

From all the foregoing statements it follows that communication of expectations and specific duties and responsibilities that both parties need to respect in the exchange process is very
important for the successful cooperation. Depending on the type of business and also on the total value of the business, terms of the contract may vary. In such situation business partners need to communicate and together determine specific expectations, rights and obligations.

In some types of business exists a common practice in contracting. Both parties need to be aware of it or it needs to be communicated. If the business partners are aware of the common business practice, but are not ready to implement it, that is already a signal for doubt. Hence communication of expectations, specific duties and responsibilities can be a useful tool in evaluating trustworthiness of a business partner. In the sense, that if the business partner is not ready to fulfill the communicated duties or accept communicated responsibilities, than that could be a sign indicating that the partner might not be trustworthy. Kharouf et al. (2014) confirm in their study that communication throughout a relationship will help strengthen perception of trustworthiness.

3.2.4. Consistency as a driver of trustworthiness

One of the tricky factors that is helping firms in indicating their trustworthiness is consistency. Why tricky? Because it is linked with time. According to Kharouf et al. (2014) ‘within exchange relationships, as interactions occur over time, both parties will judge the ability of the other party to fulfill their duties based on prior performance’. This further means that partners need time to assess the abilities of their potential partners and they also need to see some indicators that certain firms will continue their business in the future.

According to Mr. Davidovic: “(...) if the firm is young, then everybody is a bit cautious if it is about larger amount of money. Then they say ‘wait a little bit, what if he is not here tomorrow (...)’ (CSII1)”. Hence if a firm has been doing business for a longer time, it is somehow a signal for potential clients that they are consistent in their work and also some guarantee of less risk. Furthermore Mr. Davidovic emphasizes the importance of time by saying : “(...) time is healing everything. The more time passes the more you are famous on the market (CS2I1)”. Thus clients will perceive it as less risky and more trustworthy if a firm has been longer on the market.

Being consistent and delivering what you promised can sometimes bring some difficulties. In the sense that not all services required by clients are profitable and might even lead to losses. In such cases, firms might decide to accept the job regardless the losses because: “(...) the
pure job stays, enough to cover the costs, to pay the men who worked and to get that time I was talking about. That means you get this 7, 8 years and you don’t have to be afraid and work with such people any more (CS3II).” Therefore, even if the job is not profitable, firms still have some benefits by accepting the job, which include gains in time and experience, and those can signal consistency to potential clients.

Hence, showing consistency in behavior requires time and it might lead to short-term losses, but in the long run it will bring benefits. Over time firms can demonstrate that they are planning long-term business, delivering given promises, maintaining their quality at high levels, expanding their customer base, expanding their business and so on. Nowadays dynamic environment is threatening the profitability and survival of many firms on the market. It has become a great challenge to stay on the market and maintain a certain level of profitability or increase it. The longer the firm stays on the market the more time passes and the more famous it becomes. If the firm is constantly delivering expected performances and given promises, clients will perceive consistency in behavior and regard it as trustworthy. Therefore it is quite tricky to demonstrate consistency to the potential clients if you are just starting a business.

For start-up firms, it would be wise to accept all types of jobs in order to get more contacts, more experience and remain on the market longer. Staying on the market longer leads to expansion of business networks which further leads to becoming more famous in the business branch. The whole process requires time, during which a firm has to demonstrate consistency in behavior and performances.

On the other hand, for the older more established firms, processes of demonstrating consistency in behavior are less complicated, since such companies have been on the market longer. Simple observations of performances and behavior in past years can signal consistency to potential clients and hence establish the image of a trustworthy firm.
3.2.5. Integrity as a driver of trustworthiness

Integrity is another important feature that firms need to demonstrate in order to successfully continue their business. According to McKnight and Chervany (2001) integrity implies that ‘the trustee will demonstrate and stick to a set of principles and values that the trustor finds acceptable’. Mayer et al. (1995) further indicate that ‘integrity is expressed through several behaviors including honesty, predictability, credibility and dependability’. Firms need to find their own way in demonstrating all of these mentioned characteristics of integrity.

In the case of the firm Davigo Installationen, Mr. Davidovic is demonstrating integrity by making the most of the given opportunity: “If someone gives you an opportunity and says ok do what we agreed and you deliver it, you automatically have this man forever (...) (IN1I1).” Making the most of the given opportunity in this case means delivering the promised and expected services, which actually means sticking to a set of principles and values that the trustor finds acceptable, described by McKnight and Chervany (2001).

Realization of clients’ expectations will increase their satisfaction. As it was already mentioned, customer satisfaction is very important for the firm Davigo Installationen. Therefore Mr. Davidovic is seeking to satisfy the different needs and expectations of clients and thus is delivering promised services:” If he made a promise or if he just said something, he doesn’t even have to give his word, he will do it. None of the customers stays unsatisfied (...) (IN1I2).” With this approach in business and to his clients, Mr. Davidovic is demonstrating dependability, which further confirms the integrity of the firm.

Furthermore not only does dependability have an impact on customer satisfaction, but also on predictability. Predictability can be perceived by delivering exactly the expected services to the clients: “(...) some of the firms come and say this is going to cost this much and then they charge double. If you do that you are gone. The client will never again call you nor will he say anything good about you. If you say something you have to stick to it, to the deal (IN2I2).” By ‘sticking to the deal’, firms demonstrate their predictability and reliability. As Mr. Davidovic states: “In the first places comes quality, price and of course reliability and if that is there from both sides, you have nothing to be afraid of (IN2I1).” Hence it is a two way street, meaning that both parties need to have required characteristics for successful cooperation.
From the aspects discussed above, it can be seen that Mr. Davidovic is demonstrating integrity in several ways. Namely through delivering promised and expected services and demonstrating dependability, predictability and reliability. If clients identify all of these aspects, they will regard the firm as trustworthy.

An image of reliable, dependable and predictable firm is very significant not only for developing trustworthiness, but also for long-term success. In the long-run, firms that do not succeed in demonstrating their integrity to their current or potential clients will soon have difficulties staying competitive. Nowadays the quality of the product or services is becoming more and more similar between competitors and thus might not be a source of competitive advantage. In this case, firms need to offer something more to the customers, which is beyond the based product or services. This could be achieved through additional services and by demonstrating reliability and dependability.

For some customers, features such as reliability and predictability, or dependability and credibility or other variations, might be the most important criteria in the process of firm selection. Therefore firms need to be aware of this and make an effort to demonstrate to potential clients that they will deliver the expected set of values and principles.

Since integrity is realized through delivering expected set of values and principles and given promises, it is apparent that displaying integrity requires time. Another factor mentioned before that also requires time in order to reflect trustworthiness is consistency. Hence consistency and integrity are two very interrelated factors. Kharouf et al. (2014) in their study also highlight that ‘together with integrity, consistency helps strengthen the promise and predictability of the trustee’s future performance, helping to build trustworthiness’.
4. Discussion

Overall the paper demonstrated the existence of numerous explanations and definitions of trust and trustworthiness. Even though, there is distinction between trust and trustworthiness, these two aspects are very much interrelated and complement each other to reach the final outcome. Many authors argue that basis (or scales, dimensions) of trust are competence, integrity, benevolence, honesty, openness (Hoy & Tschannen-Moran (1999); Butler (1991); Ko (2010); Kim et al. (2006); Scarnati (1997)), while others argue that the same aspects are dimensions of trustworthiness, supporting companies in building the image of trustworthy player (Kharouf et al. (2004); Pay Ling Yu (2015); Poon (2013); Roy et al. (2011)). It is noticeable that the new research is focusing more on trustworthiness, whereas the earlier research was mostly focused on trust.

If we consider Kharouf et al. (2014) definition of trustworthiness as ‘a trait of a party’ and Hoy and Tschannen-Moran (1999) definition of trust as ‘individual’s or group’s willingness to be vulnerable to another party based on confidence that the latter party is benevolent, reliable, competent’, than it can be argued that benevolence, competence, integrity, honesty, openness, communication are dimensions of trustworthiness. Thus, party first needs to demonstrate possession of all these traits in order to be perceived as trustworthy. Afterwards trust will be developed on the foundation of trustworthiness.

Evaluation of trustworthiness of a party is crucial step, since it leads to trust perceptions, which in turn determine the outcomes of the relationship (Bews & Rossouw (2002)). However not everyone turns out to be trustworthy and Chang et al. (2010) suggest that assessment of trustworthiness is crucial for the development of a successful relationship. This further implies that companies should seriously consider all the factors that are facilitating the development of trustworthiness and start demonstrating them, in order to be perceived as a trustworthy player. This is one of the reasons, why this research is valuable, because through practical example we can notice how all facilitators of trustworthiness, explained in literature, can be applied in practice.

As already mentioned before, this research was based (lead) on Kharouf et al. (2014) six factors facilitating trustworthiness, namely: competence, benevolence, communication, integrity, consistency and shared values or value alignment. Although other authors focus on
fewer and other on more factors of trustworthiness, I decided to follow Kharouf et al. (2014) distribution of factors, because I recognized many of them during the interviews with the owner and secretary and I also wanted to make clear distinction, if possible. Therefore, I got results for all aspects except for shared values.

From the results, that can be found in the tables (in the appendix), it can be seen that all mentioned factors seem to be important in building trustworthiness. For example, competence is seen in the literature as the level of knowledge of a person or ability of a service provider (Nurse et al. (2013); Pay et al. (2015) and is based on the belief that the other party is capable and reliable (Kharouf et al. (2014)). Mr. Davidovic supports these theoretical explanations by stating that potential partner is evaluating the competence of a firm through qualifications, skills, expertise and experience.

Considering other factors, such as benevolence, Mr. Davidovic completely supported all theoretical explanations about importance of showing benevolent behavior. Benevolence is seen through demonstrating partner sincere concern and motivation to do good (Yi & Siqing, 2009) and not only having egocentric profit motive (Mayer et al., 1995). Benevolence also includes offering benefits to each other during business relationship (Wu et al., 2013) and this is exactly what Mr. Davidovic was doing in the beginning to demonstrate to his partners that he is trustworthy player.

