

## DISTRUST IN SERVICES

How service failures lead to distrust in underserved consumers and distrusting consumers' strategies to avoid further service failures

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## Abstract

This study aims to improve understanding of the causes and consequences of distrust in services, as well as how distrustful consumers behave. Firstly, this research indicates that inadequate information and resultant service failures can lead to distrust in consumers. Secondly, it investigates the actions of distrusting consumers to avoid service failures and the strategies they implement to secure adequate service encounters.

Distrust has been described as “confident negative expectations regarding another’s conduct” (Lewicki et al., 1998, p.439) and “rationally based expectation that technically competent performance and fiduciary duty will not be forthcoming” (Barber, 1983, as cited in Hsiao, 2003 p. 149). Distrust is helpful to humans because it helps us make defensive and preventative choices (Luhmann, 1979, as cited in Cho, 2006) and reduces uncertainty (Barber, 1983, as cited in Hsiao, 2003). Competence, or the lack of it, has been identified as one key attribute to distrust and reducing it (Cho, 2006).

This study was conducted in the context of curly-haired consumers and salon services, specifically in the followers of the Curly Girl hair care method in Finland. Due to the persistent lack of understanding of the needs of consumers with curly hair amongst consumers and service, curly-haired consumers have experienced a variety of disappointing service encounters throughout their lives. For studying service failures and distrust among underserved consumers, the followers of the Curly Girl method provide an excellent context as they expressed frustration with hair care and how their past experiences have damaged their trust in hair services and professionals.

There have been no previous studies on the connection between service failure and distrust. This includes the effects of service failures on customers' expectations of the service provider's competency, as well as the long-term impact of service failures. To fill these gaps in research, this study examines how underserved consumers develop distrust as a result of service failures. It also explores the additional labour these consumers must put in to compensate for this distrust.

Studying distrust in services is important because refraining from consumption due to distrust can endanger consumer welfare (Darke & Ritchie, 2007) or, as the findings suggest, cause more labour for consumers when avoiding and choosing services. For businesses, effectively identifying and addressing consumers' concerns is essential to successfully attracting new and returning customers, avoiding service mishaps, boosting consumer contentment, and discovering untapped markets for business expansion.

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**Keywords** distrust, service failure, underserved consumers

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### Tiivistelmä

Tämän tutkimuksen tavoitteena on kerryttää ymmärrystä palveluihin kohdistuvan epäluottamuksen syistä ja seurauksista sekä epäluottamusta kokevien kuluttajien käyttäytymisestä. Ensinnäkin tämä tutkimus osoittaa, että puutteellinen tieto ja siitä johtuvat palveluhäiriöt voivat johtaa kuluttajien epäluottamukseen. Toiseksi se tutkii epäluuloisten kuluttajien toimia palveluhäiriöiden välttämiseksi ja heidän käyttämiään keinoja riittävän palvelukohtaamisen turvaamiseksi.

Epäluottamusta on kuvattu "uskottaviksi kielteisiksi odotuksiksi toisen käytöksestä" (Lewicki ym., 1998), s. 439 ja "rationaaliseen arvioon siitä, että teknisesti pätevää suoritusta ei ole luvassa" (Barber, 1983, Hsiao, 2003 mukaan, s. 149). Epäluottamus on hyödyllistä ihmisille, koska se auttaa tekemään itseä suojaavia ja ennaltaehkäiseviä valintoja (Luhmann, 1979, Cho, 2006 mukaan) ja vähentämään epävarmuutta (Barber, 1983, Hsiao, 2003 mukaan). Pätevyys tai sen puute on tunnistettu yhdeksi epäluottamuksen keskeisistä ominaisuuksista ja myös mahdollisuuksista vähentää sitä (Cho, 2006).

Tämä tutkimus tehtiin kiharahiuksisten kuluttajien ja hiuspalveluiden piirissä, keskittyen erityisesti Curly Girl -hiustenhoitomenetelmän seuraajiin Suomessa. Koska kiharatukkaisten kuluttajien tarpeet ovat olleet pitkän aikaa tietämättömyyden kohde niin kuluttajien kuin palveluntarjoajien keskuudessa, kiharahiuksiset kuluttajat ovat kokeneet lukuisia pettymyksiä hiuspalveluihin elämänsä aikana. Curly Girl -metodin seuraajat tarjoavat erinomaisen kontekstin palveluvirheiden ja alipalvelutujen kuluttajien epäluottamuksen tutkimiseen, sillä he ilmaisivat turhautuneisuutensa hiustenhoitoon ja siihen, kuinka heidän aiemmat kokemuksensa ovat vahingoittaneet heidän luottamustaan hiuspalveluihin ja ammattilaisiin.

Palveluvirheiden ja epäluottamuksen välisestä yhteydestä ei ole aiemmin tehty tutkimuksia. Tämä sisältää palveluvirheiden vaikutukset asiakkaiden odotuksiin palveluntarjoajan pätevyydestä sekä palveluvirheiden pitkäaikaiset vaikutukset. Siksi tässä tutkimuksessa tarkastellaan, kuinka alipalvelut kuluttajat alkavat kokemaan epäluottamusta palveluhäiriöiden seurauksena. Tutkimus kuvaa myös lisätyötä, jota epäluottamusta kokevat kuluttavat tekevät kompensoidakseen epäluottamusta.

Palveluihin kohdistuvan epäluottamuksen tutkiminen on tärkeää, koska epäluottamuksesta johtuva kulutuksesta pidättäytyminen voi vaarantaa kuluttajien hyvinvoinnin (Darke & Ritchie, 2007) tai, kuten tämän tutkimuksen tulokset viittaavat, aiheuttaa kuluttajille lisää työtä palvelujen välttelyn ja valitsemiseen menevän vaivan vuoksi. Yrityksille on keskeistä tunnistaa kuluttajien huolenaiheet tehokkaasti ja vastata niihin, jotta ne houkutellessa uusia ja palaavia asiakkaita, välttää palveluvirheitä, lisätä kuluttajien hyvinvointiin ja löytää uusia markkina-alueita liiketoiminnan laajentamiseksi.

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**Avainsanat** epäluottamus, palveluvirhe, alipalvelut kuluttajat

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# 1 Introduction

The objective of this study is to improve understanding of the causes and consequences of distrust in services, as well as ways in which distrustful consumers behave. Firstly, my research indicates that inadequate information and resultant service failures can lead to distrust in consumers. Secondly, I investigate the actions taken by distrusting consumers to avoid such breakdowns and the strategies they implement to secure adequate service encounters.

There are multiple complementary definitions of distrust. It has been described as “confident negative expectations regarding another’s conduct” (Lewicki et al., 1998, p. 439) and “rationally based expectation that technically competent performance and fiduciary duty will not be forthcoming” (Barber, 1983, as cited in Hsiao, 2003 p. 149). Distrust is helpful to humans because it helps us make defensive and preventative choices (Luhmann, 1979, as cited in Cho, 2006) and reduces uncertainty (Barber, 1983, as cited in Hsiao, 2003). Competence, or the lack of it, has been identified as one key attribute to distrust and reducing it (Cho, 2006).

