

Chapter 10: Building consumer trust through transparent and ethical service design principles

10.1. Introduction

As businesses around the globe grapple with the enormity of issues brought on by the pandemic, the current economic climate is marked not only by severe uncertainty but also by rapidly changing customer needs and behaviors. Digital services, technologies, and interfaces have become critical lifelines for many organizations. Yet, as pandemic restrictions ease in certain parts of the world, consumers are reassessing their relationships with service providers, weighing both digital and physical purchasing and servicing experiences. This necessitates a deeper understanding of and commitment to the meaningful characteristics that underpin the notion of trust in the relationship between consumers and brands (Dietz et al., 2010; Johnson & Verdicchio, 2017; Kwan et al., 2021)

While service design has gained recognition as a vital component of the service economy, one gap within the literature remains - namely a lack of accessible, actionable guidelines for practitioners to think through and solve for the often-clashing internal and consumer needs associated with trust in-service experiences. In undertaking the steps of our research, we learned about common, yet contradictory, opportunities and challenges faced by brands and companies of various sizes. We also assessed the empathy, transparency, data security, and privacy vs. convenience frameworks that have been put forth as top-of-mind or pressing consumer needs and concerns. Based on our learnings, we crafted a draft set of tactical service design principles (Nissenbaum, 2004; McKnight et al., 2011; Sihombing & Dinus, 2024).

Due to the urgency of the inquiry at hand, and because the exploration of these principles is in its nascent phases, this qualitative piece first begins with an overview of trust while discussing service design in the following section. We then describe the current customer landscape – the who – followed by a deep dive into existing trust issues in relation to services. Finally, we share our preliminary consumer trust service design heuristics - the

how - to help service designers enact positive change as they define services in increasingly unprecedented times.

10.1.1. Setting the Stage for Trust in Service Design

Built on the ever-increasing standards of service quality that consumers have come to expect, the establishment of consumer trust can make an impactful difference in a company's service offering. In the realm of service design, which creates the foundations upon which services are delivered, providing mechanisms that allow consumers to uncover hidden elements of service delivery, such as secretive provider costs or the potential for emissions in the utilization of a service, are at the core of a service design's ethical design process. Further, to use the perspective of service design as a "foundational activity" implies that the act of service design carries ethical implications, and thus, should ensure at the minimum a level of "duty to not harm" but also provide transparency in service delivery strategies to allow for a perception of fairness toward the consumer.



Fig 10 . 1 : Setting the Stage for Trust in Service Design

While trust in services and the torn relationship between consumers and providers is certainly nothing new, recent trends concerning globalization and digitalization in many ways have exacerbated negative experiences and reveal the issues about establishing a

consumer's initial trust and, at its foundation, a transparent and ethical service design that ensures that not only does the service delivery yield the profit on which a service provider relies but that the consumer also perceives the process as a fair experience. A lack of trust can lead to a transactional perspective with regard to service use, and provide an ongoing challenge for service providers to establish a truly engaged relationship with their consumers.

10.2. The Importance of Consumer Trust

Building consumer trust can be one of the most essential aspects of running a business. Businesses with high levels of customer trust can establish important competitive advantages, including enhanced customer loyalty and brand value. Additionally, customized product innovations catered to existing loyal customers may provide businesses with significant profit margins. In contrast, consumers are less likely to be loyal to or recommend businesses they perceive as unjust. The gain achieved when the value of consumers' services is maximized needs to outweigh the cost of doing so. Therefore, for digital services to succeed, businesses must focus on the business model, including insights and design about what is to be achieved, how value is created for consumers, how the net gains from such consumption are optimized, and how the exchange processes around that value creation are established. Through the application of ethical service design principles, normative explore-tive design frameworks, and actionable transparent service design tools, designing services for consumer trust becomes possible.

In the digital economy, containing rising costs, increasing revenues, and enhancing service delivery efficiencies while keeping consumers satisfied can clash at times with the need to take the long view and realize that business and society have shared goals for the consumer. Consider the revolution in trust that may ensue as business becomes transparent, accountable, authentic, and ethical. Each of these principles is part of service design, the discovery, and design of service systems so that the optimal interactions occur between consumers and employees, employees and products or services, products and consumers, and consumers with each other.

