



INVESTIGATING THE CONSUMER BEHAVIOR AND FACTORS CAUSING CONSUMER DISTRUST – A CASE STUDY IN ARVAND FREE ZONE

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Abstract:

In line with rapid growth of the transportation industry that facilitates the trade and business, companies send their products easily in the shortest time to most distant points of the world. Despite development in recent years, the business future of Arvand Free Zone in Khuzestan Province and markets related to it are at risk. The most important reason in this regard is consumer distrust in various stages of advertising. This investigation uses quantitative and qualitative method in order to experimentally show that negative concerns in the minds of the consumer will have a negligible and effective impact on market activity. Investigating the reasons for consumer distrust was started first by an interview. The findings of the interview revealed that negative beliefs and attitudes of the consumer had the highest impact on attitudes of people of a community towards a given market. Based on the qualitative studies, eight parameters in three dimensions are considered as final factors affecting the consumer distrust. Eight parameters affecting the consumer behavior were also evaluated in a quantitative study and the level of relationship among the factors was determined. Finally, it was concluded that consumer distrust affects the behaviors of the market, leading to market withdrawal. In addition, consumer trust created market formation or consumer activity.

JEL: D12, D18, P36, P46

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Keywords: consumer behavior, consumer distrust, Arvand free zone, quantitative and qualitative investigation of consumer behavior

1. Introduction

In recent years, different shocking words such as energy drinks, slimming tea, and cholesterol-free oil in the food market and various types of fat burners in drug selling centers have been advertised in domestic and foreign media. The advertising of non-ethical cases with ethical terms also increases the concern of consumers of healthy foods every day. The current models of consumer decision in the marketing area are based on the instrumental rationality model. Instrumental rationality means that the consumer collects the information, calculates and selects the best means to meet his need (to achieve the goal) in terms of environmental conditions in order to optimize his own situation. This rationality pattern is often seen in different consumer decision making models in the area of marketing (Haghghi et al, 2006).

In contrast to rationality pattern, Habermas has suggested the theory of rationality and the action of "communication." Based on Habermas, rationality is not one-dimensional and it is not limited to instrumental aspect. Rationality is in fact a social and interactive process during which people are involved in dialogue and reach to consensus and understanding regarding the exchange of information. In this situation, the rational decision of the consumer can be the result of dialogue and interaction with the seller in order to achieve the consensus (Haghghi et al., 2006). Additionally, rationality does not merely include objective world and mean-goal calculations, but also includes individual and cultural beliefs and values of the parties involved in the dialogue. Consumers show distrust to business and market. Edelman in his study showed that only 61% of the world population consider business as trustworthy, and this figure reaches less than 50% in many specific industries (Bush, M., 2014). Yanklevich (Wood, C., 2004) reported that consumer trust has been decreased over the past 30 years. Similarly, 42% of British consumers do not trust brands at present time (Lidstone, R, 2005). Negative attitude or distrust of the community and its responsible institutions as a sustainable belief will have negative impacts among active people in that community (Abraham, R., 2000). When unrealistic slogans emerge for the aim of deception and betrayal in the community, it does not lead to disappointment, but it leads to awakening (Kanter, D.L. & Mirvis, P.H., 1989). Many studies have shown that distrust has been a constant and lasting behavior of consumer in the market during the past 30 years. They also showed that some street advertising such as street paintings to highlight the product compared to other products has angered the consumer

(Fournier, S., et al., 1998) (Ward, J. & Ostrom, AL , 2006) (Gregoire, Y, et al., 2009). The cases in which consumer tries to reduce his living costs, he does not pay attention to company and seller offers and he decides by himself (Zavestoski, S. 2002) (Hogg, M.K., et al., 2009). By creating friendly relation, it is impossible to attract the consumer, but we can introduce ourselves to consumers in order to attract the consumer and use free advertising of consumer in light of honesty (Brenton, S., 2013). Arvand Free Zone in Khuzestan Province, which is in its early days, has provided an important commercial future for Khuzestan Province. Several foreign products have made customers more confused in purchasing high-quality products and made them purchase the products without enough information. Unfortunately, in many cases, it has been shown that consumer after purchasing foreign products has found out that product quality is not consistent with advertising, and this also enhances the consumer distrust. Consumer distrust is considered risky for the economic future of the market and the trade zone. In this study conducted using quantitative and qualitative method, factors causing distrust in Arvand Free Zone were examined and the most important factors will be introduced.