I studied distrust in the context of curly-haired consumers and salon services, specifically in the followers of the Curly Girl hair care method in Finland. Due to the persistent lack of understanding of the needs of consumers with curly hair amongst consumers and service, curly-haired consumers have experienced a variety of disappointing service encounters throughout their lives. For studying service failures and distrust among underserved consumers, the followers of the Curly Girl method provide an excellent context as they expressed frustration with hair care and how their past experiences have damaged their trust in hair services and professionals.

There have been no previous studies on the connection between service failure and distrust. This includes the effects of service failures on customers' expectations of the service provider's competency, as well as the long-term impact of service failures. To fill these gaps in research, this study examines how underserved

consumers develop distrust as a result of service failures. It also explores the additional labour these consumers must put in to compensate for this distrust.

Studying distrust in services is important because refraining from consumption due to distrust can endanger consumer welfare (Darke & Ritchie, 2007) or, as I suggest later in this paper, cause more labour for consumers when avoiding and choosing services. For businesses, effectively identifying and addressing consumers' concerns is essential to successfully attracting new and returning customers, avoiding service mishaps, boosting consumer contentment, and discovering untapped markets for business expansion.

This paper starts with a literature review on underserved customers, service failures and distrust and respective gaps in the literature. After that, I introduce my research context in more detail and cover the chosen research methodologies, including data collection and analysis. Subsequently, I present my findings on how underserved consumers turn into distrusting ones and the additional labour distrusting consumers do to avoid service failures. Finally, I mirror the results in light of the literature until this day and give suggestions for service providers as well as ideas for future research on the topic of distrust.

## 2 Theoretical background

### 2.1 Underserved consumers

There has been a long history of focusing on the most served users in designing products and services (Patrick & Hollenbeck, 2021). The overlooked, unrepresented and underserved consumers have been mostly studied in terms of social identities like gender, ethnicity, socioeconomic status (Sanchez-Barrios et al., 2015), race (Pittman, 2020), and disabilities (Dias de Faria & Moreira Casotti, 2019; Laitala & Borch, 2019). Additionally, for example, body sizes and shapes can make it hard to find well-fitting clothes (Cavusoglu & Atik, 2023). Due to the lacking understanding of consumers' needs, underserved consumers often must use products or services that fall short of meeting their needs fully (Li, 2022) or even suffer from marketplace exclusion (Laitala & Borch, 2019).

When consumers are accustomed to using products or services that fail to meet their needs, they may become uncertain of the intentions behind introducing better suitable goods and positive treatment in the marketplace. Especially referring to long-time underserved consumers as the target group directly can raise suspicions in the group in question. (Li, 2022)

Patrick & Hollenbeck (2021) define inclusivity as the degree to which a user is matched to the product, the environment in which it is used, and the purpose for which it is used. Furthermore, they suggest that once the consumer has evaluated the compatibility of the design to one's needs, positive or negative emotional responses arise. The emotional responses grow more intense or strong when the product or service's relevancy and compatibility/incompatibility grow. Constant mismatches between the users and the environment can make the negative responses pile up and cause stress and anxiety.

However, this thesis has been done in the context of curly hair, a feature different from the social identities in the marketplace. Like body shape, hair is an inherent part of beauty standards that affect the idea of norm consumers and how well consumers that deviate from the norm are served. Schwarz (2022) suggests that straight hair in white populations has been normalised to the extent that also in academia, it is solely referred to as "hair in general" and that mainstream hair care practices reflect the straight hair norm and how hair care practices diverging from them are perceived, for example, more laborious.

## 2.2 Service failures

The quality of a service is determined based on the outcome and the process. According to Grönroos (1982), consumers evaluate services' functional and technical value. The functional value represents the outcome of the service, such as the outcome of a haircut. The technical value constitutes the process and environment of delivering the outcome. Furthermore, Grönroos (1982) suggests that the technical value can be as valuable as the outcome when consumers evaluate services. As an important distinction, in the distrust literature, technical performance refers to competence (Eisingerich & Bell, 2008; Barber, 1983, as cited in Hsiao, 2003).



Most scholars define service failures as a situation where customer expectations are not met regarding the outcome or service behaviours are deemed unsatisfactory. Service failure literature has focused on the causes of service failures, recovery strategies and the impacts of various recovery strategies. (Lin, 2006) Similar to the service value definition of Grönroos (1982), service failures have been divided into outcome-oriented and process-oriented in later literature (Harrison-Walker, 2012).

The gap analysis model of service quality (Parasuraman et al., 1988, as in Grönroos, 2015) exemplifies how service quality emerges. The expected service from the customer's point of view is compared to the perceived service that took place. The service gaps represent five inconsistencies that can be fixed to increase the quality of the service. The gaps are management perceptions of customer expectations, translating the perceptions into service quality specifications, delivering the service according to the specifications, delivering the service in line with the marketing activities and the gap between the customer's expectations and actual service. The model can be used as a tool to detect quality issues and find ways to close the gaps.

### 2.2.1 Consequences of service failures

According to Harrison-Walker (2012), customers experience negative emotions after a service failure, and the reason for service failure affects the intensity of the emotion. Accidents lead to milder responses, such as annoyance or irritation, while incompetence results in frustration. Furthermore, service failures deemed avoidable or deliberate by customers cause anger.

After the failure, the customer can remain with the service provider or exit without or after addressing the failure. Complaints, successful or failed recoveries, loyalty, and barriers to exit were identified as reasons to exit or remedy (Colgate & Norris, 2001).

Norvell et al. (2018) found that recovery efforts may be beneficial in the short and medium term. Still, the consumers' long-term behaviour may largely depend on whether or not a service provider fails at delivering

its core service, meaning that the customers' complaining behaviour or the success of the firm's recovery efforts will fade in the long run. Furthermore, they show that non-complaining customers do less business with the company in question in the short and long term.

Weun et al. (2004) suggest that severe service failures may impact customers' trust in organisations, as service failures compromise the reliability and confidence of the provider. Furthermore, if the service failure is severe, customers may still be upset despite the recovery efforts. The severity of the failure results in a negative influence on the satisfaction of the recovery, trust, and commitment but also a positive influence on negative word of mouth (WOM).

Voorhees et al. (2006) found that the likeliness to spread negative WOM differed according to the recovery efforts. The least likely to spread negative WOM were customers who experienced organisation-initiated or satisfactory recoveries after complaining. The likeliness of negative WOM for these groups was significantly lower than for non-complainers, complainers with dissatisfactory recoveries or no recovery efforts at all.

### 2.3 Distrust

Trust has been deemed important in marketing and service studies for a long time, especially regarding relationship management (Cho, 2006). Trust enhances and maintains consumer satisfaction (Sirdeshmukh et al., 2002) and reduces tensions and conflicts between organisations (Dwyer et al., 1987). While there is a wealth of information on establishing and upholding trust, comparatively less attention has been given to distrust. Some argue that trust and distrust are the ends of a spectrum (Rotter, 1980), but most scholars studying distrust believe that trust and distrust are distinct concepts that exist in opposition to each other (Bertsou, 2019; Harrison McKnight & Chervany, 2001a; Lewicki et al., 1998; Sitkin & Roth, 1993).