Communication of trustworthiness proved out to be an important factor as well. Theoretical explanations such as that ‘communication of trustworthiness guides members, actions and attitudes’ (Kasper-Fuehrera & Ashkanasy, 2001); ‘assists in the resolution of conflicts and ambiguities’ (Morgan & Hunt, 1994); ‘gives insights into the specific roles that the trustor and trustee are expected to take’ (Kharouf et al., 2014); have been confirmed in practice. In communication process parties are negotiating rights and obligations and finalizing the process by a contract. Results show that if one party is not willing to accept the usual way of doing business and policies common for specific industry, that is already a signal for doubting in trustworthiness. Hence, communication between business partners can be a very helpful tool in assessing the trustworthiness of other party.

Beside demonstrating competence, benevolence, and communicating trustworthiness, other factor that was emphasized as important one was integrity. As already mentioned previously, integrity and consistency are very interrelated and thus, very difficult to separate. Both integrity and consistency can be seen as one, but I decided to analyze them separately. I
observed consistency bearing in mind the determinant of time, meaning that during time firms can demonstrate ability to fulfill their duties and show consistency in behavior. The former was confirmed in the analysis and especially emphasized by statements that ‘time is healing everything...the more time passes the more you are famous on the market (CS2I1)’. The more you are famous on the market the more will people know about you and perceive you as trustworthy.

Firm will also demonstrate consistency if it adheres to the set of principles and values acceptable to both parties. Expanding on this view, it can be argued that shared values are prerequisite to demonstrate consistency. This is perhaps the reason why the interviewees didn’t mentioned shared values as important in demonstrating trustworthiness, because they are the basic requirement for initiating business relationship. Given this explanation, it can be also argued that by adhering to shared values and principles during time, firms demonstrate consistency, which then leads to the perception of integrity that reflects the image of predictability, honesty, and objectivity and contributes to the development of positive reputation for the firm (Pay et al., 2015). Indeed, the results confirm the importance of predictability and reliability for demonstrating trustworthiness to the potential partners. If a firm has an opportunity to demonstrate its competence, benevolence and consistency by delivering what has been communicated and promised, it will demonstrate integrity and altogether trustworthiness.
5. Research limitations and conclusion

One of the most important limitations of this research is that the results are based on one case study, hence on one small firm in the service sector. Therefore, all findings are restricted for small and medium size enterprises in installation industry. Even for the SMEs in the same industry results can be different and therefore general implications or conclusions cannot be given.

Another limitation is that the research was based on a small firm with only six employees and the interviews were conducted only with the founder of the firm and his secretary. Given this, the paper has only internal perspective, and it would be much more interesting to see all the aspects analyzed from partner’s perspective. However the owner was not so willing to include one of his partners into research, therefore I had to base my paper only on two interviews.

In regard with the size of the firm, since the paper is based on a small installation firm, it would be interesting to analyze bigger companies and investigate how they demonstrated trustworthiness to their potential partners. This raises a question if the bigger companies, with already established reputation and solid market position, need to demonstrate trustworthiness to potential partners or this is a challenge only for start-up companies?

Regardless of all limitations mentioned above, this paper also has its contribution to the research by raising the understanding of phenomena of trustworthiness and the factors that are facilitating its demonstration. Through this research, reader can gain insights and better understanding of how in practical business life trustworthiness can be built. It can be argued both: that the results of this research confirmed theoretical explanations of how certain factors can facilitate building of trustworthiness; or that theory provided explanations for obtained results. In either way, after reading this research reader will have a clear picture of how one company can demonstrated to be a trustworthy player.
6. References


http://doi.org/10.1007/978-3-540-69489-2_11


7. Appendix

- Tables with interview results:
  - Table 1: Interview results with Mr. Davidović
  - Table 2: Interview results with Miss Raćanović Nikolić

- Transcript of the interviews:
  - Transcript with Mr. Davidović (Serbian version)
  - Transcript with Mr. Davidović (English version; *remark: only the aspects relevant for this paper are translated in English*)
  - Transcript with Miss Nikolic Racanović (Serbian version)
  - Transcript with Miss Nikolic Racanović (English version; *remark: only the aspects relevant for this paper are translated in English*)
Table 1: Interview results with interviewee 1

<table>
<thead>
<tr>
<th>Factors facilitating trustworthiness</th>
<th>Competence</th>
<th>Benevolence</th>
<th>Communication</th>
<th>Consistency</th>
<th>Integrity</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Question</strong></td>
<td><strong>Q: Did you have any experience before starting this business?</strong></td>
<td><strong>Q: How do you communicate the trustworthiness of your firm? What factors are important?</strong></td>
<td><strong>Q: How did you attract clients in the beginning?</strong></td>
<td><strong>Q: How do you check trustworthiness of your potential partners?</strong></td>
<td><strong>Q: What were the obstacles you were facing at the start of the business in showing trustworthiness?</strong></td>
</tr>
<tr>
<td><strong>Qualifications</strong></td>
<td><strong>Skills and expertise</strong></td>
<td><strong>Additional services</strong></td>
<td><strong>Communication</strong></td>
<td><strong>Determinant of time</strong></td>
<td><strong>Predictability and reliability</strong></td>
</tr>
<tr>
<td><em>I finished school for that and I had few years of experience, I was working that. And then I finished here additional exams (CP1I1)</em></td>
<td><em>I was going to different firms and asking them 'give us an opportunity to renovate one bathroom, give us an opportunity to do some damage, something that the insurance covers, it will not cost you more than you would pay to other companies and if you are not satisfied with our quality you don’t have to hire us anymore’. CP3I1</em></td>
<td><em>Services that others would charge we didn’t, so that the clients would say ‘ok, this is all right’. BN1I1</em></td>
<td><em>You usually ask for a deposit, money in advance before signing a contract. It is usually 30%. Before you start working you usually get 30% and then after first part you have another 30%. Depends how you make a deal, what you write in contract. But with most of the companies it is important to take some deposit when it comes to large amounts and you can use some bank guarantees CM1I1</em></td>
<td>*If the firm is young, then everybody is a bit cautious if it is about larger amount of money. Then they say 'wait a little bit, what if he is not here tomorrow’ CS1I1 time is healing everything. <em>The more time passes the more you are famous on the market CS2I1</em></td>
<td><em>If someone gives you an opportunity and says ok do what we agreed and you deliver it you automatically have this man forever. IN1I1</em></td>
</tr>
<tr>
<td><em>I was also a director of one other firm for 3 years CP2I1</em></td>
<td><em>we offered some additional services that we are available 24/7. If anything happens, we are there, which some other firm would not do, because they say ‘we finish at 16:30 O’clock and that is it’. Even though it was not in my interest to interrupt my dinner at 20 or 21 O’clock if somewhere the water is leaking, I had to do that BN3I1</em></td>
<td><em>with larger amounts it is a normal practice. Every business partner knows about it. There are no disagreements for that, because if someone is not willing to do business in a common way, that means he is hiding something CM2I1</em></td>
<td><em>pure job stays, enough to cover the costs, to pay the men who worked and to get that time I was talking about. That means you get this 7,8 years and you don’t have to be afraid and work with such people any more CS3I1</em></td>
<td><em>In the first places comes quality, price and of course reliability and if that is there from both sides, you have nothing to be afraid of. IN2I1</em></td>
<td></td>
</tr>
</tbody>
</table>

Source: Own table
Table 2: Interview results with interviewee 2

<table>
<thead>
<tr>
<th>Factors influencing (facilitating) trustworthiness</th>
<th>Competence</th>
<th>Benevolence</th>
<th>Integrity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Question</td>
<td>Q: How does Mr. Davidovic evaluate potential clients?</td>
<td>Q: How does Mr. Davidovic gain client’s trust and builds firm’s reputation?</td>
<td>Q: How does Mr. Davidovic demonstrate that his firm is trustworthy?</td>
</tr>
<tr>
<td><strong>Qualifications/Experience</strong></td>
<td><strong>Skills and expertise</strong></td>
<td><strong>Customer satisfaction</strong></td>
<td><strong>Additional services</strong></td>
</tr>
<tr>
<td><em>If someone wants a new bathroom already before he goes to the client he can tell if this client is going to hire us for the job or he just needs someone to have a look and give him advices what to do. He knows that already, but still he goes there, has a look and gives advices what should be done.</em> CP1I2</td>
<td><em>There are many who I have the feeling, give some small task to do and then they see if he did this job ok we will call him when something bigger comes up, just because he did the first job good.</em> CP3I2</td>
<td><em>If a client now says ‘you installed something that I didn’t want’. Goran says ‘ok we will cancel the bill’. He covers the costs, but he looks that the clients are satisfied.</em> BN1I2</td>
<td><em>When our workers go there and install something they leave it done and clean. They do the job good and always clean after themselves.</em> BN2I2</td>
</tr>
</tbody>
</table>
| *Yes he has experience and for example he knows to solve many problems on the telephone.* CP2I2 | *Goran realized that this is important to his clients and he is offering the possibility that if they call today we are tomorrow the latest there or we come right away if it is really urgent. That is what most of the clients appreciate, when there is something urgent.* BN3I2 | *some of the firms come and say this is going to cost this much and then they charge double. If you do that you are gone. The client will never again call you nor will he say anything good about you. If you say something you have to stick to it, to the deal.* IN2I2 | **Source:** Own table

Interviewee 2
Gordana Racanović Nikolić
(secretary)
Transcript with Mr. Davidović

(Serbian version)

Intervju obavljen 02.03.2015

Ispitivač: Mihaela Lacmanovic, student na Master studijama u Linzu na Johannes Kepler Univerzitetu

Ispitanik: Goran Davidovic, vlasnik firme Davigo Installationen u Linzu

Ispitivač: Kada ste osnovali kompaniju? Koliko dugo već poslujes i kada je sve to krenulo?

Ispitanik: Ja sam osnovao 2007 godine, tako da je ovo već sedma godina.

Ispitivač: Ovde u Linzu?

Ispitanik: Da, da.

Ispitivač: Možete li ukratko da mi objasnite čime se bavi vaša firma? Kakve usluge pruža?