2. Research objectives

Accordingly, the objectives of this paper are as follows:

- Conceptualizing of consumer distrust structure with theoretical studies.
- Stating the factors creating consumer cynicism, which is used as a major factor for several studies.
- Investigating the impact of distrust in the Arvand Free Zone Market.

3. Filed study

In the past, the objective of conducting market studies was to find a way to increase the volume of sales in companies. Then, this view was improved, and the goal of market and marketing studies became understanding the needs of customers. Nowadays, with the growth of technology and increased competition through the Internet, the selection and purchasing of the goods are performed online only through a few clicks. Having proper understanding of consumers and the purchasing process has many advantages. These advantages include helping for managers in decision making process, providing a cognitive basis through analyzing consumer behavior, helping for legislators to enforce law related to purchasing and selling the goods and services, and finally helping consumers make better decisions. The objectives of this study were investigated through four specialized studies and 1960 respondents (Table 1).

Table 1: Summary of research studies

Row	Study	Study description	Number of participants (n)	Sample
1	Examining the qualitative interview	Realizing dimensions and effective variables	23	People having more than 20 years of experience of selling in the market and people who were completely distrustful to market and sellers due to their previous experiences
2	Examining, specialized scoring, reducing the affecting factors	Examining and scoring the effective dimensions introduced at market by expert	18 and 270	Sellers, 15 Ph.D. students and 270 students in the field of management
3	Re-examining the effective factors	Selecting the most important factors affecting consumer behavior	221	Consumers in the market of Arvand Free Zone
4	Quantitative examination	Validation of factors affecting consumer trust	1428	Consumers in the market of Arvand Free Zone

3.1 First study - Qualitative investigation and recognizing the dimensions

In order to examine the conceptual framework described in study 1, we interviewed with 23 people in two separate sections. One section of the study shows 8 people and another section of study shows 15 participants in the general population. Studied population in the first section (8 people) included those people who have more than 20 years of experience in the market, and the second section (15 people) included those people who were completely distrustful to market and sellers due to their past experiences. Based on McCracken theories (McCracken, G., 1988), interview was performed separately during three days. In stating the beliefs of the second group customers (15 people), it was reported that all manufacturers and sellers think on merely to their benefits. In addition, all of them reported the experience of being deceived in the market by sellers with anger. The second population of the community (15 people) stated that sellers were good-tempered and had positive hypocritical politeness and they behaved politely due to their benefits. Most of the people of community divided the factors causing distrust in consumer in the market into three general categories, including:

1. Management mistakes that make competition difficult for companies
2. Public relevant organizations do not operate effectively

3. Consumers play vital role in forming the healthy market through punishing, encouraging, and sanctioning various companies spontaneously

Qualitative investigation revealed that consumers are fearful of opportunism behavior of companies operating in market. This has caused that a sense of insecurity in the market, imposing many loses and disadvantages for economy of market. Investigating the level of consumer distrust was performed according to scale developed by Churchill (Churchill, Jr. G.A., 1979), Rossister (Rossiter, J.R., 2002), and Netemeyer et al (Netemeyer, R.G. et al., 2003). The factors of consumer distrust derived from consumers' views in early stage of interviews included 49 items, and studies will be carried out in order to reduce the factors to 10 or less (Netemeyer, R.G. et al., 2003).