In the field of marketing, distrust and its role in consumer behaviour have been studied in the context of advertising (Darke & Ritchie, 2007), retail staff behaviour (Patterson & Baron, 2010), e-commerce (Cho,

2006; Harrison McKnight & Chervany, 2001b; Hsiao, 2003), online reviews (Zhao et al., 2020) and product failures (Darke et al., 2010). Moreover, distrust has been studied in management sciences (Lewicki et al., 1998; Sitkin & Roth, 1993), psychology (Rotter, 1980), sociology (Luhmann, 1979) and political science (Bertsou, 2019).

Lewicki et al. (1998 p. 439) suggest that trust is “confident, positive expectations regarding another’s conduct”, while distrust is “confident negative expectations regarding another’s conduct”. According to Barber (1983, as cited in Hsiao, 2003, p. 149), “distrust is a rationally based expectation that technically competent performance and fiduciary duty will not be forthcoming”. Furthermore, it helps to identify situations in which we need to protect ourselves. Correspondingly, Cho (2006) argues that the competence of an e-vendor reduces distrust.

Distrust involves predicting undesirable behaviour, which allows individuals to make logical defensive and preventative choices (Luhmann, 1979, as cited in Cho, 2006). Both trust and distrust help to simplify social systems; trust removes undesirable behaviour from consideration, and distrust allows it to be seen as likely (Luhmann, 1979, as cited in Lewicki et al., 1998). At the same time, distrust can be an alternative mechanism of social control to signal risks and reduce uncertainty (Barber, 1983, as cited in Hsiao, 2003). Consequently, those who are untrusting must use alternative strategies to reduce complexity (Harrison McKnight & Chervany, 2001).

Similarly, Bertsou (2019) suggests that citizens’ distrust of the government stems from respective evaluations of whether the government and the politicians are capable of fulfilling their tasks. In management science, distrust focuses more on human-to-human interaction and organisational measures. Sitkin & Roth (1993) define trust as a belief in someone’s competence to perform certain tasks under certain circumstances. On the other hand, they define distrust as a belief that someone’s values or motives make them address all situations in an unacceptable way. When trust is disrupted, or distrust arises, organisations often resort to legalistic mechanisms to reproduce trust.

### 2.3.1 Causes of distrust

In Darke and Ritchie's (2007) bias model of consumer distrust, distrust results from past experiences in which products have failed to meet the expectations marketers create. Distrust can be generalised or specific towards a certain type of product or an organisation. Moreover, advertising deception leads consumers to become defensive and distrustful of further advertising claims. Distrust can bring about broad, persistent, and negative biases in consumers' judgement.

Later, Darke et al. (2010) expanded the bias model to product failures, suggesting that negative disconfirmation can lead to more negative evaluations of the failed product and generalise to other products from the same firm or even a different firm selling a similar but somewhat different product.

In management sciences, Sitkin & Roth (1993) suggest that trust will be disrupted when expectations about context-specific task reliability are not met, and there is a perception that similar violations may recur within the same context.

In an online environment, consumers' lack of information is connected to distrust of banking services (Lindh et al., 2016). Furthermore, Lindh et al. (2016) proved that the hypothesis of experience [in banking services] decreasing distrust trivialises consumer behaviour, as negative information from a reliable third party can make a big difference even in an experienced customer. Additionally, Zhao et al. (2020) suggest that negative online reviews and service providers' responses to them have the capacity to instil distrust in potential customers and decrease their future purchase intentions.

Eisingerich and Bell (2008) suggest that customer education and customers' greater confidence in their ability to evaluate the technical outcomes of a service make them demand a higher level of technical outcomes. If the anticipated outcome is not delivered, it weakens the positive impact of technical service quality on trust. This observation was made in the context of professional services: lacking transparency

and tangibility makes it difficult to evaluate the service offering, which leads to uncertainty and potential distrust.

### 2.3.2 Consequences of distrust

Distrust-related behaviour in organisations results in a lack of cooperation, information distortion, formal agreements, increasing controls by, e.g., monitoring, not accepting influence, not granting autonomy, and as a last resort, not transacting business at all (Harrison McKnight & Chervany, 2001a). Similarly, trust violations can lead to a desire for increasing distance from the untrustworthy individual or organisation (Bertsou, 2019; Sitkin & Roth, 1993).

Consumers' defensive response to deceptive advertising may be disadvantageous because it can compromise consumer welfare (Darke & Ritchie, 2007). Even though a defensive posture reduces the risk of being fooled, generalised distrust limits consumers' abilities to benefit from genuinely attractive offers.

## 2.4 Research gaps and research question

To date, consumer distrust in services goes largely unaddressed. Distrust in online relationships in the financial services market and its implications on the exchange of services has been addressed by Lindh et al. (2016). However, on-site services are evaluated in a different manner. Besides, institutions like banks have different capacities to gather, utilise and act on consumer insights than smaller service providers, such as private entrepreneurs. In Finland, there are approximately 15 000 professionals working in the hair service industry, most of whom are private entrepreneurs (KEHA-keskus, 2022).

In the marketplace, there are groups of consumers that are overlooked or unrecognised by the vendors and service providers. The lacking understanding of consumers' needs means that they cannot be served satisfactorily, causing service failures (Lin, 2006) and negative emotional responses that grow more intense the bigger the mismatch between the needs and outcomes get (Patrick & Hollenbeck, 2021).

There are a number of similarities between the causes of service failures and distrust, as well as their consequences on consumer behaviour. Parasuraman et al. (1988, as in Grönroos, 2015) suggest that service quality can decrease due to inaccurate perceptions of consumer needs, mistakes in planning the way of carrying out the service, inability to perform the service correctly, inconsistencies between marketing and the actual service or a gap between customer expectations and the actual service.

Similarly, a product's failure to meet expectations (Darke & Ritchie, 2007) or a person's inability to perform a task in a reliable manner (Sitkin & Roth, 1993) can result in distrust. Moreover, the customer's choice to exit (Colgate & Norris, 2001) or do less business with the organisation (Norvell et al., 2018) after a service failure is alike to some characteristics of distrusting person: expectation of incompetence (Barber, 1983, as cited in Hsiao, 2003), not transacting business (Harrison McKnight & Chervany, 2001a) and distancing oneself from the other party (Sitkin & Roth, 1993).

In other words, distrust in services and its causes have not been sufficiently studied in consumer research. Furthermore, the relationship between service failure and distrust has not been studied previously, including service failures' impact on customers' expectations of the service providers' competency and the long-term effects of service failures. To address these research gaps, this study presents how underserved consumers become distrusting due to service failures and what additional labour they must do to compensate for the distrust. This is important because correctly addressing consumers' pain points can help with attracting new and repeat customers, avoiding service failures, generating consumer welfare, and finding new business opportunities in uncontested market spaces.