Ispitanik: Čime se bavimo? Pa mi radimo grejanje, vodoinstalacije, plin, moderne tehnologije zagrejavanja kuća, znači solarna energija i kako bi rekli kod nas zračne pumpe. Uzimas energiju iz zraka, zemlje i koristis je da dobijes vruću vodu.

Ispitivač: Znači vi više pružate usluge instalacij, održavanja, montiranja?

Ispitanik: Pa i prodaju imamo. Znači sve što mi ugrađujemo to i prodajemo.

Ispitivač: Tokom našeg neformalnog razgovora, rekli ste da ste prvo poslovali u Minhenu?

Ispitanik: Ne tamo sam odrastao. Tamo sam završio škole, osnovnu, srednju

Ispitivač: Kada ste to već pomenuli, koju školu ste završili i jeste li imali nekog iskustva pre nego što ste poceli da radite ovaj posao?
Ispitanik: Pa jesam. Završio sam tu školu pa sam imao par godina iskustva, radio sam to.

Ispitivač: Radili ste u nekoj drugoj firmi, za nekoga?

Ispitanik: Da tako je. I onda sam završio dodatne ispite ovde.

Ispitivač: Ovde u Linzu?

Ispitanik: Da koji su potrebni za Austrijsko tržište recimo. Da bi mogao poslovati, da bi imao pravo da radi špin, da šta ja znam, jer to je jako odgovoran posao.

Ispitivač: Zašto ste se odlučili da dodate ovde u Linz?

Ispitanik: Pa to je više iz privatnih razloga.

Ispitivač: Ukoliko bi ste mi uporedili poslovanje u Linzu i u Minhenu, koje su glavne razlike?

Ispitanik: Pa ne znam, mislim razlika je u tome što je Minhen velegrad. Linz je šta ja znam koliko puta manji od Minhena, baš selo za Minhen. Tako da ima tu razlike normalno. To nije drugačija razlika između Minhena i nekog manjeg nemačkog grada, kao Linza i, znači isti bi razlika bila kao Beća i Linza i Minhen i Linz. Veća je razlika u veličini grada, veličini tržišta.

Ispitivač: Koje su prednosti ovde u Linzu?


Ispitivač: Znači vama se više sviđa ovde u Linzu da poslujete.
Ispitanik: Pa naravno, da.

Ispitivač: Možete li mi reći koje su vam bile najveće prepreke kada ste osnivali kompaniju ovde u Linzu?

Ispitanik: Najveće prepreke su bile ko i kod svakoga ja mislim, je da ti kao nova firma nađes mesto na postojećem tržištu. Znači mislim da je to puno teže nego da kao stara firma zauzmeš ili dodeš na neko novo tržište. Znači u biti svodi se na isto, ali je puno teže, jer ti sad kad otvoriš negde firmu i kažeš ‘ljudi ja sam tu i nudimo to i to’ nisi jedini. Znači ima nekih 60 do 70 firmi u Linzu koji nude to isto ko što ti nudiš. I onda najteže je ljude dobiti koji će tebi pružiti poverenje da kažu ‘ok uzećemo tebe’. I pogotovo ako firma ne postoji dugo, onda su svi malo pažljiviji ako se radi o maloj većoj sumi novaca, onda kažu ‘čekaj malo, šta ako njega nema sutra’. Onda će ipak uzeti firmu koja postoji 70 godina, neka je malo i skuplja, ali smo mi sigurni da će ona postojati još nekih 10 godina ili recimo idućih 3 godine koliko u Austriji garanciju mora držati.

Ispitivač: Sada da li se suočavate sa tim prerekama koje ste imali na početku?


Ispitivač: Pomenu li ste mi da je jedna od prereka ili možda zbog čega vam je na početku bilo malo teže jeste zbog vašeg da kažem imena i prezimena, zato što se zaršava na ‘ić’. Šta mislite zašto su, ako su uopšte potencijalni klijenti imali neke predrasude? Zašto su imali predrasude ili kakve su asocijacije imali? Šta ih asocira kad čuju da je neko iz EX-YU?

Ispitanik: Pa EX-Yu, mislim nije samo problem ex-Yu, mislim da je problem kao i kod svake druge nacije, ali to je nešto normalno. Ti kao austrijanac veruješ svom narodu više nego tudem. I to je nekako nešto normalno, što ne bi trebalo biti, jer ne mora da znači da ako je austrijanac da je dobar čovek. Ali dodatno dolazi taj problem što su naši ljudi, šta ja znam kad su bili

Ispitivač: Recite mi kako ste uspeli da prevaziđete tu prepreku na početku? Da li ste recimo išli na to da gradite reputaciju, kvalitet usluga, da demonstrirate neke svoje veštine, sposobnosti ili ste možda pokazivali interesovanje i brigu o klijentima ili ste kombinovali oboje?

Ispitivač: Znači na početku ste pokušavali da privučeš klijente putem nižih cena?


Ispitivač: Pa kako ste onda uspeli da pomovišete sebe na neki način ili da izgradite reputaciju ili da pokažete da je vaša kompanija vredna tim novim kupcima?


Ispitivač: Znači na početku ste pokušavali maksimalno da uštedite na tim nekim troškovima sto vi kažete automobili i slično, ne bi li pružili uslugu po nižoj ceni, da bi ste se malo diferencirali od konkurencije?

Ispitanik: Ne bi li prošlo što više vremena, jer vreme leči sve. Što god duže vremena si na tržištu više si poznat.

Ispitivač: Jer znači vreme utiče na izgradnju reputacije, to je vaše mišljenje?

Ispitanik: Pa sigurno da da, sigurno.

Ispitivač: Recite mi skoro ste otvorili web stranicu, da li mislite da je to jedan od načina da pokažete ili komunicirate svoju reputaciju odnosno verodostojnost firme ili mislite da nije? Zašto ste otvorili?

Ispitivač: Znači u ovoj vrsti posla to nije toliko bitno. Šta je onda bitnije?

Ispitanik: U ovoj vrsti posla je najbitnije da držiš kvalitet, da držiš cenu tog kvaliteta i da si odgovoran. Radi se o tome i upravo sa tim smo mi i zadobijali mušterije na početku, jer sam išao kod kojekakvih firmi i rekao ‘daj pustite nas da uradimo jedno kupatilo, dajte nam da uradimo jednu štetu, da jedno od osiguranja i šta ja znam, znači to vas ne košta ništa koliko ne bi platili i drugoj firmi pa ako vi niste zadovoljni sa našim kvalitetom onda nas ne morate više uzimati’.

Ispitivač: I kako su oni reagovali na tu ponudu? Jesu li imali malo nepoverenja ili su bili voljni?

Ispitanik: Pa i nisu imali nepoverenja nego su tražili i još više nego što im ti nudiš. Oni su tražili još neki extra šećer uz to, što kojekakve povratne novce. Normalno ako dobiješ od nekog mušterije ili od nekog partnera veći posao da mu to i na neki drugi način vratiš.

Ispitivač: I kako ste vi onda nalazili kompromis za takve situacije?

Ispitanik: Pa kažem to i onda smo nudili neke usluge da smo telefonski dostupni 24h. Znači da bilo šta da se desi na nekim drugim štetama, mi smo tu, što neka druga firma nije, jer oni kažu ‘mi završavamo u 16:30h i to je to’. Znači iako to meni nije bilo u interesu da ja u 20 ili 21h iza večere ustajem i idem negde gde voda curi, morao sam to raditi.

Ispitivač: A bilo je takvih slučajeva?

Ispitanik: Bilo je, pa to je i dan danas tako. Obijanje stanova sa policijom zato što nema nikoga u stanu, a dole ima poplava i šta ja znam. To su kompromisi ostali.

Ispitivač: Pa to su neke usluge koje vi pružate i to vas razlikuje od ostalih?
Ispitanik: Ti pružaš, ali ti si prisiljen, prinuđen da te usluge pružaš zato što su to tražili od tebe na primer. Znači te neke dodatne usluge. Onda ono, oni uslovi koje oni nisu tražili gde košta mog vremena puno je da sedneš posle radnog vremena za kompjuter da ono što si danas, što ja znam neku štetu imao, to si slikao tu štetu, pa moraš da sedneš da tačno markiraš slike gde je bila šteta, što je bio uzrok štete i da to napišeš na jednoj A4 stranici, pošalješ njemu preko mail-a i on bi to samo uzeo taj partner koji je dobio tu čitavu štetu da sanira i poslao bi to menadžeru za nekretnine, koji je u biti glavni poslodavac i njemu to dobro ispada. Znači on se sa tim pozabavio i ispada kao da je on sve to tako lepo napisao, samo je prekopirano.

Ispitivač: Recite mi, 7 ili 8 godina, sad će da bude 8 godina poslovanja i do sada ste izgradili značajnu poslovnu mrežu, imate verovatno veći broj klijenata odnosno poslovnih partnera, i ukoliko bi pod poslovnim partnerima smatrali klijente sa kojima imate dugogodišnju saradnju koliko takvih poslovnih partnera imate?

Ispitanik: Pa rećićeemo nekih 15.

Ispitivač: Koliko dugo sa njima poslujete, da li od samog početka?

Ispitanik: Pa neki su od samog početka tu, neki su tu 5 godina, neki 4 godine, neki su novi čak i prošle godine došli uz to. Ali u biti od tih velikih poslovnih partnera koji su nama daleko bitniji nego pojedinačni, pojedinačna osoba koja treba neku uslugu od nas to je jedinstven posao i za 15 godina će te možda ponovo zvati, dolazi uvek sve više i više.

Ispitivač: To ide kao preko preporuke ili?