10.2.1. The Significance of Building Consumer Trust

The foundation of trust is probably the most important essential element in the process of a buyer/seller relationship, regardless of the specificity of the market where the transaction is being made. For a company to be able to keep its financial results stable through the years, it has to work to create a long-lasting relationship with its clients based on the trust element. A client that feels confidence towards a brand or a company is much

more likely to be loyal to that specific company and make repeated buy decisions but is also likely to generate positive word-of-mouth for the retailer and be less likely to show a price sensitivity when it comes to the final transaction than a client that does not trust the company. Boosting customer experience with design can ultimately lead firms to enhanced long-term performance on the stock market. All these facts encourage business leaders to focus their efforts on nurturing those relationships. Retailers learned from a very early stage about the importance of creating special emotional connections with their customers based on positive experiences. Our age is a digital one, filled with both advantages and disadvantages for brands trying to communicate with their clients. Technology has made it much cheaper to reach a larger audience, but it is also becoming much easier for consumers to make trust decisions that affect their loyalty and their buying activity by hearing about bad experiences other customers had with a specific company. Thus, it has become critical for a company to maintain a direct dialogue with consumers and communicate its core values to gain their trust and moreover, be able to hold onto it. It may seem that the law of customer loyalty is tough to conquer, nevertheless, providing a positive customer experience filled with trust, integrity, safety, and confidence will pay off in the long run.

10.3. Defining Service Design Principles

Principles are general laws or assumptions on which a system, or method, is based. In service design, principles typically guide the development of design decisions. Principles about rules express our more general assumptions about phenomena, based on which rules describing specific situations can be expressed. Several common forms of principle exist. Some principles state common aims of a design; other principles directly influence design decisions by providing objects of value, constraints of design, or desirable characteristics of systems. Principles are most effective when they are inspired, rather than descriptive – like idealized qualities derived from exemplary service designs rather than stylized recipes for standard packages.

A company's customer service strategy forms the conceptual basis for defining principles of service design. The actual experiences delivered to customers will always be unique, in the same way that a brand's service style is unlikely to be copied. Unlike the full-service package, service design principles should aim to describe the common characteristics, constraints, and strategies that drive, motivate, guide, influence, reward or restrict service design decision-making across the full range of services offered to customers. Discerning the desired qualities of the brand and describing how people and technology interact across all the service touchpoints throughout the service process is key to finding the right balance of service design principles. These principles will extend

the work of a service design team and should be used as a basis for assessing design work.

10.3.1. Core Principles of Service Design

To delineate principles for ethical and transparent service design, we first outline what we mean by service design in a generic sense. The design of service requires a service designer to balance technical efficiency with emotional and social satisfaction, delivering a seamless process where the customers are often highly involved in the co-creation of the design and execution. Services today are often underpinned by code, orchestrating a digital experience embedded in a physical one, enabled by intelligent automation, which results in an experience not directed by a single service provider, but performed by the customer jointly with the service provider and their partners.

Several principles come into play in the creation of an effective service. It must create value for the users as well as the providers and their partners, providing a holistic experience that espouses a particular service culture and experience, and that is easy to use and well-resourced, building trust between all parties. As the design process is often emergent and non-linear, the service must be provided flexibly and adaptively to cope with quality variations and be reliable to instill a sense of safety, leading to continued use. Finally, the design is framed by the service context, including the technical, market, regulatory, ethical, and overall economic and experience frameworks, in which the service operates. We develop further on the principles of ethics, trust, and transparency and how these relate specifically to service design.

10.4. Transparency in Service Design

Until a few decades back, the service sector played a negligible role in economic development compared to the mighty manufacturing industry. Little wonder that marketing and engineering disciplines enjoyed the limelight, and dominated the academic and market research for advancing business knowledge, believed to be essential for survival and success. Service delivery was regarded merely as environmental support paradoxically required to facilitate the manufacture and sale of goods to customers. Sensing an opportunity, a few practitioners from service industries took the lead to pioneer the development of service marketing and service operations, often called simply service management disciplines. Drawing principles and concepts from their own areas, they took pains to adapt ideas and theories from marketing, operations, and resources to make them amenable to empirical testing. The primary driving objective behind this endeavor was to establish a ‘service identity’ for a sector that was slowly becoming crucial for the economy.