### 3 Research context

The Curly Girl method is a haircare method developed for naturally curly hair. Hairstylist Lorraine Massey originally created the method with the goal of helping women with curly hair learn to love and care for their hair. (Schwarz, 2022) *Curly Girl: The Handbook* was originally published in 2001. The book has been a big

hit, and it has been sold worldwide. The method has rules that help keep the hair moisturised and good-looking: no sulphates, no hair care products that require sulphates for dissolving, and no drying alcohols, brushing or heat treatments. Additionally, there are hair styling techniques that result in defined and lasting curls. (Lyra et al., 2019)

How people wash, style, and cut their hair is not universal; there are different culturally specific practices. In areas where hair care for naturally straight hair is an assumed norm, the discourse on curly and coily hair suggests that they need particular attention and care and are more laborious to control. (Schwarz, 2022). This affects how curly-haired consumers in Finland perceive the labour regarding their hair. Additionally, many people with curls are made fun of or receive loaded comments on their hair, suggesting it is not beautiful (Schwarz, 2022). For example, my informants described their hair as kids as “wild”, “troll hair”, “fuzzy”, and “bird’s nest”.

In the spring of 2019, the Curly Girl method started to gain awareness in Finland when the local media started writing about it, resulting in a massive boom. The sales of products suitable for the method doubled quickly, and producers could not keep up with the demand. Products sold out, and a Finnish shampoo factory even reorganised the summer holidays of its staff (Karjalainen, 2019; Tahkokorpi & Krautsuk, 2019). At the same time, the Finnish “Curly Girl Suomi” Facebook group more than thirty-folded in five months’ time (Karjalainen, 2019).

One special trait of the method is that even some people with wavy hair types without visible curls can transform their own hair into curls just by using the correct products and styling techniques. However, getting defined curls and long-lasting curls require knowing the forbidden ingredients, one’s own hair type and many more details. As my interview data and the Facebook group discussions indicate, studying the terminology, scrutinising the inci-lists on packages and trying new styling techniques feels complex, especially for beginners.

The Curly Girl method proved to be an excellent context for studying service failures and distrust in underserved consumers, as there has been a long-lasting unawareness of the curly-haired consumers' needs among consumers and service providers in Finland. Furthermore, many informants spontaneously expressed their frustration with hair care and how their past experiences have damaged their ability to trust hair services and professionals.

## 4 Methodology

In this study, I utilised a qualitative research design that combined netnography and semi-structured interviews to explore consumer behaviour in the context of the Curly Girl method. The research question transformed many times during the process. I originally chose the Curly Girl method as the context due to its reputation for being labour-heavy in choosing products and the techniques consumers use.

### 4.1 Data collection

I used netnography as the initial research method to gather preliminary understanding and data about hair care routines and consumer behaviour in the scene. I followed discussions on two Facebook groups, Curly Girl Suomi [Finland] and Luonnonystävän Curly Girl [nature-lover's curly girl], related to hair care to gain insight into the topic. I collected interesting statements and open-coded them on ATLAS.ti. This helped me to become familiar with the subject and identify potential research questions. According to the group rules, I did not share any screenshots or comments with other people.

After the initial data gathering through netnography, I became interested in the gendered expectations of aesthetic labour, the unpaid and sometimes even costly labour women do to look presentable in everyday life and how consumers feel about it. I was interested in all labour that enhances hair: choosing, buying, and using hair care products and services.

I planned semi-structured interviews to gather more in-depth information about aesthetic labour. I developed the interview questions to map the time and effort consumers spend polishing their appearance,



including choosing, buying, and using hair care products and services and how the time and trouble spent on hair correlated with the significance of looks in their lives.

In addition to finding an informant from a colleague's network, I posted an announcement looking for informants on the Curly Girl Suomi Facebook group, attracting a surprising number of eager interviewees from different regions of the country. During the following two weeks, I conducted twelve interviews face-to-face and remotely, depending on the participants' location and preference. The interviews were conducted in Finnish and ranged from 30 to 56 minutes and lasted, on average, 41 minutes. The informants' stories started to reach a saturation point after 8-9 interviews. All the consumer informants were white with wavy or curly hair types.

Additionally, I utilised expert interviews from a previous research project, where I interviewed two hairdressers that specialise in curly and coily hair in the Helsinki area. I refer to them as Melissa and Cristina, and they also gave their consent for using their interviews for potential thesis purposes. The interview data has been handled confidentially, and all informant information has been anonymised.

Table 1: Consumer informants

Name	Age	Gender	Place of residence	Field of work	Time using the method	Curls
Senja	24	female	Turku	university student	three years	Informant has lived with curly hair since childhood.
Verna	25	female	Oulu	entrepreneur in pet care	less than a year	
Natalia	25	female	Nurmijärvi	university student, substitute teacher	six years	
Meeri	32	female	Vantaa	IT industry	four years	
Anna	38	female	Vantaa	youth worker	three and a half years	
Nelli	32	female	Helsinki	physiotherapist	six months, tried and quit during the first boom	
Iina	33	female	Turku	university student	five years	
Heini	37	female	Jyväskylä	early childhood education teacher	5-6 years	
Jasmin	29	female	Espoo	non-profit organisation	four years	Informant has explored their curls in adulthood.
Inka	36	female	Helsinki	grocery store	two years	
Jaana	57	female	Iisalmi	public healthcare	four years	
Pirkko	58	female	Sonkajärvi	public care development	four years	

## 4.2 Data analysis

After conducting the semi-structured interviews, I transcribed the interviews and open-coded the data on ATLAS.ti as an initial tool to analyse the data. To begin the open coding process, I read the interview transcripts multiple times and noted any significant statements or phrases that stood out. I made multiple rounds of open coding to include new codes in the previously coded interviews.

After the open coding, I proceeded to axial coding. With the help of my code log and quotes, I organised different consumer experiences, behaviours, and strategies into bigger phenomena. I structured my thoughts, ideas and interpretations of the data into notes and summaries.

During the axial coding, unexpected topics like distrust, scepticism, and large meta-work emerged. I shifted my focus to the more interesting emergent findings and further researched the distrust and scepticism and how they had developed and affected the informants' lives. After the shift, I went back and forth between the literature, analysed the interview data, and started to build a coherent picture of the causes and consequences of distrust.

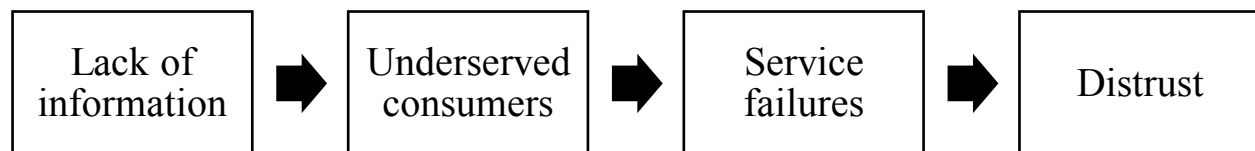
The sample of informants was satisfactory because it included consumers who had experience with growing up without sufficient curl care information and consumers who had experimented with the method or found out about their curls in another way in adulthood. The two groups had fairly different views on hair care, especially regarding services.

Overall, the combination of netnography and semi-structured interviews allowed the informants to tell their stories from their point of view and me to gain an in-depth understanding of consumer behaviour and experiences in the marketplace.

