# Determinants of Trust in the International Fresh Produce Business Between Ghana and Europe

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Abstract: In the fresh fruit and vegetable trade between Ghana and Europe, there seems to be higher level of mistrust between the exporters and the importers. As a result, the exporters and the importers incur high transaction cost in the form of establishing, monitoring and enforcing their agreements with each other. This implies that if the exporters and the importers are able to build trust, their transaction costs can be lowered and performance improved. In this study, we determine how Ghanaian fresh fruit and vegetable exporters and European importers can build trust with one another by identifying the factors that influence development of trust in their business relationships. We based our studies on 101 interviews with Ghanaian exporters of fresh fruits and vegetables. The study revealed that whereas non-economic satisfaction, price satisfaction and goal attainment have positive impact on trust, excessive use of power and cultural dissimilarities are related negatively to trust. We conclude that exporters and importers can reduce transaction cost in their exchange if they build trust with one another through the provision of good economic incentives, exploit less power and ensure understanding organizational practices of each other.

Key words: Trust, satisfaction, fresh fruit and vegetable, Ghana, Europe

## INTRODUCTION

The issue of whether it is necessary to build trust in buyer-seller relationships in the face of opportunism in business to business transactions will undoubtedly generate a positive response.

In the Fresh Fruit and Vegetable (FFV) trade between Ghana and Europe, the level of trust between the importers and the exporters seems to remain low as both parties continue to pull strings with one another with the aim of maximizing their own efficiency and profitability with less recourse to the interest of the other party. Consequently, the level of transaction cost (Williamson, 1985; Coase, 1937) in the exchange increases.

Some business practitioners and academics such as Ganesan (1994) and Morgan and Hunt (1994) consider trust as an important factor that can reduce the perceived threat of information asymmetry and transaction costs in inter-organizational relationships. They argue that if exchange parties are able to build trust, they would reduce transaction cost of their

exchange and consequently improve their business performances.

A number of authors have investigated the antecedents and consequences of trust within the context of business to business relationships in many exchange situations and scenarios. However, it seems that most of these discussions have been carried out among partners in western developed countries to the exclusion of international or cross cultural comparison involving developing countries (Craig and Douglas, 2001; Johnson and Cullen, 2002). This deficiency in research implies that such a study will make a useful contribution to inter-organizational relationship theory by extending previous research done mostly in developed countries to thecase of relationship involving developed European countries and developing nations in Africa.

This study aims to fill this gap. We identify factors that influence the development of trust between Ghanaian FFV exporters and European importers and discuss its usefulness for inter-organizational relationship performance.

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Description of fresh fruit and vegetable trade between Ghana and Europe: Ghana is one of the major countries which supply fresh fruits and vegetables like pineapples, papaya, banana, mangoes, okra, chilli, eggplant and yam to the European market (Gyau and Spiller, 2007). FFV exports from Ghana to Europe has experienced considerable boom over the past ten years (Danielou and Ravry, 2005). This is due to the existence of relatively developed flight connections and cost advantage of Ghanaian producers compared to countries like Costa Rica and Ivory Coast which are their main competitors in the European market. From a total value of 1,585 thousand US dollars in 1986, the value of fresh fruit exports from Ghana increased to 26,838 thousand US dollars in 1998 (Takane, 2004). About 40% of Ghana's FFV exports are pineapples. In the year 2004, Ghana supplied about 10% of fresh pineapples consumed within Europe. The export firms have various sizes and organizational structures including small-holder farmers, non-resident commercial farmers and large-scale producer-exporters (Obeng, 1994; Takane, 2004). The products are sold to retailers, wholesalers and the food service industry in Europe. Most of the export firms rely on own production as their main source of supply and often supplement their output from out growers and other commercial producers as a way to ensure steady and constant supply throughout the year.

**Theoretical background and hypotheses:** In this study, we provide a discussion about trust and factors that may influence the development of trust in the international fresh produce industry. Testable hypotheses are then formulated based the study discussion.

**Trust:** Trust is often considered as the critical determinant of good relationships (Dwyer *et al.*, 1987; Ganesan, 1994; Morgan and Hunt, 1994). "Trust refers to the willingness to rely on an exchange partner in whom one has confidence" (Moorman *et al.*, 1992). Anderson and Narus (1990) viewed trust as the belief that a business partner will perform actions that will result in positive outcome for the firm and not to take unexpected actions that may result in negative outcomes.