Ispitanik: To nama daje potvrdu da je dobro to što radimo i što ostaju tu i još je veća potvrda da oni pričaju između sebe. Znači jer ovi moji partneri rade za neke kuće za koje ja ne radim. I ako ta kuća ima potrebu za nešto ili ima problem sa onim drugim instalaterom, onda se ona obrati ovima i kaže ‘ko s kim vi radite, da li vi imate nekog dobrog’. Tako da dolazimo uvek do nekih novih poslovnih partnera, koji us često ograničeni sa strane svojih šefova. I nažalost ne mogu svaki nama dati posao, koji bi hteli dati, jer nas poznaju i znaju da radimo kvalitetno. Oni u tom slučaju ako nešto treba hitno, onda mogu da nas zovu, jer mi to napravimo. Jer imaju argumente da kažu svom šefu ‘trebalo je odmah, a oni su pozdani i oni odmah idu’ što neće ovaj naš momentalni jer njemu to nije potrebno. Zato što on upravo ima 70 ljudi i 70 godina je u Linzu i

**Ispitivač**: Recite mi u ovoj vašoj delatnosti, oblasti poslovanja, da li vam je fokus više na izgradnji kratkoročnih ili dugoročnih veza sa poslovnim partnerima?

**Ispitanik**: Dugoročnih

**Ispitivač**: Šta su prednosti dugoročnih veza?


**Ispitivač**: A u kojoj si ti poziciji od ove dve što si sad rekao?

**Ispitanik**: Pa mi smo momentalno rećiće u nekoj poziciji da više možemo da biramo nego da smo u čekanju da nas izaberu. Mi smo već prešli neki prag, gde nije više strašno.

**Ispitivač**: Da li ste do sada imali situaciju da je neko od vaših poslovnih partnera iskoristio tvoje poverenje i na neki način imao on više prednosti i koristi nego vi? U koliko da kako ste u toj situaciji reagovali?

**Ispitanik**: To je svako imao na početku tako. Uvek postoje ljudi koji hoće da ne rade ništa a da zarade mnogo. To je ono ko i u prirodi ako nećeš ti mene pojести poješću ja tebe ili ono jači jede manjega. Tako je i tu. Ako neko vidi od poslovnih partnera da može onda će on to i raditi. Neće svako ali ako je čovek takav, pokvaren. Sigurno da je bilo takvih ljudi, koji su jednostavno rekli

Ispitivač: Recite mi kakva onda sredstva ili mehanizme kontrole koristite kao bi sprečili takvo oportunističko ponašanje? Da li primenjujete nekakve sankcije ili možda neke pravne postupke?


Ispitivač: Da li onda mislite da su takve kontrole kao što su sankcije ili neka pravila ili pravni postupci, efikasniji za uspostavljanje poverenja sa poslovnim partnerima, ili je efikasnije da se to poverenje gradi na nekim moralnim vrednostima, normama i kakva čovek ima shvatanja i slično?

Ispitanik: Mi šta god da radili mi ostajemo opet ljudi. Znači ko god se tako smatra da je čovek on nađe neku mogućnost mimo sudskih puteva. Znači ako imam o problem, ako ja sad danas imam sa nekim poslovnim partnerom problem, uvek ću gledati da ga rešim ljudski nego pravnim putem. Jer u tom nekom pravnom putu je 100% fiksno da zaradi advokat i sudovi, a pitanje je da li ti možeš od toga profitirati. I ako imaš profit od toga to je kratkoročno ali taj ti je partner izgubljen zauvek. A nikad se ne zna šta će biti za 15, 20 godina. Znači kad tad možda taj partner
koji je sada ne svojom voljom otišao u neki minus i ne može ti isplatiti neku sumu koja je dogovorena, možda je opet bolje pružiti njemu šansu i reći ‘ok nemaš’ a golom čoveku ne možeš ništa skinuti. Ako ti njega tužiš i odeš pravnim putem i sud ti kaže ok dužan ti je, pa ti sam znaš ionako da ti je dužan. Ne treba ti sudija da ti kaže da ti je neko dužan. Ali je problem kako ćeš dobiti taj novac. To ti ne može ni sud reći. U Austriji imamo zakon koji kaže 30 godina kada ti je neko dužan, 30 godina ga imaš pravo goniti i onda je on opravn svime. Ali nije to rešenje.

**Ispitivač:** Do sada ste stekli značajno iskustvo u pogledu kontakta sa klijentima ili ste imali kontakte sa različitim ljudima i da li vam to pomaže u proceni novih poslovnih partnera? Da li vam to pomaže da na osnovu prvog razgovora možete da procenite sa kim možete da imate kratkoročnu sa kim dugoročnu saradnju?

**Ispitanik:** Pa da normalno, kao i u svemu ako se krećeš u nekom krugu društva u nekom krugu poslovanja onda normalno da ti je lakše da proceniš jednu osobu kakva je i šta je. Mada to ne uspeva uvek. Uvek postoji neka osoba koja nije to što pokazuje da jeste.

**Ispitivač:** Da ali vi onda kada uspostavite kontakt vi krećete sa poverenjem u tu drugu stranu? Znači nemate nikakve negativne asocijacije ili neki skepticizam?

**Ispitanik:** Ne, ne. Postoje različiti načini poslovanja. Zavisi od sume novca, o kojoj se sumi radi. Da li ti to možeš da ako ti se ne plati ili ti se ne plati odmah, da ti to možeš reći ok probali smo. A ako je veća suma onda moraš uzeti neke garancije a to ima veze i sa stranom osiguranja. Mi smo osigurati pravno, znači ako bi trebali nekog baš da gonimo sudom onda imamo osiguranje za to koje kaže ‘do 7000e mi pokrivamo sve troškove sve što je preko ne pokrivamo’. Moraš uvek paziti gde se krećeš. A isto tako ako saradjuješ prvi put sa nekim, onda moraš da vidiš koliko je on likvidan zbilja. Tu postoje raznorazne internet stranice gde možeš da vidiš da li ta firma ima šta ili nema.

**Ispitivač:** Znači vi onda pre nego što započnete neki važniji posao sa nekom firmom proveravate verodostojnost i reputaciju te firme?

**Ispitanik:** Da da. Ili to ili tražiti nešto unapred (anzahlung), novac prije sklapanja ugovora. To je uobičajeno 30% pre nego što podeš da radiš dobiješ 30% i onda nakon prvog dela imaš još 30%. Ovisi o tome kako se dogovoriš, šta napišes u ugovoru. Ali kod mnogih je uvek bitno da
ako su veće sume da uzmeš jedan deo unapred, da se služiš kojekavim bankarskim garancijama. Postoji banka u kojoj on ima novac i ona može u svakom slučaju da garantuje u iznosu tog ugovora. Sad radiš rećićeš jednu zgradu koju ti imaš 150 000e da dobiješ u celosti i možeš da kažeš ok radićeš to, mi ćemo finansirati sve, mi ćemo dostaviti materijal i ljude i montažu i sve, ali tražimo bank garanciju od tebe, da banka garantira da ti tu sumu novca prvo imaš, drugo da mi tu sumu možemo dobiti u slučaju da ti ne bi hteo platiti iz bilo kojeg razloga. Znači banka garantira tom sumom da će nas oni isplatiti.

Ispitivač: Znači ipak je to na neki način kontrola ili način kako da vi zaštite svoju firmu, ali to je samo u slučaju novih poslovnih partnera?

Ispitanik: Pa kažem ovisi o sumi novaca i ovisi o koliko koga dugo poznaješ. Dok i kod starih partnera ako se radi o većim sumama uobičajeno je da sve ide crno na belo. Inače manje poslove primamo preko telefona isto tako, bez neke potvrde na papiru. Ali kod većih suma je to sasvim normalna stvar. To svaki poslovni partner zna da je tako. Za to ne postoje neke nesuglasice, jer dok neko nije spreman na uobičajen poslovni odnos, znači da nešto i krije.

Ispitivač: Znači to je i jedan od načina kako procenjujete buduće poslovne partnere?

Ispitanik: Pa to je, tako je i kod nas uobičajeno kod većih gradnji da ljudi kažu ‘ok 5% od čitave sume novca ćemo mi zadržati za sebe, dok ne istekne garancija’. A garancija je 3 godine ovde. I tek nakon 3 godine garancije dobiješ tih 5% od te sume, jer kad oni vide da je to u redu i ako se nešto pokvari ti ćeš doći i to napraviti. Suma tvoja ostaje. Samo u slučaju da tebe ne bi bilo kao firmu i onda ti ne bi hteo to što je u garanciju uključeno onda oni ostave tih 5% za sebe, a to je u biti uvek veća suma novca nego što je sama šteta. A ti da bi dobio tih 5% novaca onda se isto možeš služiti sa bank garancijom sa naše strane. Znači ako je firmi potrebni novac u tom momenitu onda on kaže da će uzeti garanciju od banke da bi imao novac da radio dalje.

Ispitivač: Sa poslovnim partnerima sa kojima imate već dugoročnu poslovnu saradnju kako održavate poslovne odnose? Kako negujete poslovnu vezu? Da li se to isključivo svodi na poslovni odnos ili ste sa nekim od tih ljudi u privatnom životu u kontaktu?

Ispitanik: Pa retki su oni sa kojima u privatnom životu sam u kontaktu. Ali postoje normalno da kroz poslovanje se stekne prijateljstvo, to je normalna stvar. Inače nemaš neki sad poseban način
da kažeš da taj odnos ostane, jer on je tu i sve dok se nešto loše ne desi on ostaje. Čak sa vremenom dobiješ neki druge poslovne partnere koji nemaju veze sa tim sa kojim saraduješ i oni u biti trebaju većinom neke poslove koje ti ne radiš, ali radi tvoj poslovni partner. Tako da ti si u stanju da sad tvom poslovnom partneru koji je tebi davao 5 godina poslove da ti njemu sad kažeš ‘e trebam vas tu i tamo’. Tako da oni onda na kraju meni pišu račune i postajem ja njihov klijent i ja njihova mušterija a ne oni moja. I sve to toliko sraste da jednostavno više ne znaš ko kome piše račune. To onda postaje baš pravo partnerstvo. Tu onda ne postoji neki način da kažeš ‘sad neću više’. Prvenstveno je kvalitet, cena i normalno pouzdanje i ako je to tu sa obe strane, onda se ne moraš bojati ničega.

Ispitivač: Na kraju recite mi kakvu ulogu po vašem mišljenju igra poverenje između poslovnih partenra u tvom poslovanju? Na koji način to funkcioniše u tvojoj firmi?

Ispitanik: Pa poverenje mora postojati svagdje.

Ispitivač: Da li je poverenje značajno?

