



Communicating a crisis:

The influence of stealing thunder and the type of crisis situation on customer perceptions towards financial institutions

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Samenvatting

The relatie tussen financiële instanties en hun klanten is sterk afhankelijk van het wederzijdse vertrouwen tussen beide partijen. In het afgelopen decennium heeft deze wederzijdse vertrouwensrelatie echter behoorlijk wat tegenslagen te verduren gehad. De manier waarop financiële instanties zakelijk opereren en de omgeving waarin ze dit doen, zijn op korte termijn drastisch veranderd. Financiële instanties in de westerse cultuur hebben door een economische crisis serieuze tegenslagen te verduren gehad welke hebben geleid tot situaties waarin hun vertrouwenswaardigheid op het spel stond. Hiernaast is er binnen het bankwezen sprake van een continue introductie van nieuwe technologieën waar financiële instanties en hun klanten mee te maken krijgen. Deze continue aanvoer van nieuwe technologieën zorgt ervoor dat financiële instanties en hun klanten hier telkens over moeten leren en zich hier op moeten aanpassen. Om deze redenen is het gebleken dat financiële instanties gevoelig zijn voor het worden van het onderwerp in een crisis situatie waarbij hun vertrouwenswaardigheid op het spel komt te staan.

De termen “crisis communication” and “trust repair” zijn door de jaren heen veel besproken in verschillende studies. Deze studies hebben verscheidene strategieën aangewezen ten behoeve van het onderhouden van positieve percepties richting organisaties in crisis situaties. De “stealing thunder” strategie is een wijze van crisis communicatie waarvan bewezen is dat deze efficiënt werkt in het creëren van “credibility” tijdens het bekendmaken van een crisis (Arpan, Roskos-Ewoldsen & David, 2005). Het is echter gebleken dat er weinig studies zijn welke de effecten van deze “stealing thunder” strategie binnen verschillende type crisis situaties uitlichten.

Dit onderzoek heeft als doel om inzichten te verschaffen over de effecten van verschillende typen crisis situaties en de manier waarop ze bekend worden gemaakt. Hierbij zijn metingen gedaan onder klanten van financiële instanties welke betrekking hadden op de waargenomen vertrouwenswaardigheid van hun bank, hun vergevingsgezindheid en hun intentie om klant te blijven. Hiernaast zijn ook de effecten van de aard van de verschillende typen crisis situaties op het vertrouwen, vergevingsgezindheid en intentie om klant te blijven meegenomen in het onderzoek.

Deze studie omvat een 2 (crisis type: intern vs. extern) x 2 (crisis type: opzettelijk vs. onopzettelijk) x 2 (type bekendmaking: zelf bekendmaking vs. derde partij) between-subjects factorial design (N = 247). Aan dit experimentele onderzoek hebben 126

mannen en 121 vrouwen deelgenomen door een online vragenlijst in te vullen en hierbij hun mening betreffende financiële instanties en verschillende vertrouwensgerelateerde situaties te geven.

De resultaten van dit onderzoek laten zien dat het vertrouwen van klanten richting hun financiële instantie tijdens een crisis situatie word bepaald door de welwillendheid van diezelfde financiële instantie en de normen en waarden die het hanteert. Hiernaast is gebleken dat de competenties van een financiële instantie minder belangrijk zijn in het creëren van vertrouwen. Dit onderzoek toont aan dat de mate van opzettelijkheid in een crisis situatie pas effect heeft op de percepties van klanten richting een financiële instantie, wanneer deze crisis situatie zich in de interne omgeving van de instantie heeft plaatsgevonden. Tevens, is uit de resultaten gebleken dat wanneer een financiële instantie een crisis situatie zelf bekend maakt, dit het vertrouwen positief beïnvloedt.

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Abstract

The relationship between financial institutions and their customers is strongly dependent on mutual trust between both parties. However, this mutual trust relationship has suffered some serious setbacks during the last decade. The way financial institutions operate and the environment in which they operate have altered tremendously within a short span of time. Financial institutions in western societies have suffered some serious setbacks due to an economical crisis which introduced them to trust-decreasing situations. Furthermore, the continuous introduction of new technologies in the banking business has ensured that financial institutions and their customers constantly need to learn about- and adapt to these new technologies. For these reasons, financial institutions appear to be susceptible for being the subject of crisis situations in which their trustworthiness is at stake.

Over the years, “crisis communication” and “trust repair” are topics which have been discussed in various studies. Within these studies, multiple strategies for the maintenance of positive perceptions towards organizations during crisis situations have been defined. The stealing thunder strategy is a type of crisis communication which has been proven to be efficient in creating positive perceptions when disclosing crisis situations. However, studies which elaborate on the effects of the stealing thunder strategy in various types of crisis situations appear to be rare.

This experimental research provides insights into the effects of various types of crisis situations and the way they are disclosed. Hereby, measurements regarding the perceived trustworthiness, forgiveness, and customer continuance intentions of customers towards financial institutions have been conducted. Also, the effects of the nature of the various types of crisis situations on the perceived trustworthiness, forgiveness and customer continuance intentions towards financial institutions have been incorporated.

A 2 (type of crisis: internal vs. external) x 2 (type of crisis: intentional vs. unintentional) x 2 (type of disclosure: self disclosure vs. third party) between-subjects factorial design was conducted (N = 247). Within this experimental study, 126 males and 121 females participated by performing the online questionnaire and giving their opinions about financial institutions and various trust-related situations .

The results of this study show that the trustworthiness of financial institutions during a crisis situation is determined by the character, standards & values of that

institution. Hereby, it appeared that the competences and abilities of the financial institution are of less importance in establishing customer trust. This study shows that the extent of intentionality within an crisis situation only has effects on the customer perceptions towards an financial institution when this crisis has occurred in the internal environment of the institution. Furthermore, the results show that when financial institutions disclose a crisis themselves, this will positively affect the trustworthiness of those institutions.

1. Introduction

The banking sector, or the financial sector, has always been a sector which is carefully monitored by society. This is mainly due to the fact that the financial sector is based on a mutual trust relationship between society and the financial institutions. This means that customers have to trust on the believe that their bank will maintain their assets properly and that financial institutions have to trust on the believe that their customers will continue in using their products and services which assures the continuity of the bank. Over the past years, a number of developments have altered the role of the financial sector in our contemporary society. These developments have caused that the trust towards financial institutions have decreased and that all of their activities are being put in an even bigger spotlight by the media then before.

In 2008, the collapse of the Lehman Brothers bank introduced a global financial crisis. Lehman Brothers was one of the four largest banks in the United States of America. Therefore, many individuals see the collapse of the Lehman Brothers bank as the turning point in the global economic welfare. However, analysis on the causes of the financial crisis in 2008 revealed that an economic depression could have been foreseen for many years (Naudé, 2009). Although there were various factors which contributed to the financial crisis, the low interest rates on the loans of various financial institutions were a crucial factor (Naudé, 2009). This low interest rate has led to individuals and organizations buying a mortgage or lending money which they actually could not afford themselves. (Rijksoverheid, 2015) According to Naudé (2009), the interest rates of mortgages and loans started to increase again in the year of 2007. The result of this increase was that the individuals and organizations who had borrowed money to purchase houses and other items which they could not afford, were not able to pay off their debts. Eventually, this has led to a national economic crisis in the US.

In the Netherlands, the collapse of the financial system in the US resulted in a decrease of the export trade, less employment, and thus a decrease of the disposable income amongst Dutch citizens (Rijksoverheid, 2015). According to the Maas Commission (commisie Maas), Dutch banks were not prepared for an economic crisis of this kind. Therefore, Dutch governments had to inject money in order to keep Dutch banks from falling completely apart. (Verhoef, Wesselius, Bügel, and Wiesel, 2010) Because of the badly executed financial policies of Dutch banks, customers have established distrust towards them on a large scale. According to Verhoef et al. (2010),

banks are now looking for ways to recover their image and reestablish the trust of their customers. However, various developments within the banking sector are still creating situations in which financial institutions are often exposed to crisis situations which damage their trustworthiness. Possibly one of the most important developments in the banking sector, which makes financial institutions susceptible to situations in which their trustworthiness is jeopardized, is the continuous introduction of new technologies in the services of financial institutions. The constant introduction of technological developments in the services of financial institutions are due to the fact that the environment in which financial institutions operate, is constantly changing. Because of these constant changes, financial institutions are continuously in search of convenient and effective ways to provide their customers with new services. However, continuously providing customers with new and innovative services, will probably result in situations in which internal mistakes are easily made. Furthermore, the constant developments in the banking sector are also causing a constant development of new threats (e.g. phishing or personal identity fraud) in the external environment of financial institutions. Therefore, the constant developments in the banking sector are making financial institutions susceptible to situations in which the perceptions of their customers towards them could be compromised. Such situations can also be defined as crisis situations. This research attempts to define the influence of various crisis situations on the trust, forgiveness, and customer continuance intentions of financial institutions' customers. In order to define this influence, it is of importance to make a clear distinction between the various crisis situations by categorizing them. In order to establish these categories, the factors that characterize crisis situations need to be defined in order to create and manipulate an effective experiment.

When financial institutions find themselves in a crisis situation, two choices can be made concerning the communication of such a situation. First, financial institutions can non-disclose a crisis situation and let a third party disclose the situation. Second, financial institutions can disclose a crisis situation themselves instead of allowing a third party to publish the initial news about the situation. The strategic considerations of organizations to announce a crisis situation themselves or letting a third party announce it, is further explained in the study of Arpan and Pompper (2003) on stealing thunder. These strategic consideration of financial institutions to disclose a crisis situation

themselves or letting a third party disclose it, arises curiosity about the influence of both strategies on the customers' trustworthiness towards these institutions. This leads to the following research question:

RQ1: To what extent can customers' trust, intention to remain customer, and forgiveness towards financial institutions be influenced when these financial institutions reveal a crisis situation themselves instead of a third party?

Due to the constant development of the banking sector and thus the services of financial institutions, these institutions are susceptible for getting involved in crisis situations as a result of failures in their services. In their study, Coombs and Holladay (1996) introduce The Attribution Theory in which they explain that crisis situations can be defined by the factors of external control and intentionality. External control refers to whether a crisis situation was caused in the internal- or external environment of an organization. The intentionality factor refers to whether or not a crisis situation was caused intentional or unintentional. When these two factors are getting combined, four distinct types of crisis situations will arise. For financial institutions, it is interesting to know how communicating these types of crisis situations will influence their customers' perceptions towards them. Therefore, the following research question can be stated:

RQ2: What is the influence of the relation between a crisis situation's external control and intentionality on the customers' trust, intention to remain customer, and forgiveness towards financial institutions?

In order to be able to answer these questions, more insights need to be gained on the model of trust and the various types of crisis situations which are established by the use of The Attribution Theory (Coombs and Holladay, 1996). Furthermore, the crisis communication response strategy of stealing thunder, as explained by Arpan and Pompper (2003), needs to be examined in order to gain insights on effective crisis communication. By the use of these insights, this study provides information on the effects of various types of crisis situations in relation to crisis response strategies and

their influence on the trust, forgiveness and customer continuance intentions of financial institutions' customers. Financial institutions will benefit of this study by the provided practical implications which can contribute in analyzing a crisis situation and identifying its nature and characteristics. Subsequently, such an analysis can contribute in choosing the most effective response strategy in order to maintain the trust relationship between an financial institution and their customers. Also, the theories in this study can help in developing a proper understanding of the relationship between crisis situations' nature and the customer perceptions on trust, forgiveness, and customer continuance intentions.

2. Theoretical framework

This section will provide insights on the various types of crisis situations and their characteristics, the consequences of such situations for organizations, and the influence of crisis situations on customer perceptions. Also, insights on stealing thunder as a crisis communication strategy will be provided.

2.1 Crisis situations

In prior research, it is stated that crisis situations can negatively affect organizations in a short amount of time (Weick, 1988). Because crisis situations are of such great influence on organizations, it is of importance to examine the definition of a crisis and evaluate the consequences.

2.1.1 Defining a crisis

By analyzing prior research, it can be stated that it is difficult to define one distinct description of a crisis. This is mainly due to the fact that organizations and the environment in which they operate vary from each other in behaviour and culture. In other words, what can be a crisis situation for organization “A” can be a minor incident for organization “B”. As stated in Park and Lee (2013), Hermann (1972) mentioned that the seriousness of a crisis can be determined by the amount of threat, the amount of time to make decisions, and the extent of surprise that comes along with it. A crisis can be seen as an occurrence which is not a common one and which appears rarely and unexpectedly. Coombs (1999) defined a crisis as “an unforeseen occurrence” and states that it poses a serious threat to an organization, an industry, or stakeholders if it is handled improperly. Fearn-Banks (1996) states that a crisis is a major occurrence with a potentially negative outcome affecting an organization, company, or industry, as well as its public, products, services, and reputation (As stated in Park & Lee, 2013). In his study, Weick (1988) stated that crisis situations can withhold serious consequences concerning the most fundamental goals of an organization. These fundamental goals appear to be similar for various types of organizations.

2.1.1 Consequences of a crisis

When a crisis situation has occurred within an organization, it is pursued to immediately evaluate the crisis and its possible threat and damage to the organization. In their research, Arpan and Pompper (2003) state that “crises threaten an organization’s ability to function and maintain its legitimacy and reputation” (pp. 292). Furthermore, Arpan and Pompper (2003) explain that crisis situations often negatively influence an organization’s reputation and image. Coombs (2007) explains that this threat of reputational damage is determined by the extent to which an organization is perceived as responsible for the crisis. Furthermore, Coombs (2007) explains that the extent to which reputational damage is a genuine threat for organizations, depends on which aspect of the reputation is at stake due to the crisis situation.

Within the banking business, reputational damage regarding the trustworthiness of financial institutions appears to be a major threat. According to Mukherjee and Nath (2003), whether or not a bank can be trusted is of great importance to customers as they need to trust their bank with sensitive and personal information. This ensures that the customers’ perceptions of the trustworthiness of a financial institution can not be underestimated.

2.2 Customer perceptions

In various studies concerning organizational trustworthiness, the aspects of forgiveness and customer continuance intentions appear to be closely related to organizational trust (Keh and Xie, 2009; Kim, Hong, Min, and Lee, 2011). In prior research regarding trustworthiness, the aspect of forgiveness is mentioned as the initial phase in the establishment of a trust-relationship. In their study, Xie and Peng (2009) explain that trustworthiness and forgiveness are two concepts which positively affect each other during events in which organizations are exposed to negative publicity. Also, trustworthiness appears to be closely related to customer continuance intention. In the research of Vatanasombut et. al. (2008) on online banking, it is stated that when customers have trust in the services of their bank, they are likely to continue using the services of their bank. Also, Yang and Peterson (2004) state that brand loyalty or customer continuance intentions will only arise when customers are able to create positive perceptions towards an organization.

Based on these findings, it can be stated that the willingness to forgive of individuals is essential in establishing trust towards an organization. Subsequently, the trustworthiness of an organization seems to be the foundation for brand loyalty or the intention to continue using the services of an organization. Therefore, it can be assumed that trustworthiness, forgiveness, and customer continuance intention are three concepts which are closely related to each other.