Since, all definitions of trust view it as a behavioural intention that reflects on one party's reliance on the other, it evolves from many favorable transactions from one party to the other (Dwyer *et al.*, 1987; Anderson and Weitz, 1992).

Batt (2003) argued that trust results from expertise, reliability or intentionality of the partner. Citing Swan *et al.* (1985), Batt (2003) indicated how competence, customer orientation, honesty, dependability and likeability can influence the development of trust between sales representatives and their customers.

Due to the fact that most transactions present some degree of risk and uncertainty, trust acts as information resources that reduce perceived threat of information asymmetry and performance ambiguity. According to Tomkins (2001), trust enables exchange partners to adopt schemas which leave them free to act without trying to process more information than they are capable of handling.

Ganesan (1994) and Morgan and Hunt (1994) considered trust as an important factor that acts as information resource that can reduce the perceived threat of information asymmetry and reduce transaction costs in business to business relationships. In the same vein, Brusco (1986), Powell (1996) and Smitka (1991) identified trust as an important component which makes partnerships, strategic alliances and networks of small firms successful. Different forms of trust have been discussed in the study.

Sako (1997) for instance distinguished between 3 types of trust as contractual trust, competence trust and goodwill trust. Contractual trust is concerned with the extent by which parties carry on their contractual agreement. This type of trust rest on shared moral norm of honesty and promise keeping. Competence trust requires a shared understanding of professional conduct and technical and managerial standards. Goodwill trust can exist only when there is consensus on the principle of fairness.

In this contribution, trust can be viewed as a composite construct that combines dimensions such as the competence, goodwill and contractual trust.

**Satisfaction:** In channel literature, satisfaction is mostly defined as a positive affective state resulting from the appraisal of all aspects of a firm's working relationship with another firm (Frazier *et al.*, 1989).

According to the disconfirmation of expectations model, customer satisfaction is the result of the comparison between partner's performance and focal firm's expectation (Oliver, 1980). Whenever performance exceeds expectations, satisfaction increases.

Satisfaction has been defined as focal firms' cognitive state of been adequately rewarded for the sacrifices they have made in facilitating the exchange (Frazier, 1983).

Different forms of satisfaction have been identified in the study. Researchers usually distinguish between economic and non-economic satisfaction. Economic satisfaction refers to the economic reward that is obtained from the relationship with the exchange partner such as price discounts. Non-economic satisfaction refers to the positive and affective response to non-economic psychological aspects of relationship (Geykens *et al.*, 1999). Geykens and Steekamp (1998) showed that economic satisfaction and non-economic satisfaction are related but distinct components which affect relationship outcomes differently.

According to Geyskens *et al.* (1999), channel members who are highly satisfied with the economic reward that flow from their relationships would perceive their partners as being more satisfied. Anderson and Narus (1990) have argued that satisfaction with past outcomes indicates some level of equity or fairness in the exchange.

Mackenzie and Hardy (1996) proposed that as satisfaction increases trust will also increase. We therefore hypothesize that:

- Non-economic satisfaction is positively related to the level of trust
- Economic satisfaction is positively related to the level of trust

Communication and information flow: Communication is defined as the formal and informal sharing of meaningful and timely information between firms (Anderson and Narus, 1987). This definition according to Anderson and Narus (1990), has its focus on the efficacy of information exchange rather than the quantity or the amount and it inherently taps on past communication. Han et al. (1993) argued that trust will develop from a constant and detailed exchange of information. This implies that meaningful communication and cooperation between firms in a relationship is a necessary antecedent of trust (Anderson and Narus, 1990). Communication enables exchange of information which may reduce certain types of risk perceived by either party to a transaction (McQuiston, 2001).

Anderson *et al.* (1987) contended that communication leads to trust. Based on the above discussions, we propose that:

 Communication and flow of information between the exporters and the importers will be positively related to the development of trust.

**Cultural fit/dissimilarity:** Munter (1993) defined culture as the dominant and continuing values, attitudes and behaviours of a group. Schein (1997) argued that a group that has shared important experiences would adopt shared views of the world around it and its place in the world.

The underlying assumption in some studies on national and organizational culture is that there are nationality influenced differences in work values, beliefs and orientations across different countries (Hofstede, 1991, 2001). This implies that values are held by individuals as well as groups and that culture presupposes collectivity.