Two vital conditions are required to decrease distrust factors, including:

1. The domain of items remained from views of customers should include set of all items
2. It should multi-dimensional probability possible, which its dimensions include the following cases:

- 2.1 - General opportunism: companies are looking for their benefits without considering the basic principles of ultimate outcomes (8 items in the early set).
- 2.2 - Specific opportunism: companies are looking for their benefits by considering the ultimate outcomes even for their customers (11 items).
- 2.3 - Deception: it is one of the opportunism forms which particularly stresses on deceiving marketing practices (13 items).

3.2 Second study - Examining and specialized scoring of the factors

The factors causing consumer distrust in the market were also identified to be 49 cases in the early study. The main objective of the second study was to remove the items that had lower level of effectiveness. In the present study, three sellers who had experience in market were participated in the first stage of the interview. These three sellers along with 15 Ph.D. students of marketing and expert in the area of marketing and sale evaluated the effectiveness of each of the 49 items derived from the first stage and scored them as expert and referee. The score of each of these 49 factors specified also the priority of them, suggesting that which of the factors is more important than other factors. After prioritizing the affecting the factors, 270 management students of various universities of Khuzestan province were participated in this study, and after specialized investigation, they scored the factors.

3.3 Third study - Re-examining the effective factors

The third stage was performed in order to select the most important factors affecting the behavior of consumer in creating or non-creating sense of trust. Population of the present study was 221 consumers in the market of Arvand Free Zone. The population of the study in the third stage included those who were at the age range of 20 to 68 years and had a monthly income between 15 and 42 million Rials. In addition, 91% of them had academic level of education, 7% of them had high school or lower level of education, and 2% of them had seminary degree, and 63.3% of the respondents were male and 36.7% of them were female. Several statistical problems were examined during using the analysis to select the best factors. Repeated analyses in previous studies resulted in removing 37 factors, so 12 factors. Table (2) illustrates the data analysis for different factors. Moreover, based on the statistical analyses, four other factors were also removed and only eight important factors were introduced.

Table 2a: Statistical analysis in the third study

		Adult consumer sample of study 2		
	Items	Factor loading	r ²	Item to total correlation
1	To gain profit, companies are willing to do what they can	0.78 ^b	0.61 ^b	0.74 ^b
2	Companies view consumers as doll	0.75 ^b	0.53 ^b	0.71 ^b
3	I do not believe what company says on quality of its products	0.71 ^b	0.49	0.68 ^b
4	Most companies pay no attention to violation of the law and they consider only legal cases and fines as costs of business.	0.71 ^b	0.48	0.68 ^b
5	Most of the businesses import any new goods from foreign countries, and they can increase the margin of profit	0.69 ^b	0.49	0.65 ^b
6	Most of companies sacrifice anything for the sake of profit	0.68 ^b	0.48	0.64
7	Manufacturers do not care what occurs when I purchase a product	0.67 ^b	0.46	0.64
8	Most of the companies are interested in gaining profits rather than providing the service for consumers	0.65 ^b	0.42	0.62

Table 2b: Statistical analysis in the second study

		Factor loading	r ²	Item-to-total correlation	Std. Dev.	Mean	Student Sample Item-Self Rating Correlation
1	To gain profit, companies are willing to do what they can	0.63 ^b	0.38	0.58	0.89	2.96 ^b	0.42 ^b
2	Companies view consumers as doll	0.68 ^b	0.41 ^b	0.62 ^b	0.96 ^b	2.89 ^b	0.44 ^b
3	I do not believe what company says	0.64 ^b	0.40 ^b	0.59	0.82	2.84 ^b	0.41 ^b

	on quality of its products						
4	Most companies pay no attention to violation of the law and they consider only legal cases and fines as costs of business.	0.54 ^d	0.33 ^e	0.50 ^b	0.95 ^b	2.64	0.38
5	Most of the businesses import any new goods from foreign countries, and they can increase the margin of profit	0.60 ^b	0.35	0.56	0.90 ^b	3.15 ^b	0.33
6	Most of companies sacrifice anything for the sake of profit	0.58 ^d	0.36	0.53 ^d	0.92 ^b	2.84 ^b	0.31 ^d
7	Manufacturers do not care what occurs when I purchase a product	0.66 ^b	0.43 ^b	0.61	0.97 ^b	3.10 ^b	0.43 ^b
8	Most of the companies are interested in gaining profits rather than providing the service for consumers	0.65 ^b	0.38	0.60	0.88	3.71 ^d	0.46 ^b