2.2.1 *Trust*

Trust has been defined in various ways over the years. Moorman, Deshpande, and Zaltman (1993) have defined trust as “willingness to rely on an exchange partner in whom one has confidence” (as stated in Belanger, Hiller, and Smith, 2002, pp. 251), Morgan and Hunt (1994) defined trust as “when one party has confidence in an exchange partner’s reliability and integrity” (as stated in Mukherjee and Nath, 2003, pp. 6), and Giffin (1967) defined trust as “reliance upon the characteristics of an object, or the occurrence of an event, or the behavior of a person in order to achieve a desired but uncertain objective in a risky situation” (As stated in Gefen and Straub, 2004, pp. 409). Although a clear definition of trust is of importance in describing the context of the concept, the rationale behind the concept is even more important in order to define the effects of the various factors of trust. Suh and Han (2002), Gefen and Straub (2004), and

Mayer, Davis, and Schoorman (1995) explained trust by the use of a model in which various factors, such as ability, benevolence, integrity, trustors propensity, and perceived risk, influence the establishment of trust and trust-relationships.

2.2.2 The factors of trust

Within the model of trust, introduced by Mayer, Davis, and Schoorman (1995), it is explained that trust and trust-relationships are established by a conscious or unconscious evaluation of the three factors that determine the perceived trustworthiness of a certain party. Mayer, Davis, and Schoorman (1995) identified these three factors as ability, benevolence, and integrity.

Ability

Mayer, Davis, and Schoorman (1995) defined ability as “that group of skills, competencies, and characteristics that enable a party to have influence within some specific domain” (pp. 717). In other words, ability refers to the extent to which the trustor believes that the trustee can provide him with the service that needs to be executed. Within the context of financial institutions, ability refers to whether or not a bank is perceived as being competent in taking care of the assets of a customer. Furthermore, ability could also refer to whether or not customers experience the service of financial institutions as being sufficient or not.

Benevolence

Benevolence describes the extent to which a trustee is perceived to be egocentric and focused on profits instead of being focused on sincerely helping the trustor. Mayer, Davis, and Schoorman (1995) state that benevolence suggests that the trustee has a specific attachment towards the trustor. This means that the help of the trustee has some kind of added value to the performance of the trustor. However, the trustor needs to experience that the help of the trustee derives from intrinsically motivation.

Integrity

Integrity refers to the perception of the trustor that the trustee abides by a certain set of principles he or she finds acceptable. For instance, when a trustor finds honesty an important principle, he or she will perceive the trustee as having a high extent of

integrity when the trustee also withholds strong values towards that principle. (Mayer, Davis, and Schoorman, 1995) According to Mayer, Davis, and Schoorman (1995), consistency, credible communication, a sense of justice, and the congruency between words and actions are important values within the aspect of integrity.

Although these three factors are well known as the most important aspects in establishing trust, various studies explain that ability, benevolence, and integrity are not representative factors for trust in all situations. In his research, Lee (2004) states that there are various compositions of factors in establishing trust. Lee (2004) explains that trust is often decomposed into cognition-based trust (benevolence and integrity) and affect-based trust (ability), or competence-based trust (ability) and character-based trust (benevolence and integrity). Also, Ridings et al. (2002) explain that, in some specific situations, ability is seen as the factor that resembles the competences of an individual or organization and that benevolence and integrity both resemble an individuals' or organization's character. This means that the situation or context in which trust is measured, is determining for the factors of trust that need to be applied.

2.2.3 Forgiveness

Forgiveness is defined by Xie and Peng (2009) as “the consumers’ willingness to give up retaliation, alienation, and other destructive behaviors, and to respond in constructive ways after an organizational violation of trust and the related recovery efforts” (pp. 578). Finkel et al. (2002) state that the concept of forgiveness can be perceived as the “restoration of harmony” within the relationship between an organization and their customers after this relationship is negatively influenced by various harmful actions. In other words, forgiveness provides a foundation for the repair of trust.

The study of Xie and Peng (2009) indicates that when organizations are able to create a positive image of their integrity, competence, and benevolence when communicating a crisis, their customers are more likely to forgive and trust them again. Within the three aspects of trust, Xie and Peng (2009) state that ability, benevolence, and integrity have a comparable influence on the extent of customer forgiveness.

2.2.4 *Customer Continuance Intention*

In the literature, customer continuance intention and organizational loyalty are terms which are often used for the same purpose. This purpose is to define whether or not customers intent to continue using the service of an organization or continue purchasing their products. Customer continuance intention is defined by Hu et al. (2009) as “an individual’s intention to continue using a service in the post-acceptance stage” (pp. 297). Customer loyalty is defined by Oliver (1999) as “a deeply held commitment to rebuy or repatronize a preferred product/service consistently in the future, thereby causing repetitive same-brand or brand-set purchasing, despite situational influences and marketing efforts having the potential to cost switching behaviour” (pp. 34). Yang and Peterson (2004) state that alongside organizations, their loyalty or continuance intentions are also of substantial value for the customers themselves. Customer continuance intentions or loyalty are helpfull for customers in minimizing time which could have been expended to searching for and evaluating new products. Therefore, creating customer continuance intentions or loyalty is in the best interest of both parties.

In their study, Yang and Peterson (2004) explain that there are four stages which can be defined in establishing customer continuance intentions or loyalty. The first stage is refered to as “cognitive loyalty”. This stage explains that customers only can create intentions to use the services of an organization by being provided with information about the organization. The second stage in establishing customer continuance intention is defined as “affective loyalty”. In this stage, customers will establish positive attitudes, such as trust towards an organization. The third stage is known as “conative loyalty” or “behavioural intention”. This stage refers to a customer’s intention to purchase a product or to use a service of an organization. In this stage, the intention to buy can be experienced either consciously or unconsciously. The fourth stage of customer continuance intention is the actual purchase of a product or the actual use of a certain service. This stage is refered to as “action loyalty” in which customers experience the need to overcome any obstacle in order to be able to buy a product or to use a service. (Yang and Peterson, 2004)

In this research, the second stage in establishing customer continuance intentions or loyalty is most relevant as this study focuses on creating positive attitudes or positive perceptions towards financial institutions.

2.3 Types of crisis situations

As stated earlier, Coombs (2007) explained that the amount of threat a crisis situation withholds for an organization, is influenced by the extent to which an organization is responsible for the crisis. In their research, Coombs and Holladay (1996) explain that the perceived severity and the perceived corporate responsibility of a crisis can be predicted by the situation in which the crisis occurs. This means that the type of situation in which a crisis occurs influences consumers' perceptions on crisis responsibility towards the crisis. According to Coombs and Holladay (1996), the various types of crisis situations can be defined by The Attribution Theory.

2.3.1 *The Attribution Theory*

Within the literature, "The Attribution Theory" can be found in various fields of expertise. According to Kelley and Michela (1980), this theory can be described as "the study of perceived causation" in which attribution refers to the perception or inference of cause (pp. 458). Because the Attribution Theory is applicable in various fields of research, the theory also has various meanings within these various fields.

Within the field of crisis communication, the Attribution Theory is seen as a useful framework in explaining the relation between a crisis situation and response strategies. The Attribution Theory explains that the type of crisis situations determines the crisis response strategy that will be used to create or maintain a positive attitude towards a certain organization. Within this theory, McAuley, Duncan, and Russel (1992) identified four dimensions which determine the type of crisis situation an organization has to deal with. These dimensions can be defined as stability, external control, personal control, and locus.

According to McAuley, Duncan, and Russel (1992), stability refers to whether or not the cause of the crisis occurs frequently (stable) or infrequently (unstable). Practically, this means that when an organization never had to deal with the occurrence or crisis before, the situation will be considered as unstable. On the contrary, if an organization had to deal with a certain occurrence or crisis on a regular base in the past, the situation will be considered as stable. Notice that whereas stable is referred to as positive and unstable is referred to as negative in most situations, it is the other way around when defining the dimension of stability in the context of crisis situations.

McAuley, Duncan, and Russel (1992) state that external control indicates whether or not a certain crisis can be controlled by an organization. This implies that a certain crisis situation could occur due to external factors which an organization can not control. According to Coombs and Holladay (1996), the extent to which external control had influence in a crisis situation, determines the perception of consumers towards the organization.

Personal control is defined by McAuley, Duncan, and Russel (1992) as the extent to which an organization is able to control the crisis. This refers to the control the organization and its employees has to avert a certain crisis situation. The extent of personal control during a crisis situation, will determine how consumers will perceive the organization. A higher extent of personal control will stimulate a more negative perception of the organization.

Locus indicates the extent to which the crisis has something to do with the organization or the situation (McAuley, Duncan, and Russel, 1992). This practically indicates the extent to which the crisis situation is in the field of expertise of the organization. A high extent of locus implies that an organization should be capable of averting the crisis. Therefore, a low extent of locus corresponds with a negative consumer perception of the organization.

In their study, Coombs and Holladay (1996) explain that the dimensions of personal control and locus show resemblances. Both dimensions reflect the aspect of intentionality of act. This means that personal control and locus are both dimensions which determine if a crisis situation occurred because an organization just had no control over it (unintentionally) or because an organization had control but still did not avert it (intentionally). Therefore, Coombs and Holladay (1996) suggest to merge the dimensions of personal control and locus into one dimension of intentionality.

The three identified dimensions of the Attribution Theory do not only define the situation of a crisis, they also predict the attitude, behaviours, and feelings of consumers towards an organization. Coombs and Holladay (1996) also state that the evaluations of organizational responsibility are influenced by these three dimensions. According to Coombs and Holladay (1996), perceived organizational crisis responsibility and attitudes towards organizations are most negative when a situation occurs in which the cause of a crisis is stable, the external control is low, and the extent of intentionality is high.

2.3.2 *Classifying crisis situations*

In order to determine the effects of the various types of crisis situations on the perceived trustworthiness of financial institutions, a distinct classification of crisis situations need to be established. As mentioned earlier, the Attribution Theory defines three dimensions which can be used in determining the attitudes of consumers and predicting the outcomes concerning the evaluation of organizational responsibility in crisis situations. However, according to Coombs and Holladay (1996), the dimensions of external control and intentionality can also be implemented in a 2 x 2 matrix in order to create four distinct types of crisis situations. Because stability reflects the aspect of prior organizational reputation instead of directly defining a crisis situation, this dimension is excluded from the situation defining matrix.

Within the 2 x 2 matrix, external control will be divided into an internal dimension and an external dimension. Hereby, internal control refers to a crisis situation caused by the organization itself and external control refers to a crisis situation caused by a third party. As mentioned earlier, Coombs and Holladay (1996) explain that a crisis which is caused in the internal environment of an organization is perceived more negative compared to a crisis which is caused in the external environment of an organization. According to Coombs and Holladay (1996), this is due to the fact that a crisis situation, which has its origin in the internal environment, creates the image that an organization is not able to protect themselves from their own flaws. This leads to the following hypotheses:

H2: *Individuals' (a) trust, (b) willingness to forgive, and (c) customer continuance intention towards a financial institution are higher when the crisis experienced by the financial institution is caused internally compared to when it is caused externally.*

On the other side of the 2 x 2 matrix, intentionality will be divided in intentional and unintentional. Intentional defines a crisis situation in which the crisis was caused on purpose and unintentional defines a crisis situation in which the crisis was not caused by purpose. In their research, Coombs and Holladay (1996) explain that a crisis situation which is caused intentionally, will be perceived as more negative in comparison to a crisis situation which is caused unintentionally. According to Coombs and Holladay

(1996), this is due to the fact that individuals attribute an intentional crisis situation to a lack of character of the organization and an unintentional crisis situation to a lack of competence of the organization. Eventually, individuals perceive a crisis situation, which is due to a lack of character, as more severe and as a greater risk in comparison to a crisis situation which is due to a lack of competence. Therefore, the following hypotheses can be stated:

H3: *Individuals' (a) trust, (b) willingness to forgive, and (c) customer continuance intention towards a financial institution are higher when the crisis experienced by the financial institution is caused unintentionally compared to when it is caused intentionally.*

When the dimensions of external control and intentionality are combined, four distinct types of crisis situations will emerge. According to Coombs and Holladay (1996), these four types of crisis situations can be defined as accidents, faux-pas, transgressions, and terrorism.

Accidents

The category of "accidents" resembles crises situations which were caused by an organization itself. However, the act which caused the crisis situation is not committed purposefully. This implies that a certain crisis is caused by an employee or a department within a certain organization. However, the respective employee or department of the organization did not intent to cause a crisis. This type of crises situation can also be assigned to a lack of competence of an employee or a department within an organization.

Transgressions

Transgressions are a type of crisis situations in which the crisis is caused within the organization. Also, this type of situation reflects crises of which the actor purposefully committed the act which caused the crisis. This implies that a certain crisis is caused by an intentional act in which an employee or a department within an organization chooses to do possible harm to its stakeholders. It can be stated that this type of crisis situation reflects a lack of character of the organization.

Faux Pas

When a crisis situation can be characterized by the fact that it is caused by a third party and that the act which caused the crisis was not committed purposefully, it can be categorized as a faux pas. According to Coombs and Holladay (1996), this type of crisis situation is ambiguous as to whether or not the crisis really exists. This is mainly due to the fact that the audience of a financial institution will perceive them as the responsible party although they are just a victim of a third party's mistake which leaves them with the consequences.

Terrorism

Crisis situations which are labeled as terrorism are characterized by two factors. First of all, the act that caused this type of crises situations are intentionally committed in order to cause damage. Second, the act that causes this type of situation is committed by a third party.

2.4 Crisis response strategies

Probably one of the most frightening thoughts for an organization, would be that they become the centre of a crisis which negatively affects their reputation and the way they are perceived by their customers. Especially nowadays, when all kinds of new media make it possible for any individual to send a story across the world within several minutes, a negative story will reach an extensive amount of people. Also, new media have provided news organizations with multiple channels which ensure that a certain story reaches individuals from various angles. According to Coombs (2006), a proper response strategy can be of great importance in guiding or altering stakeholders' and customers' perceptions towards an organization during a crisis situation.

Arpan and Pompper (2003) explain that when an organization becomes the centre of a crisis, two choices can be made in the field of communication. First of all, an organization can non-disclose the occurrence and risk the possibility of a third party disclosing it. Second, the organization can disclose the occurrence themselves and maintain control over the initial news message concerning the crisis. This last option is also known as "stealing thunder" (Arpan and Pompper, 2003).

