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PRIMARY RESEARCH

Team-leader perceived trustworthiness and its influence on trust and loyalty: A quantitative survey of Singapore's property brokerage profession

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Abstract

This research investigates the relationships between Ability (A), Benevolence (B), and Integrity (I), and Trust (T) and Loyalty (L). Additional analysis of the relative importance among the ABI factors as a model in predicting T and L was conducted. Prior to this research, there has been no known published article on trustworthiness and trust in the context of Singapore's property brokerage profession. The research initiates a pilot study with the intention of addressing this gap. The research was conducted with a purposive and convenience sample of 64 property brokers in Singapore. Correlation and regression analyses were performed for the analysis. The ABI factors are positively and significantly correlated with T and L. I and B are relatively more important than A in the model of ABI that predicted both T and L. As a model, I is the most important factor when predicting both T and L. The findings support previous studies: a positive correlation exists between trustworthiness and trust. The salience of the benevolence and integrity aspects of trustworthiness when evaluating trust for a direct leader. Trust and loyalty can be positively linked. The findings suggest the importance of enhancing relationship quality based on trust to improve the effectiveness of leaders and their organizations. Management could use this information to improve the identified trustworthiness characteristics of their frontline leaders, particularly the integrity and benevolence aspects, which the sample of the property brokers identified as the most important when completing the survey about the perceived trustworthiness of the team leaders. The empirical results of this research have strong implications for leadership and management. Specific training and educational campaigns could be implemented to support frontline leaders in enacting the values of honesty, integrity, fairness, and kindness in fostering high-quality interpersonal relationships with the property brokers. In a competitive industry like property brokerage, a sustainable people strategy for the business is important. Having high trust and high loyalty among property brokers could prove to be a competitive advantage in supporting the company's people and brand strategies.

INTRODUCTION

High-quality working relationships are important for businesses and organizations to function effectively. Trust is a vital component that could enhance relationship quality at workplaces (Dirks & de Jong, 2022; Colquitt, Scott, & LePine, 2007). To be effective, a leader has to be trusted by followers (Dirks & de Jong, 2022; Legood, van der Werff, Lee, & Den Hartog, 2021). Having followers' loyalty and trust would also be beneficial for a leader (Moore, Lewis, Levine, & Schweitzer, 2023). For example, when a follower trusts a leader, loyalty develops, which enhances participation and productivity and reduces turnover intention (Zanabazar, Yondonrenchin, & Baljinnyam, 2023). In addition, it is more likely that a follower will support a leader with extra-role efforts when there is trust for the leader (Lapierre, 2007). Therefore, building trust in a leader is a good starting point for fostering followers' trust and loyalty at the workplace. Researchers have studied trust and loyalty in different business and organization contexts, which could help inform leadership and management practices. Some examples in-

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clude consumer marketing (Nisa, Acha, & Dharejo, 2022); collective leadership culture (Azeem & Mataruna, 2019); leadership and performance (Dirks & de Jong, 2022; Legood et al., 2021; Lapierre, 2007; Colquitt et al., 2007); ethical leadership and members' silence (Sheeraz & Iqbal, 2021); leadership styles and employee engagement (Zanabazar et al., 2023) and the influence of trustworthiness factors on trust across different trustor-trustee relationships (Knoll & Gill, 2011; Moore et al., 2023). Nevertheless, at the time of writing this paper, the researchers could not identify any recent studies conducted using the context of Singapore's property brokerage profession in examining trust, trustworthiness, and loyalty. The pilot study is initiated with the aim of addressing this gap. Property brokers are independent contractors. Legitimate questions were raised as to whether property brokers are less dependent on their leaders, therefore having less need for trust and loyalty in their working relationships. To answer these questions, the research applies Mayer, Davis, and Schoorman (1995) the ABI model to predict brokers' trust and loyalty towards their team leaders. The research holds significance for theory and practice. In terms of theory, to the best of the researchers' knowledge, this research serves as the first pilot study that has attempted to test Mayer et al. (1995) ABI model on both trust and loyalty, using the context of Singapore's property brokerage industry. None of the previous studies that the researchers have reviewed extensively about the focal theories have addressed these gaps using this context. In terms of practice, the research findings could inform frontline leaders on the importance of building quality working relationships at the workplace based on trust. The findings would also provide valuable information about the relevant aspects of trustworthiness to build on in order to foster trust and loyalty among the property brokers.