Accordingly, eight parameters were selected to examine the level of consumer distrust to market and seller. These eight parameters can be grouped in three essential dimensions. The first dimension is the general opportunism (questions 1, 6, 5, 4) and the second dimension is specific opportunism harms the consumers (questions 2, 7, 8), and deception (question 3).

3.4 The fourth study - Quantitative examination and validation of factors affecting consumer trust

Eight factors of consumer distrust were validated in the fourth study by using a questionnaire. Participants included customers of Arvand Free Zone who were active in the market. The domain of the study included purchasers of Arvand Free Zone in the second half of July 2017. Statistical software and the Morgan table were used (Jeffrey A. Nisen & Neil C. Schwertman, 2008) to calculate and the sample size was determined to be 1428 people by considering the confidence level of 95%. The sampling method regarding the quantitative data was random sampling method and accordingly, 1700 questionnaires were distributed, which 1584 of them (93.2%) were completed and returned. Out of them, 156 were removed, and finally, 1428 valid questionnaires were investigated. This rate was acceptable considering the common return rate of the questionnaires, estimated to be between 23% and 26% (Khaki, 2003). The age range of the participating group was 17 to 65 years, and their level of education was from bachelor to PhD. In terms of personality, it was tried to select people with heterogeneous personalities, who have critical views on each other's ideas and views. Beside other effective factors, one another effective factor was that participants did not

have any research familiarity with theories of marketing and sales management and they did not consider the factors of truth as the main prerequisites for successful dialogue.

3.5 Reliability of study

To obtain the reliability of this study, two methods were used, including:

- Test Re-test method: For this purpose, the developed questionnaire was implemented on a group of 15 people experimentally within one-week intervals. Then, the correlation of these two stages was calculated, which its value was obtained 0.7. Considering the type of research, it is considered to be at the acceptable level (Delavari, A., 1995).
- B-Internal consistency method and calculating the Cronbach's alpha coefficient: it was another method that was used to measure the reliability of the questionnaire. Calculating the Cronbach's alpha coefficient revealed that based on the main factors and the mean of the three factors, the reliability was about 0.7 (Table 3). The Cronbach's alpha for the whole questionnaire was calculated to be 0.84.

Table 3: Level of reliability of different dimensions

Questionnaire factors	General opportunism	Specific opportunism	Deception	Mean of total factors
Cronbach's alpha	0.70	0.66	0.71	0.69

4. Conclusion of quantitative data

In the first stage, it is necessary to have a very brief overview of sample characteristics. In terms of gender, 5.35% of the subjects were female sample and 65.5% of them were male. Thus, the number of females in the sample group was about one-third of the number of males and half of the total population. In terms of age, the age range of the respondents varied from 20 to over 60 years. Almost 58.3% of respondents were young and active, who aged between 20 and 40, which this is natural considering the nature of the subject and as younger group, people are mostly involved in market. In terms of education, major part the respondents (about 90%) had bachelor and master level of education (Table 4).