Markus and Kitayama (1991) identified a country's culture as a key environmental characteristic which underlies systematic differences in consumer behaviour, cultural norms and beliefs which act as powerful forces that shape peoples' perceptions, dispositions and behaviours. In an earlier research, Hofstede (1980) explained how national culture affects management processes and effectiveness of buyer-seller relationships which could be influenced by the way in which actors perceive their respective national values. Dash and Guin (2006) argued that a country's cultural characteristic can influence the structure of buyer-seller relationships as well as determine the interpretation of how actors perceive the relationships and their expectations.

In the same context, Inglehart (1991) viewed the concept of trust at national level and observed that trust is determined by cultural closeness or affinity. Based on the above, we hypothesize that:

 There is a negative relationship between cultural dissimilarity and the level of and trust between the exporters and the importers.

**Power:** Power has been defined in various ways but all definitions essentially contain the idea of control, influence or direction of one party's behaviour by another (Cartwright, 1959). According to Emerson (1962), power is a characteristic of social relationship at both individual and group level but not an attribute of a social actor. Emerson (1962) further argued that power is a potential influence that exists even when not observable. This therefore means that perceived power of one party can be sufficient to influence the behaviour of the other party without the actual exercise of that power.

According to Dapiran and Hogarth-Scott (2003), power of one party over the other is derived from the latter's dependence on the former. In this contribution,

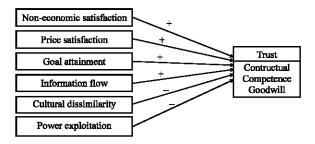


Fig. 1: Conceptual framework for trust in the fresh fruit and vegetable trade

these authors further observed that due to the reciprocity of social relations, there exist interdependency between buyers and sellers and as a result, both of parties have some level of power. Ganesan (1994) and Gruen (1995) observed that excessive use of power may cause partners to feel under rewarded, angry and resentful and may results in suspicion and mistrust in the relationship between the sellers and the buyers. In the same vein, Kumar (1996) suggested that trust is the antithesis of power and that it is trust in a manufacturer-retailer relationship that leads to cooperation. Following this line of argument we hypothesize:

 There is a negative relationship between power exploitation by the importers and the level of trust perceived by the importers.

**Research framework:** Based on the above hypotheses, we present a conceptual framework for trust in the Fig. 1.

## MATERIALS AND METHODS

**Survey design:** In order to test the hypotheses stated above, data were collected from FFV export firms in Ghana between August 2006 and February 2007. The data base of the firms and their respective contact information were obtained from the Ghana Fresh Produce Industry Directory 2006 which is a journal compiled annually by the Ghana Export Promotion Council. About 147 FFV export firms were identified.

We then designed a questionnaire based on an extensive review of the study on the relevant constructs. After pre-testing the questionnaire with four supply chain and alliance specialists and five FFV exporters, feedback was obtained and the questionnaire was modified.

The key informant technique (Phillips, 1981; Mitchell, 1994), in which managers of the FFV export firms were considered as the primary informants was used to collect

Table1: Principal component analysis of trust and satisfaction	
Factors and Items	Factor loading
Trust	
KMO = .739, Cronbach's alpha = .764, Explained variance = 59.59%	
The European buyers will not deliberately deceive me	0.856
I believe in information provided by the buyers	0.821
The buyers are honest	0.789
The European buyers are able to provide ready market	0.595
Non-economic satisfaction	
KMO = .695, Cronbach's alpha = .758, Explained variance =67.43 %	
The business relationships with the European buyers are so good that I do not think of change	0.826
Considering all my experiences, I am generally very satisfied with the European buyers	0.825
The buyers deal with me as expected	0.813

