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Accountability and Trustworthiness in Consumer Dispute Resolutions: A Comparative Study of Initial and Repeated Consumers

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Abstract: Many studies have indicated the significance of trustworthiness in alternative dispute resolutions (ADR) and how it protects consumer rights. Studies on trustworthiness in online alternative dispute resolutions (ODR) have received extensive attention, while traditional consumer ADR (CDR) has received less attention. Additionally, a few studies have claimed that consumer familiarity with CDR may affect the measurement of trustworthiness. Thus, this study aims to examine the relationship between accountability and three dimensions of trustworthiness (ability, benevolence, and integrity) in consumer ADR. This study also seeks to compare the relationship between initial and repeated consumers. A total of 323 sets of data were collected and analysed from consumers who filed their claims with the Tribunal Consumer Claim Malaysia. Using path analysis, this study supports the relationships between accountability and both ability and benevolence; however, it rejects the relationship between responsibility and integrity. Additionally, this study found a significant difference between initial consumers and repeated consumers in the three relationships. This study contributes to the body of knowledge by adopting and testing a relationship suggested in the Causal Attribution Model of Trust Repair (CAMTR). The ADR platform should have a strong ability to organise and coordinate with consumers who have prior experience because they attribute their experiences differently from initial consumers.

Keywords: *Trustworthiness, Accountability, Alternative Dispute Resolution, Initial Consumers, Repeated Consumers*

1. Introduction and Background

Alternative dispute resolutions (ADR) refer to a set of mechanisms designed to allow individual conflicts to be settled outside of the courts at low cost (Lieberman & Henry, 1986; Mucha, 2016). In current practices, there are two types of ADR: consumer alternative dispute resolutions (CDR) and online alternative dispute resolutions (ODR). In the Malaysian marketplace, consumers can file a case with the Tribunal Consumer Claim Malaysia (TCCM) for protection if they do not receive what they expected from sellers following an unsuccessful request for redress. Cases filed with TCCM in 2023 increased by 15% compared to 2022 (KPDN.GOV, 2024). TCCM also reported that it has solved 86% of the cases; many cases were overdue and could not be scheduled for a first hearing (Harian Metro, 2022). The delay in hearing the cases will result in justice being denied (Azman, 2022). An effective ADR mechanism that reflects an accountable platform enhances the trustworthiness of redress procedures (Ong & Teh, 2016). In the design of an ADR mechanism to protect consumers, trustworthiness is essential.

A few studies focusing on the mechanism of CDR highlighted concerns about the effectiveness of TCCM (Abdullah, 2015; Ilias et al., 2023; Ismail and Osman, 2019; Safei and Abdullah, 2023). The research provides valuable suggestions on how the procedure of the CDR mechanism can be enhanced. Since the purpose of CDR is to protect consumer rights, consumer perception of the platform needed to be investigated. One of the major concerns that arises for consumers is the trust in the ability of CDR platforms to resolve disputes (ASEAN Committee on Customer Protection, 2023; Amin et al., 2022). Trust has been recognised as a significant driver in procedural fairness judgements (De Cremer & Tyler, 2007). According to Wallace & Goodman-Delahunty (2021), public trust in legal institutions has been ignored and is in decline. At the same time, the study argues that measuring trust is complicated and should target users who use the service.

According to Mayer et al. (1995), perceived trustworthiness consists of three major dimensions: ability, benevolence, and integrity. These dimensions can be adopted to measure the effectiveness of the CDR platform. The measurement of trustworthiness has been adopted in a few studies. For example, Ferreira et al. (2022)

have adopted the measurement of trustworthiness as a means of establishing trust in ADR proceedings, based on the assumption that consumers initially develop trust in ODR. Despite the significance of trust in determining the effectiveness of CDR (Biard, 2018; Lieberman & Henry, 1986), studies on CDR are less enthusiastic in examining the trustworthiness of consumers. Few researchers have suggested that attribution theory has consistently shown that individuals are generally perceived as accountable for their actions in everyday life (Tetlock, 1985). Similarly, individuals assign accountability to institutions for their actions. When it comes to the functioning of legal systems, accountability underlies the principle of justice and has consistently been ignored in previous studies (Folger & Corponzano, 2001). In the context of trust, Tomlinson & Mayer (2009) developed a Causal Attribution Model of Trust Repair (CAMTR) that explains the reasons behind trustworthiness. Drawing from the model, this study aims to adopt CAMTR to examine the relationship between accountability and trustworthiness of the CDR platform and compare trustworthiness levels between first consumers and repeat consumers.