Table 4: Characteristics of sample of study in the fourth study

Indicators		Value	%	Indicators		Value	%
Gender	Male	931	65.5	Age	Under 20	54	3.781
	Female	497	34.5		20 to 30	491	34.383
Monthly income (million Rials)	Less than 20	228	15.966		31 to 40	342	23.949
	20-30	512	35.854		40 to 50	329	23.039
	31-40	283	19.817		51 to 60	127	8.893
	41-50	168	11.764		Over 60	85	5.952
	51-60	115	8.053	Job	Government employee	243	17.016
	Over 60	122	8.543		Private company	384	26.890
Education	High school and lower	117	8.193		Soldier	117	8.193
	Academic	340	23.809		Student	74	5.182
	Graduated	971	67.997		Medical and researcher	8	0.560
					Contractor (employee)	602	42.156
					others		

Considering the prioritizing of the factors affecting the consumer trust and distrust, options were provided to respondents that are shown in Table 5.

Table 5: Frequency and prioritization of factors affecting consumer trust

Row	Items	Frequency	Percentage frequency	Accumulative percentage frequency
1	To gain profit, companies are willing to do what they can	440	30.81	30.81
2	Companies view consumers as doll	734	51.40	82.2
3	I do not believe what company says on quality of its products	70	4.91	87.1
4	Most companies pay no attention to violation of the law and they consider only legal cases and fines as costs of business.	32	2.24	89.8
5	Most of the businesses import any new goods from foreign countries, and they can increase the margin of profit	120	8.40	97.8
6	Most of companies sacrifice anything for the sake of profit	24	1.68	99.4
7	Manufacturers do not care what occurs when I purchase a product	6	0.42	99.9
8	Most of the companies are interested in gaining	2	0.14	100

	profits rather than providing the service for consumers			
Total		1428	100	100

In response to the first question of the study, stating that if companies are willing to do anything that they can to gain profit, 30.81% of the respondents view was positive in this regard. In addition, it noteworthy that according to contents of the questionnaire, items are not considered merely by special application, and they include a range of subjects such as advertising cynicism and the dimension of lack of norms of consumer aversion scale (Obermiller, C. & Spangenberg, E.R., 1998). This suggests the extension that dialogue with seller can cover. Advertising doubt was defined as a tendency to lack of believing the advertising claims. Thus, advertising doubt should be positively correlated with consumer distrust (Obermiller, C. & Spangenberg, E.R., 1998). Assessing the advertising doubt in sample of students was considered in Study 2. Assessment model of the structure of consumer distrust and advertising doubt was also developed ($CFI = 0.95$, $RMSEA = 0.065$). As expected, the correlation between the two structures was 0.548 ($p < 0.001$). Moreover, the dimension of lack consumer aversion norms was expected to be correlated with consumer distrust. Lack of norms has been conceptualized as a sense of suspicion and distrust to marketers, measured with three items of lack of norms scale (Lambert, Z.V. 1980) (Durand, R.M. & Lambert, Z.V., 1985). Although the measurement models with suspicion scale did not achieve an acceptable level of proportionality for statistical evaluation, either as a single-dimensional scale or multidimensional scale (because standards of the scale development have been become difficult since 1980), simple correlations showing the lack of norms was also positively correlated with consumer distrust at the level of 0.849 in the study 2, 0.987 in study 3, and 0.842 in study 4 ($p < 0.001$).

Discriminative Validation: there were two structures of particular problem regarding the potential threats in validating the structure of consumer distrust, including advertising doubt and social distrust.

Although both consumer distrust and consumer doubt to advertising (Obermiller, C. & Spangenberg, E.R., 1998) focus on distrust, advertising doubt has been defined more precisely (focusing on advertising claims). According to what was said in the previous section, advertising doubt showed mean variance of 0.57, and consumer distrust showed mean variance of 0.37. The square correlation between consumer distrust and advertising doubt is 0.36 ($r = 0.596$). As average variance extracted from consumer distrust is beyond the square correlation between advertising doubt and consumer distrust, discriminative validation can be deduced (Fornell, C. & Larcker, DF;