Variable	Intended dimensions of variables	Composite statement used
Cultural dissimilarity	Expectations in the relationship	
-	Interpretations of behaviours and attitudes	
	Business values	The European buyers and me perceive things differently
Power exploitation	Level of power asymmetry	
	Extent of power usage	
	Level of interdependency	The European buyers often threaten not to buy from me if I don't
	Degree of countervailing powers	follow their instructions
Information flow	Importance of the information flow	
	Frequency of communication	The buyers and myself share information regularly with one another
Price satisfaction	Price compared to what can be obtained else where	
	<ul> <li>Price compare to what was obtained previously</li> </ul>	
	Price that enable them to benefit from the trade	The buyers pay me the right prices for my products
Goal attainment	Measures the extent by which the firms' objectives	
	which they set explicitly are met and may include:	
	Accessibility to the European market	I have been able to achieve 100% of my goals by selling to the
	Performance improvement	European buyers
Non-economic satisfaction	To what extent the relationship meet their	
	expectations in terms of:	1. The business relationship with the European buyers is so good
	Means of problem solving	that I do not think of changing.
	Means of communication and negotiation	2. The buyers deal with me as expected.
	<ul> <li>Level of equity and fairness in the relationship</li> </ul>	3. Considering all my experiences, I am generally very satisfied with
	Punctuality and timeliness	the European buyers
Trust	Degree by which the importers are able to buy	
	the suppliers' products	
	<ul> <li>The extent by which contracts and agreements</li> </ul>	
	are followed	The European buyers will not deliberately deceive me
	<ul> <li>Confidence in information that is provided by</li> </ul>	2. I believe in information provided by the buyers
	the importers	3. The buyers are hones
	The extent of goodwill that the buyers have	4. The European buyers are able to provide ready market

the data. Personal interviews with managers of the export firms were deemed appropriate to increase the response rate. On average, each questionnaire lasted about fifty minutes. Of the 147 export firms identified in the Ghana Fresh Produce Industry Directory 2006, 101 successful interviews representing about 69% response rate was obtained.

**Measurements:** The dependent variable is trust and the independent variables are price satisfaction, non-economic satisfaction, power exploitation, information flow, goal attainment and cultural crush (dissimilarity) (Table 1).

Composite measures (Burns and Bush, 2000; O'Toole and Donaldson, 2000) were used to operationalize all the constructs. The composite measures were created by combining two or more separate dimensions of the various constructs. A single statement or fewer statements are used to represent these dimensions. For instance trust was operationalized with four statements which did not actually aimed at measuring a specific dimension of trust but instead, these items taking together were seen as good indicator of the various dimensions of trust.

Using similar approach, we measured the non-economic satisfaction with three items. Single statements which were also composite in nature were used to represent all the other independent variables. The composite measures and variables that they intended to measure are shown in Table 2. All items were measured on a five-point likert scale ranging from (1= strongly disagree and 5= strongly agree) except the goal attainment which was measured on a scale of 0-100.

The unidimensionality of the trust and satisfaction scales were checked using principal component analysis with varimax rotation. All items with Eigen values above one were extracted. In addition, we extracted items with factor loading above 0.4 and all those with cross loadings above 0.5 were deleted. The results showed that trust and non-economic satisfaction are unidimensional constructs.

A reliability test using Cronbach's alpha was used to purify the measurement scale. The results of the principal component analysis together with the reliability test and percentage variance explained is shown in Table1.

#### RESULTS AND DISCUSSION

The results of the statistical analyses used for the study are provided in Table 1 and 3.

Table 3 reports on the regression which links all the independent variables to trust. The regression model shows that all the independent variables except information flow are significantly related to trust. The model explains about 54% of the level of trust.

The non-economic satisfaction is found to have the greatest positive impact on the level of trust between the exporters and the importers. This means that the exporters seem to have more trust for the importers when they believe that they are well treated and their expectations have been met in the relationship. These expectations among others may include the extent to which the importers are able to provide ready market for their products, constructive conflict resolution, timeliness in payment and order and how mutuality and equity are exercised in the relationship. Exporters who are satisfied with non-economic psychological and emotional factors are more likely to perceive their suppliers as more trustworthy.

The positive relationship between price satisfaction and goal attainment on the one hand and trust on the other implies that export firms will have trust for importers who provide favorable economic rewards such as satisfactory price that may assist them to achieve their goals. Whenever the economic reward is high, the exporters may attribute a great deal of the credit to the importers and consequently, the level of trust for the importers increases (Batt, 2003). This also supports the argument of Geyskens *et al.* (1999) and Jaervelin (2001), who observed that economic satisfaction leads to lower conflicts and higher trust.