## 5 Findings

### 5.1 Underserved consumers experience service failures that lead to distrust

I suggest that the lack of knowledge contributes towards underserved consumer groups. This, in turn, can lead to service failures and distrust towards certain occupations or types of services. In the context of this research, consumers and hairdressers have historically lacked information on curly hair care in Finland. Furthermore, I expand the knowledge of causes of distrust by suggesting that service failures not just impact customers' intent to reuse the service or spread negative WOM but can also generate distrust.



*Figure 1: Lack of information contributes to underserved customer groups, service failures and distrust*

#### 5.1.1 Lack of information results in underserved customers

Insufficient knowledge is a major contributor to underserved consumer groups. My sources, spanning various age groups and geographical areas in Finland, have highlighted the lack of hair care information available for individuals with curly hair. Consequently, the market has failed to acknowledge and cater to their needs.

*In my childhood and youth, I have followed the same [instructions] as everyone else. Back then, in Finland, there was no understanding of taking care of curly hair in a different way... At some point in my youth, I became so irritated at the frizzy look that I straightened my hair for years... I quickly learned that with the help of heat and forceful brushing, my hair became straight... Based on what I know now, it was the most wrong possible way to take care of my hair. [laughs] – Heini, 37 yrs, early childhood education teacher*

The lack of knowledge and expertise in the mainstream marketplace left Heini unhappy with how she looked and without suitable care for her hair until her thirties. She resorted to the same practices and products as her straight-haired peers or straightening her hair because it did not even occur to her that the curls might require different care.

*Already before this method arrived in Finland, or at least before I read about it, I strived to use these curl cremes or such. I constantly tried to find ways to look more presentable outside the home. Back then, no one talked about it [taking care of curly hair], and no one else in my family had curly hair. So, it was like I was on my own, figuring it out. When this method arrived in Finland, I could finally find good practices for my hair. – Senja, 24 yrs, university student*

Similarly, Senja recognises non-existent curly hair care information. On the contrary to Heini, she had realised that curls require different care than straight hair and strived to find ways to succeed in it. Instead of companies recognising the different consumer needs and the potential for educating the market, the consumers have been on their own, tackling the issues one by one.

### 5.1.2 Underserved customers are prone to service failures

I suggest that underserved consumers are prone to service failures because of incorrect perceptions of customer needs, inadequate training and flawed service design or service delivery. The mainstream service simply does not work well for them. In this instance, regular hairdressers consistently fail to deliver service that meets curly-haired consumers' needs. Many of my informants have experienced service encounters where the hairdresser's competence comes into question: the hair is usually blow-dried straight and cut like straight hair. This way of working falls short in considering the natural form of curly hair, especially if they are not styled straight in everyday life.

*I was younger and had not found the method yet; I had a very traumatic experience at a hairdresser. They had no clue how to cut curly hair; I believe that they had not cut curls ever before... They cut more than I asked. Curls get tighter the shorter they get; at least, it feels like it. So, my long hair turned into a bob... I did not dare go to a hairdresser for a while after that. – Senja, 24 yrs, university student*

Senja's deeply upsetting service encounter demonstrates how the lack of information and training directly affects service outcomes. She did not have any tools or guidelines for finding suitable services for herself, either, because there was not much information available on curl care in the market. Consequently, a single bad service experience made her retract from transacting business at all with hairdressers for some time.

*I have been to a hairdresser three times in my life and haven't been very content... I feel like many of them cannot cut curly hair, and I have had to fix the outcome myself afterwards. That's not a desirable outcome when you pay shocking sums [for the service]. – Nelli, 32 yrs, physiotherapist*

Nelli has had similar experiences with failed service outcomes, and she has decided to stay away from hair professionals. A couple of hopeful tests have only validated her opinion on the undesirable outcomes. For Senja, Nelli, and other informants like Meeri, Iina, and Anna, the lack of regular hairdressers' competence and service failures have been more a rule than an exception.

*Before, hairdressers have said that my hair is "hairy" and whatnot. And then treated it like straight hair. – Iina, 33 yrs, university student*

The uncomfortable service situations do not stem solely from poor technical performance. In this case, some hairdressers have been reproducing negative stereotypes, like the messiness of curly hair, to customers who have heard these insults since childhood. Making unnecessary and inconsiderate comments about a customer's appearance or other, particularly sensitive, features can further contribute to a negative service experience.

### 5.1.3 Service failures bring about distrust

I suggest that when services fail to give the results the customer wishes for, it does not simply contribute to the customers' reluctance to continue with the provider in question. Service failures can result in distrust e.g., towards certain occupations or types of services.

*I must say, [following this method] it [choosing a hairdresser] feels much harder than before. You used to go to any hairdresser, and you kind of downplayed your wishes. And they would cut your hair. Now it feels like, "Can I go there? Can they cut curly hair?"* – Meeri, 32 yrs, works in the IT industry

Because of her past experiences, Meeri used to lower her expectations to avoid new disappointments. Back then, she could not detect the technical deficiencies in the service but knew an unpleasant outcome when she saw it. Now that she is following the Curly Girl method and knows more about appropriate hair care and cutting techniques, she has become even more wary of choosing a service provider.

*I distrust average hairdressers that do not know this method or think it does not matter how they cut. [The outcomes of] the haircut look really awful ... even if I style them a bit straighter. So, I choose [a cutting method called] hair balancing instead.*  
– Iina, 33 yrs, university student

Iina has found an alternative hair-cutting method that suits her better than the conventional techniques she perceives as careless cutting. The method takes into account the natural flow of the hair instead of cutting it in a way that requires regular work to keep it in the wanted form. Because hair balancing deviates from conventional cutting and is conducted by certified eco-hairdressers who have received additional training on top of the regular degree, it speaks to the distrusting consumers.

Additionally, there are service employees that are not up to the task despite their specialist status or portray themselves as more knowledgeable than they are. Clueless or dishonest selling tactics can also instil distrust.

*I never bothered to learn the forbidden ingredients... There have been occasions when I have visited a salon to find a hair mask or a conditioner that is compatible with the method. And when I talk with the hairdresser, I realise they have no idea about the method or the topic [curl care] ... Despite my efforts [to explain the method], I have been sold products that include wax or other forbidden ingredients... At home, I type in the inci-list in Curlshot [that tells you if a product follows the method] and realise it does not comply with the method. So, I learned not to trust hairdressers to have a clue about curly hair care, no matter if they tell me a product suits curls.*

– Heini, 37 yrs, early childhood education teacher

Heini distrusts hairdressers' ability to recommend suitable products for her. Instead, she trusts the crowdsourced product catalogue by other consumers using the method in the Curly Girl Finland Facebook group. The collectively curated catalogue and the product recommendations by peers are by far the most trusted and utilised sources for finding suitable products, according to the vast majority of my informants. When professionals cannot be trusted, peers can.