Two reasons drive the examination of the relationship between accountability and trustworthiness in CDR. First, without understanding trustworthiness, CDR is likely to fail to protect consumers. CDR platforms serve as mediators in resolving disputes between consumers and sellers, where consumers are considered the weaker party; a lack of trust may lead consumers to avoid CDR and instead pursue litigation. Secondly, the role of accountability in CDR remains unexplored. Surprisingly, there has been a lack of attention to understanding how consumers perceive a CDR platform. The adoption of CAMTR suggests examining causal attributes (accountability) and trustworthiness, which lead to future trust.

2. Literature Review

This study reviewed a few previous studies on ADR after 2020, both conventional and online (Table 1). Few studies have emphasised the significance of trust in the implementation of ODR (e.g., Chung & Yu, 2021; Jimenez et al., 2022) and the challenges of ODR in the e-commerce market that operates cross-border (e.g., Ye & Zhao, 2024; Aziz & Hamid, 2020). A growing body of research has explored the mechanisms of dispute resolution for consumers. However, the main focus of a few CDR studies was on how effective the mechanism worked, looking at its operations, procedure, and process (e.g., Ilias et al., 2023; Safei & Abdullah, 2023). Although the research did not include the phrases "trust" or "trustworthiness", several comparable concepts elicited concern: fairness and bias. Trust concerns have been an issue since the early beginnings of CDR (Lieberman & Henry, 1986). However, studies in CDR that measure trustworthiness are lacking (Ferreira et al., 2022). For the study of ODR, trust has been examined (Ferreira et al., 2022) and explored (Aziz & Hamid, 2020) more widely due to the nature of the virtual environment. Compared with CDR, the procedure of ADR also gains much attention from past studies (Jimenez et al., 2022; Aziz & Hamid, 2020).

Causal Attribution Model of Trust Repair (CAMTR)

The attributional theory explains whether the causal attribution is internal or external, as this distinction alters perceptions of an event. A few studies, such as Ellen et al. (2006) and Min et al. (2023), employed the theory in the marketing field to explain the impact of organisational actions on consumers' reactions. In the context of legal studies, Sperry & Siegel (2011) adopted the theory to explain how different aspects of attribution affect decisions made in court. However, the applicability of attribution theory is less apparent when applied to trust. Building on this theory, Tomlinson and Mayer (2009) incorporated causal attribution into the CAMTR to explain trustworthiness. Based on the CAMTR, the causal attributions (locus, controllability, and stability) regarding a negative event affect trustworthiness, which comprises the dimensions of ability, benevolence, and integrity. While legal literature has highlighted the importance of accountability of a legal decision (Folger & Cropanzano, 2001), it positions accountability as an alternative form of causal attribution (Zhao & Ki, 2018).

Accountability

Ferry et al. (2024) explained that accountability can be defined in multiple ways that relate to an individual's characteristics or an institution's positive qualities. In the study of social psychology, accountability refers to behaviour's causes (Frink & Klimoski, 2004). In the accounting field, auditors exhibit superior judgment on financial quality when they are accountable (Bovens, 2007). Accountability is the ability to organise and coordinate the interrelationships among individuals who can control their actions (Tetlock, 1985). In the context of an organisation, accountability refers to the obligation of an organisation to clarify and justify its

actions to the public, thus supporting equitable and fair governance (Bovens, 2007). Based on a review of literature, studies of organisational responses to crisis have explored and examined accountability as the causal attribute of an institution. For example, borrowing the theory of attribution, accountability is one of the new dimensions introduced by Zhao & Ki (2018) related to an organisation's crisis responsibility. Past literature explained that accountability is crucial for a mechanism of enforcement to connect with the social system (Bovens, 2007). As a platform for consumer protection, CDR must be held accountable for its actions and their outcomes.