Ispitanik: Pa kako da ne. Poverenje je jako bitno. Poverenje je između poslovnih partnera, između ljudi i šefova, između banke i firme. Na svakoj stanici je poverenje značajno. To je normalno. Samo što ovde Austrijanci kažu ‘vertrauen ist gut, kontrole ist besser’, poverenje je ok ali kontrola je bolja. Sve ide na poverenje dok se nešto ne desi. Kad se nešto desi onda će te neko tri puta gledati više nego inače. Ali nije lako, pošto mi ništa ne produciramo što je da kažemo naše, mi smo to producirali mi imamo uticaja na to i da smo mi sami odgovorni za to. Nego kod naših poslova puno ljudi i puno firmi igraju ulogu. Ako neko treba jednu kupaonu od nas, oni kažu ‘mi hoćemo da nam vi sanirate kupaonu, nas ne zanima nikakav keramičar, električar, zidar, uradite nam ponudu uradite nam kupaonu novu’. E sad mi smo na tome, na nama je da nademo pouzdanog keramičara sa kojim radimo već dugo, zidara, šta ja znam bilo koga. I ne samo to nego sav taj materijal koji mi ne produciramo, bilo to piper, radijator ili kojekakve cevi. Znači mi smo ovisni o našim referantima, da oni održe to što su nam obećali. Jer mi kupimo od njih neki materijal, e sada čovek i žena stanuju u jednom stanu i oni su napravili termin 5.maja treba da se kupaona sanira, znači oni imaju dve nedelje da se to sredi i njih ne zanima zašto jedna kada kasni 10 dana ali jedan keramičar je bolestan pa ne može završiti kupatilo. Znači to uopšte ne igra ulogu. Zato je problem često u tome što nije uvek u našoj moći da se to napravi kako treba. Ali
ipak moraš da, često se desi da liferant kaže taj materijal koji ste vi poručili uopšte više ne postoji, jer nema više tog proizvođača. Znači mi moramo odmah ići na alternativu da kažemo našim mušterijama ‘e vidite to ste naručili ajde da napravimo neki kompromis za istu cenu, neki drugi možda kvalitetniji materijal’. Ali to je problem što u našim poslovima ne ovisi sve od nas.

Ispitivač: Zašto veliki deo firmi ‘pre zatvori nego što otvore poslovanje’? Šta je po vašem mišljenju problem?

Ispitanik: Zato što puno ljudi ima tu maštu i tu želju da bude vlasnik neke firme, da bude šef nečega, jer jednostavno ima drugu sliku o tome svemu nego što u biti je. Jer kad sam ja radnik u jednoj firmi i vidim šefa kako on vozi dobar auto, kako on ne oda prljav, onda ima tu želju ne znajući šta ga čeka posle. E u tome je veliki problem što austrijska politika ne radi na tome da ljude informiše o tome šta ih čeka, nego naprotiv radi na tome da što više ljudi otvori firmu bez obzira na to što će biti posle. Jer u Austriji se plaća članarina po firmi. Tako da veće firme ne igraju veliku ulogu, nego što više manjih firmi da što veća članarina dođe. Zakon postoji u Austriji ako hoćeš da otvoriš firmu, ne trebaju ti nikakve kvalifikacije još, ne trebaš položiti nikakvu školu još, znači apsolutno ne. Sama prodaja na primer je otvoreno tržište. I ti kao čoban koji si čuvao ovce možeš da odeš i da kažeš ‘ja ću sad otvoriti trgovinu i prodavaču šta ja znam, sve osim oružija i droge je slobodna prodaja’. Ali to što je slobodna prodaja to tebi kao čoveku koji otvori firmu ništa ne znači. Tebi to samo znači da ne moraš imati neke kvalifikacije školske, koje bi ti u biti dobro došle da imaš i onda bi prvo znao šta te čeka kad firmu otvoriš, kakvi su porezi, kakvi su troškovi na platu znači one koje radnik ne vidi itd. To je veliki deo koji čovek ne zna ako nije išao u školu ili ako nije se pozabavio time.

Ispitivač: Jeste li vi to sve znali i razmotrili pre nego što ste započeli posao?

Ispitanik: Pa razmotrio sam zato što u našoj branši moraš da imaš položen majstorski (meister) ispit a u to se uklapa i marketing i računovodstvo i izučavanje učenika i to sve u jednom paketu. Tako da u biti to možeš obići samo ako imaš direktora firme koji ima to sve položeno. I ja sam isto sam 3 godine bio direktor jedne druge firme, koji to nije imao. Radio sam kod njega 20 sati. To je veliki problem, ja vidim često kod naših firmaša. Da li to sad radili putz (čistili), prodavali nešto, godinu dana dvije maksimalno kad Finanzamt (poreska uprava) krene tražiti
svoje onda ih više nema. Čisto iz tog razloga neznanja. Ne znajući šta ih čeka većina ne računa uopšte na 14 platu.

Ispitivač: Mislite da je to možda brzopletost ili neiskustvo ili želja za novcem za kratko vreme?

Ispitanik: Pa želja je uvek tu. Želja je od puno ljudi tu, ali ja mislim da tu politika grada ne bi trebalo da dozvoli tako nešto pre nego što čovek ima određeno znanje. Problem je u tome što ti ljudi koji nemaju informacije, jednostavno hoće svim silama da dođu na tržište, na koje postoje već takve firme i onda kad idu i sa cenom niže, neki moraju malo i cenu poniziti, i kad se posle sastave svi troškovi zajedno koje moraš platiti da li to bilo socijalno osiguranje od šefa od radnika ili porez onda stoji u zraku i kaže ali čekaj pa ja nemam novaca, nisam ja toliko zaradio. I onda dolazi do toga da i oni njihovi partenri koji su dugo na tržištu i oni pođu se ljuljati radi takvih drugih, jer jednostavno on nema odakle platiti, tako da i njima vano fali novac. To mislim da čak politika austrijska puno greši.

Ispitivač: Šta bi po vašem mišljanju austrijska politika trebala da uradi?


Ispitivač: Da li mislite da takvi ljudi nado klijente?

Ispitanik: Pa nado. Za svaki lonac postoji poklopac.

Ispitivač: Mislite da je to za kratko vreme?

Ispitanik: Pa ne možeš ako 50 firmi radi po nekoj normalnoj ceni i tu su plus/minus koji euro, ne može jedan doći na tržište i plaćati iste troškove ko i ovi drugi a biti upola jeftiniji. To ne postoji. Možeš donekle ali ne možeš dugo.
Ispitivač: Šta onda mislite da na klijente više utiče cena ili možda kvalifikacije i iskustvo i reputaciju?

Ispitanik: Pa klijent prvenstveno veruje ljudima. Ako sad neko dođe i priča mu za šta on misli da se on razumije, ti ako radiš u birou ti nemaš pojma o elektrici i ako tebi dođe neki električar i on kaže da to treba da bude tako onda ti veruješ. Pa normalno, kadodem kod doktora i on kaže da trebam nešto operisati, šta sad operiši ne mogu ja da znam da li treba ili ne treba. Tako i oni, znači klijenti su ti, samo što će taj verovatno jednom raditi kod tog klijenta i više neće. Pa će raditi kod drugoga i tu bi bili kod one razlike između Minhena i Linza, velegrada i manjeg grada. Ovde upravo je to razlog zašto propadaju firme posle godinu dana.Zato što idu sa nečim što ne može proći.

Ispitivač: Znači oni iskoriste neznanje i poverenje klijena ali to ne može dugo da traje?

Ispitanik: Pa najgore u tom svemu što oni se ne obogate time, jer taj novac ne ostane njima. Oni jednostavno pokvare tržište sa tim, pokvare poverenje sa tim i onda normalne firme koje imaju kvalitet i koje rade to što obećaju imaju probleme. Upravo to na primer je kod naših ljudi često problem. Znači ako su sad njih 10 sa prezimenom na ‘ić’ radili nešto i ljudi su imali loše iskustvo i sad dolazim ja kao 11 onda te automatski bacaju u isti čup, dok te ne upoznaju.

Ispitivač: Vi tu prepreku prevazilazite tako što kada vas upoznaju vi im objasnite čime se bavite i kako posluje te? Kako uspevate u tome?

Ispitanik: Ako ti neko pruži šansu i kaže te radiš ono što smo se dogovorili i kad kreneš da radiš tj kad uradiš to automatski si stekao poverenje, ljudi su videli da si ti u biti napravio to što si obećao i automatski toga čoveka imaš zauvek. I onda nije više ni potrebno da radiš jeftinije nego neki drugi na tržištu nego možeš komotno da ideš sa većom cenom. Pogotovo su austrijanci takvi oni kažu ‘ono što seljak ne poznaje ne jede’. Takvi su austrijanci općenito. On ne želi menjati svaki dan firmu, on ne želi svaki dan menjati neku telefonsku mrežu. On će radije dat više novaca jednoj firmi kojoj on veruje, sa kojom je već radio, nego novoj firmi dati posao za puno manje novaca. Zato što jednostavno nema poverenje. To je baš specifično za austrijance.
Transcript with Mr. Davidović

(English version)

Interview conducted 02.03.2015

Interviewer: Mihaela Lacmanovic, student on Master studies at Johannes Kepler University in Linz

Interviewee: Goran Davidović, owner of firm Davigo Installations in Linz

Interviewer: Could you shortly explain the main services your firm is providing?

Interviewee: What do we do? Well we do heating installations, water installations, gas, modern technologies for house warming that means solar energy through these air pumps. You take energy of the sun, or from earth and use it to get the hot water.

Interviewer: Could you tell me which school did you finish and if you had any experience before starting this business?

Interviewee: Well yes. I finished school for that and I had few years of experience, I was working that.

Interviewer: You were working in some other company, for someone else?

Interviewee: Yes. And then I finished here additional exams.

Interviewer: Could you tell me what were the main obstacles when you started the company?