Not surprisingly, with time, aided by rapid technological advancements, more ‘informed’ consumers started flocking to the service sector, and their expectations began to abandon the traditional service focus of ‘satisfying needs’ to ‘delighting customers.’ Consequently, as the success of service firms began to hinge on customer experience as opposed to mere consumption satisfaction, the service discipline became monopolized by those involved, and in dire need of specialized support in terms of input and infrastructure service design. This gave birth to research on service design principles and models, aimed at advancing the service experience through design and automated execution of business rules. However, little has been accomplished in developing guidelines for assisting consumers during their experience journey. Thus, we focus on one such area, known as transparency, for service attributes. Transparency espouses the value of revealing behind-the-scenes information and protocols during the service process.

10.4.1. The Role of Transparency

Like societies themselves, markets thrive when they are transparent. For market interactions to function effectively, all trading partners need essential information about each other. Sellers need information about buyer preferences, assess the cost of making a product or providing a service, and set a price that will maximize the profits from the sale. Buyers need information about product quality, including safety and risk characteristics, and the importance of those characteristics relative to price. These interactions are governed by signals sent between the buyer and seller. Transparency supposes that those signals are clear and easily interpreted. Adverse selection is the market failure associated with imperfect transparency. When parties to a market transaction cannot assess the characteristics relevant to the transaction, they cannot make an informed choice, and that hinders the efficient operation of the marketplace.

Successful service providers are dedicated to transparency. The increasing demand for transparency in products and services reflects, to a large degree, the experiences of consumers in markets. Growing evidence suggests that people are frustrated by overly complicated, hidden, or deceptive procedures in many of their transactions with companies and governments. The frustration with a lack of transparency is particularly pronounced in service transactions, which usually require a close relationship between producers and consumers. In many ways, these transactions are more intimate than the more discrete buying and selling of tangible goods. Services often involve providers throughout the consumption experience. In that experience, the consumer plays a co-creating role in the creation of the service. The demand for transparency reflects a growing consumer demand for ethical behavior that is rooted in a relationship of trust maintained by both parties during the transaction.

10.4.2. Benefits of Transparent Practices

While the initial questions in Chapter 2 questioned consumers' desire for transparency, recommendations from the field of ethics suggest that benefits other than those that altruistically serve others or society as a whole are not, or cannot, be sufficient motives for choosing transparent service encounters. Advocacy of transparency as a moral good is best justified either on self-interest grounds, where transparency is valued because it advances one's self-interest or grounds that transcend self-interest. While motivations that serve the moral order or broader socio-political interests were not mutually exclusive with self-interest motivations, motivations that are self-interested above and beyond any other seem unsatisfactory for justifying a public call for transparency. Such normative recommendations should be based on a broader process of creating shared value rather than individualistic views aiming at self-interest maximization.

Taking a more practical perspective, we explore various benefits of transparent service design practices that point to kinds of value openly communicating any balance between mutual interests and positive consumer experiences can create for both service consumers and providers. Additionally, sharing transparency's advantages enhances its credibility. Motivations that transcend self-interest and aim to, and are focused on positively influencing the consumer experience, be it explicitly or implicitly stated, are beneficial for both service consumers and providers. Why should service organizations be tempted to design service offerings with transparency woven into them, aiming to, amongst others, deliver a positive resonating consumer experience rather than designing against the negative consumer experience that a lack of transparency arouses? The rewards for being proactive and voluntarily opting in for transparency stand in stark contrast to a service environment rife with adverse selection off-setting advantages and/or consumer insights.