Research Questions

RQ1: Is there a positive and significant correlation between the ABI model and T?

RQ2: Is there a positive and significant correlation between the ABI model and L?

LITERATURE REVIEW

Theoretical and Empirical Studies

When a follower trusts a direct leader, the follower is referred to as "the trustor" and the leader is referred to as "the trustee" (Mayer et al., 1995). Trustworthiness is the characteristic of a trustee that inspires trust from a trustor. Mayer et al. (1995) proposed that Ability (A), Benevolence (B), and Integrity (I), collectively referred to as the "ABI model" in this paper, provide the trustworthiness information that a trustor could use when evaluating whether to enter a trusting relationship with a focal trustee. "Trust attitude refers to the trustor's positive expectation that the trustee would fulfil what is important in the relationship (Gill, Vreeker-Williamson, Hing, Cassidy, & Boies, 2024)." Research has shown that "the general willingness of a trustor to trust others (also known as the trust propensity) would influence the initial perceptions of a trustee under the condition that the ABI data about the trustee is lacking (Gill, Boies, Finegan, & McNally, 2005)." Nevertheless, "the perceptions of the trustee and a trustor's risk-taking behavior would change over time (Alarcon & Jessup, 2023)." There is "strong association between trust and risk-taking (Colquitt et al., 2007)." "The willingness of a trustor to assume risk in a relationship with a trustee defines trust (Schoorman, Mayer, & Davis, 2007)." "When a follower trusts a leader, the follower is more likely to be also loyal to that leader (Rich, 1997)." "Loyalty to a leader-based referent can be described of a follower "when the follower is willing to identify with the leader and shows attachment and dedication (Farh, Chen, & Tsui, 1998)." Some indications of follower loyalty include the willingness to speak favorably about a leader to others as well as the follower's short-term turnover intention (Matzler & Renzl, 2006)." When a follower trusts a leader, loyalty, engagement, reduced turnover, and improved productivity are potential benefits for the leader and the organization (Zanabazar et al., 2023). Research has also shown that "trust in a leader and performance can be positively linked (Colquitt et al., 2007; Dirks & de Jong, 2022; Legood et al., 2021; Lapierre, 2007).

Trustworthiness, Trust, and Loyalty

To be effective, a leader has to be trusted by followers (Colquitt et al., 2007; Legood et al., 2021). Mayer et al. (1995) ABI factors have been applied to predict trust for leader-based referents in different research contexts. Hiatt, Lowman, Maloni, Swaim, and Veliyath (2023) in the context of the higher education sector, "predicted trust in professors directly by testing the ABI model as a second-order construct." Akhlaq and Kiran (2022), in the context of the manufacturing sector, found support "for the positive association between the three factors of trustworthiness and trust." Colquitt et al. (2007), in their meta-analysis showed that "all three factors of trustworthiness uniquely and significantly predicted trust." Dirks and de Jong (2022), based on their meta-analytic evidence, including that of Colquitt et al. (2007), affirmed the strong body of evidence supporting the link between trustee characteristics and trust in a