1981) (Bagozzi, RP & Yi, Y, 1988) (Netemeyer, RG et al., 2003). Social distrust defined theoretically as consumer distrust experience should be a main characteristic. Six items of Kanter and Wortzel (1985) adopted from modified philosophies of Wranghtsman of human nature scale were used to assess the social cynicism, since it was used to show cynicism at social level in several studies (Kanter, DL & Wortzel, LH; 1985) (Kanter, DL & Mirvis, PH.; 1989) (Guastello, DD & Pessig, RM; 1998). Discriminative validation was evaluated. The assessment model was developed with consumer distrust and social distrust (Sample 1: CFI = 0.927; RMSEA = 0.08; Sample 2: CFI = 0.936; RMSEA = 0.08). Each scale showed an average variance extracted higher than 0.50 in both samples (consumer distrust: 0.58 in sample 1, 0.55 in sample 2; social distrust: 0.56 in sample 1, and 0.54 in sample 2). In both samples, the average variance extracted from social distrust and consumer cynicism was beyond the square correlation between consumer and social cynicism (0.29 in sample 1; 0.40 in sample 2), indicating the discriminative validation. After investigating the importance of the main factors of distrust from the consumer viewpoint, that is general opportunism, specific opportunism, and deception, and by considering the obtained standard deviations, it was also found that these sizes were relatively small; suggesting homogeneity of views of respondents. It has highlighted the importance of these variables (Table 6).

Table 6: Descriptive statistics indices in the main factors of questionnaire

Statistics indices	General opportunism	Specific opportunism	Deception	Mean of total factors
Variance	0.40	0.34	0.36	0.37
Mean	4.11	3.98	4.02	4.04
Median	4.20	4	4	4.10
Mode	4	4	4.33	4.11
SD	0.63	0.58	0.60	0.60

Additionally, considering the three main moderate factors, it is equal to 4.10. It means that 50% of respondents gave scores higher than 4 or "high" for it. It should be stated that in this study, no hypothesis test or particular inference was considered at the beginning. The major subject was investigating the "consumer cynicism" as a factor affecting the decision making. However, during the study and according to qualitative findings, it was found that some inferences can be made within the framework of the research subject in the areas of purchasing and marketing and test some hypotheses regarding the research subject using the quantitative data.

First hypothesis: There is a significant correlation between three main dimensions. General opportunism, specific opportunism, and deception are considered as basic and interdependent factors. Thus, using the above inference, the researcher

assessed the significance of this relationship. Table (7) suggests that all factors have high correlation with each other and these relationships are significant at the confidence level of 99%.

Table 7: The relationship among the factors causing distrust

Statistical indices	General opportunism	Specific opportunism	Deception
General opportunism		0.58	0.65
Specific opportunism			0.66

Second hypothesis: There is a significant difference between males and females in three dimensions.

To test this inference, non-parametric test of Mann Whitney U was used in order to compare the two independent groups. Findings of Table (8) indicate that there is no significant difference between respondents in two groups ($\alpha > 0$).

Table 8: Difference between males and females in three factors involved in decision making

Statistical indices	General opportunism	Specific opportunism	Deception
Z	-0.24	-0.27	-0.15
a	0.81	0.78	0.87

Third hypothesis: There is a significant difference among people with different educational levels in the three dimensions affecting the consumer distrust. To test this hypothesis, the nonparametric test of Kruskal-Wallis was used to measure the differences among several independent groups. Findings of Table (9) show that there is no significant difference in any of three factors among the respondents in terms of education level ($\alpha > 0.005$). In other words, different educational level does not lead into different scores in three factors of the questionnaire.

Table 9: Difference among different educational groups

Statistical indices	General opportunism	Specific opportunism	Deception
dF	4	4	4
a	0.85	0.88	0.87

Fourth hypothesis: There is a significant difference between local and non-local consumers from different parts in three factors. To test this hypothesis, nonparametric test of Kruskal-Wallis was used in order to assess the differences among several independent groups (Table 10).

Table 10: Differences between different local and non-local groups

Statistical indices	General opportunism	Specific opportunism	Deception
dF	3	3	3
a	0.42	0.31	0.45

There is no significant difference among indigenous and non-indigenous consumers from different places, even among those who are living in north and south of Iran ($\alpha > 0.05$).