Negative relationship between power exploitation and trust suggest that importers who use more threats in their dealings with the exporters are less trusted. The use of threats is usually possible when there is power imbalance in favor of the party that issues the threat. Ganesan (1994) and Gruen (1995) have indicated that in a situation of power imbalance, the party with the higher level of power will try to exploit its advantage in such a way that the other party may feel angry and resentful and consequently, may result in suspicion and mistrust in the relationship with the buyers.

Table 3:	Regression	model	for	trust
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Trust building factors	Coefficient(beta)	Standard error	T statistic	Hypotheses
Constant	-1.00	0.39	25	
Cultural dissimilarity (crush)	21	0.07	-3.11***	Accepted
Power exploitation	18	0.07	-2.45**	Accepted
Goal attainment	.01	0.00	2.15**	Accepted
Price satisfaction	.10	0.06	1.73*	Accepted
Information flow	.13	0.09	1.41	Not accepted
Non-economic satisfaction	.48	0.08	6.07***	Accepted

 $R^2$ =0.57, Adj.  $R^2$  = .54; F =20.42; \*p =0 .01; \*\*p = .05; \*\*\*; p = .001, Dependent: Trust, Independent: cultural dissimilarity, coercive power, price satisfaction, goal achievement, information flow and overall satisfaction

Perceived cultural dissimilarity or cultural crush between the exporters and the importers has negative influence on the level of trust in the relationship. Conversely, cultural fit may have a positive impact on the level of trust (Gyau and Spiller, 2007).

Generally, when parties share similar culture with each other at either organizational or national levels, they tend to understand each other's behaviour and consequently, lead to reduction in misunderstandings and conflicts in the relationship. In addition culture dissimilarity may lead to a situation where the parties may have different expectations about the relationship. Differences in expectations and perceptions may affect satisfaction and result in different interpretations of behaviours and attitudes which may consequently impact negatively on the relationship.

Contrary to our expectation, there is no significant relationship between the level of trust and the degree by which the importers and the exporters share information with one another. This might suggest that perhaps the kind of information that is shared between the parties although may be quite frequently, might not be enough, to merit its consideration in developing trust. Thus, the suppliers might think that information that is obtained from the importers may not be of major importance since, they may also obtain such information from other sources such as from trade associations, internet or from the government agencies. In addition, when the level of information that is obtained from all the importers is similar or of the same level in terms of quantity and reliability, then it is not likely to have a greater influence on the level of trust.

# CONCLUSION AND MANAGERIAL IMPLICATIONS

In this study, a model of trust between FFV exporters in Ghana and their European business counterparts is provided. It has been shown that whereas a number of factors including non-economic satisfaction, price satisfaction and goal attainment influence the level of trust between the exporters and the importers positively, cultural dissimilarity and use of power have a negative impact on trust. The study supports the hypotheses that were theoretically proposed except the relationship between information flow and trust which showed no significant influence.

This has some implications for management of both the suppliers and the importers of FFV. Our finding suggest that managers of the importing and the exporting companies can enhance development of trust with their trading partners if they are able to provide more satisfactory business terms with one another. This will not only be limited to the provision of adequate prices and economic rewards, but must also include the behavioural and social dimensions such as constructive conflict resolution, less exploitation of power, enhancing cultural closeness and affinity and sufficient and timely provision of information. It is expected that when the exporters and the importers are able to build trust with one another, it would enable them to reduce suspicions and opportunistic tendencies and hence be able to build longterm relationships which will lead to improvement in performance. For instance it is expected that trust will enable the parties to undertake a more relationship specific investments and practices which will assist the parties to improve their performances because there would be a reduced fear of opportunistic behaviour by either party. Batt (2003) suggested expectation of higher returns as one of the important factors which keeps partners to continue in doing business together. In this context, it can be argued that short-term economic and behavioural sacrifices made by each of the parties to build trust may be compensated in the long-run through reduced mistrust and lower transaction cost which might consequently increase performance.

This study like many others has some limitations. The main limitation is the fewer number of measures used to operationalize the constructs. The composite measurement approach although may be important for simplifying the questionnaire design and administration, is limited by the fact that some important details patterns in the relationship may not be revealed.

Future research should therefore include more statements in order to capture the various dimensions of the constructs used in the study. This would enhance a more holistic understanding of the relationships and reveal some more detailed patterns between the variables.

Finally, future research should also operationalize the constructs from the perspective of the importers. This will provide important yardstick that can be used to triangulate the information obtained from the exporters.

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