Table 1: Past studies on ADR

Citation	Platform	Country	Problem	Findings
Ye & Zhao (2024)	ODR	China	There is insufficient ADR to protect consumers who use mobile payment services.	Adding mobile payment users to the current landscape and standardising the ADR methods to make them easier to use and more effective.
Ilias et al. 2023)	CDR	Malaysia, Indonesia	The ambiguity and ineffectiveness of ADR mechanisms for financial institutions in Malaysia and Indonesia.	Both countries need to develop more accessible ADR mechanisms, increase the monetary jurisdiction, enhance staffing levels, and enhance ODR methods.
Safei & Abdullah (2023)	CDR	Malaysia	The Consumer Protection Act 1999 contains an ambiguous statement regarding ADR.	The authors suggest including mediation and an ombudsman during the negotiation process.
Ferreira et al. (2022)	ODR	Brazil	The use of information technology in the arbitration process resulted in trust issues.	Only one of the three dimensions of trust related to users' attitudes is benevolence.
Jimenez et al. (2022)	ODR	Spanish, EU	Regulations that guide online stores and offerings have not been enforced strongly enough, which has made consumers doubt their reliability and trust.	In e-commerce, ADR works better than other methods. Self-regulation should be a tool, enforcement should be improved, and rules should be the same everywhere.
Chung & Yu (2021)	ODR	Global	There are challenges in building trust in the global e-commerce market.	Effective ODR practices can enhance trust, consumer loyalty, and the intention to repurchase.
Aziz & Hamid (2020)	ODR	Malaysia	The unclear concept of the ODR and fairness issues is being discussed.	ODR facilitates prompt resolution at a low cost and enhances effectiveness. ODR cannot entirely supplant judicial litigation, but it can complement it.

Trustworthiness

The examination of trust has drawn the attention of many researchers across various service industries (Isaeva et al., 2020). Most past literature in the service industry agreed that the operational definition of trust is complex. In the study of legalisation services, various types of trust related to the justice process have been explored and examined, such as trust from individual perception, trust in the source of information, and trust toward institutions (Wallace & Goodman-Delahunty, 2021). For trust toward institutions, previous studies focused on the general perception and specific processes. Many studies debate the operational definition of trust. Mayer et al. (1995) used the terms trust and trustworthiness to clarify the doubt. Trust refers to the psychological state, and trustworthiness focuses on the characteristics or attributes of individuals. Isaeva et al. (2020) further clarified that trust reflects the intention or behaviour of the trustor, and the qualities that a

person or institution shows reflect its trustworthiness. When consumers use the service of TCCM, consumer perception of TCCM is viewed as trust, and the qualities or attributes of TCCM are indicative of its trustworthiness. Mayer et al. (1995) proposed ability, benevolence, and integrity as the dimensions for assessing trustworthiness. Although some studies try to differentiate between trust and trustworthiness, several studies have also utilised these dimensions to assess trust (e.g., Ferreira et al., 2022). Various fields of study have widely adopted Mayer et al.'s (1995) measurement of trustworthiness. The definitions of the dimensions are also widely accepted by various studies. Ability is the competency, skills, and traits that allow a party to influence a domain; Benevolence involves assisting others without reason; and Integrity is a set of values one accepts.

Hypotheses Development

The study by Wood et al. (2023) investigates views of accountability and trust within regulatory governance. Both concepts are considered important for understanding the extent to which regulatory governance regulates their activities. However, the relationship between accountability and trust in legal studies is complicated (Irvita & Asriani, 2025). Ehren et al. (2019) and Ferry et al. (2024) agreed on the mutual relationship between accountability and trust. However, past studies have yet to examine the relationship between accountability and trust. According to Bovens (2007) and Calnan & Rowe (2008), an organisation that exercises public authority should use accountability to promote a sense of trustworthiness. Based on the CAMTR, the dimensions of trustworthiness have an effect on causal attribution, which in turn has a direct effect on trustworthiness (Tomlinson & Mayer, 2009). However, Sekhon et al. (2014) and Isaeva et al. (2020) have suggested that causal attribution (accountability) comes first and influences trustworthiness.