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leader. According to Colquitt and Baer (2023), "a leader's ability encourages a follower's commitment to work goals and decisions." Nevertheless, Lapierre (2007) showed that "the ability aspect of a leader-based referent had relatively the smallest but significant effect among the ABI factors on the follower's willingness to perform extra roles in benefit the leader." Other studies have, however, suggested that "the ability characteristic is more applicable when evaluating a follower rather than a leader-based referent (Knoll & Gill, 2011)." A study conducted by Vanhala and Tzafrir (2021) also suggested that "a manager's ability is not related to performance in the context of white-collar followers." Nevertheless, it is apparent that leadership and management play an important role in studies that propose links between employee trust, employee commitment, performance, and customer expectations. Azeem and Mataruna (2019), in their study of collective leadership culture, found that "staff commitment is the most important factor in predicting collective leadership culture in schools." According to Azeem and Mataruna (2019), "clear understanding of goals, trust, and collaboration are crucial elements in such a culture." In addition, Azeem and Mataruna (2019) proposed a link that connects "collective leadership culture and performance for schools and their learners." Recent research has suggested that having loyal employees would ultimately benefit an organization with management and leadership serving as key links. Zanabazar et al. (2023) found that "both transformational and transactional leadership styles are positively associated with employee loyalty and engagement." According to Zanabazar et al. (2023), "management support and leadership play important roles in developing employee trust, loyalty, and participation." Zanabazar et al. (2023) asserted that "employee loyalty would reduce employee turnover and improve employee productivity." Therefore, it is not an overstretch to assert that trust and loyalty are like two sides the same coin (Rich, 1997). Nisa et al. (2022), in the context of consumer marketing, inferred that "when trust is violated due to deceptive marketing practices," it affects "consumer loyalty." Nisa et al. (2022) also asserted that "it will be more challenging for a marketer to win back a customer once the customer is lost because of the loss of faith." Such assertions can be explained using the vocabulary of trust and trustworthiness (Mayer et al., 1995). In this case, the trustor refers to the customer, and the trustee is the marketing entity. Harm is a likely result when the positive expectation of a trustor is not met by the trustee, since the trust attitude refers to "the positive expectation of a trustee (Gill et al., 2024)," and to trust is to involve "the willingness of a trustor to assume risk in the relationship (Schoorman et al., 2007)." In her conclusion, Nisa et al. (2022) highlighted the importance of honesty in building trust for a business. Honesty is related to the integrity aspect of trustworthiness (Mayer et al., 1995). Research has affirmed the strong links between the perceived integrity and trust for a leader (Colquitt et al., 2007; Dirks & de Jong, 2022). According to Colquitt and Baer (2023) "leadership practices such as consistency in adhering to honesty, fairness, and ethical principles of integrity foster trust. Sheeraz and Iqbal (2021), in the context of construction project teams, showed that "employee feelings of being trusted and employee loyalty for the supervisor partially mediated the relationship between ethical leadership and team member silence." Similarly, this shows the importance of leadership-performance link, where trust and loyalty play as important intermediaries in mitigating employee silence. Ethical leadership behaviors such as honesty and transparency in communication are consistent with "the concepts of integrity and benevolence (Mayer et al., 1995)". In this case, employee silence implies that the opportunity for feedback will be lost. If there is no feedback from the followers, the chance for leader-follower engagements would also be lost, and it would be less about solving problems or enhancing performance, trust, and loyalty. For example, "lacking effective communication could lead to the perception of untrustworthiness (Tigre, Henriques, & Curado, 2022)." According to Alarcon and Jessup (2023) "the perceptions of the trustee would be influenced by the rate of change of the perceived trustworthiness and risk-taking behaviors." "Risk-taking is strongly related to trust (Colquitt et al., 2007)." According to Akhlaq and Kiran (2022), "trustworthiness and trust are positively associated." Therefore, the perception of untrustworthiness in a trustee is unlikely to be compatible with the follower's "willingness to assume risk in the relationship (Schoorman et al., 2007)." These connections show that employee silence is not compatible with the trust-loyalty-performance link. Open and honest communication is important for fostering trustworthiness and trust. "The perception of benevolence promotes information sharing (Svare, Gausdal, & Möllering, 2020)." Research has also suggested that "when evaluating a direct leader-based referent, benevolence and integrity characteristics are relatively more important from the perspective of a follower (Knoll & Gill, 2011)." For example, "when a leader shows fairness and consistency, fosters respectful relationships with followers, and promotes open and honest communication, the leader is in effect enacting the ethical values of integrity and benevolence concepts (Mayer & Davis, 1999)." Such leadership practices are also consistent with "the underpinning concepts of interactional justice, which are closely re-