2.4.1 *The self-disclosure strategy*

In their research, Arpan and Pompper (2003) define stealing thunder as "the admission of a weakness, which usually characterizes itself as a mistake or failure, before that weakness is announced by another party, such as an interest group or the media" (pp. 294). According to Arpan and Pompper (2003), consumers' perceptions of an organization caught in a crisis, are more positive when this organization has applied a self-disclosing strategy instead of letting a third party disclose the crisis. The essence of the stealing thunder strategy is to reveal any kind of negative information concerning oneself before another party is able to do so. Important effects of the stealing thunder strategy, can be defined as credibility enhancement and changing meaning (Arpan and Roskos-Ewoldsen, 2005). The aspect of credibility enhancement in the context of stealing thunder, explains that the usage of this crisis communication strategy increases an organization's credibility and decreases the extent to which a crisis is perceived as severe (Fennis and Stroebe, 2013). Arpan and Roskos-Ewoldsen (2005) explain that changing meaning refers to the fact that the stealing thunder strategy influences recipients of a message to change the meaning of the negative information. This change

of meaning can be established by discounting the importance of the message or by downsizing the extent to which the crisis should be perceived as severe. Although the aspects of credibility enhancement and changing meaning provide us with little insights on the effects of the stealing thunder theory, it does not explain the way the theory of stealing thunder works. Therefore, it is of importance to know the rationale behind the theory of stealing thunder in order to implement this theory in a communication strategy.

2.4.2 Stealing thunder; how does it work?

In prior research, many explanations for the efficacy of the stealing thunder theory as a strategy in crisis communication have been given. In order to establish a clear image of the essentials and rationale behind the theory of stealing thunder, two theories with various perspectives on this self-disclosure strategy will be presented. These theories can be defined as the disconfirmation of expectancy theory and the inoculation theory.

The disconfirmation of expectancy theory of Eagly, Wood & Chaiken (1978) as presented in Arpan & Pompper (2003), states that consumers and stakeholders expect organizations to withhold information about negative occurrences. When it becomes clear that an organization actually does so, they will be seen as less trustworthy and less persuasive. However, when organizations violate the expectancy of consumers or other stakeholders by confessing their mistakes and disclose a crisis, the opposite perception will arise in consumers' and stakeholders' minds. The disconfirmation of expectancy theory shows resemblances with the inoculation theory which is often used by lawyers in the court of law.

The inoculation theory is defined by Easley, Bearden, and Teel (1995) as "a self-disclosure method by which the effects of negative information disclosed by a third party may be lessened" (pp. 94). The rationale behind the inoculation theory is to establish an immune system for negative allegations of a third party by providing individuals with a weakened form or a small dosis of a negative occurrence. Dainton and Zelley (2010) compared the inoculation theory with getting a flu shot. When an individual is getting injected with a small dosis of a certain virus, his or her body is able to recognize and avert the virus when it tries to attack in a larger dosis. In a communications environment, this means that a negative occurrence or a crisis would

be perceived as less severe when an individual's- or an organization's audience is provided with a dosis of this occurrence or crisis before a third party will disclose it.

2.4.3 The effects of stealing thunder

As stated earlier, the strategy of stealing thunder focuses on self-disclosure of any kind of negative information or incident that concerns an organization. Prior research has appointed the effects of the stealing thunder strategy as a positive influence on the credibility of the organization which has "stole the thunder". In this research however, the focus lies on retrieving the effects of stealing thunder on the perceived trustworthiness, willingness to forgive, and customer continuance intentions in the environment of financial institutions.

In organization-customer relationships, mutual trust between both parties is essential in order for organizations to survive in their business environment (Park and Lee, 2013). According to Fennis and Stroebe (2013), whether or not individuals decide to engage in a relationship, is determined by the belief of the other party's competence, benevolence, and integrity. Fennis and Stroebe (2013) state that individuals perceive engaging in a relationship as taking a risk. This risk will only be taken when there is a certain amount of trust. Although it can be difficult for organizations to establish a trust-relationship with consumers, it could even be harder for organizations to maintain this trust-relationship with their customers. According to Park and Lee (2013), credibility is the most important factor that maintains a solid relationship between organizations and their customers. Park and Lee (2013) define credibility as "the believability of the productposition information contained in a brand, which entails consistently delivering what is promised" (pp. 217). As stated earlier, credibility is appointed by Fennis and Stroebe (2013) and Arpan and Roskos-Ewoldsen (2005) as a factor which will be positively affected in a crisis when the strategy of stealing thunder is used. However, according to Hovland, Janis, and Kelley (1953), credibility consists of two elements, namely trustworthiness and expertise. Also, Hilligoss and Rieh (2008) state that trustworthiness is a key factor in the assessment of credibility. The fact that it is proven that the stealing thunder strategy positively affects the perceived credility and that trustworthiness is a key factor in the establishment of credibility, leads to the following hypothesis concerning the stealing thunder strategy in the context of financial institutions:

- H4: *Self-disclosure of a crisis will result in more positive effects on (a) the perceived trustworthiness, (b) the willingness to forgive, and (c) the customer continuance intentions of financial institutions' customers compared to a third party-disclosure of a crisis.*

2.4.4 *Stealing thunder vs. attribution theory*

Although it is of great importance to know whether or not the stealing thunder strategy is applicable to the financial sector, it is even more interesting to know which types of crisis situations can and can not be affected by this strategy. Earlier, the study of Coombs and Holladay (1996) concerning the Attribution Theory, explained that by combining the dimensions of external control (internal vs. external) and intentionality (intentional vs. unintentional), four types of crisis situations emerge.

Within the dimension of external control, it has been explained that crisis situations which have their origin in the internal environment of an organization, will evoke negative perceptions towards an organization. On the contrary, crisis situations which have their origin in the external environment of an organization, are likely to raise more positive perceptions towards an organization compared to internal crisis situations. When the dimension of external control (external control vs. internal control) is combined with the stealing thunder strategy, in which self-disclosure of a crisis situation is perceived as more positive compared to the disclosure of a crisis situation by a third party, the following hypotheses can be stated:

- H5: *Self-disclosure of an external crisis will result in more positive effects on (a) the perceived trustworthiness, (b) the willingness to forgive, and (c) the customer continuance intentions of financial institutions' customers compared to self-disclosure of an internal crisis.*
- H6: *Third party-disclosure of an external crisis will result in more positive effects on (a) the perceived trustworthiness, (b) the willingness to forgive, and (c) the customer continuance intentions of financial institutions' customers compared to third party-disclosure of an internal crisis.*

Within the dimension of intentionality, prior research of Coombs and Holladay (1996) has explained that crisis situations which are caused intentionally will create negative perceptions and attitudes. However, unintentional crisis situations will be perceived as more positive because they are not caused deliberately. When the dimension of intentionality will be combined with the stealing thunder strategy, four situations will be created. One situation will be established by combining the stealing thunder strategy (positive) with an unintentional crisis (positive) and one situation will resemble the disclosure of an intentional crisis (negative) by a third party (negative). The other two situations are established by combining a negative aspect (third party or intentional crisis) with a positive aspect (stealing thunder or unintentional crisis). This results in the following hypotheses:

- H7: *Self-disclosure of an unintentional crisis will result in more positive effects on (a) the perceived trustworthiness, (b) the willingness to forgive, and (c) the customer continuance intentions of financial institutions' customers compared to self-disclosure of an intentional crisis.*
- H8: *Third party-disclosure of an unintentional crisis will result in more positive effects on (a) the perceived trustworthiness, (b) the willingness to forgive, and (c) the customer continuance intentions of financial institutions' customers compared to third party-disclosure of an intentional crisis.*

3. Methodology

In this section, the used research design, the procedure of the study, the allocation of participants to the scenario's, and the importance of various measurements will be explained.

3.1 Research design

In order to find answers to the research questions, a 2 x 2 x 2 factorial design established an experiment in which eight various scenario's were proposed. These scenarios were created by combining the independent variables concerning the party that disclosed the crisis situation (self-disclosure vs. third party), the intentionality of the crisis situation (intentional vs. unintentional), and the external control of the crisis situation (external vs. internal). The importance of combining these three independent variables lies within the fact that crisis situations needed to be categorized in order to compare their influence on the three dependent variables; trustworthiness, forgiveness, and customer continuance intention. Four types of crisis situations were established by combining the independent variables of external control and intentionality as explained in The Attribution Theory (Coombs and Holladay, 1996). Subsequently, these four types of crisis situations were combined with the two types of disclosure (self-disclosure vs. third party) as explained by Arpan and Pompper (2003). Establishing these eight scenario's, which can be seen as manipulations within the experiment, resulted in the following research design:

		Self-Disclosure		Third Party	
		Intern	Extern	Intern	Extern
Unintentional	Intentional				

Figure 1; Research design

3.2 Pre-test

Before starting the main study, a pre-test was conducted in order to ensure that the eight scenario's or stimulus materials were interpreted correctly by the participants. Furthermore, the pre-test was used in order to measure whether the various sets of questions and scales were reliable or that adjustments needed to be made.

3.2.1 Procedure

When the participants agreed to participate in the pre-test by clicking on the link towards the online questionnaire, they were informed about the purpose of the test by a brief introduction text. After this text, the participants of the pre-test were randomly assigned to one of the eight scenario's.

After having carefully studied the scenario, the participants were asked to answer three control questions. These questions were incorporated in order to measure whether or not the three manipulations within the scenario's were noticed, understood, and correctly interpreted. These three manipulations were created by the use of the three independent variables and can be defined as the disclosing party of the incident (stealing thunder vs. third party), the intentionality of the incident (intentional vs. unintentional), and the environment in which the incident was caused (internal vs. external).

After answering the control questions which determined whether or not the participants correctly understood and interpreted the scenario to which they were exposed, the participants were asked to answer four single questions followed by seven sets of questions. The four single questions were focused on the extent to which the participant rated the severity of the incident, the importance of the incident, the extent of violation they experienced, and responsibility of the bank within the scenario's. The seven sets of questions, which were all constructed with a five point Likert scale (1 = Completely agree, to 5 = Completely disagree), were focused on the concepts of trust, customer continuance intention, and forgiveness. The used constructs, their number of items, and their reliability can be observed in table 2.

3.2.2 Participants

A total of 23 individuals participated in the pre-test of which 43,5% is male and 56,5% is female. From this total of 23 participants, 48% are in the age between 16 and 25, 48%

are in the age between 26 and 35, and 4% are in the age of 56 and 65. The participants were recruited in the personal social environment of the researcher. All of the participants were approached online via e-mail or social media.

3.2.3 Results

The pre-test provided results concerning the reliability and correct interpretation of the questionnaire. Furthermore, results concerning the clear definition of the questions were obtained by asking the participants for their remarks.

First of all, the results regarding the correct interpretation of the various scenario's were analyzed. These results were obtained by analyzing the given answers to the three control questions. It appeared that two out of the three manipulations within the scenario's were not understood by all of the participants. The results showed that 22% of the participants wrongly interpreted whether the incident was self-disclosed (stealing thunder) or disclosed by a third party (thunder). Furthermore, 13% of the participants wrongly interpreted whether the incident was caused in the internal environment of the bank or in the external environment of the bank. In order to ensure that these misinterpretations will not occur during the main test, these two moderating aspects have been emphasized by creating subheads in the stimulus materials by which the situation is more clarified. The results of the control questions can be found in table 1.

In order to measure whether or not the seven sets of questions regarding trust, customer continuance intention, and forgiveness are reliable, a reliability test was conducted. The reliability test, in which the Cronbach's alpha was measured, showed that the construct of organizational trust, which measured the perceived trustworthiness of the financial institution with explicit and specific questions, was not reliable ($\alpha = .508$). The trustworthiness of the financial institution was also measured by the use of the trust constructs of ability, benevolence, and integrity as presented by Mayer, Davis, and Schoorman (1995). These constructs measured the trustworthiness by the use of implicit questions regarding the perceived trustworthiness of the participants towards the financial institution. It appeared that the constructs of ability, benevolence, and integrity were tested as reliable along with the constructs of customer continuance intention, forgiving traits, and willingness to forgive ($\alpha > .70$). Further elaboration on the construct of organizational trust showed that the removal of items

would not improve its reliability. Therefore, it could be concluded that measuring trust with explicit and specific questions would not provide a reliable resemblance of trust. Thus, the construct of organization trust was deleted from the questionnaire.

In order to ensure that the questionnaire was clear and easy to understand, the participants were asked about their difficulties in interpreting the questionnaire. The main results in the feedback of the participants were focused on the fact that it was not clear that the sets of questions regarding trust, customer continuance intention, and forgiveness were solely concerning the presented scenario. The participants mentioned that the questionnaire implied that the participants' opinions should also be based on their prior experiences with their bank. In order to ensure that this assumption would not be made by the participants in the main test, additional information texts were implemented in the questionnaire which explained the purpose of the questions.

Table 1; Results of control questions

#	Control question	% of correct answers	% of wrong answers
1.	Who has initially disclosed the incident in which the bank is involved?	78%	22%
2.	Who has caused the incident?	87%	13%
3.	Is this crisis caused intentionally or unintentionally?	100%	0%

Table 2; Cronbach's alpha of constructs

Concept	Constructs	Cronbach's Alpha	Cronbach's Alpha based on standardized items	N of Items
Trust				
	Ability	0,860	0,864	6
	Benevolence	0,826	0,827	5
	Integrity	0,801	0,795	6
	Organizational trust	0,508	0,522	4
Customer Continuance Intention	-	0,826	0,830	6
Forgiveness				
	Forgiving traits	0,788	0,788	5
	Willingness to forgive	0,714	0,715	5

Note: the constructs were measured by the use of a 5-point Likert scale (1 = Completely agree, 5 = completely disagree)

3.3 Main study

The pre-test of this study illuminated some flaws in the initial design of the study. This resulted in a number of practical implications which improved the study on the aspects of reliability, feasibility, and correct interpretation by the participants.

3.3.1 Design

As mentioned earlier, the 2 x 2 x 2 factorial design presented eight various scenario's in which four types of crisis situations were disclosed by two different parties (financial institution vs. news organization). In all of the eight scenario's, the bank of which the participant is customer was the subject of the crisis situation. This choice was made in order to create a more realistic crisis situation for the participants in which they perceived the crisis situation as credible. Furthermore, in the scenario's in which the crisis situation was initially disclosed by a third party, a fictive news channel (Financieel Nederland) was used. This choice was made in order to exclude the possibility that prior judgements regarding an existing news institution or organization would have been of influence on participant's perceived trustworthiness.

The four types of crisis situations were defined by the dimension of external control (internal vs. external control) and the dimension of intentionality (intentional vs. unintentional). This means that the characteristic of the crisis situations in the stimulus materials were defined by a combination of these dimensions. As mentioned earlier, this led to the establishment of four types of crisis situations; namely accident, faux-pas, transgression, and terrorism.

The stimulus materials were all designed as the website of the fictive news channel "Financieel Nederland". In the stealing thunder situations, the news messages concerning the four crisis types were formulated as an official statement of the bank, published by "Financieel Nederland", in which they confessed the crisis situation. In the situations in which the fictive news channel "Financieel Nederland" disclosed the crisis situation, the news messages concerning the four crisis types were formulated as a statement of the bank published by "Financieel Nederland" after they announced the crisis. The four types of crisis situations were all similar to each other in terms of subject and content. All of the stimulus materials disclosed a crisis situation in which personal information of the bank's customers have been uploaded to a national database which is publicly accessible. The content differences in the various stimulus materials were solely

based on whether the crisis was caused by the bank itself or by a third party (internal vs. external control), whether the crisis was caused intentionally or unintentionally, and whether the crisis was disclosed by a third party or by the bank itself (stealing thunder). In figure 2, a news item concerning the crisis type “accident” which is disclosed by a third party can be found as an example of the stimulus materials. All of the eight stimulus materials, with the Rabobank as subject of the crisis situation, can be found in Appendix A.