Ability is the competency of an institution to exert influence within a certain domain (Ferry et al., 2024). The particular domain of the ability is unique, as a trustee's competency in a specific technical field enables them to be trusted with related obligations (Mayer et al., 1995). For example, consumers who filed claims with TCCM credit the platform with significant accountability for delivering fair outcomes, resulting in an enhanced perception of TCCM's ability. Consumers are more likely to submit their redress to TCCM due to its perceived ability. Ferry et al. (2024) emphasise that public administrative institutions with accountability can significantly impact trust by signalling the organisation's competence. For instance, consumers who submitted their claims to TCCM attribute TCCM as having high accountability for rendering equitable outcomes, leading to an elevated impression of TCCM's competence or ability. Consumers are more likely to file their redress with TCCM because of TCCM's perceived ability. Thus, this study hypothesises that:
H1(a): Accountability has a significant relationship with the ability of TCCM.

The integrity of an institution is determined by the consistency of its actions, the reliability of information about the institution, the perception of its sense of justice, and the alignment between its actions and promises (Mayer et al., 1995). From law enforcement, integrity refers to ethical principles, moral standards, and commitment to execute obligations with honesty and responsibility (Irvita & Asriani, 2025). Abd Aziz et al. (2015) concluded that integrity pertains to the quality of organisational behaviour that reflects compliance with moral values, standards, and rules that are defined by society. The relationship between accountability and integrity is complicated. Studies suggested that integrity has a positive impact on accountability (Abd Aziz et al., 2015). However, according to CAMTR, the outcome of accountability is trust, and integrity is one of the facets of trust. Ramli et al. (2024) tested and found a significant influence of accountability on integrity. Thus, based on CAMTRA and Ramli et al. (2024),
H1(b): Accountability has a significant relationship with the integrity of TCCM.

Mayer et al. (1995) defined benevolence as the degree to which a trustee is perceived as having the intention to benefit the trustor. Zainal Abidin & Salamat (2023) explained that the benevolence of an institution reflects its care and concern for the people that it serves. Given that the objectives of TCCM are to safeguard consumers or trustors, TCCM, in its capacity as trustee, should act in the best interests of the consumers. Ferry et al. (2024) explained that institutional delays and inaction in response to enquiries indicate a lack of institutional benevolence. The postponement by TCCM in adjudicating a claim indicated a lack of benevolence. Therefore, for the TCCM to be considered accountable, it is imperative that the hearing be executed as pledged. Zainal Abidin & Salamat (2023) revealed a positive and statistically significant correlation between accountability and benevolence in the context of local government service delivery. Thus, for a similar role at TCCM,
H1(c): Accountability has a significant relationship with the benevolence of TCCM.

Gefen (2000) asserted that familiarity is a prerequisite for trust, significantly strengthening it. The more familiar someone is with the system, the more trust they have in it. According to Ferreira et al. (2022), predicting trust and related behaviours may be less relevant, as some individuals may only engage in ODR once. This conclusion suggests that differing levels of experience may lead to different perceptions of trustworthiness. Thus,

H2: There is a significant difference between initial and repeated consumers on the relationship between accountability and trustworthiness (a. ability, b. integrity, c. benevolence).

3. Method

The sample in this study was chosen based on consumers who are willing to participate when they visit TCCM offices. These consumers are those who have engaged with the tribunal mechanism. The sample does not accurately reflect the demographic distribution of the Malaysian population, which limits the generalisability of the results. This study collected data at 11 TCCM offices in Malaysia using convenience sampling techniques due to the limitation of acquiring a sampling frame. Marketing research often employs the sampling technique to gather a range of opinions. This study also calculated Harman's single-factor test to rule out any serious common method bias (CMB) concern. The value is 42.33%, which is below the threshold of 50%. Table 2 illustrates the characteristics of participants in this study. After removing the outliers, this study used a total of 323 data points for analysis. An analysis of variance (ANOVA) was performed to assess the homogeneity of variances between initial consumers (216) and repeated consumers (107) in terms of accountability, ability, integrity, and benevolence. The results indicate all p-values are larger than 0.05, showing that the assumption of homogeneity of variances was not violated. Additionally, the ANOVA results revealed no significant difference between groups in ability [$F(1,321)=2.47$, $p=0.12$], integrity [$F(1,321)=2.26$, $p=0.13$], and benevolence [$F(1,321)=3.25$, $p=0.07$]. However, a significant difference was identified for accountability [$F(1,321)=24.33$, $p=0.001$].