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lated to trust in a leader (Dirks & de Jong, 2022)." Svare et al. (2020), in their study of innovation networks, suggested that benevolence-based trust is a potential performance facilitator." As a relational concept, "practicing benevolence would require a leader to help, care for, protect, and support the followers' interests" (Mayer & Davis, 1999). "Such benevolence-based- leadership behaviors not only have the effect of improving the quality of the working relationship; but also demonstrate the relevance of the leader's skills and abilities to the follower by engaging them in solving work-related problems (Svare et al., 2020)." Lapierre (2007) also found that "benevolence had the strongest influence within the ABI model on the participants' willingness to benefit a supervisor in terms of performing the extra-role efforts." According to Lapierre (2007), such findings align with "the concept of Social Exchange Theory (Blau, 1964) where "the followers reciprocate the kindness shown to them by the leader."

Hypothesis

To empirically test the theories of trustworthiness, trust, and loyalty in the context of the property brokerage profession in Singapore, the following hypothesis were proposed.

H1: There is a positive and significant correlation between the ABI model and T.

H2: There is a positive and significant correlation between the ABI model and L.

METHOD

Method, Sample, and Procedure

Data were collected using self-administered survey instruments distributed to practicing property brokers in Singapore. Telephone calls and text messages were used to introduce and recruit participants. Google Form links were created and forwarded to pre-qualified respondents. Given that this is a pilot study, a small purposive and convenient sample was collected by focusing mainly on practicing property brokers that were agreeable to participate in the survey. Because a convenient sampling approach was adopted, respondents that had successfully completed the surveys were encouraged to refer their peers who had consented to participate. Approximately 100 contacts were made through telephone calls. A final sample of 64 who had successfully completed the survey was accepted for the analysis. The response rate was approximately 6%. Reported under the "Results" section, Tables 1 and 2. The total respondents were made up of 59.4% male and 40.6% female. Out of the 64 respondents, the dyadic tenure profile of 5 years and above accounted for 65.6%; the dyadic tenure of 2 years and above but less than 5 years accounted for 18.8%; and the dyadic tenure of less than 2 years but more than 6 months accounted for 15.6%.

Measures

Good reliability scales that have shown strong validity and reliability in previous empirical studies were adopted for this research.

Ability

"A" was measured on a 5-point Likert scale, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree. A sample item was: "My team leader has very specific skill sets that can help me improve my job performance (Mayer & Davis, 1999)."

Benevolence

"B" was measured on a 5-point Likert scale, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree. A sample item was: "My team leader cares when he or she knows that something is bothering or troubling me (Mayer & Davis, 1999)."

Integrity

"I" was measured on a 5-point Likert scale, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree. A s ample item was: "My team leader is consistent in his or her actions and behavior (Mayer & Davis, 1999)."

Trust

"T" was measured on a 5-point Likert scale, where1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree. A sample item was: "If someone queries my team leader's motives or intentions, I will give my team leader the benefit of the doubt (Mayer & Gavin, 2005)."

Loyalty

"L" was measured on a 5-point Likert scale, where 1 represents strongly disagree, 2 represents disagree, 3 represents neutral, 4 represents agree, and 5 represents strongly agree. A sample item was: "I speak favorably about my team leader when I talk to my customer (Matzler & Renzl, 2006)."

RESULTS

Mean, Standard Deviation, and Reliability

As reported in Table 3, the means, standard deviations and reliability coefficients of the five variables are presented.

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With Cronbach's alphas having achieved .80 and above for ability, benevolence, integrity, trust, and loyalty, respectively, the results indicate strong reliability of the scales in measuring the respective variables.

Correlation

As reported in Table 4, the Correlations between ability, benevolence, integrity, and trust were strong, positive, and statistically significant, with correlation coefficients achieving 0.80 and above. The correlations were as follows: ability (r = .808, p < .01), benevolence (r = .866, p < .01), and integrity (r = .881, p < .01). Each trustworthiness factor is positively and significantly correlated with trust. Correlations between ability, benevolence, integrity, and loyalty were strong, positive, and statistically significant, with correlation coefficients achieving 0.80 and above. The correlations were as follows: Ability (r = .839, p < .01), benevolence (r .878, p < .01), and integrity (r = .909, p <.01). Each trustworthiness factor was positively and significantly correlated with loyalty.