The screenshot shows a web browser window with the URL www.financieelnederland.nl. The page features the 'Financieel Nederland' logo and a navigation bar with categories: NIEUWS, OPINIES, ZAKELIJK, BINNENLAND, BUITENLAND, and BEURS. The main headline is 'Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen'. The article text states that since January 2016, customer data from Rabobank has been accidentally stored in a public database instead of the secure internal one. This was discovered by Financieel Nederland. Rabobank is identified as the cause of the incident and has issued a statement. A quote from the investigation states: 'Uit onderzoek van Financieel Nederland is gebleken dat er per ongeluk persoonlijke gegevens van onze klanten in een nationaal openbare database zijn opgeslagen in plaats van in onze eigen beveiligde database. Het per ongeluk opslaan van de persoonlijke klantgegevens in de verkeerde database is veroorzaakt door een onbewuste fout binnen de ICT-afdeling van de Rabobank. Het is gebleken dat de ICT-afdeling van de Rabobank nieuwe software, ten behoeve van internetbankieren, per ongeluk verkeerd heeft geïnstalleerd. Dit heeft als gevolg gehad dat persoonlijke gegevens van klanten automatisch werden verzonden naar de verkeerde database. De Rabobank verklaart dat dit incident is veroorzaakt door een onbewuste fout binnen haar eigen organisatie.' Measures have been announced to prevent such incidents. A sidebar on the right titled 'LAATSTE NIEUWS' lists several other news items with timestamps.

Figure 2; Example of stimulus material (Accident, third party)

3.3.2 Procedure

In order to conduct the study, an online questionnaire (provided and designed with Qualtrics) was presented to the participants of the study. When they agreed to participate by clicking on the link of the online questionnaire, the participants were introduced to the study by presenting them with an introductory message which explained the nature of the study. After reading this introduction message, the participants were directed to two single questions. The first question “Of which bank are you a customer?” had thirteen different options and was directly linked to the stimulus

materials. The answers of the participants determined which of the thirteen different sets of stimulus materials (a set contained the 8 possible crisis situations and every set differed in which bank was the subject of the crisis) should be enabled for them. This ensured that the participants were confronted with a scenario in which the bank, of which they are customer, was the subject. After this question, the participants were asked to rate their current trust in the bank of which they are customer. This was specifically asked before the participant would have been confronted with the stimulus material.

In order to measure whether or not a specific individual is a forgiving person, the participants were asked to answer a set of five questions which concerned their forgiving traits. The measurements regarding these questions were conducted by the use of a 5-point Likert scale (1 = Completely agree, 5 = Completely disagree). The set of questions regarding the forgiving traits (5 items) were followed by a scale in which the participants needed to indicate the extent to which they attach value to their privacy (1 item). Both, the questions concerning the forgiving traits and the value of privacy, were incorporated in order to conduct a baseline assessment.

After having answered the first four questions which were incorporated to conduct a baseline assessment, the participants were assigned to one of the eight scenario's in which "their bank" is the subject. Before being exposed to the scenario, the participants were confronted with an informational text in which they were asked to carefully read the scenario. Furthermore, this informational text informed the participants that their answers to the following questions should be solely based on the information they have read in the scenario. After being exposed to the scenario, the participants were again confronted with the request to continue the questionnaire by answering questions that would follow based only on the information provided in the scenario.

After having carefully studied the scenario, the participants were asked to answer three control questions. These questions were incorporated in order to measure whether or not the three manipulations within the scenario's were noticed, understood, and correctly interpreted. These three moderating aspects can be defined as the disclosing party of the incident (stealing thunder vs. third party), the intentionality of the incident (intentional vs. unintentional), and the environment in which the incident was caused (internal vs. external). Subsequently, the participants were confronted with

four single questions which were focused on the extent to which the participants rated the severity of the incident, the importance of the incident, the extent of violation they experienced, and the responsibility of the bank within the scenario's.

Subsequently to the three control questions and the four single questions after the scenario, the participants of the sample were asked to answer five sets of questions. These five sets all varied in their structure by the use of five or six items. The first three sets were measuring the constructs of ability, benevolence, and integrity which represented the concept of trustworthiness. The fourth set of questions concerned the concept of customer continuance intention in which the participant was asked about their loyalty to their bank. The fifth and last set of questions concerned the extent to which the participants were willing to forgive the bank for their involvement in the crisis situation. All of these five sets of questions were constructed with a 5-point Likert (1 = Completely agree, 5 = Completely disagree).

The questionnaire ended with four demographic questions. First of all, the participants were asked to indicate their gender. Second, the participants needed to place themselves in one of the seven age categories. Subsequently, the level of education was asked followed by the place of residence. The questionnaire can be found in Appendix B (Dutch).

3.3.3 Participants

A total of 332 individuals participated in the study. However, 85 of the 332 participants gave an incorrect answer to at least one of the three control questions. Therefore, only 247 of the 332 responses could be used in this study. From these 247 respondents, 126 (51%) are male and 121 (49%) are female. Most of the participants are in the age category of 16 to 35 ($n = 184$, 74,5%) and have a MBO or HBO education ($n = 168$, 68%). Also, the majority of the participants lives in The Netherlands, Overijssel ($n = 195$, 78,9%). A complete overview of the participants' demographics per crisis situation, can be found in table 3.

The participants were approached to fill in the questionnaire via online channels (e.g. social media and e-mail). They were presented with an URL-link which led them to the online questionnaire that was designed with the online questionnaire service of Qualtrics. Also, a few participants were approached in a face-to-face conversation. In this

face-to-face setting, the use of a laptop and tablet made it possible for the participants to immediately participate in the study.

Within the questionnaire, the participants were randomly assigned to one of the eight scenario's. Because a total of 85 responses were deleted due to incorrect answers on the control questions, the distribution of the participants among the eight scenario's is not completely equal.

Table 3; Demographic statistics of the sample per scenario

	Accident				Transgression				Faux Pas				Terrorism				Total	
	ST		TP		ST		TP		ST		TP		ST		TP			
	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%	n	%
Gender																		
Male	16	51,6	20	50,0	18	48,6	15	50,0	17	54,8	13	52,0	11	44,0	16	57,1	126	51,0
Female	15	48,4	20	50,0	19	51,4	15	50,0	14	45,2	12	48,0	14	56,0	12	42,9	121	49,0
<i>Total</i>	31	100,0	40	100,0	37	100,0	30	100,0	31	100,0	25	100,0	25	100,0	28	100,0	247	100,0
Place of residence																		
Groningen	1	3,2	2	0,0	0	0,0	0	0,0	1	3,2	0	0,0	0	0,0	0	0,0	4	1,6
Friesland	0	0,0	0	0,0	1	2,7	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	0,4
Drenthe	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	4,0	2	7,1	3	1,2
Overijssel	25	80,6	33	0,0	29	78,4	25	83,3	23	74,2	23	92,0	16	64,0	21	75,0	195	78,9
Noord-Holland	0	0,0	2	0,0	4	10,8	0	0,0	1	3,2	0	0,0	3	12,0	1	3,6	11	4,5
Zuid-Holland	0	0,0	0	0,0	0	0,0	0	0,0	1	3,2	0	0,0	1	4,0	1	3,6	3	1,2
Gelderland	2	6,5	1	0,0	1	2,7	2	6,7	2	6,5	2	8,0	1	4,0	1	3,6	12	4,9
Noord-Brabant	1	3,2	1	0,0	0	0,0	0	0,0	1	3,2	0	0,0	0	0,0	0	0,0	3	1,2
Limburg	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	3,6	1	0,4
Utrecht	1	3,2	0	0,0	2	5,4	2	6,7	2	6,5	0	0,0	2	8,0	0	0,0	9	3,6
Flevoland	1	3,2	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	0,4
I am currently not living in The Netherlands	0	0,0	1	0,0	0	0,0	1	3,3	0	0,0	0	0,0	1	4,0	1	3,6	4	1,6
<i>Total</i>	31	100,0	40	0,0	37	100,0	30	100,0	31	100,0	25	100,0	25	100,0	28	100,0	247	100,0
Education																		
Basisonderwijs	0	0,0	0	0,0	0	0,0	1	3,3	0	0,0	0	0,0	0	0,0	0	0,0	1	0,4
VMBO	1	3,2	2	5,0	3	8,1	0	0,0	1	3,2	0	0,0	0	0,0	2	7,1	9	3,6
HAVO	0	0,0	2	5,0	1	2,7	1	3,3	1	3,2	1	4,0	3	12,0	4	14,3	13	5,3
VWO/Atheneum	1	3,2	1	2,5	2	5,4	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	4	1,6
Gymnasium	0	0,0	0	0,0	0	0,0	0	0,0	1	3,2	0	0,0	0	0,0	0	0,0	1	0,4
Lager Beroepsonderwijs	1	3,2	3	7,5	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	4	1,6
MBO	5	16,1	9	22,5	12	32,4	10	33,3	9	29,0	8	32,0	9	36,0	9	32,1	71	28,7
HBO	16	51,6	14	35,0	13	35,1	15	50,0	12	38,7	11	44,0	9	36,0	7	25,0	97	39,3
WO	7	22,6	9	22,5	6	16,2	3	10,0	7	22,6	5	20,0	4	16,0	6	21,4	47	19,0
<i>Total</i>	31	100,0	40	100,0	37	100	30	100	31	100	25	100	25	100	28	100	247	100,0
Age																		
16 - 25	13	41,9	17	42,5	18	48,6	14	46,7	14	45,2	6	24,0	10	40,0	9	32,1	101	40,89
26 - 35	9	29,0	13	32,5	9	24,3	9	30,0	14	45,2	8	32,0	8	32,0	13	46,4	83	33,6
36 - 45	6	19,4	4	10,0	5	13,5	4	13,3	1	3,2	8	32,0	2	8,0	4	14,3	34	13,77
46 - 55	0	0,0	5	12,5	3	8,1	3	10,0	1	3,2	1	4,0	3	12,0	2	7,1	18	7,287
56 - 65	1	3,2	1	2,5	1	2,7	0	0,0	1	3,2	2	8,0	2	8,0	0	0,0	8	3,239
66 - 75	1	3,2	0	0,0	1	2,7	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	2	0,81
75 ≥	1	3,2	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	0	0,0	1	0,405
<i>Total</i>	31	100,0	40	100,0	37	100,0	30	100,0	31	100	25	100	25	100	28	100	247	100

3.3.4 Measurements

Additional to the main measurements of trustworthiness, this study also measured the aspects of customer continuance intention and forgiveness in order to get a better understanding of the participants' attitudes towards an organization in the various crisis situations. The various measures in this study were based on the measurement scales of several other studies. Scales have been found for the measurements of consumer trustworthiness, customer continuance intention, forgiving traits and forgiveness.

Trustworthiness. The trustworthiness of the participants towards the financial institution which is the subject of the stimulus materials, were measured using the three factors of the model of trust. The used measurement scales were based on the studies of McKnight, Choudhury, and Kacmar (2002), Mayer, Davis, and Schoorman (1995) and Mayer and Davis (1999). First of all, ability was measured by confronting the participants with statements regarding the extent to which the fictive financial institution is perceived to be competent and skilled in what it has done. Second, benevolence was measured by confronting the participants with statements that will reflect whether or not the fictive financial institution is perceived to be sincerely and altruistic in their behavior towards their customers. And third, integrity was measured by confronting the participants with statements concerning the perceived honesty of the fictive financial institution. In order to measure the opinions of the participants concerning these statements, a 5-point Likert scale was used (1 = strongly agree/5 = strongly disagree). Hereby, ability was assessed using six items ($\alpha = .739$), benevolence was assessed using five items ($\alpha = .792$), and integrity was assessed using six items ($\alpha = .812$).

Customer Continuance Intention. Customer Continuance Intention was measured in order to assess the loyalty of the participants in the various crisis situations. The measured data was gathered by using a scale which was based on the customer continuance intention scale of Yang and Peterson (2004) and Bhattacharjee (2001). This scale consists of statements in which participants for example should declare if they say positive things about the organization, if they would recommend the organization to their family, and if they intent to continue doing business with the organization. In order to measure the opinions of the participants concerning these statements, a 5-point Likert scale was used (1 = strongly agree/5 = strongly disagree). The scale consisted of six items ($\alpha = .866$).

Forgiving traits. In order to measure whether a participant can be defined as a forgiving person, measurements regarding their forgiving traits were conducted. Hereby, the measurements were based on the scale of Casidy and Shin (2015). The scale on forgiving traits were used in order to determine a baseline on forgiveness. This contributes in determining when a participant has rated their forgiveness higher/lower than normal. The participants gave their opinion about the statements by the use of a 5-point Likert scale (1 = strongly agree/5 = strongly disagree). The scale consisted out of five items. However, the scale appeared to be unreliable ($\alpha = .620$). Further tests on the scale revealed that its reliability would improve if item four would be deleted from the scale ($\alpha = .632$). Because the removal of items did not resulted in a reliable forgiving trait construct ($\alpha < .70$), using this construct would lead to misinterpretations of forgiving traits as a baseline assessment of forgiveness. Therefore, the construct of forgiving traits is not incorporated in this study.

Forgiveness. The forgiveness measurements were based on the studies of Xi and Peng (2009). The measurements were conducted by presenting the participants with various statements which indicated their attitude towards forgiving the bank for their involvement in the crisis situation. The participants could give their opinion about the statements by the use of a 5-point Likert scale (1 = strongly agree/5 = strongly disagree). The scale consisted out of five items ($\alpha = .873$).

3.3.5 Factor Analysis

In order to find the underlying structure of the dependent variables, a factor analysis was conducted. Before conducting the actual factor analysis, two tests were conducted in order to determine whether or not the Principal Component Analysis (PCA) is applicable to this study. The Kaiser-Meyer-Olkin's measure of sampling adequacy (KMO) appeared to be .94. According to Williams, Onsman, and Brown (2010), a KMO score of $>.50$ is acceptable. Therefore, the KMO score of this study's factor analysis can be perceived as excellent. The Bartlett's Test of Sphericity showed a significance level of $<.001$. According to Williams, Onsman, and Brown (2010), a score of $<.05$ is acceptable for conducting a factor analysis. Therefore, it can be stated that a factor analysis is suitable for this study.

In the factor analysis, 28 items concerning customer perceptions towards financial institutions were analyzed by the use of the Principal Component Analysis with

Varimax (orthogonal) rotation. The analysis established four clear factors which explained a total of 54,22% of the variance. The most important result of the factor analysis can be defined as the fact that the three factors of trust, as described by Mayer, Davis, and Schoorman (1995), can not be separately used as factors in measuring the trustworthiness of financial institutions.