Interviewee: The biggest obstacles were, like for everybody I think, and that is that you as a new firm find your place on the market. I think that is much more difficult than when an old company wants to position itself on the new market. It comes to the same, but it is much more difficult, because when you open somewhere a firm and say to people ‘I am here and I offer this and that’ you are not the only one. There are 60 to 70 firms more in Linz that offer the same as
you. And then the most difficult part is to attract the people who will trust you and say ‘ok we will take you’. Especially if the firm is young, then everybody is a bit cautious if it is about larger amount of money. Then they say ‘wait a little bit, what if he is not here tomorrow’. In that case they will choose a firm that is already 70 years on the market, even though it is more expensive, but they are sure that this firm will be there in the next 10 years or lets say next 3 years, the period how long the warranty needs to be valid in Austria.

**Interviewer:** How did you manage to overcome the obstacles you had in the beginning?

Interviewee: Everything a little bit. There is everything. First of all you have to signal to the people that you are there. That you are willing to work and that you are not expensive. If you are entering a new market you cannot go with the same price like somebody who is on the market already for 70 years. You have to somehow isolate or separate yourself from the competition. You have to say ‘ok we offer the same services and we pay the same social insurances to the workers and we are working cheaper’. That means that we don’t have the same income in the end of the year like the boss of the old established company, but every company has to do that in the beginning.

**Interviewer:** Does this mean that you were trying to attract clients by offering lower prices?

Interviewee: Through lower prices or by offering additional services. It comes to the same. Services that others would charge we didn’t, so that the clients would say ‘ok, this is all right’. But we didn’t have any problems with the clients to stay with us once we got them. If we already got one client he automatically stays with us, because he saw what he gets. But the bigger problem was to reach the clients at the first place to prove yourself trustworthy. That was the problem. Because of the fact that you are new and that this client, his father already has an installer, or his uncle also has an installer, therefore he also has an installer. Therefore, you as a new firm, not famous, it is very difficult.

**Interviewer:** In the beginning did you try to reduce your costs, as you already said by not buy new cars and so on, in order to offer lower the prices of services to differentiate your firm from the competition?
Interviewee: In order to pass more time, because time is healing everything. The more time passes the more you are famous on the market.

**Interviewer: If the web page as a type of communication channel is not so important in this type of business what is?**

Interviewee: In this type of business the most important is to keep the quality on the high level, to align the price with the quality and to be responsible. With this we have gained most of the clients in the beginning, because I was going to different firms and asking them ‘give us an opportunity to renovate one bathroom, give us an opportunity to do some damage, something that the insurance covers, it will not cost you more than you would pay to other companies and if you are not satisfied with our quality you don’t have to hire us anymore’.

**Interviewer: How did they react to your offer? Did they have distrust?**

Interviewee: Well no. Actually they were asking for more than we offered. They were asking for some additional ‘sugar’ with the offer.

**Interviewer: How did you find compromise for such situations?**

Interviewee: As I have already said we offered some additional services that we are available 24/7. If anything happens, we are there, which some other firm would not do, because they say ‘we finish at 16:30h and that is it’. Even though it was not in my interest to interrupt my dinner at 20 or 21h if somewhere the water is leaking, I had to do that.

**Interviewer: Are these additional services something that is differentiating you from your competition?**

Interviewee: You are offering these services, but you are also forced to offer them because the clients asked for them, for example.

**Interviewer: Did you so far have a situation where some of your business partner used your trust and acted opportunistically?**
Interviewee: Everyone had that in the beginning. There are always people who don’t want to do anything and earn a lot. That is like in the nature if you don’t eat me I will eat you or the bigger eats the smaller. It is the same here. If some of the business partner realizes he can do that, he will. Not everyone of course, but there are some unscrupulous people. Of course there were people who just said ‘you will get this job, but this much is my part, without doing anything’. So basically you don’t get much from the job. But the pure job stays, enough to cover the costs, to pay the men who worked and to get that time I was talking about. That means you get this 7, 8 years and you don’t have to be afraid and work with such people any more. Of course that type of cooperation is disrupted. You terminate it the first chance you have. But as long as you are dependent on this people you can not disrupt the cooperation. If you realize that you are in minus, than you can terminate it, because it is better to seat at home than to work for nothing. But as long as you have some benefits you are forced. There were also people who were offered from my side in order to get some job and said ‘you will get the job and I don’t need anything’. This type of person I am today in case someone needs something it is not a problem you will prove yourself through quality. Therefore if someone else needs my service you will recommend me, but you should not take money for it, just because you can use the situation.

Interviewer: Before you start some important business with some company how do you check trustworthiness of that company and its reputation?

Interviewee: You usually ask for a deposit, money in advance before signing a contract. It is usually 30%. Before you start working you usually get 30% and then after first part you have another 30%. Depends how you make a deal, what you write in contract. But with most of the companies it is important to take some deposit when it comes to large amounts and you can use some bank guarantees. There is a bank where your client has account and the bank can guarantee for the amount of the contract. Let say for example you have a building where your part is 150000 Euros and you can say ok we will do that, we will finance everything, we will deliver the material and people and assemble everything, but we need a bank guarantee for that amount of money, and also that we can collect that amount in case the partner doesn’t want to pay for some reasons. That means that the bank is guaranteeing for the amount.
**Interviewer:** Is that a control mechanism that you apply in order to protect your firm, but just in case of new business partners?

Interviewee: As I already said it depends from the amount of money and how long you know the business partner. With old business partners if it is a larger amount it is usual that everything goes on paper. Otherwise small jobs we receive also per telephone, without any conformations written on paper. But with larger amounts it is a normal practice. Every business partner knows about it. There are no disagreements for that, because if someone is not willing to do business in a common way, that means he is hiding something.

**Interviewer:** With business partners with whom you already have long-term business relationship, how do you maintain the business relationship? It comes down only to business or with some of the partners you keep in touch in your private life?

Interviewee: Well rare are the ones with whom I am in touch in private life. But of course it is normal that through business you make friendships, it is a normal thing. There is no particular way that this business relationship stays, because it is there until something bad happens. During the time you also get some new business partners, which have no connections with the one you are currently doing business and they need some services that you don’t provide, but your business partner does. So now you are in a situation to say to your business partner, who gave you job for the last 5 years that you need him somewhere else for some other job. In the end they write the bill to me and I become their client, not they mine. All that matures together and you don’t know any more who is writing bills to whom. That becomes true partnership. Then you cannot say ‘now I don’t want any more’. In the first places comes quality, price and of course reliability and if that is there from both sides, you have nothing to be afraid of.

**Interviewer:** Did you consider the obstacles you might encounter before starting business?

Interviewee: Yes, I have, because in our sector you need to pass the métier exam which also includes marketing and accounting and training of workers and all that comes in one package. So you can open the firm only if you have a director who has passed all the mentioned exams. I was also a director of one other firm for 3 years, because the owner didn’t pass these exams. I worked for him 20 hours per week. This is a big problem of our people who want to open a firm. It
doesn’t matter what type of firm it is (cleaning, or selling), after a year or two maximum when the Tax office comes and starts asking for the tax, they are no longer there. The reason is the ignorance. They are not aware of what is waiting for them and they don’t even take into account the 14th salary.

**Interviewer: How do you demonstrate that your firm is trustworthy?**

Interviewee: If someone gives you an opportunity and says ok do what we agreed and you deliver it you automatically have this man forever. And then it not necessary any more to work cheaper than the others on the market and you can go with a higher price. Especially Austrians are like that. They say ‘what the farmer doesn’t know doesn’t eat’. That is how the Austrians are in general. They don’t want to change firms every day they don’t want to change the mobile network every day. They prefer to pay more to one company they trust and with whom they already done business than to pay less to some other new company. Because they distrust them. That is specific for Austrians.

Interviewer: Thank you very much for the interview.
Transcript with Miss Racanović Nikolić

(Serbian Version)

Intervju obavljen 10.03.2015.

Ispitanik: Gordana Racanović Nikolić, sekretarica u firmi Davigo Installationen u Linzu

Ispitivač: Mihaela Lacmanović student na Master studijama na Johannes Kepler Univerzitetu u Linzu

Ispitivač: Za početak mi recite koliko dugo radite u firmi? Kada ste počeli da radite za gospodina Davidovića?

Ispitanik: Kod Gorana sam počela 2013 godine. Znači to je sad dve godine kako radim.

Ispitivač: Pre toga gde ste radili? Da li ste imali nekog iskustva u sekretarskim poslovima?

Ispitanik: Da da jesam. Završila sam školu za to.

Ispitivač: Za sekretaricu?

Ispitanik: Da, tačnije Bürokaufrau. U firmi u kojoj sam završila tu sam i radila 3 godine. Kad je ta firma otišla u konkurs onda sam radila kod jednog drugoga, nekih možda pola godine odprilike i onda sam otišla u karenz ( porodiljsko odsustvo). Posle karenza sam onda kratko vreme radila u call center, to mi je čisto bilo da vidim kako ću funkcionisati sa detetom, posao, pošto sam sama i onda sam morala malo da vidim kako meni to ide. I onda se tako ispostavilo kod Gorana, tako da sam se ponovo vratila na svoj posao.

Ispitivač: Recite mi kada ste počeli da radite u firmi šta vam je bilo najteže ili šta je bilo drugačije u odnosu na prethodni posao, pošto svaka firma je drugačija?

Ispitanik: Drugačija, da tačno. Pa meni je presudno bilo kod Gorana kada sam počela, pošto mi je dao tu slobodu kad je god nešto sa malom da ja mogu ići. A to je često nešto, da li je ona

Ispitivač: Što se tiče posla šta ti je bila prepreka na početku?

Ispitanik: Posla što se tiče razlika je velika, što se tiče atmosfere što je isto meni mnogo bitno u poslu. Znači ja sam radila u te druge dve firme, to je bilo kad krenem kući psihički više ne znam gde se nalazim. Za tih 8 sati me totalno ubije. Što ovde mi nije, a meni je to mnogo bitno.

Ispitivač: Da li ste tamo imala mnogo više posla i odgovornosti?