*The marketers have clearly noticed the Curly Girl niche. You have to be careful, if you go shopping at certain places, they label the products suitable for the method. But it is not guaranteed that they are suitable indeed. At some point, I thought, "This is made easy for a consumer", but later I checked the [Facebook] group where people wrote in capital letters "NO, NO, THIS [PRODUCT] DOES NOT COMPLY WITH THE METHOD." [with an angry tone of voice] That is when I decided to look up the products from the group [before buying]. Someone has made the effort for me. – Nelli, 32 yrs, physiotherapist*

Heini and Nelli are not alone in their experience. There have been discussions about similar incidents on the Curly Girl Suomi Facebook group. In a thread of more than 30 comments, other group members, including hairdressers, joined the discussion and shared similar ordeals. All encouraged the original poster misled by two hairdressers to return the product and get their money back. The original poster said they would do it but did not return to tell how it went.



#### 5.1.4 Boundary conditions

The most easy-going informants regarding the hairdresser services were the ones that had explored their curls in adulthood. While Pirkko's hair turned curly after a cytostatic treatment and hair loss, Jasmin and Jaana started using the method from a place of curiosity during the Curly Girl boom, and Inka joined the method two years ago. The negative experiences and distrust of hairdressers' services growing up were remarkably absent compared to their peers.

*I found out about my hair texture about 15 years ago. I went to a new hairdresser, one that I had not had before. They cut and styled my hair in a way that looked like I had a perm. They said I had textured hair, and my jaw dropped. "Can my hair look like this?" I forgot about it for years, but the idea of my hair being curly resurfaced. My late dad had curls. – Jaana, 57 yrs, works in public healthcare*

Jaana and Inka found out about their hair type from a hairdresser. Both forgot about it for a long time and revisited the idea by joining the Facebook group and experimenting with their hair.

*I don't go to these so-called curly-hair hairdressers. My hair is cut like straight hair.  
– Inka, 36 yrs, works in a grocery store*

*I had a regular place for quite a long ..., so I did not bother to look for a new place, even if they did not use Curly Girl products. I did some googling, like are there nice and suitable options for curly hair, but they were somehow really expensive. I felt like it was not worth it. – Jasmin, 29 yrs, works in a non-profit organisation*

*I don't dare to tell my hairdresser of ten years about the method. They might say "nonsense", and I would not cope with it because I know it is not nonsense.  
– Pirkko, 58 yrs, works in public care development*

Despite knowing there are curl specialists, Inka, Jasmin, and Pirkko have yet to take a chance with them. Instead, they hold to their long-time hairdressers or do not consider the method or curls as an important dimension of choosing a service provider. Pirkko even reveals that she keeps her hair care methods a secret from her hairdresser, as she expects them to be sceptical or even judgemental about it.

## 5.2 Distrusting consumers do additional labour to avoid further service failures

I suggest that distrusting consumers use various strategies to avoid service failures and disappointing outcomes. This study identified three strategies: self-sufficiency, scrutinising, and instructing service providers. The choice of single or multiple tactics may vary from consumer to consumer.



Figure 2: Distrusting consumers' strategies to avoid further service failures.

### 5.2.1 Self-sufficiency

Distrusting consumers find ways to avoid disappointing service encounters and incompetent service providers entirely. In the context of hair care, not compromising on your looks requires learning to conduct salon-like services independently. The learning process can be time-consuming and costly.

*All my customers have afro-textured hair or are “curly girls”. Many of my customers are very well informed on the hair care methods, and sometimes I just listen to them telling all the multitude of things they have tried. I’m like, “Oh my god”, so much time and money has been spent before they come and see a specialist... In addition to that, there are many methods available online due to the [Finnish hair] specialists’ lack of knowledge. – Melissa, hairdresser and curl specialist*

Melissa always starts the appointment by finding out the customer’s hair history and what kind of routines they have. Because many of them have a disappointing past with hairdressers, she does everything in her power to make the customer feel at ease. Before coming to her, many customers were self-sufficient to the degree that they tried the wildest tricks to avoid visiting a salon. While experimenting and finding suitable

products is at the core of the Curly Girl method, these customers have spent a lot of money and time online looking for helpful information.

*It can be that a relative or a friend cuts the hair. Or that people just let them be.*

*[laughs]* – Cristina, hairdresser and curl specialist

Furthermore, Cristina says that if the customer does not go to a professional hairdresser at all, usually, a close one cuts their hair. Also, there are consumers who do not have the motivation to invest time and money in their hair and just let them be. This indicates that spending on a service inclined to fail is more disheartening than doing it for free on your own.

*Yes [I do want to change my hairstyle from time to time]. Sometimes I have bangs.*

*Once a year, I desire it, and once a year, I want to get rid of it. I just get the kitchen scissors, and I'm all set.* – Nelli, 32 yrs, physiotherapist

Because of the distrusting stance, Nelli does consider visiting a hair salon when she wants to have a new hairstyle. Instead, she uses tools available at home to help herself. While a do-it-yourself attitude is convenient and does not expose her to distrusted parties, it also limits the variety of hairstyles she can have. The same principle applies to other DIY services too. One's abilities determine what they can do efficiently and if that meets their own quality standards for the outcome.

### 5.2.2 Scrutinising service providers

Due to the lack of knowledge in the mainstream market, the pool of service providers is smaller, and the distrusting consumers may need to spend more time searching for suitable providers. The challenge is to find a service provider that is not just a self-proclaimed specialist but possesses the competence to meet their customers' needs. Therefore, distrusting consumers avoid putting themselves in a vulnerable position and hence choose to scrutinise the competence of a potential provider before the service encounter.

*I try to read the service or price lists; are there clues that signal curly hair? ... The place I went to last time had a service bundle for curly hair. I was like, "Ok. If they cut curly hair, they probably know how to do it." So I chose the bundle, it was not much more expensive than the regular service bundles. There [at the salon], I observed, "Good, they use conditioner", but before cutting, they straightened my hair. I was quite disappointed. – Meeri, 32 yrs, works in the IT industry*

One way of finding out if a service meets one's needs is to investigate the way the service provider describes the services. In this case, they had indicated competence in cutting curly hair but failed to live up to Meeri's expectations. Detailed descriptions of services can give more confidence in making consumption choices to distrustful consumers.

*Of course, big brother Google helps. You have to google what salons offer it [hair balancing] ... If they are active on social media, I go and take a look on Instagram. What kind of results, haircuts and hair dyes? Like that. – Iina, 33 yrs, university student*

Also, social media is another source for figuring out the service results. While the salon's social media accounts are in the hands of the service providers, many also ask for peer recommendations in the Curly Girl Finland Facebook group. By asking for advice from peers, the need for thoroughly scrutinising the service provider may be lower.

*I used to interview hairdressers rigorously ... Do they understand where I come from? What is their competence, skill level and understanding of the matter [curly hair]? And I asked whether they knew about the Curly Girl method. Many were puzzled. Some had heard of it but not familiarised themselves with it ... A few insisted that they knew about it, but when I continued chatting with them, I noticed that they had no idea. – Heini, 37 yrs, early childhood education teacher*

Yet another method for scrutinising is introduced by Heini, who routinely interviewed hairdressers before making a booking. By doing so, she discovered that many hairdressers in her city are not to be trusted – at least with her hair. A thorough examination like this does not leave anything to chance and allows the consumer an opportunity to back up and explore other options before agreeing to a service.