10.5. Ethics in Service Design

1. Understanding Ethical Principles

Ethics in service design is about demonstrating what we value by informing users of our actions and by making decisions that express virtuous intentions. It stems from the question of What do we believe is good (or right) action? Ethics abstracts underlying and often implicit value systems and principles that inform the behavior of individuals or organizations. Understanding statements of consequentialism, deontology, and virtue ethics is essential to understanding ethics as a discipline. Why modulate extremity in service design? What are the human and non-human consequences of extreme joy, sadness, or indeed any intense action or experience in the service encounter? What if a customer's act is demanding? Then maybe rules might need to be established to care for

the employee's well-being. But what principles can we devise to moderate behavior systematically? For that, we can examine virtue ethics, and ask how we can train employees to act with moderation, to be just and temperate, and to embed humane rules. That does not mean customers should not be able to complain if their valid needs aren't met, but it does suggest that complaining could be a trainable aspect of moderation in ourselves in virtue ethics, and not in the customer but in training for civil servants the development of emotional competencies could include facilitative skills regarding moderation. And, again, while you help the customers, we might need checks, okay we respond to you but it takes a bit more time. Would that be okay?

2. Ethics and Consumer Perception

Happiness is high when perception is above expectancy and then drops to a long-term low, and very high then drops to a deep low. The design signifies a maybe more complex idea of programming of what resolutions are engaged and at the edge. It's not that happiness is dynamic together with the consumer's system but rather that a hidden variable connects consumer experience and brand culture. Ethics in service design is a necessary concern, as with any process of consequences. But how is it at the edge of what the design represents at the level of perception?

10.5.1. Understanding Ethical Principles

In the study of what is morally right or wrong or good or bad, ethical principles hold significance in guiding service designers and providers in the more abstract deviances of human behavior. Ethics is a system of moral principles that affect how people make decisions and lead their lives. However, ethics also holds a more specific anatomy. The principles of ethics address what we do, the effects of what we do, the underlying psychological or motivational basis of what we do, and the internal moral obligation or duty by which we do it that is, to act ethically is to do what is morally justifiable, to do good or avoid doing evil. Even though human motivation is significant in the elaboration of ethical principles, perceptions of ethical conduct are most vulnerable to being influenced by external circumstances or frameworks such as economic regulation, corporate governance, and crisis.

Ethics is often confused with complementary constructs of law and regulation and normative theories of economics, and in contrast to business ethics, social and economic theory explores the moral dimensions of business in terms of obligations toward broader stakeholders or what is known as stakeholder theory. Morals relate specifically to the value system and principles that guide decision-making, often of a religious or philosophical basis. The moral standards of an individual or organization would relate to matters such as the values of honesty, loyalty, promise-keeping, and the responsibility

of protecting stakeholders from abuse. Values essentially provide identification of individual or group requirements and participants have beliefs about specific actions or preferred state of existence. Values tend to be of a more permanent and overarching nature since they have a lasting significance and abstract nature.