Ispitanik: Nije to zbog obaveza i odgovornosti nego jednostavno pošto direktno radiš sa šefom recimo i do sada sam uvek radila direktno sa šefom, i ako je šef jedne firme agresivan on ujutru od 7 kad dođe čitav dan galami na tebe. Ti jednostavno nakon 8 sati ti si psihički gotov. A meni je stvarno tako bilo.Ja sam u takvim firmama radila i jednostavno ovde tako nije.Ja kad krenem kući meni je glava slobodna, ja sam raspoložena je l' on kao šef je takav i našali se i nešto kad pogrešiš on se ne dere na tebe. On tebi kaže tvoju grešku i kaže ti kako je tačno i kako treba, ali nije da te sad ubije psihički. Ne samo prema meni tako je i prema drugim radnicima. Tako da svi imaju respekt prema njemu i kad nešto pogreše jednostavno zato što je on takav boje se njemu reći. Ono uvek kažu ' joj kako ću mu ja sad reći ako sam pogrešio' jednostavno iz tog nekog respekta što imaju prema njemu. Tako ja to vidim.

Ispitivač: Znači vama je ovde bilo lakše kad ste počeli da radite u odnosu na prethodne firme?

Ispitanik: Da mnogo lakše. Da je nije tako, što se tiče te atmosfere ja verovatno ne bi više radila.

Ispitivač: Da li vam je trebalo vremena da se uhodate u posao ili ste to sve već znali?

Ispitanik: To sam sve već znala, nekako ostane ti to jednostavno. To je bila olakšica i što sam mogla mnogo toga što sam znala da donesem tu da napravim neke nove stvari

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Ispitivač: Pa da li ste vi doprineli firmi, kažete doneli ste neke aktivnosti, možda ste predložili nešto novo u poslu?

Ispitanik: Pa jesam, zato što jednostavno pre mene je čovek što je radio tu, nije to on je malo stariji bio, pa nije to toliko sa EDV imao susreta. Nije toliko puno toga radio na EDV. A ja sam to, za mene je postojao samo preko EDV, meni nema pisanja katalog ovako. Sve radim preko interneta. Tako da sam tu mnogo toga predložila.

Ispitivač: Malo ste modernizovala poslovanje?

Ispitanik: Tako bi se moglo reći. Pokazala Goranu kako bi se to moglo i onda je on to meni prepustio i rekao ako ti misliš da je tako bolje.

Ispitivač: Znači on je bio skroz otvoren za nove ideje?


Ispitivač: Kada ste počeli u firmi da radite, kako ste saznali za ovaj posao? Kako ste se raspitali za firmu? Da li ste se nešto raspitivali jer obično ljudi pre nego što počnu negde da rade prvo nešto hoće da saznaju nešto o toj firmi, čime se bavi?

Ispitanik: Pa to je malo kod mene i kod Gorana, pošto sam ja njega poznavala već prije, ali tada nisam poznavala njegovu firmu. Ja sam znala šta on radi i da ima firmu, a sad detalje neke nisam. Tako da samo kad smo došli do toga da mogu da radim, da bi zajedno sarađivali, onda sam tek došla tu kod njega i on mi je objasnio šta se radi kod njih, kako se radi i sve mi je on pokazao.

Ispitivač: Znači on vam je lično objasnio. Niste se ništa raspitivali preko drugih o njegovoj reputaciji? Znate ga od ranije kao prijatelja ali niste znali za firmu?

Ispitanik: Da. Čula sam kakav je saradnik. Čula sam iz priča različitih.

Ispitivač: Kakvu je imao on reputaciju?
Ispitanik: On ima dobar glas. Tako da npr. mnogi su mi rekli da je dobar gazda, i plaća dobro i uvek gleda da je dobro za radnika, više za radnika nego za firmu. Tako da ja sam to čula ponekad i to mi je ostalo.

Ispitivač: Znači on je već imao izgrađenu reputaciju?

Ispitanik: Da, da. Pa da čula sam za to tako da je i za mene to bilo isto veliki razlog da kažem.

Ispitivač: Da li mislite da ta njegova reputacija više ide preko preporuke, što kažu 'od usta do usta', da ljudi više pričaju o tome ili možda na neki drugi način?


Ispitivač: Na koji način ste se za te prethodne firme raspitivali?

Ispitanik: Raspitaš se da li nekoga poznaješ ili neko ko je tu radio, npr. kod bivših radnika ili kolega raspitaš se da li oni nekoga poznaju i uvek se neko nađe ko ti može reći 'pa ta firma je takva i takva'. Ali isto tako najkasnije kad počneš u jednoj firmi raditi većinom ima taj prelaz između nove sekretarice i stare sekretarice. Većinom su to mesec dana što su zajedno i posle imaš još mesec dana vremena da razmisliš. Tako da u tih mesec dana mnogo saznaš znači od tog radnika. Većinom ta koja odlazi ako je ona dobila otkaz ili on dobio otkaz priča loše. Ali imaš tu i drugih radnika sa kojima razgovaraš i imaš tu 'probezeit'. Tako da u to vreme ti ništa ne gubiš ti samo vidiš da li to meni paše ili to meni ne paše.

Ispitivač: Vi ste u stalnom kontaktu sa klijentima, vi prime porudžbine i isto tako ako imaju neke žalbe i slično? Postoje li uopšte žalbe? Kako se to rešava ili su to možda neke sitnice?

Ispitanik: Pa ne znam, ja koliko sam tu možda sam imala dve žalbe ali koje nisu bile sad u tom smislu neke žalbe. Žalbi u suštini nema.

Ispitivač: Ako postoji neki problem kako gospodin Davidović to rešava?

Ispitivač: Znači iako to bude na trošku firme?

Ispitanik: Znači ako sad mušterije kažu 'nešto ste ugradili ja to nisam hteo' ili to nije ispalio između zadnje mušterije i Gorana uvek je jedna firma između nas, tako da tu može da ispadne neki nesporazum možda. Goran kaže 'ok mi ćemo sornirati taj račun'. On ostane na tim troškovima ali on gleda da je mušterija zadovoljna, da je i njegov klijent zadovoljan. Znači za njega je to bitno i gleda da za njega to paše, jer zna šta ima posle od toga.Ako jednom kaže tom mušteriji 'ne ti ne možeš to moraš da platiš' onda više njega nema.

Ispitivač: Ukoliko uopšte i postoji neka zamerka, vi ste rekli da se gospodin Davidović uvek trudi da maksimalno izađe u susret klijentima, možda im pruža neke dodatne usluge ili možda im da neki popust ili slično?

Ispitanik: Pa zavisi o čemu se radi. Ali uglavnom mušterija je na kraju zadovoljna sa radom

Ispitivač: Ukoliko vaš šef obeća nešto klijentima da će da uradi, da li on to uvek ispuni?

Ispitanik: Ostane na tome. Znači ako je obećao i ako on to kaže, ne mora ni da obećava, ako on to kaže, da svoju reč da će nešto da uradi, on to stvarno i uradi. Znači nijedan ne ostane mušterija nezadovoljan ili da kažu ' vidi ova firma kakva je'. On gleda da da ostane da je zadovoljan da bude onako kako mušterija želi.

Ispitivač: Pričali smo o reputaciji firme malopre. Recite mi šta po vašem mišljenju utiče na reputaciju firme? Šta je po vama najbitnije? Vi ste se prethodno možda raspitivali.Da li su to mišljenja drugih ljudi ili je to način obavljanja posla, kvalitet usluga? Šta je po vašem mišljenju bitno?

kažeš 'joj opet moram na posao' znači sigurno tu nećeš nešto napredovati ili truditi se za tu firmu. Ali ako ti ujutru ustaneš i sa radošću ideš na posao svoj onda je to dobro i za tebe i za šefa i za firmu.To je onda dobro i za tvoje zdravlje.Ako si ti zadovoljan onda nisi ni bolestan, po mom mišljenju.

Ispitivač: Vaš šef je pomenuo da je njemu možda najteže privući nove klijente i da jednom kad privuče novog klijenta taj klijent zauvek ostane? Da li misliš da je to tako i zašto?

Ispitanik: Pa i jeste teško. Ima malo veze i što smo mi stranci sa našim imenima.Mnogo smo već presuđeni. Oni kažu 'a stranac, to sigurno nije dobro'. Tako i za svaku firmu kažu, jer ako je drži stranac onda kažu da ne valja. Ali tek kad taj mušterija vidi da ipak nije on takav, da se on ipak drži austrijskog zakona

Ispitivač: Kako klijenti to vide?

Ispitanik: Pa po načinu kako on to radi. Znači kad naši monteri odu tamo i oni to nešto montiraju i oni to ostave urađeno i čisto. Urađe dobro i ostave čisto iza sebe, sklone sve i očiste. To većinom čujem od starih mušterija 'ma super oni su nama sve očistili ništa nije ostalo prljavo' i po tome su oni odmah zadovoljni i to njima mnogo znači. To je za austrijance mnogo bitno da je čisto 'saubere arbeit' što kažu.

Ispitivač: Kako onda vaš šef uspeva da privuče nove klijente?

Ispitanik: Pa većinom to isto dosta čuju jedni od drugih, znači kroz priču. E sad ima dosta firmi sa kojima radimo već pa nas oni preporuče jer je možda Goran njih preporučio. Tako da to ide u krug. Znači većinom ide sve kroz priču.

Ispitivač: Da li vi mislite da vreme ima značajnu ulogu u izgranji reputacije?

Ispitanik: Naravno da ima. Ima sigurno, jer neko ko tek krene, on sigurno će mnogo mu teže biti. I treba se mnogo boriti da bi postigao uopšte da se priča o njemu. Dok to ne postigne teško će dobiti.

Ispitivač: Kako postiže to?
Ispitanik: Kroz dobar rad. Da se ne preča loše o njemu, da on svoje uradi kako je rekao, da uradi dobro, čisto, da nije preskup npr. isto. Mnogo igra ulogu ako su isto to što ja sad iz privatnog života čujem i kad neko od firmi dolazi raditi kad kaže rekao je 'košta će toliko, a onda duplo naplati'. Kad to uradiš tebe nema.Taj tebe više neće nikad zvati niti kad šta dobro reći za tebe. Ono što kažeš da se toga držiš, tog dogovora.

Ispitivač: Da li mislite da na taj način klijenti stiču poverenje?