Fifth hypothesis: There is significant difference between those who had no experience of deception and those who had such experience in three factors. To test this hypothesis, non-parametric test of Mann-Whitney was used in order to compare two independent groups. Findings of Table (11) show that there is no significant difference between respondents of two groups ($\alpha > 0.05$).

Table 11: Difference between those who have deception experience and those who did not have such experience in the market

Statistical indices	General opportunism	Specific opportunism	Deception
Z	0.09-	-0.84	-0.50
a	0.92	0.40	0.61

Sixth hypothesis: There is a significant difference between those who responded the questionnaire and those who did not respond in three factors. To test this hypothesis, non-parametric test of U-Mann-Whitney U was used to compare the two independent groups Table (12).

Table 12: Difference between those completed the paper questionnaire and those who participated only in the interview

Deception	Specific opportunism	General opportunism	Statistical indices	Statistical indices
-1.11	-1.08	-0.77	-1.70	Z
0.26	0.28	0.43	0.08	a

Findings of Table (12) show that there is no significant difference between respondents with two different form of responding ($\alpha > 0.05$).

4. Conclusion

In the trade, trust and readiness are considered main and key elements involved in the success of trade. As trust leaves significant impact on customer loyalty and loyalty can be considered as an important factor in purchasing and re-purchasing, trust has high

status in today's trade. Trust involves a person, group, and company's relying on another person, group, or company, protecting the rights and interests of the parties involved in a joint attempt or economic exchange voluntarily. Loyalty can be defined as a deep commitment to re-purchasing in the future, or an additional purchase of a preferred product or service. Loyalty involves desired attitude of customer toward sellers of the Arvand Free Zone market, resulting in positive word of mouth advertising. The primary approach on customer loyalty was focused on re-purchasing and behavioral loyalty of the customer. However, many criticisms were proposed for this approach. Critics believed that re-purchasing might be because of lack of alternatives for customer. Thus, several researchers have realized the status of trust in the market and its impact on customer's loyalty and purchasing, and they have conducted wide range of studies in this regard, since distrust in a business environment will leave negative impacts on business. In such situation, in addition to negative word of mouth advertising, consumer tries to shy away of market system. In an interview of consumers, it was observed that most of the consumers were distrustful and tries to transmit it to whole society.

Gregory et al (2009) define the desire for revenge when consumers need punish the company that has imposed loss for them and they f=define desire to avoidance when customers need avoid and define the avoidance tendency when customers need to avoid interacting with companies. Market formation has been defined as planned efforts to influence the market system through providing reward for good companies and penalties for bad companies and/or by proper rewarding good corporations and punishing bad companies or by increasing consumer's awareness of opportunism of the market on the whole and special companies as market icons. Market withdrawal has been precisely defined as minimizing or reducing one's relation with market. Consumer distrust has been supposed to affect both market behaviors. Two hypotheses are suggested here, which the first hypothesis is related to consumer distrust to development of the market, and the second is related to the distrust to market dispersion and the lack of development in market. At the method level, results of two quantitative and qualitative methods were consistent with each other and complement each other. In both of the groups, findings suggest that trust as a prerequisite for the consumer is confirmed. As stated, 92% of the 1428 respondents emphasized on the necessity of trust and in other group, participants stressed on the centrality of the customer trust. In addition, the components of "general opportunism", "special opportunism" and "deception" were confirmed as underlying variables causing consumer distrust. Quantitative results suggested that respondents did not have the same level of expectation of purchaser and seller considering the three factors. For

example, they believed that general opportunism is more important for consumer than seller. This gap was also reflected in the data of other group. In addition, qualitative and quantitative findings suggest that trust play key role. In the questionnaire, the mean of this variable was 4, indicating the high importance of the trust from the viewpoint of respondents.

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