Table 4; Rotated Component Matrix of Principal Component Analysis

Items	Components				
	1	2	3	4	5
Ability 1					.503
Ability 2				.581	
Ability 3				.785	
Ability 4				.519	.542
Ability 5				.441	
Ability 6				.702	
Benevolence 1	.433				
Benevolence 2	.561				
Benevolence 3	.598				
Benevolence 4	.650				
Benevolence 5	.655				
Integrity 1	.722				
Integrity 2	.587				
Integrity 3	.559				
Integrity 4	.473				
Integrity 5	.410				
Integrity 6	.416				.661
Customer Continuance Intention 1			.643		
Customer Continuance Intention 2			.657		
Customer Continuance Intention 3			.591		.411
Customer Continuance Intention 4			.664		
Customer Continuance Intention 5			.548		.528
Customer Continuance Intention 6			.639		.518
Forgiveness 1		.698			
Forgiveness 2		.664			
Forgiveness 3		.764			
Forgiveness 4		.770			
Forgiveness 5		.647			

It appears that the five items of benevolence are loading with the six items of integrity in to one factor. Furthermore, only 5 items of ability appeared to load to a clear factor. Therefore, item 1 of ability needed to be removed from the factor ability. These results on ability, benevolence, and integrity reveal that trust exists of two factors within the context of financial institutions. This is in congruence with the findings in the studies of Lee (2004) and Ridings et al. (2002) in which they explained that trust can often be

decomposed in two factors; competence-based trust and character-based trust. Therefore, in this study, the trust factors benevolence and integrity will be merged in to the factor character-based trust and ability will be defined as competence-based trust. The results of the factor analysis' rotated component matrix can be found in table 4.

4. Results

In order to test whether there are any main effects on the dependent variables or interaction effects between the dependent variables, a Multivariate Analysis of Variances (MANOVA) was conducted. Subsequent to the MANOVA, a few follow up tests have been performed in order to give more insight on the results. In this study, the three independent variables can be defined as “intentionality” (intentional vs. unintentional), “external control” (internal vs. external), and “disclosing party” (stealing thunder vs. third party). The dependent variables within this study can be defined as “trustworthiness”, “forgiveness”, and “customer continuance intention”.

4.1 Pre-MANOVA tests

Before the MANOVA was performed a number of assumptions, which should define the applicability of a MANOVA for this study, need to be met. These assumptions should clarify that the data of this study can be considered as multivariate normal. This implies that the dependent variables are related to each other. The most important test that should indicate multivariate normality is the Shapiro-Wilk test.

The Shapiro-Wilk test of univariate normality was performed on the the aspects of external control, intentionality, and disclosing party. The Shapiro-Wilk test of univariate normality showed statisically significant results ($p < .05$) for the aspects of external control, intentionality, and disclosing party on all three dependent variables. This could indicate that the assumption of multivariate normality can be rejected or that the outcomes of the Shapiro-Wilk test are influenced by outliers in the data. In order to test whether or not outliers have influenced the results of the Shapiro-Wilk test, boxplots of the distributions have been made. These boxplots show that there is some extent of normality for all three dependent variables within the constructs of external control, intentionality, and disclosing party. Furthermore, the boxplots indicated various outliers which could have influenced the results of the Shapiro-Wilk test. The boxplots of the Shapiro-Wilk test can be found in Appendix C. Although Fleishman (2011) stated that non-normality only has a small effect on p -values when comparing means, the fact that univariate normality could not be assumed with convincing evidence should be carefully considered when drawing conclusions.

4.2 MANOVA results

The results of the MANOVA test show a significant main effect for the “disclosing party” ($F(3, 237) = 12,107, p < 0,001$). However, no main effects were found for the factors of “external control” and “intentionality”. Furthermore, the results of the MANOVA test show a significant interaction effect between “external control” and “intentionality” ($F(3, 237) = 3,664, p = .013$). The complete results of the multivariate tests of the MANOVA can be found in table 5. In order to elaborate on these multivariate test results, a test on the between-subjects effects was performed. This test should provide more insight on the effects of external control, intentionality, and disclosing party on the three dependent variables individually. A complete overview of the results of the the between-subjects effect tests can be found in table 6.

4.3 Main effects

The test on the between-subject effects of the MANOVA indicated that there is a significant main effect for disclosing party on trustworthiness ($F(1, 247) = 5,608, p = .019$). The test on the between-subject effects shows that this significant main effect of disclosing party on trustworthiness is due to a significant main effect of the trust components “character-based trust” ($F(1, 247) = 11,254, p = .001$). The trust component “competence-based trust” appeared to have no significant main effect ($F(1, 247) = 1,724, p = .190$). Furthermore, the test on the between-subject effects revealed significant main effects for disclosing party on forgiveness ($F(1, 247) = 33,849, p < .001$) and customer continuance intention ($F(1, 247) = 9,898, p = .002$). No significant main effects were found for external control on trustworthiness ($F(1, 247) = 1,014, p = .315$), forgiveness ($F(1, 247) = 0,153, p = .696$), and customer continuance intention ($F(1, 247) = 0,282, p = .596$). Also, no significant main effects were found for intentionality on trustworthiness ($F(1, 247) = 2,789, p = .096$), forgiveness ($F(1, 247) = 3.573, p = .060$) and customer continuance intention ($F(1, 247) = 2.612, p = .107$).

Table 5; Multivariate test results

	F	df	p	np2
Main effects				
External control	.907	3	.438	.011
Intentionality	1.343	3	.261	.017
Disclosing party	12.107	3	< 0.001**	.133
Interaction effects				
External control * Intentionality	3.664	3	.013*	.044
External control * Disclosing party	1.279	3	.282	.016
Intentionality * Disclosing party	1.758	3	.156	.022
External control * Intentionality * Disclosing party	2.169	3	.092	.027

* significant by p < .05

** significant by p < .01

Table 6; Between subjects effects per independent variable

		F	df	p	np2
Main effects					
External control	<i>Trustworthiness</i>	1,014	1	.315	.004
	<i>Forgiveness</i>	0,153	1	.696	.001
	<i>Customer Continuance Intention</i>	0,282	1	.596	.001
Intentionality	<i>Trustworthiness</i>	2,789	1	.096	.012
	<i>Forgiveness</i>	3,573	1	.060	.015
	<i>Customer Continuance Intention</i>	2,612	1	.107	.011
Disclosing party	<i>Trustworthiness</i>	5,608	1	.019 *	.023
	- <i>Competence-based trust</i>	0,664	1	.416	.003
	- <i>Character-based trust</i>	11,254	1	.001 **	.045
	<i>Forgiveness</i>	33,849	1	.000 **	.124
	<i>Customer Continuance Intention</i>	9,898	1	.002 **	.040
Interaction effects					
External control *	<i>Trustworthiness</i>	5,779	1	.017 *	.024
Intentionality	- <i>Competence-based trust</i>	1,724	1	.190	.007
	- <i>Character-based trust</i>	8,604	1	.004 **	.035
	<i>Forgiveness</i>	10,673	1	.001 **	.043
	<i>Customer Continuance Intention</i>	6,122	1	.014 *	.025
External control *	<i>Trustworthiness</i>	1,657	1	.199	.007
Disclosing party	<i>Forgiveness</i>	0,000	1	.996	.000
	<i>Customer Continuance Intention</i>	2,001	1	.158	.008
Intentionality *	<i>Trustworthiness</i>	5,181	1	.024 *	.021
Disclosing party	- <i>Competence-based trust</i>	1,381	1	.241	.006
	- <i>Character-based trust</i>	8,084	1	.005 **	.033
	<i>Forgiveness</i>	1,547	1	.215	.006
	<i>Customer Continuance Intention</i>	1,808	1	.180	.008
External control *	<i>Trustworthiness</i>	1,540	1	.216	.006
Intentionality *	<i>Forgiveness</i>	0,037	1	.847	.000
Disclosing party	<i>Customer Continuance Intention</i>	0,449	1	.503	.002

* significant by p < .05

** significant by p < .01

4.3.1 Main effects disclosing party

Trustworthiness. The descriptive results of the MANOVA showed that the group which was confronted with one of the scenario's in which the stealing thunder strategy was applied ($N = 124$) showed a perceived trustworthiness of $M = 3,37$ ($SD = .470$). When observing the group which was confronted with one of the scenario's in which a third party disclosed the news concerning the incident ($N = 123$), it can be noticed that they rate their trustworthiness as being lower ($M = 3,25$, $SD = .518$).

In this study, the concept of trustworthiness was measured by the use of the constructs competence-based trust and character-based trust. Therefore, it is interesting to examine which of these two constructs has a leading role in the outcomes of the MANOVA. In order to examine this, an univariate analysis of variances (ANOVA) is conducted in which the constructs competence-based trust and character-based trust are separately examined. The Levene's tests of equality of variances show that there are no violations for competence-based trust ($F(1, 245) = .130$, $p = .719$) and character-based trust ($F(1, 245) = .122$, $p = .727$). The ANOVA results show that both constructs received higher scores in the stealing thunder situation compared to the third party situation. When observing the differences between the means within the two constructs of trust, it can be stated that character-based trust holds a larger difference between the two types of situations compared to competence-based trust. When observing the significance of the differences, it can be concluded that the difference between the means of character-based trust ($F(1, 247) = 8,210$, $p = .005$) are significantly different from each other. This can not be concluded for the difference between the third party situation and the stealing thunder situation within the construct of competence-based trust ($F(1, 247) = 0,347$, $p = .556$). This indicates that applying the stealing thunder response strategy is more effective in influencing character-based trust than competence-based trust. The differences in the means of the constructs of competence-based trust and character-based trust are presented in table 7.

Forgiveness. The results of the MANOVA showed that the party that discloses a crisis situation has influence on the willingness to forgive of individuals. It appears that the crisis situations in which the financial institution have disclosed the crisis themselves (stealing thunder group, $N = 124$), leads to a significant higher extent of forgiveness ($M = 3,33$, $SD = .714$) compared to the crisis situations in which the crisis has been disclosed by a third party ($N = 123$, $M = 2,87$, $SD = .643$).

Customer continuance intention. The MANOVA results showed that there was a statistically significant difference between the stealing thunder group and the third party group. For the group in which the participant was confronted with a scenario where the financial institution itself disclosed the crisis situation (stealing thunder, $N = 124$), the mean on customer continuance intention appeared to be $M = 3,50$ ($SD = .560$). The group which was confronted with a scenario in which the fictive news channel disclosed the crisis situation (third party, $N = 123$), appeared to have a mean on customer continuance intention of $M = 3,29$ ($SD = .644$).

Table 7; Results of trustworthiness constructs (Third party vs. Stealing thunder)

Construct	Third Party vs. Stealing Thunder	N	M	SD
Competence-based trust	<i>Third Party</i>	123	3,41	.549
	<i>Stealing Thunder</i>	124	3,45	.525
Character-based trust	<i>Third Party</i>	123	3,09*	.581
	<i>Stealing Thunder</i>	124	3,30*	.564

* significant by $p < .01$

4.4 Interaction effects

4.4.1 Interaction effects external control and intentionality

Within the results of the between-subjects effect tests of the MANOVA, interaction effects were found for external control and intentionality on trustworthiness ($F(1, 247) = 5,779, p = .017$), forgiveness ($F(1, 247) = 10,673, p = .001$), and customer continuance intention ($F(1, 247) = 6,122, p = .014$). Univariate one way ANOVA tests were conducted in order to elaborate on these results.

Trustworthiness. The results of the one way analysis of variance show that an internal and unintentional crisis situation (accident) is rated as most trustworthy ($M = 3,39, SD = .500$) followed by external and intentional crisis situations (terrorism) ($M = 3,36, SD = .394$). Based on the results, the third most trustworthy crisis situations are those of external and unintentional nature (faux pas) ($M = 3,34, SD = .567$). The results show that the type of crisis situation which can be defined as less trustworthy can be defined by their internal and intentional character (transgression, $M = 3,15, SD = .530$).

In order to state whether these results are significant or not, the results of the ANOVA should be further analyzed. First of all, the Levene's test shows that the assumption of homogeneity of the variances can be rejected ($F(3, 243) = 1,639, p =$

.181). Also, the ANOVA test on the interaction appeared to be significant ($F(3, 243) = 4,465$, $p = .036$). This means that there is significant evidence to conclude that the differences between the various crisis situations and the extent of trustworthiness towards these crisis situations are significant. This interaction effect between the external control and the intentionality of a crisis on customers' perceived trustworthiness towards financial institutions, can be observed in figure 3.

Again, because the concept of trust was measured by the use of the constructs competence-based trust and character-based trust, it is interesting to examine which of these two constructs has a leading role in the outcomes of the ANOVA. The Levene's tests of equality of variances show that there are no violations for competence-based trust ($F(1, 245) = 1,881$, $p = .133$) and character-based trust ($F(1, 245) = 1,093$, $p = .353$). However, it appears that interaction for external control and intentionality on competence-based trust is not significant ($F(1, 245) = 1,500$, $p = .222$). On the contrary, this interaction effect on character-based trust can be defined as significant ($F(1, 245) = 6,213$, $p = .013$).

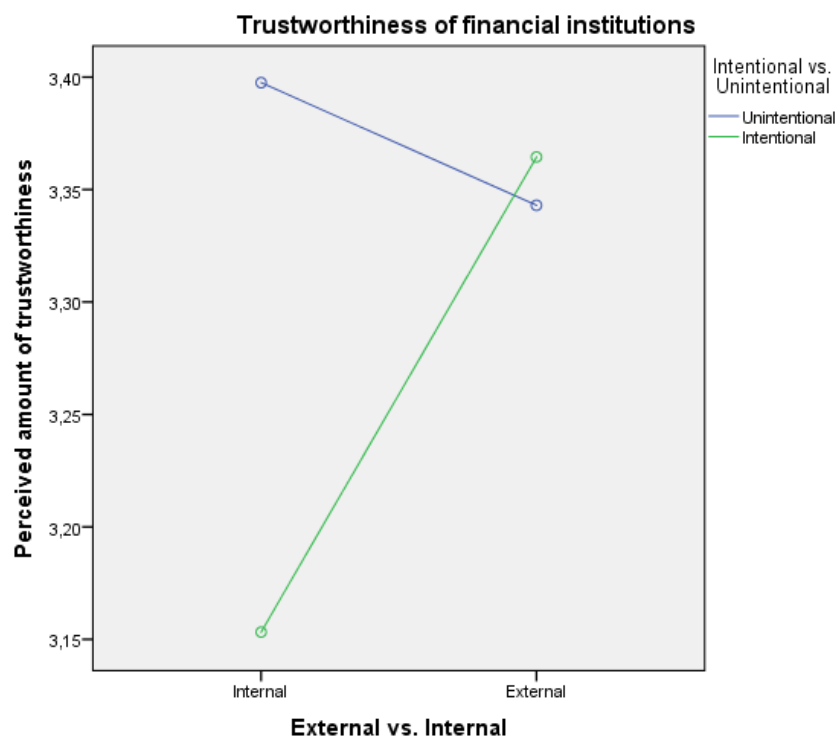


Figure 3; Interaction effect external control and intentionality on trustworthiness

Customer Continuance Intention. The results of the one way analysis of variance show that the crisis situation “accident” (internal and unintentional) is rated with the

highest customer continuance intention ($M = 3,52$, $SD = .498$) followed by the crisis situation “terrorism” (external and intentional) ($M = 3,44$, $SD = .552$), “faux pas” (external and unintentional) ($M = 3,41$, $SD = .731$), and “transgression” (internal and intentional) ($M = 3,22$, $SD = .628$).

