



## **The evolving status of trust in the relationship between vulnerable customers and banks**

A longitudinal study

Publication type: Journal article

Journal: [European Review of Service Economics and Management](#) *Revue européenne d'économie et management des services*  
2021 - 1, n° 11. varia

Authors: Amine (Abdelmajid), Gatfaoui (Shérazade)

**Abstract:** This research analyzes trust building and evolution within the vulnerable customer-bank relationship. It introduces the time dimension to study the development processes of trust during services encounters. A qualitative and longitudinal study was undertaken based on retrospective cases conducted with dyads of vulnerable clients/advisors within a French bank. We highlight the general development process of interpersonal and institutional trust and the existence of two modes of trust building - linear and by stages - depending on the occurrence of banking incidents, their nature, and their resolution by the bank. We also observe a shift from institutional to interpersonal trust within the customer-bank relationship. We question banks' relational strategies and their willingness to restore confidence among this vulnerable population, which represents a small but quite profitable segment.

Pages: 55 to 86

Journal: [European Review of Service Economics and Management](#)

CLIL theme: 3306 -- SCIENCES ÉCONOMIQUES -- Économie de la mondialisation et du développement

EAN: 9782406120520

ISBN: 978-2-406-12052-0

ISSN: 2555-0284

DOI: 10.48611/isbn.978-2-406-12052-0.p.0055

Publisher: Classiques Garnier

Online publication: 06-23-2021

Periodicity: Biannual

Language: English

Keyword: Vulnerable customers, banks, trust, service encounters, relational strategies, social inclusion, France

[Display online](#)