Table 2: Respondent profiles

Variable	Category	Frequency	Percentage
Frequency	Initial	216	66.9
	More than 1 time	107	33.1
Age	< 25	3	0.9
	26 – 35	64	19.8
	36 – 45	170	52.6
	46 – 55	14	4.3
	> 56	72	22.3
Occupation	Self-employed	74	22.9
	Unemployed	43	13.3
	Retired	75	23.2
	Semi-skilled	71	22.0
	Clerical-skilled	27	8.4
	Professional	33	10.2
Education	Primary	6	1.9
	Secondary	130	40.2
	Pre-University	24	7.4
	Undergraduate	98	30.3
	Postgraduate	65	20.1
Income	< RM2000	36	11.1
	RM 2001 - 5000	213	65.9
	RM 5001 - 7500	48	14.9
	RM7501 - 10,000	4	1.2
	RM10001 - 12,500	22	6.8
	>RM12,500	0	0

This study developed a questionnaire and collected data using a cross-sectional survey. The questionnaire

consists of six items for accountability that are adopted from Zhao & Ki (2018) and three dimensions of trustworthiness adopted from Rousseau et al. (1998). The trustworthiness component includes five items for ability, four items for integrity, and four items for benevolence. All the items were rated on a five-point Likert scale. Confirmatory factor analysis (CFA) was performed to assess the validity and reliability of the measurement using SPSS AMOS. The measurement removed two items that show a factor loading below 0.50: one for ability and one for integrity. Table 3 illustrates the descriptive statistics, data distribution, reliability, and validity of the measurement. The final values indicate an acceptable threshold, with the following model fit values: X^2/df=2.15, RMSEA=0.06, SRMR=0.03, CFI=0.97, TLI=0.97.

Table 3: Descriptive statistics, reliability, and validity

Variables	M	SD	Skew	CR	AVE	Cronbach'α	1.	2.	3.	4.
1. Accountability	3.40	.65	.76	.87	.81	.90	**.90**			
2. Ability	3.42	.63	-0.29	.92	.74	.94	.15	**.86**		
3. Integrity	3.15	.63	.17	.89	.73	.88	.13	0.58	**0.85**	
4. Benevolence	2.84	.74	.38	.96	.87	.96	.14	0.52	0.63	**0.93**

Note: M=Mean; SD=Standard Deviation; Skew=Skewness; Bold is the square root of the AVE

4. Results

Using SPSS AMOS, this study developed a structural equation model (SEM) to test the hypotheses. As shown in Table 4, the model fitting results of the SEM model meet the assessment criteria. The results show that accountability is significantly related to ability ($p<0.05$) and benevolence ($p<0.05$). However, it was insignificantly related to integrity ($p>0.05$). Thus, accept H1(a) and H1(c), and reject H1(b). The second hypothesis, H2, was developed to compare initial consumers and repeated consumers. The p-values for all three statistical tests for differences are below 0.05; there is a difference between the initial consumer and the repeated consumer in the three relationships. Thus, accept H2(a), H2(b), and H2(c).