In order to test whether these results are significantly different from each other, further examination on the results of the one way analysis of variances was conducted. First of all, the Levene’s test showed that the assumption of homogeneity of the variances can be rejected ($F(3, 243) = 1,817$, $p = .145$). This interaction effect between the external control and the intentionality of a crisis on customers’ customer continuance intention towards financial institutions, can be observed in figure 4. Further examination of the ANOVA shows that it can be stated that there is at least one significant differences between the four groups of crisis situations ($F(3, 243) = 4,564$, $p = .034$). In order to find out exactly which groups significantly differ from each other in their perceived customer continuance intention, the post hoc test of Tukey HSD was conducted. This test shows that only the crisis situations accident and transgression significantly differ from each other in their perceived customer continuance intention ($p = .023$).

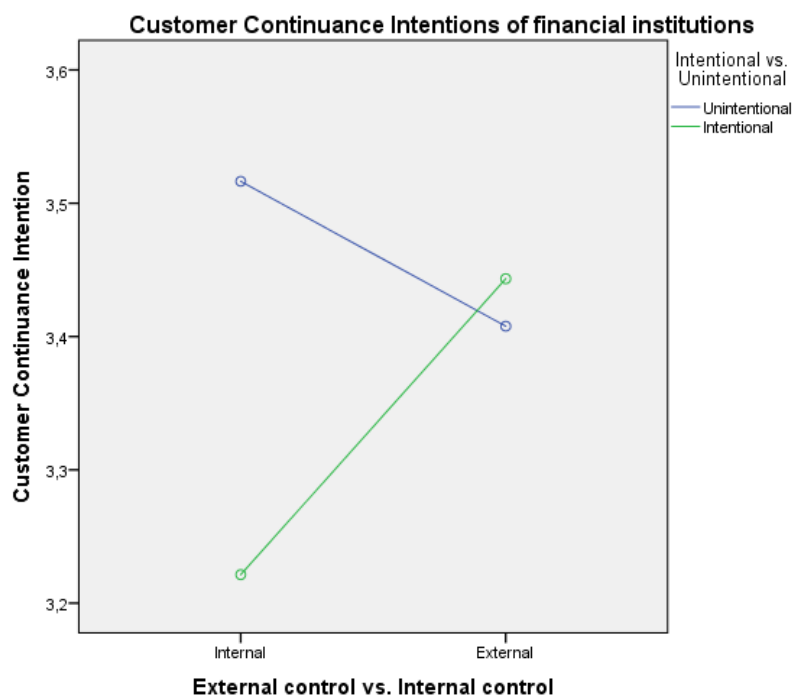


Figure 4; Interaction effect external control and intentionality on Customer Continuance Intention

Forgiveness. The results of the one way analysis of variance show that the crisis situation “accident” (internal and unintentional) is rated with the highest extent of forgiveness ($M = 3,30$, $SD = .633$) followed by the crisis situation “terrorism” (external and intentional) ($M = 3,13$, $SD = .717$), “faux pas” (external and unintentional) ($M = 3,05$, $SD = .733$), and “transgression” (internal and intentional) ($M = 2,91$, $SD = .749$).

In order to test whether there is a significant difference between the means of these groups of crisis situations, further examination on the results was conducted. First of all, the Levene’s test of homogeneity of variances shows that the assumption of equality of the variances can be rejected ($F(3, 243) = 1,188$, $p = .315$). This interaction effect between the external control and the intentionality of a crisis on customers’ perceived forgiveness towards financial institutions, can be observed in figure 5. Second, the ANOVA shows that there is at least one significant difference in the perceived forgiveness between the four groups of crisis situation ($F(3, 243) = 6,361$, $p = .012$). In order to find out exactly which groups are significantly different from each other, the Tukey HSD test was conducted. Again, this test shows that only the groups of accident and transgression are significantly different from each other ($p = .009$).

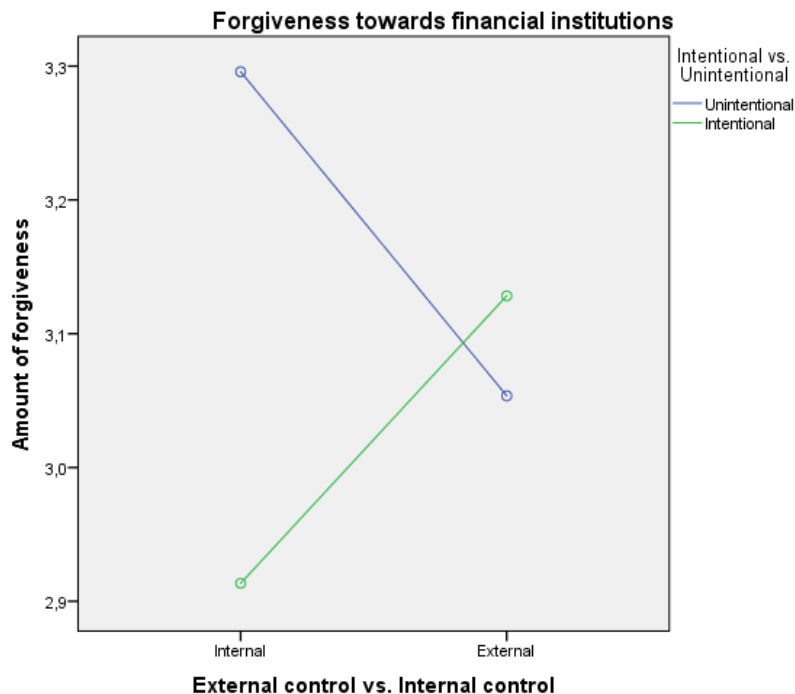


Figure 5; Interaction effect external control and intentionality on forgiveness

4.4.2 *Interaction effects intentionality and disclosing party*

Within the results of the between-subjects effect tests of the MANOVA, an interaction effect was found for the dependent variables intentionality and disclosing party on trustworthiness ($F(1, 247) = 5,181, p = .024$). A univariate one-way ANOVA was conducted in order to elaborate on these results.

The results of the ANOVA test showed that the group, which was confronted with a third party disclosing an unintentional crisis situation, rated the perceived trustworthiness of financial institutions as $M = 3,25$ ($SD = .530$). The group which was confronted with a third party disclosing an intentional crisis situation ($n = 58$), rated the perceived trustworthiness as $M = 3,25$ ($SD = .508$). In the stealing thunder category, the group which was confronted with an unintentional crisis situation ($n = 62$), rated the perceived trustworthiness as $M = 3,50$ ($SD = .439$). The group which was confronted with an intentional crisis situation disclosed by the use of the stealing thunder strategy ($n = 62$), rated the perceived trustworthiness as $M = 3,24$ ($SD = .466$). These results reveal that there is a small difference between the means of the unintentional and intentional crisis situations that were disclosed by a third party. Hereby, the intentional crisis situations were rated as more trustworthy compared to the unintentional crisis situation. Within the stealing thunder category, it appeared that the unintentional situation is rated as more trustworthy compared to the intentional situation.

In order to test whether these results are significant, the results of the ANOVA need to be further explored. First of all, the Levene's test of equality of variances shows that there are no violations ($F(3, 243) = .568, p = .636$). The ANOVA test also shows that the differences in the means between the stealing thunder situations and the third party situations are significant ($F = 4,009, p = .046$). Additionally, the differences in the means between the unintentional situations and the intentional situations also appear to be significant ($F = 4,375, p = .038$). The significant interaction effect, measured by the ANOVA, between the intentionality of a crisis and the disclosing party on customers' perceived trustworthiness towards financial institutions, can be observed in figure 6.

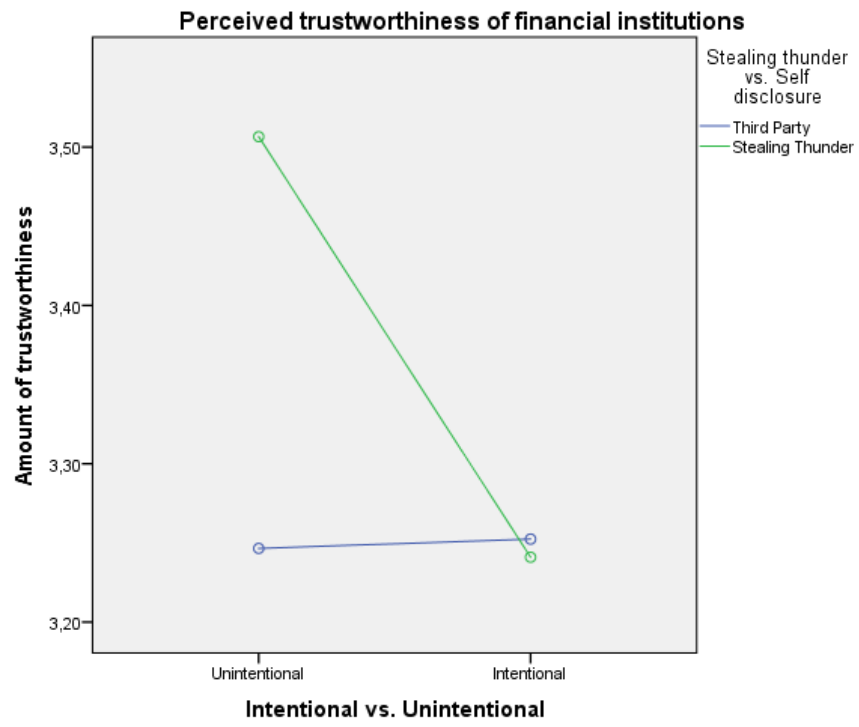


Figure 6; Interaction effect intentionality and disclosing party on trustworthiness

5. Discussion

The aim of this study was to examine the influence of intentional and unintentional crisis situations combined with external and internal crisis situations on the perceived trustworthiness, forgiveness, and customer continuance intentions of financial institutions' customers. Furthermore, the effects of the crisis communication strategy "stealing thunder" on the various crisis situations have been examined. Therefore, a 2x2x2 experiment was conducted. In the following section, the conclusions of this experiment are explained and practical implications are provided.

5.1 Conclusion

5.1.1 Types of crisis situations and their influence

This study predicted that the extent of intentionality and external control of a crisis situation is determining in the establishment of customers' perceptions towards a financial institution. In this study, these customer perceptions are defined as trustworthiness, forgiveness, and customer continuance intentions. The results of this study partially correspond with this prediction as the nature of a crisis situation appears to have some influence on customers' perceptions towards financial institutions.

Hypothesis two (H2) predicted that a crisis situation which is caused in the external environment of a financial institution, would result in more positive perceptions towards the institution compared to crisis situations which are caused in the internal environment. However, this prediction could not be supported according to the results of this study. In hypotheses three (H3), it was stated that the intentionality of a crisis situation is a predictor of the customers' perceived (a) trustworthiness, (b) perceived forgiveness, and (c) customer continuance intention towards financial institutions. The results on this aspect of the study did not show a convincing significant effect of a crisis' intentionality on the trustworthiness, forgiveness, and customer continuance intentions of financial institutions' customers. Therefore, H3 could not be supported, however, could also not be completely rejected. Therefore, it can be stated that there is a minor main effect on the intentionality of a crisis situation. These results imply that whether a crisis is caused in the internal environment or in the external environment of a financial institution, has no effects on the way customers perceive their financial institution to be trustworthy, the extent to which customers are willing to

forgive their financial institution, and the intentions of customers to continue using the services of their financial institution. Whether a crisis situation is caused intentional or in the unintentional appears to have small effects on the way customers perceive their financial institution to be trustworthy and are willing to forgive the financial institution.

Additional to the examination of the main effects of external control and intentionality on the three dependent variables, the effects of the interaction between external control and intentionality were measured. This study shows that the effects of this interaction on the perceived trustworthiness, forgiveness, and customer continuance intention are statistically significant. It can be observed in the results of this study that the interaction occurs within external crisis situations. This implies that when a crisis situation occurs within a financial institution's organization, the intentionality of the crisis is of major importance for the customers' perceived trust, forgiveness, and intention to remain customer. The results show that customers have positive perceptions towards financial institutions when a crisis was caused by accident (internal and unintentional) in contrast to crisis situations which were caused internal and intentional which evoke strong negative perceptions. Furthermore, it appears that when crisis situations are caused in the external environment of a financial institution, the intentionality of a crisis has almost no influence on the customers' perceptions. When elaborating on the perceived trustworthiness of financial institutions within this interaction effect, it appears that the trust towards these institutions is strongly dependent on the evaluation of their character. The competences of financial institution appear to have no effects on the development of customer trust towards financial institutions.

The results on the nature of a crisis situation can be explained by the research of Coombs and Holladay (1996) in which they explain that a crisis situation's external control (intern vs. extern) reflect an organization's competences and a crisis situation's intentionality reflect an organization's character. Coombs and Holladay (1996) explain that when organizations are perceived by their customers as being competent to avert a crisis situation, they are also expected to use their competences and act properly. When organizations confirm these expectations by showing their altruistic and honest character, they are likely to evoke positive perceptions amongst their customers. This is in congruence with the obtained results on the concept of trustworthiness in which it is clarified that character-based trust, in contrast to competence-based trust, is the leading

factor within trust towards financial institutions. This implies that the abilities or competences of financial institutions only have small effects on their trustworthiness.

5.1.2 The influence of the disclosing party

This study predicted that the disclosing party of a crisis which concerns a financial institution, determines the perceptions customers establish towards them. The results of this study show that the type of disclosure (self-disclosure vs. third party) has various effects on customers' perceptions towards financial institutions.

Hypotheses 4 (H4) predicted that when financial institutions disclose a crisis situation themselves instead of a third party, this will result in more favorable perceptions towards their trustworthiness. The results of this study support this hypotheses by revealing that a financial institution is perceived as more trustworthy when they reveal a crisis situation themselves instead of letting a third party disclose it. Furthermore, the results show that the use of the stealing thunder strategy ensures that customers are more willing to forgive the financial institution and have higher intentions to continue being a customer.