### 5.2.3 Instructing service providers

If the consumer cannot find a sufficiently competent service provider, they may pursue the service nevertheless. For example, the higher cost of a niche service or the lack of suitable professionals in the geographical area can be reasons to choose a “regular service”. In the event of selecting a provider that does not meet all the criteria, consumers can try to inform service staff about their needs and share their own expertise to ensure a better experience and outcome. This additional labour may increase the feeling of control in a vulnerable situation.

*If I'm to make a booking, I include a note that “I have natural curls and thick hair”. I try to make sure that the message reaches the hairdresser beforehand. I usually add my wishes for the haircut as well. The outcome depends on the competence, but at least I can try to inform them beforehand what kind of customer to expect.*

– Meeri, 32 yrs, works in the IT industry

Meeri is tired of having hairdressers puzzled by her hair every time she sets foot at a salon. She tries to avoid surprise and astonishment and lays out the most essential information for hairdressers beforehand. By doing this, she nudges them to figure out suitable service performance before she arrives at the salon. As the cluelessness and incompetence of service staff are some of the main reasons behind service failures and distrust for the followers of the Curly Girl method, it is only natural that they try to avoid witnessing the confusion of the service staff and reliving the bad experiences yet again.

*For example, I explain that my hair curls differently [tighter on the front and looser in the back] and ask if they cut it dry, too [after seeing how the curls form when dried]. That's basically what I do ... I know that some do not go to a hairdresser who does not use Curly Girl suitable products ... I don't want additional criteria for choosing a good hairdresser; I feel like they are unicorns as it is. – Senja, 24 yrs, university student*

After scrutinising and trying out different salons, Senja has found a few to her liking. At the start of each service encounter, she always explains what needs to be observed and how certain things should be done

when cutting her hair. By doing so, she secures that the hairdresser has the prerequisites to succeed, and also she can also be content with the outcome. Giving hands-on instructions can be an effective tactic if a consumer wants to limit the autonomy of the service provider, make sure they commit to the wishes and do not cut corners, especially when the service is happening right before the consumer's eyes.

*I have just told them [the hairdresser] not to use the thinning scissors. With that technique, we have ended up with happy hair; they curl. Leaving out the thinning scissors helps with the curl clumps remaining complete... At first, the hairdresser was anxious, they did not get it. I encouraged them, "Don't worry, just cut as usual. Make a U-shape and cut layers on top. That's all I need." – Natalia, 25 yrs, a university student and substitute teacher*

In the past, Natalia has paid visits to regular hairdressers and curl specialists. Before returning to her neighbourhood hairdresser, she studied the acceptable ways of cutting curly hair and now gives instructions to the hairdresser to receive the service she wants. Furthermore, she acts as a spokesperson for her curly-haired peers; she encourages her hairdresser to try the Gurly Girl styling methods with her hair and participate in cutting curls training. She hopes this will ease the pain of finding a service provider and make her hairdresser more approachable to other curly-haired consumers.

## 6 Discussion

### 6.1 Theoretical contributions

In this study, I broaden knowledge of the causes and consequences of distrust in services and distrusting consumers' behaviour. Firstly, I suggest that a lack of information and subsequent service failures have the potential to create distrust in consumers. Secondly, I suggest that distrusting consumers do additional labour to avoid service failures and introduce strategies they employ to do so.

This research aligns with Patrick and Hollenbeck's (2021) study on inclusive design, which suggests that frequent inconsistencies between the user and their surroundings may lead to an accumulation of negative

reactions, resulting in stress and anxiety. Additionally, Parasuraman et al.'s gap model (Grönroos, 2015) suggests that management perceptions of customer expectations are one key metric for service quality. When the perceptions are false, delivering a satisfactory service is impossible – or a coincidence.

Correspondingly, my informants described how the market had failed to cater to their needs for decades until the Finnish Curly Girl boom in 2019. Hence, curls have been perceived as messy in a dominantly straight-hair population and have been the target of negative comments. Therefore, many curly-haired consumers, including my informants, have straightened their hair to fit in and make their hair “more manageable”.

The literature on service failure has directed its attention towards the reasons behind service failures, the different recovery methods and the effects of different recovery strategies (Lin, 2006). Parasuraman et al.'s gap model (Grönroos, 2015) proposes that numerous factors could potentially cause issues in service. In addition to the management perceptions, this study offers valuable insights for “translating the perceptions into service quality specifications” and “the gap between the customer's expectations and actual service”.

In the context of this study, it seems like the service quality specifications and the way of delivering services have been made based on the narrow management perceptions of customer needs. The two go hand in hand; therefore, the service design has failed from the perspective of curly-haired consumers and made them an underserved group in the market.

What is noteworthy about the gap between the customer's expectations and actual service in the context of this study is that both service providers and customers have been unaware of how to deliver suitable technical performance (Eisingerich & Bell, 2008; Barber, 1983, as cited in Hsiao, 2003) or as Grönroos (1982) puts it, functional value for curly hair. Every customer wishes to receive excellent service, but the standard straight-hair service is unsuitable for curly-haired ones. The customers' disappointments have been based on a visual evaluation of the outcome rather than knowing what failed in the process of getting there.

Additionally, this study aligns with the findings of Norvell et al. (2018), who suggest that failing at the core service is a key determinant of customer's long-term behaviour and Weun et al. (2004), who suggest that major service failures may impact customers' trust in organisations. However, I suggest that service failures can also generate distrust. Furthermore, I extend the knowledge on causes of distrust and suggest service failures can do damage beyond losing customer loyalty or the reluctance to return to the company that committed the error.

Much like in other distrust literature, incompetence is also a key element of distrust in this study. Especially the anticipation of incompetence is central (Barber, 1983, as cited in Hsiao, 2003). Respectively, Cho (2006) suggests that the competence of an e-vendor reduces distrust. This study shows how experiencing incompetence first-hand during service encounters can also create an expectation of incompetence in similar services in the future. This is parallel to Darke & Ritchie's (2007) findings on how consumers' judgement can be severely impacted by distrust, leading to long-lasting and damaging biases that are difficult to overcome.

Besides, this study confirms that consumers desire to avoid situations that make them prone to incompetency. Distrust can help consumers recognise situations that require self-protection (Barber (1983, as cited in Hsiao, 2003), make defensive and preventative choices (Luhmann, 1979, as cited in Cho, 2006) and distance oneself from untrustworthy parties (Bertsou, 2019; Sitkin & Roth, 1993). Furthermore, customers' better abilities to evaluate service outcomes can elevate their demands for services (Eisingerich & Bell, 2008). The additional labour like self-sufficiency, scrutinising services and giving instructions are rooted in avoiding undesirable experiences and outcomes.

In light of my findings, distrust-related behaviour (Harrison McKnight & Chervany, 2001a) is particularly interesting. Self-sufficiency translates into not transacting business at all, and instructing service providers aligns with increasing controls and not granting autonomy. However, my findings are contradictory regarding distorted information, which Harrison McKnight & Chervany (2001a) describe as limited



openness of communication or withholding information. My findings suggest that distrusting consumers are eager to share their knowledge in service situations to ensure a good experience for themselves.