Multiple Regression

The regression results showed that the ABI model significantly predicted trust, explaining 82.5 percent of the variation in trust. F (3, 60) = 94.04, p <.001. The model R^2 value for the regression of T on ABI is presented in Table 4. There was a positive and statistically significant correlation between the ABI model and T. The results support H1. Similarly, the regression results showed that the ABI model significantly predicted loyalty, explaining 87 percent of the variation in loyalty. F (3, 60) = 133.45, p <.001. The model R^2 value for the regression of L on ABI is presented in Table 4. There was a positive and statistically significant correlation between the ABI model and L. The results support H2.

As reported in Table 4, the analysis of the relative importance among the ABI factors as a model in predicting trust showed that the standardized betas of integrity and benevolence were statistically significant. The standardized beta for ability was approaching statistically significance. The results for integrity (β = .424, p <.01), benevolence (β = .349, p < .01), and ability (β = .184, p = .07). The analysis of the relative importance among the ABI factors as a model in predicting loyalty showed that the standardized betas of integrity, benevolence, and ability were statistically significant. The results for integrity (β =.476, p < 0.01), benevolence (β = .287, p <.05), and ability (β = .221, p < .05) are also presented in Table 4.

TABLE 1. Descriptive statistics: Gender

Gender	Frequency	Percent	Valid Percent	Cumulative Percent
Male	38	59.4	59.4	59.4
Female	26	40.6	40.6	100
Total	64	100	100	

TABLE 2. Descriptive statistics: Dyadic tenure

	Frequency	Percent	Valid Percent	Cumulative Percent
More than 6 months but less than 2 years	10	15.6	15.6	15.6
2 years and above but less than 5 years	12	18.8	18.8	34.4
5 years and above	42	65.6	65.6	100
Total	64	100	100	

TABLE 3. Mean, standard deviation, sample, and reliability

	Mean	Standard Deviation	Sample	Cronbach's Alpha
Ability	12.33	2.89	64	.944
Benevolence	12.25	2.63	64	.897
Integrity	12.11	2.95	64	.953
Trust	12.25	2.39	64	.848
Loyalty	16.16	3.91	64	.948

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TABLE 4. Multiple regression of trustworthiness, trust, and loyalty

	Simple r	Standardised β	R^2
Variable	Trust		
Ability	.808**	.184	
Benevolence	.866**	.349**	
Integrity	.881**	.424**	
Model R^2 of T on ABI			.825***
Variable	Loyalty		
Ability	.839**	.221*	
Benevolence	.878**	.287*	
Integrity	.909**	.476***	
Model R^2 of L on ABI			.870***