In this study, four hypotheses predicted the effects of the stealing thunder strategy on the external control (external vs. internal) and intentionality (intentional vs. unintentional) of a crisis situation. Hypotheses 5 (H5) and hypotheses 6 (H6) predicted that there is a significant difference in the perceived trustworthiness towards financial institutions when applying the stealing thunder theory in external crisis situations compared to internal crisis situations. However, the results show that there are no effects of the stealing thunder strategy on crisis situations of external or internal nature. This is in congruence with earlier findings in which it appeared that external and internal crisis situations do not result in significant different perceptions. Hypotheses 7 (H7) and hypotheses 8 (H8) predicted that the effects of the stealing thunder strategy are significantly different when applied to an unintentional crisis situation compared to an intentional crisis situation. The results reveal that there is nearly a difference in the perceived trustworthiness when a third party discloses an unintentional or an intentional crisis situation. However, when a financial institution reveals a crisis situation themselves, a significant difference in the perceived trustworthiness between an unintentional crisis situation and an intentional crisis situation can be observed. These results can be explained by the disconfirmation of expectancy theory of Eagly,

Wood, and Chaiken (1978) as explained by Arpan and Pompper (2003). This theory explains that when organizations positively violate the expectancies of customers by being honest and sincere, they will be perceived as more trustworthy. In this study, financial institutions' customers expect a third party to disclose both intentional and unintentional crisis situations concerning a financial institution. However, customers probably do not expect financial institutions to disclose an intentional crisis situation themselves as they would "lose face". Therefore, the financial institutions will be perceived as sincere and genuine which subsequently lead to higher perceptions of trustworthiness. This is in congruence with the results on the factors of trust in which it appears that character-based trust is the predictor of trust.

5.2 Practical implications

With the results of this study, practical guidelines can be provided for financial institutions which have found themselves in a crisis situation. In various prior studies, it has been appointed that proper communication of a crisis situation can positively influence individuals' perceptions towards an organization. Also, research of Coombs and Holladay (1996) shows that four types of crisis situations arise by combining the intentionality of a crisis with external control that is involved.

The results of this study have proven that the four types of crisis situations, as appointed by Coombs and Holladay (1996), are applicable in the context of financial institutions. It is of importance for financial institutions to realize in which type of crisis situation they can classify themselves in order to develop an effective communication strategy. When classifying themselves in a certain type of crisis situation, financial institutions should pay close attention to the extent of intentionality involved in the crisis. This should be done by analyzing whether or not any individual(s), whom is/are directly involved in the activities of the financial institution, can be linked to an action which can be interpreted by customers as an intentional cause of the crisis. According to the results of this study, customers of financial institutions establish their perceptions towards the institution by evaluating their character. In times of crisis, predicting the outcomes of these customer evaluations could indicate to which extent the perceived image of their character and shared values will be affected. Therefore, financial institutions should always try to forecast to which extent a crisis situation could damage the perceived image of their character. Because there are no clear guidelines which help creating such a forecast or prediction, financial institutions should trust on the effects of prior and similar crisis situations and their common sense to establish a functional evaluation of potential effects.

Creating a clear evaluation of a crisis is of major importance in establishing an effective communication strategy. In prior research on the stealing thunder strategy (Arpan and Pompper, 2003, and Arpan and Roskos-Ewoldsen, 2005), it has been appointed that self-disclosure of a crisis situation will result in more positive perceptions towards an organization compared to third party disclosure. However, the results of this study indicate that the stealing thunder strategy has no effects on the the extent of external control (internal vs. external) of a crisis situation. The results of this study however, do

indicate that the stealing thunder strategy has effects on the intentionality (intentional vs. unintentional) of a crisis situation. Especially when a crisis is of intentional nature, financial institutions should carefully consider the way they apply the stealing thunder strategy. First of all, financial institutions should be able to collect all relevant information concerning the crisis in a short amount of time. This is necessary in order for financial institutions to give a complete statement about the cause of the crisis before the crisis comes to knowledge of a third party. Second, it is of importance that financial institutions illuminate whether the crisis is caused intentionally or unintentionally in their statement. The extent of external control (external vs. internal) should not be given too much attention as this study has revealed that this has no effects on the perceptions of customers' trustworthiness, forgiveness, and customer continuance intentions. Also, this study showed that an evaluation of an organization's character is leading for customers in establishing their trust towards financial institutions in contrast to the competences of an organization. Therefore, in their statement in which they reveal a crisis, financial institutions should illuminate their good intentions, their genuine desire to help their customers, and the fact that they share the same values as their customers.

5.3 Limitations and implications for further research

In this study, there are some limitations which can be seen as recommendations for further research. First of all, this experimental research obtained data concerning customer perceptions on trustworthiness, forgiveness, and customer continuance intentions towards financial institutions by incorporating stimulus materials in which various news items were presented by a fictive news channel. By the use of these stimulus materials, various crisis types were presented which were either disclosed by the fictive news channel or by the financial institution. Both, the self-disclosure scenario's and the third-party disclosure scenario's were presented as a news item of the fictive news channel "Financieel Nederland". The choice of incorporating a news item presented by a fictive news channel was made in order to exclude the possibility of prior reputations influencing the results. However, the use of a fictive news channel could have had a minor influence on the results due to a lack of perceived credibility of the news item. Furthermore, the fact that the self-disclosure scenario's were presented as a statement of the financial institution, which was published in a news item of "Financieel Nederland", could have caused some uncertainty's with the participants. For further research, it can be recommended to use a non-fictive news channel in order to ensure that the news item within the scenario's of third-party disclosure will be perceived as credible. Also, for the scenario's in which the financial institution discloses a crisis situation themselves, it can be recommended to use a corporate channel, such as the website of a financial institution, in order to underline the fact that self-disclosure was applied.

Within this research, the subject of the crisis situations, as presented in the stimulus materials, were all concerning the fact that personal customer information was made publicly accessible on a large scale. This subject could have influenced the perceptions of participants which have been confronted with such a crisis situation before. When a participant has experienced such a crisis situation before, it is possible that they already have established a biased perception based on their prior experiences. For further research, it is recommended to incorporate multiple crisis subjects in order to gain better insights on the overall effects of the crisis types and the stealing thunder theory.

The third limitation of this research can be appointed to the fact that due to snowball sampling, the distribution of the sample is skewed. The skewness of the

sample distribution can be explained by the fact that the majority of the respondents lives in Overijssel (78,9%), has a bachelor (HBO) or master's (WO) degree, and is in the age category of 16 year till 35 year (74,49%). Thus, the sample reflects the opinions of young individuals who are high educated and live in an agricultural environment. Mainly the fact that the majority of the respondents is within the age category of 16 to 35 leads to an important recommendation for further research. In their research, Mattila, Karjaluoto, and Pento (2003) explain that, for various reasons, elderly individuals have more difficulties with adopting new technologies and therefore using online banking services. As this study can not be seen as representative for individuals of 36 years and older, further research with a close attention to the elder customers of financial institutions is recommended.

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Appendices

Appendix A; Stimulus materials

Appendix Aa

Stimulus material; Accident, third party



The screenshot shows the website of Financieel Nederland. The header includes the logo and the tagline "altijd als eerste met het laatste financiële nieuws". Below the header is a navigation bar with categories: NIEUWS, OPINIES, ZAKELIJK, BINNENLAND, BUITENLAND, and BEURS. The date is Friday, March 4, 2016, from Utrecht.

Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen

Incident bekend gemaakt door Financieel Nederland
Sinds Januari 2016 zijn er per ongeluk en op grote schaal persoonlijke gegevens van Rabobank klanten in een nationaal openbare database opgeslagen in plaats van in de Rabobank database. Het verkeerd opslaan van de persoonlijke klantgegevens kwam aan het licht door een onderzoek van Financieel Nederland.

Rabobank als veroorzaker van het incident
Nadat het incident door Financieel Nederland werd ontdekt en bekend gemaakt, reageerde de Rabobank met de volgende verklaring:

"Uit onderzoek van Financieel Nederland is gebleken dat er per ongeluk persoonlijke gegevens van onze klanten in een nationaal openbare database zijn opgeslagen in plaats van in onze eigen beveiligde database. Het per ongeluk opslaan van de persoonlijke klantgegevens in de verkeerde database is veroorzaakt door een onbewuste fout binnen de ICT-afdeling van de Rabobank. Het is gebleken dat de ICT-afdeling van de Rabobank nieuwe software, ten behoeve van internetbankieren, per ongeluk verkeerd heeft geïnstalleerd. Dit heeft als gevolg gehad dat persoonlijke gegevens van klanten automatisch werden verzonden naar de verkeerde database. De Rabobank verklaart dat dit incident is veroorzaakt door een onbewuste fout binnen haar eigen organisatie."

Maatregelen aangekondigd
Naar aanleiding van het onderzoek en bekendmaking van het incident door Financieel Nederland, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

LAATSTE NIEUWS

- 15:58 – Nederlandse winkeliers verwachten verwachten een moeilijk jaar
- 15:11 – De voedingsindustrie introduceert nieuwe technologieën
- 14:44 – Huidige olieprijs hebben een positief effect op de verkoop van auto's
- 14:02 – Bezuinigingen tijdens vakanties
- 13:32 – De Verenigde Staten steunen General Motors
- 14:40 – Unilever maakt jaarcijfers bekend
- 12:08 – Schiphol verhoogd haar capaciteit met 20%
- 11:45 – Rotterdam investeert in het huisvesten van start-ups
- 10:15 – Eurocommissaris voorspelt volgende crisis.

Appendix Ab

Stimulus material; Accident, stealing thunder



The screenshot shows the website of Financieel Nederland, identical to the one in Appendix Aa. The headline for the main article is "Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen".

Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen

Incident zelf bekend gemaakt door Rabobank
Sinds Januari 2016 zijn er per ongeluk en op grote schaal persoonlijke gegevens van Rabobank klanten in een nationaal openbare database opgeslagen in plaats van in de Rabobank database. Het verkeerd opslaan van de persoonlijke klantgegevens kwam aan het licht door eigen onderzoek van de Rabobank.

Rabobank als veroorzaker van het incident
Nadat het incident door de Rabobank zelf werd ontdekt en bekend gemaakt, gaf de Rabobank toelichting met de volgende verklaring:

"Uit onderzoek binnen onze organisatie is gebleken dat er per ongeluk persoonlijke gegevens van onze klanten in een nationaal openbare database zijn opgeslagen in plaats van in onze eigen beveiligde database. Het per ongeluk opslaan van de persoonlijke klantgegevens in de verkeerde database is veroorzaakt door een onbewuste fout binnen de ICT-afdeling van de Rabobank. Het is gebleken dat de ICT-afdeling van de Rabobank nieuwe software, ten behoeve van internetbankieren, per ongeluk verkeerd heeft geïnstalleerd. Dit heeft als gevolg gehad dat persoonlijke gegevens van klanten automatisch werden verzonden naar de verkeerde database. De Rabobank verklaart dat dit incident is veroorzaakt door een onbewuste fout binnen haar eigen organisatie."

Maatregelen aangekondigd
Naar aanleiding van haar eigen onderzoek en bekendmaking van het incident, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

LAATSTE NIEUWS

- 15:58 – Nederlandse winkeliers verwachten verwachten een moeilijk jaar
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Appendix Ac

Stimulus material; Transgression, third party

← → www.financieelnederland.nl

Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

NIEUWS OPINIES ZAKELIJK BINNENLAND BUITENLAND BEURS Utrecht Vrijdag 4 maart 2016

Persoonlijke klantgegevens Rabobank opzettelijk in openbare database opgeslagen

Incident bekend gemaakt door Financieel Nederland
Sinds Januari 2016 zijn er opzettelijk en op grote schaal persoonlijke gegevens van Rabobank klanten in een nationaal openbare database opgeslagen in plaats van in de Rabobank database. Het verkeerd opslaan van de persoonlijke klantgegevens kwam aan het licht door een onderzoek van Financieel Nederland.

Rabobank als veroorzaker van het incident
Nadat het incident door Financieel Nederland werd ontdekt en bekend gemaakt, reageerde de Rabobank met de volgende verklaring:

“Uit onderzoek van Financieel Nederland is gebleken dat er opzettelijk persoonlijke gegevens van onze klanten in een nationaal openbare database zijn opgeslagen in plaats van in onze eigen beveiligde database. Het opzettelijk opslaan van de persoonlijke klantgegevens in de verkeerde database is veroorzaakt door een bewuste fout binnen de ICT-afdeling van de Rabobank. Het is gebleken dat de ICT-afdeling van de Rabobank nieuwe software, ten behoeve van internetbankieren, opzettelijk verkeerd heeft geïnstalleerd. Dit heeft als gevolg gehad dat persoonlijke gegevens van klanten automatisch werden verzonden naar de verkeerde database. De Rabobank verklaart dat dit incident is veroorzaakt door een bewuste fout binnen haar eigen organisatie.”

Maatregelen aangekondigd
Naar aanleiding van het onderzoek en bekendmaking van het incident door Financieel Nederland, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

LAATSTE NIEUWS

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- 12:08 – Schiphol verhoogd haar capaciteit met 20%
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Appendix Ad

Stimulus material; Transgression, stealing thunder

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Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

NIEUWS OPINIES ZAKELIJK BINNENLAND BUITENLAND BEURS Utrecht Vrijdag 4 maart 2016

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Rabobank als veroorzaker van het incident
Nadat het incident door de Rabobank zelf werd ontdekt en bekend gemaakt, gaf de Rabobank toelichting met de volgende verklaring:

“Uit onderzoek binnen onze organisatie is gebleken dat er opzettelijk persoonlijke gegevens van onze klanten in een nationaal openbare database zijn opgeslagen in plaats van in onze eigen beveiligde database. Het opzettelijk opslaan van de persoonlijke klantgegevens in de verkeerde database is veroorzaakt door een bewuste fout binnen de ICT-afdeling van de Rabobank. Het is gebleken dat de ICT-afdeling van de Rabobank nieuwe software, ten behoeve van internetbankieren, opzettelijk verkeerd heeft geïnstalleerd. Dit heeft als gevolg gehad dat persoonlijke gegevens van klanten automatisch werden verzonden naar de verkeerde database. De Rabobank verklaart dat dit incident is veroorzaakt door een bewuste fout binnen haar eigen organisatie.”

Maatregelen aangekondigd
Naar aanleiding van haar eigen onderzoek en bekendmaking van het incident, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

LAATSTE NIEUWS

- 15:58 – Nederlandse winkeliers verwachten verwachten een moeilijk jaar
- 15:11 – De voedingsindustrie introduceert nieuwe technologieën
- 14:44 – Huidige olieprijs hebben een positief effect op de verkoop van auto's
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- 13:32 – De Verenigde Staten steunen General Motors
- 14:40 – Unilever maakt jaarcijfers bekend
- 12:08 – Schiphol verhoogd haar capaciteit met 20%
- 11:45 – Rotterdam investeert in het huisvesten van start-ups
- 10:15 – Eurocommissaris voorspelt volgende crisis.