Table 4: Hypothesis testing results

Hypothesis	Category	Model Fit	(a)Accountability → Ability	(b)Accountability → Integrity	(c)Accountability → Benevolence
H1	All (323)	X^2/df=2.33, RMSEA=0.06, SRMR=0.03, CFI=0.97, TLI=0.96.	β=0.14; p=0.02	β =0.11; p=0.09	β =0.12; p=0.04
H2	Initial Consumer (216)	X^2/df=2.19, RMSEA=0.07, SRMR=0.03, CFI=0.96, TLI=0.95.	β=0.27; p=0.001 Mean=3.45, SD=0.63	β=0.22; p=0.004 Mean=3.18, SD=0.63	β=0.25; p=0.001 Mean=2.89, SD=0.74
	Repeated Consumer (107)	X^2/df=1.79, RMSEA=0.09, SRMR=0.04, CFI=0.95, TLI=0.94.	β=-0.01; p=0.89 Mean=3.35, SD=0.62	β=-0.02; p=0.88 Mean=3.07, SD=0.64	β=-0.01; p=0.92 Mean=2.73, SD=0.72
	Statistical significance of differences	X^2=9.72, df=3, p=0.02	X^2=7.02, df=1, p=0.008	X^2=5.32, df=1, p=0.02	X^2=7.25, df=1, p=0.007

5. Discussion and Conclusion

This study is based on how accountability influences the ability, integrity, and benevolence of CDR. Additionally, this study compares the differences between initial and repeated consumer perceptions of the relationship. This study fills the gaps of previous studies by directly testing accountability against the three dimensions of trustworthiness. Interestingly, this study found that accountability significantly influences ability and

benevolence. However, accountability insignificantly influences integrity. The result is in line with the suggestions of Sekhon et al. (2014) and Isaeva et al. (2020). The insignificant relationship between accountability and integrity may be explained by the theory introduced by Tomlinson and Mayer (2009), CAMTR; the mutual interaction between accountability and integrity might happen. As suggested by Ferry et al. (2024), the relationship between accountability and trustworthiness is complex.

This study addresses the concern of Ferreira et al. (2022) that initial and repeated consumers have different perceptions of trustworthiness. Refer to an ANOVA test that was performed at an earlier stage; this study found a significant difference between the two groups' perceptions toward the three dimensions of trustworthiness. All direct relationships between accountability and the dimensions of trustworthiness for initial consumers are significant, but not for repeated consumers. The findings indicate that an initial consumer may place greater emphasis on accountability as an attribute influencing trustworthiness. However, the familiarity of consumers with the CDR platform has not contributed to them attributing higher trust, as claimed by Gefen (2000).

This study contributed to prior research in a few ways. First, it adopted CAMTR by studying the effects of accountability (causal attribution) and the dimensions of trustworthiness on a CDR platform. This study validates the CAMTR by examining how the attribute causes specifically influence the three dimensions of trust. This new context underscores how consumers attribute trustworthiness to an organisation, hence widening the relevance of CAMTR to consumer redress procedures. This study is important because the ADR platform should build trust that can protect consumer rights. To avoid consumers or sellers bringing redress or conflict to court, ADR is a more efficient and effective way to resolve disputes. Second, this study has contributed to the body of knowledge by comparing the behaviours of initial and repeat consumers. The results clearly demonstrate that initial and repeated consumers differ in their perceptions of the relationships between accountability and the three dimensions of trustworthiness of the CDR platform. Individuals who have more than one time experience have attributes that differ from the CDR platform. Prior research was concerned with the different perceptions between initial and repeated consumers; this study further confirms that causal attribute effects toward trustworthiness and the generalisation of theory are hardly applicable to all consumers.

The CDR platform has a few practical implications to consider. The trustworthiness of the CDR platform is higher when initial consumers attribute their experiences to the platform's accountability. This study suggests that the Ministry of Domestic Trade and Cost of Living should have the skills and knowledge to organise and coordinate consumers who come over to file their claim. Consumers who have experienced it may attribute differences to the CDR platform by referring to their previous experience. In addition to annually publishing the number of cases resolved, TCCM shall regularly report case timelines, resolution rates, and the accessibility of its services across various platforms to exhibit procedural accountability, hence enhancing public trust. The justification and clarification reflect the high accountability of the CDR platform.

There are several limitations to this study. First, this study only examined one of the dimensions of causal attribution. This study only offers a narrow picture of the framework. Therefore, other causal attribution dimensions may influence trustworthiness. Future research should adopt a more comprehensive CAMTR framework to gain a clearer understanding of the consumer journey with the CDR platform. Second, this study investigated both initial and repeat consumers for the proposed framework. Future studies could focus on initial or repeat consumers to test the framework.

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