Ispitanik: Da naravno. Kroz to postignu poverenje, kada vide da to odovara. Ima mnogih imam osećaj da dadnu neku sitnicu da se uradi i onda po tome vide ok ako je to dobro uradio onda posle kad rade nešto veće prvo što zove, zove tog ko je to dobro uradio. To svako i od nas zna privatno ako nekoga imaš koje nešto dobro uradio to ćeš da zapamtiš i sledeći put kad bude trebalo i nešto veće zoveš prvo njega. Ne sumnjaš puno i ne raspituješ se, jer znaš meni je radio i dobro uradio ja hoću tog. Kad neko pita znaš li možda nekog ko to i to radi ako je taj već neko kod mene to dobro uradio njega ću odmah predložiti.

Ispitivač: Kako po vašem mišljenju je Davigo firma izgradila svoju reputaciju do sada? Kroz kvalitet usluge, kroz pouzdanost ili kroz neke dodatne usluge? I kako održavate tu reputaciju?

Ispitanik: Pa on je kažem, drži se toga što kaže i mnogo firmi kada je kad se desi situacija da negde curi voda i da se odmah mora doći, i on je u tom stanju da ti kaže on se uvek drži tog malo slobodnog vremena za neke montere da ih može odmah tamo poslati. Znači mi smo brzo tu gde su radnici potrebni. I to isto mnogo znači za veće, jer kad negde curi voda ne može se čekati sedam dana.

Ispitivač: Da li su to neke usluge koje ova firma pruža, da li je to nešto što vas razlikuje od drugih firmi?

Ispitanik: Pa možda nas i razlikuje. Sad li to drugi rade, ima sigurno koji to drugi rade ali jednostavno Goran je video da je to njegovim mušterijama bitno i on to njima omogućava da mogu danas da nazovu da smo najkasnije sutra ujutru tamo ili odmah ako je baš hitno. To mnogi i cene, znači kad treba nešto hitno.Sad u zimsko doba je često grejanje nije radilo i niko ne želi da čeka 7 dana dok mu grejanje ne počne raditi, on hoće to to odmah ili najkasnije sutra. I Goran
je to omogućio da kaže 'može nema problema evo stižemo sutra ujutru smo najkasnije tu'. I to mnogo znači. To mušterije cene da je on tu brz.

Ispitivač: I vi ste generalno zadovoljni poslom u firmi i planirate da ostanete duže?

Ispitanik: Da planiram

Ispitivač: Da li mislite da se firma širi, proširuje svoje poslovanje i kako vidite firmu u narednih 5 do 10 godina?

Ispitanik: Pa sad to je malo teže odgovoriti, pošto bi Goran svoju firmu mogao proširiti. On bi to postigao i za godinu dana da bude mnogo veći. Ali ovako imam osećaj da se on oseća bolje. Da on to ima pregled kroz čitavu firmu, šta se radi, gde se radi. Sve što je veća firma on bi izgubio taj pregled gde je ko, šta se radi. Ovako nekako osetim da ono što on radi da on to iz ljubavi radi. Da on to ne radi zato što on to mora da bi preživeo, već on to radi imam osećaj zato što on to voli. Tako da on to drži u manjoj količini, ali da hoće mogao bi za godinu dana bi mogao proširiti firmu.

Ispitivač: Znači vaš šef se više fokusira na kvalitet nego na kvantitet?

Ispitanik: Da tako nekako, da. Više mu je bitno da to što radi da dobro uradi nego da sad zarađuje. Njemu su uvek na prvom mestu ti koji su dugo godina njegove mušterije nego sad uleti tu neko novi koji hoće ovako hoće onako, a vamo ima svoje mušterije koje mu godinama i redovno daju posao.

Ispitivač: Da li onda on otvoren ako se ukaže prilika za neke nove poslovne partnere, pošto se i to možda desi da bude dugoročna saradnja?

Ispitanik: Da naravno. Da svakako i što se tiče njega ja vidim kad neko npr. želi novo kupatilo i on već kad kreće tamo on zna proceniti hoće li taj nama stvarno dati taj auftrag (ugovor) ili on samo treba mu neko ko će mu reći kako se to radi. On to već zna ali on svejedno ode i pogleda i posavetuje kako treba i šta treba. I ako od toga ne bude ništa on je svoje uradio, on je svoje ispoštovao, on je otišao potrudio se ako ne ispadne ima i drugih mušterija.

Ispitivač: Mislite da je to zato što on ima dosta iskustva u poslovanju pa može da proceni?
Ispitanik: Pa ima iskustva i on to već npr. mnoge stvari već zna i na telefonu da reši.

Ispitivač: Možete li vi da procenite kad klijent neki zove šta je bitno, šta je manje bitno?

Ispitanik: Ne teško. Ja se držim toga koji god da klijent zove ja sve zapišem i sve što mi kažu pokušavam zapisati i dam njemu. I dam broj telefona tako da ja klijentima kažem ja ću to dati dalje gospodinu Davidoviću i on će se vama javiti. Znači uopšte ja ne govorim klijentima ništa već sve zapišem i onda tek sa njim razgovaram. Jer mnoge stvari on ako ima već neki dogovor i već je nešto pričao, a ja za to ne znam. Ja se osiguram na taj način pa kažem on će se vama javiti sa vama razgovarati.

Ispitivač: Hvala vam na vašem vremenu

Transcript with Miss Racanović Nikolić

(English version)

Interview conducted on the 10th March 2015

Interviewee: Gordana Racanovic Nikolic, secretary in the firm Davigo Installations

Interviewer: Mihaela Lacmanovic, Master student at Johannes Kepler University in Linz

Interviewer: Could you tell me when did you start working for Mr.Davidović? How long have you been working as a secretary?

Interviewee: I started working in 2013. It is already two years that I am working here.

Interviewer: If any problem occurs how does Mr.Davidović solve it?

Interviewee: He always looks that the clients are satisfied. No matter how that is going to affect the firm, it is important that the clients are satisfied.
Interviewer: Even if it is on the costs of the firm?

Interviewee: If a client now says ‘you installed something that I didn’t want’ or something didn’t work out between the last client and Mr. Davidović usually one company is in between, so in that case it can be a misunderstanding. In that case Mr. Davidović says ‘ok we will cancel the bill’. He covers the costs, but he looks that the clients are satisfied. For him that is important because he know what he has from that. If he says once to the client ‘no, you have to pay’ he will lose him.

Interviewer: If Mr. Davidović promises something to the client is he always consistent in that?

Interviewee: He stays on that. If he made a promise or if he just said something, he doesn’t even have to give his word, he will do it. None of the customers stays unsatisfied or says ‘look at this firm how they are’. He seeks that the clients get what they want and that they are satisfied.

Interviewer: How does Mr. Davidović demonstrate to the clients that his firm is trustworthy?

Interviewee: By the way he works. When our workers go there and install something they leave it done and clean. They do the job good and always clean after themselves, remove everything and clean. That is what I mostly hear from old clients ‘yes they were great, they cleaned everything, nothing was left dirty’ and with that they are satisfied and that means a lot to them. This is for Austrians very important ‘ saubere arbeit’ as they say.

Interviewee: Do you think time has important role in building up the reputation of a firm?

Interviewee: Of course it does. For sure it does, because if someone is just starting, it will be much more difficult for him. He will need to put much more effort in order to get known. Until he reaches that he will have difficulties.

Interviewer: How can you achieve that?

Interviewee: Through good work. That nobody talks bad about him, that he does what he promised, that everything is cleaned afterwards, that he is not too expensive and so on. An
important role plays also, what I hear from private life, that some of the firms come and say this is going to cost this much and then they charge double. If you do that you are gone. The client will never again call you nor will he say anything good about you. If you say something you have to stick to it, to the deal.

**Interviewer: Do you think that is the way clients build trust?**

Interviewee: Yes of course. That is how they build trust toward a firm, if they see that is convenient for them. There are many who I have the feeling, give some small task to do and then they see if he did this job ok we will call him when something bigger comes up, just because he did the first job good. That is something that every one of us does in private life, if we have someone who did something good, we will memorize it and then next time we will first call that firm. You don’t have any doubts and you don’t have to ask around, because you know that this firm did it good and I want them again. If someone else asks if you know anybody who does certain work, then I will recommend him immediately because he already did good work for me.

**Interviewer: How did in your opinion Mr. Davidović built its reputation so far?**

Interviewee: Well as I have already said he sticks to what he says and when there is a situation that somewhere the water is leaking and you have to come immediately, he is always saving some free time for some installers in case something like that happens so that he can send them right away. So we are fast and we are there when you need workers. And that is very important especially for bigger companies, because if the water is leaking you cannot wait seven days.

**Interviewer: Are these some additional services that the firm is offering, something that is differentiating you from others?**

Interviewee: Well maybe yes. Now maybe someone else also offers them, but Mr. Davidović realized that this is important to his clients and his is offering the possibility that if they call today we are tomorrow the latest there or we come right away if it is really urgent. That is what most of the clients appreciate, when there is something urgent. Now in the winter time very often the heating was not working properly and nobody wants to wait for 7 days until the heating is working again. They want it right away or tomorrow the latest. Mr. Davidović provided this
service and he always says ‘ok no problem, we are there tomorrow morning the latest’. And that is very important. That is what clients appreciate that he is fast.

**Interviewer: Is Mr. Davidović focusing on quality or quantity?**

Interviewee: It is more important that he does the job good than to earn more. For him in the first place are those with whom he has a long-term business relationship than someone who just comes once and wants something different, because he has his long-term clients who are giving him work regularly.

**Interviewer: Is Mr. Davidović open for new business partners, since it might develop into a long-term relationship?**

Interviewee: Yes, of course. I see that for example if someone wants a new bathroom already before he goes to the client he can tell if this client is going to hire us for the job or he just needs someone to have a look and give him advices what to do. He knows that already, but still he goes there, has a look and gives advices what should be done. Even if nothing comes up from this he did his part, he made an effort and if it doesn’t work out with this client some other will come.

**Interviewer: Is that because of his experience in business?**

Interviewee: Yes he has experience and for example he knows to solve many problems on the telephone.

**Interviewer: Thank you for the interview!**