Appendix Ae

Stimulus material; Faux Pas, third party

← → ↻ 🏠 www.financieelnederland.nl

Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

NIEUWS OPINIES ZAKELIJK BINNENLAND BUITENLAND BEURS Utrecht 🌐 Vrijdag 4 maart 2016

Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen

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Extern ICT-bedrijf als veroorzaker van het incident
Nadat het incident door Financieel Nederland werd ontdekt en bekend gemaakt, reageerde de Rabobank met de volgende verklaring:

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Maatregelen aangekondigd
Naar aanleiding van het onderzoek en bekendmaking van het incident door Financieel Nederland, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

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Appendix Af

Stimulus material; Faux Pas, stealing thunder

← → ↻ 🏠 www.financieelnederland.nl

Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

NIEUWS OPINIES ZAKELIJK BINNENLAND BUITENLAND BEURS Utrecht 🌐 Vrijdag 4 maart 2016

Persoonlijke klantgegevens Rabobank per ongeluk in openbare database opgeslagen

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Appendix Ag

Stimulus material; Terrorism, third party

← → ↻ 🏠 📄 www.financieelnederland.nl

Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

NIEUWS OPINIES ZAKELIJK BINNENLAND BUITENLAND BEURS | Utrecht 📍 Vrijdag 4 maart 2016

Persoonlijke klantgegevens Rabobank opzettelijk in openbare database opgeslagen

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Maatregelen aangekondigd
Naar aanleiding van het onderzoek en bekendmaking van het incident door Financieel Nederland, benadrukt de Rabobank dat er maatregelen worden genomen waardoor deze situatie zich in de toekomst niet meer zal voordoen.

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Appendix Ah

Stimulus material; Terrorism, stealing thunder

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Financieel Nederland “altijd als eerste met het laatste financiële nieuws”

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Appendix B; Questionnaire

Beste deelnemer,

Hartelijk dank voor uw deelname aan deze enquête en daarmee aan mijn onderzoek. Deze enquête zal worden gebruikt voor mijn master thesis in de opleiding Communicatiewetenschappen aan de Universiteit Twente. Het invullen van deze enquête duurt slechts enkele minuten.

Tijdens deze enquête word u geconfronteerd met een artikel van de website van Financieel Nederland. Het is van belang dat u dit artikel aandachtig leest aangezien de vragen van deze enquête betrekking hebben op de inhoud van het artikel. Met de vragen die naar aanleiding van het artikel worden gesteld, word alleen om uw mening gevraagd. Dit betekent dat er geen goede- of foute antwoorden zijn. Vervolgens zullen er aan het einde van deze enquête nog een aantal demografische vragen worden gesteld.

De resultaten van deze enquête zullen alleen voor het doel van dit onderzoek worden gebruikt. De door u gegeven antwoorden zijn anoniem en worden uiterst discreet behandeld.

Voor verdere vragen of suggesties kunt u contact met mij opnemen via het volgende e-mailadres: m.hoonhorst@student.utwente.nl.

Nogmaals hartelijk dank voor uw deelname.

Mart Hoonhorst
Student Communicatiewetenschappen
Universiteit Twente

1. Bij welke bank bent u klant?

- | | |
|---|--|
| <input type="radio"/> Rabobank | <input type="radio"/> Robeco Bank |
| <input type="radio"/> ING Bank | <input type="radio"/> Kas Bank |
| <input type="radio"/> ASN Bank | <input type="radio"/> KNAB Bank |
| <input type="radio"/> ABN AMRO Bank | <input type="radio"/> Triodos Bank |
| <input type="radio"/> SNS Bank | <input type="radio"/> Delta Lloyd Bank |
| <input type="radio"/> Van Lanschot Bank | <input type="radio"/> RegioBank |
| <input type="radio"/> Achmea Bank | |

2. Hoe sterk is uw vertrouwen in uw huidige bank?

(0 = geen vertrouwen, 10 = heel veel vertrouwen)

Geen vertrouwen					Heel veel vertrouwen				
0	1	2	3	4	5	6	7	8	9
0	0	0	0	0	0	0	0	0	0

3. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
Ik ben een vergevingsgezind persoon	1	2	3	4	5
Mensen die mij hebben geschaad, heb ik altijd vergeven	1	2	3	4	5
Ik probeer mensen altijd te vergeven, zelfs wanneer ze zich niet schuldig voelen over wat ze hebben gedaan	1	2	3	4	5
Doorgaans kan ik een belediging tegen mij niet zomaar vergeven en vergeten	1	2	3	4	5
Ik kan een vriend of vriendin voor bijna alles vergeven	1	2	3	4	5

4. Hoeveel waarde hecht u, als klant van uw bank, aan uw privacy?

(0 = geen waarde, 10 = heel veel waarde)

Geen waarde											Heel veel waarde
0	1	2	3	4	5	6	7	8	9	10	
0	0	0	0	0	0	0	0	0	0	0	0

- Op de volgende pagina leest u een artikel van de website van Financieel Nederland. Het is van belang dat u dit artikel aandachtig leest! Beantwoord de daaropvolgende vragen op basis van de informatie die u in het artikel heeft gelezen. -

- Scenario -

- BELANGRIJK!

Beantwoord de volgende vragen alleen op basis van de informatie die u in het artikel van Financieel Nederland heeft gelezen! –

5. Wie heeft de situatie, waarin de bank zich begeeft, bekend gemaakt?

- ☐ Financieel Nederland
- ☐ De bank
- ☐ Een derde partij

6. Wie heeft deze situatie veroorzaakt?

- ☐ Financieel Nederland
- ☐ De bank
- ☐ Een derde partij

7. Is deze situatie opzettelijk of niet opzettelijk veroorzaakt?

- ☐ Opzettelijk
- ☐ Niet opzettelijk

8. Hoe belangrijk vindt u de situatie waarin de bank zich begeeft?

Heel belangrijk	Belangrijk	Niet belangrijk/ Niet onbelangrijk	Onbelangrijk	Heel onbelangrijk
0	0	0	0	0

9. Hoe ernstig vindt u de situatie waarin de bank zich begeeft?

Heel ernstig	Ernstig	Niet ernstig/ Niet onernstig	Onernstig	Heel onernstig
0	0	0	0	0

10. Afgaand op het artikel van Financieel Nederland, vind ik de bank met betrekking tot het incident:

Verantwoordelijk | 0 0 0 0 | Onverantwoordelijk
Aansprakelijk | 0 0 0 0 | Niet aansprakelijk
Onredelijk | 0 0 0 0 | Redelijk

11. In hoeverre bent u het eens met de volgende stelling:

“Ik voel mij als klant geschonden door het incident”

Helemaal eens	Eens	Niet eens/ Niet oneens	Oneens	Helemaal oneens
0	0	0	0	0

12. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
De bank is onbekwaam in het uitvoeren van haar taken	1	2	3	4	5
De bank staat bekend om haar successen in de dingen die zij probeert te bereiken	1	2	3	4	5
De bank heeft veel kennis van de werkzaamheden die zij dient uit te voeren	1	2	3	4	5
Ik heb geen vertrouwen in de vaardigheden van de bank	1	2	3	4	5
De bank biedt gerichte mogelijkheden om mijn resultaten als klant te verbeteren	1	2	3	4	5
De bank heeft goed gekwalificeerd personeel	1	2	3	4	5

13. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
Mijn wensen en behoeftes zijn niet belangrijk voor de bank	1	2	3	4	5
De bank zal nooit bewust iets doen om mij te schaden	1	2	3	4	5
De bank kijkt echt uit naar hetgeen wat belangrijk is voor mij	1	2	3	4	5
De bank zal er alles aan doen om mij te kunnen helpen	1	2	3	4	5
De bank is niet betrokken bij mijn welzijn	1	2	3	4	5

14. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
De bank heeft een sterk gevoel voor rechtvaardigheid	1	2	3	4	5
Ik hoef mijzelf nooit af te vragen of de bank zich aan haar woord zal houden	1	2	3	4	5
De bank doet erg haar best om eerlijk te handelen in haar omgang met anderen	1	2	3	4	5
Het gedrag en de handelingen van de bank zijn niet consequent	1	2	3	4	5
Ik waardeer de normen en waarden die worden gehanteerd door de bank	1	2	3	4	5
Het gedrag van de bank wordt bepaald door slechte grondregels	1	2	3	4	5

15. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
Ik zeg positieve dingen over de bank tegen andere mensen	1	2	3	4	5
Ik zou de bank afraden bij mensen die mij om advies vragen over dergelijke zaken	1	2	3	4	5
Ik zou familie en vrienden aanmoedigen om gebruik te maken van de diensten van de bank	1	2	3	4	5
Als ik de mogelijkheid had, zou ik stoppen met het gebruiken van de diensten van de bank	1	2	3	4	5
Ik ben van plan om gebruik te blijven maken van de diensten van de bank	1	2	3	4	5
Ik ben van plan om meer gebruik te gaan maken van de diensten van de bank	1	2	3	4	5

16. Geef bij de volgende stellingen aan in hoeverre u het hiermee eens bent.

	Helemaal eens	Enigszins eens	Neutraal	Enigszins oneens	Helemaal oneens
Gezien haar reactie, zou ik gunstig denken over de bank	1	2	3	4	5
Gezien haar reactie, zou ik de bank veroordelen/afkeuren	1	2	3	4	5
Ik zou de bank vergeven gezien haar reactie	1	2	3	4	5
Ik zou met afkeur aan de bank denken	1	2	3	4	5
Ik heb sympathie voor de bank	1	2	3	4	5

17. Wat is uw geslacht?

- ☐ Man
- ☐ Vrouw

18. Wat is uw leeftijd?

- ☐ 16 – 25 jaar
- ☐ 26 – 35 jaar
- ☐ 36 – 45 jaar
- ☐ 46 – 55 jaar
- ☐ 56 – 65 jaar
- ☐ 66 – 75 jaar
- ☐ Ouder dan 75 jaar

19. Wat is uw hoogst afgeronde opleiding?

- ☐ Basisonderwijs
- ☐ VMBO
- ☐ HAVO
- ☐ VWO/ atheneum
- ☐ Gymnasium
- ☐ Lager Beroepsonderwijs
- ☐ Middelbaar Beroepsonderwijs
- ☐ Hoger Beroepsonderwijs
- ☐ Wetenschappelijk Onderwijs
- ☐ Anders

20. In welke provincie bent u woonachtig?

- ☐ Groningen
- ☐ Friesland
- ☐ Drenthe
- ☐ Flevoland
- ☐ Utrecht
- ☐ Noord-Holland
- ☐ Zuid-Holland

- Overijssel
- Gelderland
- Noord-Brabant
- Limburg
- Zeeland
- Ik woon momenteel niet in Nederland

Dit is het einde van de enquête.

Het is van belang om te vermelden dat het artikel die u in deze enquête gelezen heeft, van geheel fictieve aard is en niet berust op werkelijke gebeurtenissen.

KLIK A.U.B. NAAR DE VOLGENDE PAGINA OM DE RESULTATEN TE VERZENDEN!

Hartelijk dank voor uw deelname.

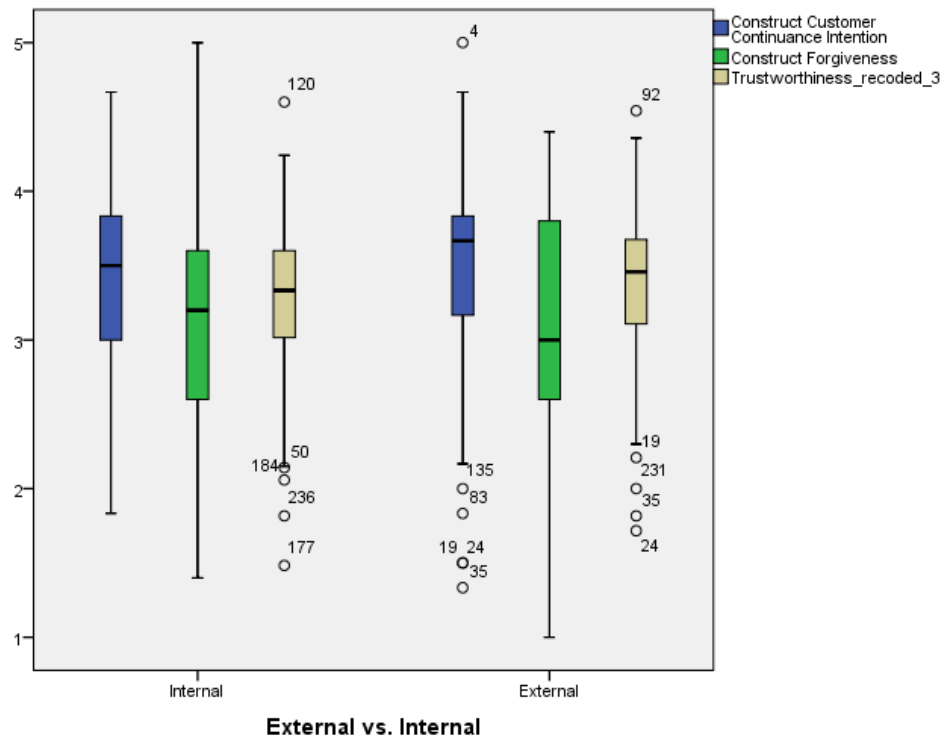
Met vriendelijke groet,

Mart Hoonhorst
Student Communicatiewetenschappen
Universiteit Twente

Appendix C; Boxplots Shapiro-Wilks test of univariate normality

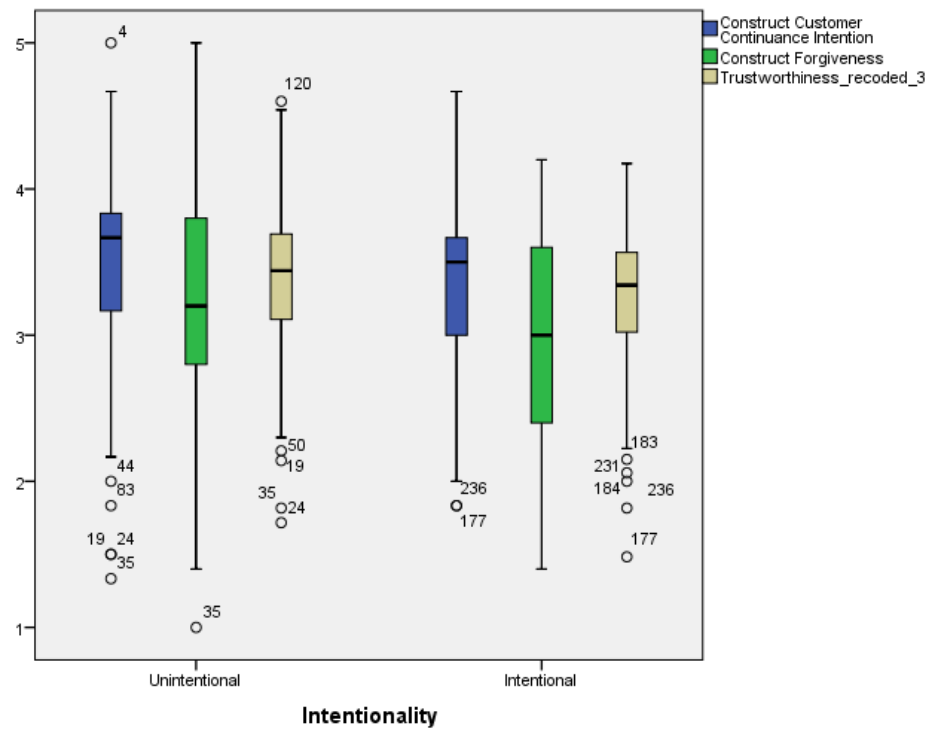
Appendix Ca

Boxplot external control



Appendix Cb

Boxplot intentionality



Appendix Cc
Boxplot disclosing party