Note: *p <.05. **p <.01. ***p <.001

DISCUSSION

Even though the sample used for this research is small, the research developed a pilot study that has successfully tested an established trust model in a new context that previous studies had not addressed. The results showed strong and positive correlations between ability, benevolence, integrity, and trust. The results support Akhlaq and Kiran (2022), who also recently found positive relationships between the ABI factors and trust. Supporting H1, the regression reports showed that the ABI model explained a large proportion of the variation in trust. These results suggest that the Mayer et al. (1995) ABI model is robust in predicting trust among the property brokers in the sample. These results also align with Dirks and de Jong (2022) who, in their meta-analysis, affirmed the findings of Colquitt et al. (2007) finding that "all three factors of trustworthiness uniquely and significantly predicted trust." The results of the standardized beta analysis showed that integrity was the strongest and most reliable unique predictor of trust in the model. The results align with previous studies that have affirmed the importance of the integrity characteristic when evaluating a leader-based referent (Dirks & de Jong, 2022; Colquitt et al., 2007). Similarly, the significant standardized beta reported for benevolence shows that benevolence is a strong and reliable predictor of trust in the model. The results are consistent with Knoll and Gill (2011), who have suggested that "when evaluating a direct leader-based referent, benevolence and integrity characteristics are relatively more important from the perspective of a follower." These results collectively imply the need for a team leader to demonstrate kindness and support and, most importantly, to be honest and ethical in their dealings with their brokers. Even though the standardized beta for the ability factor approached significance, in the strictest statistical terms, it was not significant. Nonetheless, the non-significant results could be due to the unique profile of the sample. For example, more than 80 percent of the property brokers in the sample had reported dyadic tenure of two years and above. This implies that property brokers who are more experienced might be less reliant on their direct leaders' ability. Nevertheless, Colquitt et al. (2007) have noted, "The ability factor has a significant unique relationship with trust." For example, the property brokerage sector deals with big-ticket investments and involves the expectations of different stakeholders and changing market situations. A team leader's ability is particularly important when providing support or guidance to property brokers in such situations. Similarly, strong and positive correlations between ability, benevolence, integrity, and loyalty were reported. Supporting H2, the regression results showed that the ABI model explained a large proportion of the variation in loyalty. This implies that the Mayer et al. (1995), ABI model is also robust in predicting loyalty, in addition to trust among the property brokers in the sample. The results support Rich (1997), who also found evidence that supported the trust-loyalty link. These results are also consistent with recent studies that have highlighted the links between trust and loyalty or commitment in the various business and organizational contexts, where leadership and management support play a critical role (Zanabazar et al., 2023; Nisa et al., 2022; Sheeraz & Iqbal, 2021; Azeem & Mataruna, 2019). Similarly, the results of the standardized betas analysis showed that the integrity factor predicted loyalty strongly, uniquely, and reliably above that of the ability and benevolence factors in the model. The results are consistent with Sheeraz and Iqbal (2021), who have shown that leadership characteristics (related to ethical leadership), such as being ethical, honest, consistent, and fair, are compatible with loyalty in their research context. Similarly, the benevolence factor has reported a significant standardized beta, indicating a reliable and strong unique predictor of loyalty within the

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model. These results support the "Social Exchange Theory Blau (1964)," as noted by Lapierre (2007), "where followers are more likely to reciprocate the kindness that their leader has shown to them." These results suggest the importance of team leaders demonstrating care and concern for the followers and supporting them. Going the extra mile goes a long way in building interpersonal bonds over the long term that foster trust and loyalty. Interestingly, the analysis of the standardized betas showed that the ability factor uniquely and significantly predicted loyalty, indicating its importance in the ABI model. This suggests that a team leader's ability is also a crucial factor in developing followers' commitment to the leader. More specifically, this implies that the experienced property brokers in the sample might have valued a leader's ability in deciding whether to commit to the leader, even though the earlier results on trust suggested that brokers who reported long-dyadic tenure might be less dependent on a leader's ability.

CONCLUSION

The pilot study provides empirical support that Mayer et al.'s (1995) ABI model is robust in predicting trust in the context of property brokers in Singapore. In addition, we found that the ABI model is equally robust in predicting loyalty. The integrity and benevolence factors appeared to be particularly salient in fostering trust and loyalty for the sample that comprised largely respondents with long-dyadic tenure. Based on these data, management could devise specific training and educational campaigns to support frontline leaders. They should encourage team leaders to enact the values of honesty, integrity, kindness, and fairness in fostering high-quality interpersonal relationships with the property brokers. Such practices could improve trust and loyalty among brokers, thereby enhancing leadership and management effectiveness.

Limitation and Future Research

Due to the small sample size, the results of this study should be treated as preliminary and cannot be generalized beyond this sample. Nevertheless, the strong and statistically significant effects reported in the regression analysis and the high reliability coefficients reported for the scales gave confidence about the potential replicability of Mayer et al. (1995) in the focal research context. What appears to be novel about this research is its contribution to the theory by showing that Mayer et al. (1995) ABI model could be applied to predict loyalty in addition to trust. It will be interesting for future research to test additional antecedent and outcome variables that link aspects of leadership, people, and organization (e.g., different leadership styles, different trustor-trustee relationships under different situations, job performance, organizational commitment, leadership and organizational performances, etc.) with a larger research sample. In addition, the meaningfulness of the research could be enhanced by incorporating qualitative interviews to gain deeper insights from respondents about the application of the focal theories using their day-to-day narratives within the workplace and organizational contexts.

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