To conclude, distrust impacts consumer welfare because it anticipates negative outcomes (Darke & Ritchie, 2007), limits the options consumers can choose from, and according to my findings, leads to additional labour. While protecting themselves, one can minimise the chances of being disappointed, and distrust can hinder consumers from finding and benefitting from truly valuable services that have the potential to meet their needs.

## 6.2 Practical implications

When it comes to services and underserved consumers, I recommend thinking outside the box. Are there self-evident assumptions defining ways of working or the things included in a service? Are there consumers who would benefit from a different service than those served now?

Addressing consumers' pain points correctly is crucial as it can lead to various positive outcomes, both for service providers and entrepreneurs as well as consumers. Identifying new business prospects can help find untapped markets that allow you to create novel services, for example, in an uncontested geographical area. By communicating your value proposition to consumers effectively and delivering it up to par, you can attract new and even repeat customers. Furthermore, translating your different perceptions of customer needs to good service specs can enhance service quality and prevent service failures.

Consumers' distrust of services can compromise their welfare because the distrust, in a way, limits their freedom to choose services. Regarding distrusting consumers, there are two points of view I encourage service providers to reflect on. Firstly, how to prevent becoming a provider whose failures and incompetence cause distrust that extends to a whole industry or profession? Secondly, how to approach and consider distrusting consumers?

First of all, failures can be considered good learning opportunities and even a push for learning more about the diversity of consumer needs. Additional training and keeping up with trends are the most trivial ways of ensuring one's capabilities to deliver services well. Additionally, communicating about complaints and recoveries to all customers is an opportunity. One of my hairdresser informants described how they always encourage customers to come back if the haircut needs to be fixed after a couple of regular washes. Another more controversial suggestion is to redirect potential customers you cannot serve adequately to another service provider.

To my second question on attracting distrusting consumers, more than simply claiming competency is needed. My findings suggest that some distrusting consumers scrutinise services rather thoroughly to avoid further service failures. Therefore, it is crucial for service providers to demonstrate their expertise and competence on the matter. One way of doing this is to address the consumers' concerns and express the ability to solve them, for example, on the company website or social media. Additionally, my results suggest that some distrusting consumers are largely self-sufficient and out-of-market altogether. Approaching such consumers can be demanding but can be achieved, for example, by creating awareness in larger audiences.

This study has been made in the context of hair services, an industry predominantly made of private entrepreneurs (KEHA-keskus, 2022). While I am aware that small businesses may have limited resources for investing in market research and training, I encourage them to start somewhere. As my specialist informants suggested, a wealth of information is available online for free. It is worth exploring, especially if potential customers trust and live by such information.

### 6.3 Limitations and opportunities

There are a wealth of research opportunities in the intersection of distrust and services. As my informant sample was all-female, there is an opportunity to find out whether the presented formation of distrust and the strategies consumers use are gendered phenomena. Furthermore, while nothing indicated broadly

generalised distrust, we do not know whether my informants specifically distrust hair services or whether the distrust has generalised towards other types of services as well.

Additionally, other causes for distrust in services and more distrusting consumers' survival strategies are to be found. In this study, the consumers had an alternative of being self-sufficient. Therefore, understanding how distrusting consumers cope if they cannot avoid using a service would be interesting. In Finland, such a study could be conducted, for example, in the context of the postal services that regularly appear in the news due to their own and subcontractors' service failures or monopolies like local grid operators or railway services.

Other possible research topics include studying differences between distrust caused by first-hand experiences and "second-hand distrust" through, for example, WOM. Additionally, I believe that researching the impact of distrust on consumers' evaluation of their own consumption decisions and exploring strategies for building trust and loyalty among distrusting consumers would be valuable opportunities, too.

## 7 Conclusion

Insufficient knowledge can contribute to neglecting specific consumer groups, leading to service failures and distrust towards certain services or professions. In the particular case of this study, customers and hairdressers in Finland have lacked sufficient information regarding the care of curly hair. Moreover, it should be noted that service failures affect customers' willingness to reuse a service or spread negative WOM and generate distrust. This research expands on the causes of distrust by highlighting this aspect.

To avoid service failures and disappointing outcomes, I suggest that distrusting consumers use different strategies. According to my findings, distrusting consumers resort to self-sufficiency, scrutinising, and instructing service providers. The choice of using one or multiple tactics may differ depending on each individual consumer.

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## 9 Attachments

### Interview guide

Translated from Finnish to English

#### **Background information**

- 1) Tell me about yourself
  - a) Basic information like age
  - b) Life story (e.g. where did they grow up)
  - c) What do you do? What kind of roles? (studies, works, not in the job market)
- 2) What does your typical day look like? How about a week?
- 3) What do you like to do? What kind of things are you interested in? What do you like?
  - a) Follow-up questions like: How have you been doing X? How is X? Could you describe a memorable incident with X?

#### **Questions on the research topic**

##### *Introduction to hair*

- 4) How would you describe your hair?
- 5) Have you always known that you have curly hair?
  - a) If not: how did you find out about it?
- 6) How is your everyday life with your hair?
  - a) Is it any different than at an earlier stage of your life? E.g. as a child or a teenager?

*Hair care practises*

- 7) How do you take care of your hair?
  - a) How do you use products? What kind of labour does it involve?
- 8) Do you follow the Curly Girl method?
  - a) How precisely do you follow it?
  - b) How long have you been following it?
  - c) If you have followed the method but not anymore, how did you quit?
- 9) Do you style your hair?
  - a) What kind of techniques do you use?
  - b) How often do you style your hair? (daily refreshing or less often)
- 10) How much time do you spend on taking care of your hair and styling it?
  - a) Per week? Or per time? Whatever is logical for the interviewee.
  - b) How would you compare it with the time before starting the Curly Girl method?
- 11) Does the time spent on haircare reflect on the outcome?
  - a) (does spending more time guarantee a better result)
- 12) Is there anything in the method that has surprised you?
- 13) Is there any variation in your haircare practises?
  - a) (for example, seasons, listen to them carefully before giving them any ideas)
- 14) What do you do when your hair does not set the way you would like them to?
- 15) Have you made any compromises with your hair? Tell me about it.

*Procuring hair-related products and services*

- 16) How have you found the products that you currently use?
  - a) (also, if this person has followed the method before)
- 17) Do you buy the products or make them themselves?

- 18) Where do you buy the products?
- 19) What kind of things do you pay attention to when buying products?
- 20) How was finding products when you had just started following the method?
- 21) How does the money you spend on products now reflect on the time before the method?
- 22) What kind of products have you given up on?
  - a) How did it go?
- 23) Do you use any hair-related services?
- 24) How often do you use hair-related services?
- 25) How do you make sure that the service goes as planned? How do you prepare yourself for the service?
- 26) Describe a successful/unsuccessful service encounter [related to hair].

*Aesthetic labour*

- 27) What do you think would happen if you were to quit following the method?
- 28) How does the method reflect on the way you polish yourself in everyday life?
- 29) How would you describe the significance of looks in your everyday life/job?
- 30) Are there any requirements for your looks in your life? (e.g. when working with customers)
  - a) Do you strive to measure up to them?
  - b) Tell me more. (makeup, dressing up, grooming, etc.)

*Other*

- 31) Is there anything else you would like to add?