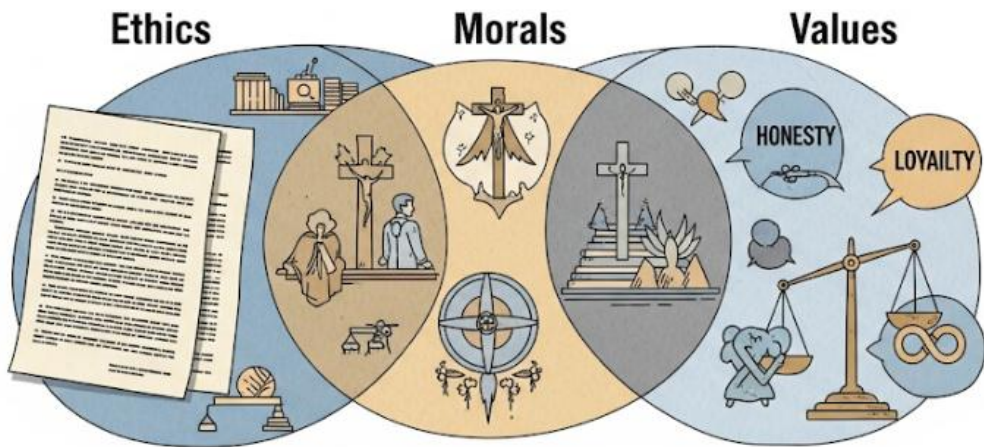


Fig 10 . 2 : Understanding Ethical Principles

10.5.2. Ethics and Consumer Perception

Consumer perception and perception of companies' motives are key influencers of information processing. Consumers evaluate companies' motives when assessing the appropriateness of companies' actions. If consumers believe a company cares about more than just increasing profits, they are more likely to experience a company positively and feel obligated to support it, but if consumers believe a company is not genuinely concerned with the well-being of others or is trying to maximize profit while harming others, negative responses such as anger, resentment, or the desire to punish the perpetrator may occur. Thus, companies that are suspected of acting opportunistically in their motives will damage what they demand most: trust. In trust relationships, the trustee is expected to comply with certain ethical norms, which limit behavior monitoring and in turn create the conditions for building interdependent relationships. The perceived motivation for ethical behavior and perceived neglect of self-interest in corporate decision-making are fundamental to ethical trust.

We suggest that companies designed for transparency and ethical actions might not only be evaluated positively but, because of too high expectations or too noble motives, could also lose support from stakeholders, resulting in unintended punishments. With negative consumer perceptions of self-serving motives in mind, we argue a bad reputation could

have huge consequences because bad actions often lead to negative consumer perceptions and could result from non-transparent actions by the company. This in turn could damage the overall trustworthiness of the company. Moreover, empirical research provides initial evidence that consumer support for companies with a reputation for dubious business practices is likely to be based on low expectations of strictly normative behaviors. If such a company does more than expected, it might strengthen its reputation and consumer trust, but if it does not, it could face punishment in the form of disinvestment.

10.6. Integrating Transparency and Ethics

As described above, the concepts of transparency, ethical principles of service design, and consumer trust are related and present a few areas of intersection. They each impact each other, where the principles help elaborate what constitutes transparency, where the integration of ethical service design principles in transparent service design helps elaborate on what constitutes the best service design practice. They also motivate various groups that all contribute to the well-being of consumers. This provides an opportunity to use ethical principles to integrate transparency more deeply into service design practice and create a set of best practices. Focusing more on the integration of ethical service design principles when service designers establish transparency, also allows service designers to improve overall trust between consumers and service providers. In the following sections, we indicate additional needed criteria that can be derived from the ethical service design principles for to-be transparent service design practice, as additional elements and examples of integration.

We have focused mostly on transparency that the service design discipline is aware of, and how service design can use this for more ethical practices and to help consumers become more aware of transparency in the service design of services. Therefore, there are alternative aspects of transparency exposed in practice that also need to be used within service design practice and that are a part of potential gaps in transparency in service design. We explore these potential gaps in transparency, derive principles of what constitutes a transparent service design based on ethical principles, and demonstrate using practical aspects of service design what the pertinent questions are that service designers should focus on to achieve transparency during service design practice.

10.6.1. Framework for Integration

Building consumer trust in organizations through the design of traditional services and digital technology is only possible when both transparency and ethical considerations

are taken into account during the planning and design processes. This consideration becomes much more urgent when the service or technology in question is defined as either important for an individual or aggregates important attributes on a macro level. This chapter proposes an integration framework that brings ethical considerations into the conversation regarding transparency, and vice versa. The framework is based on practical principles from service design, design ethics, and virtue ethics. We illustrate it with two case studies, which are both designed around identity.

Transparency has been more or less intuitively implemented in service design and design thinking processes through the ethos of co-creation and the idea of placing the user at the center of all initiatives. At the same time, ethical considerations have been omitted or overlooked in the original principles of service design. The implicit message behind such design thinking practices is that service designers have only the best interest of the users at heart. However, practical needs for the incorporation of ethical considerations exist. Those arise because of the speculative nature of design processes and the fact that decisions are being made while in the designer's echo chamber, where selfish interests may affect the outcomes.

Drawing from these concepts, we propose the following integration framework for transparency and ethics in service design. We recommend the human and stakeholder-centered approach of virtue ethics, to become aware of and reflect on the objectives, means, and outcomes of a service and design decisions while building on practical design principles from design thinking. By asking questions, such as who is the service harming and what are you as a service designer doing to help those who choose not to use your service, you can articulate to yourselves the risks of a detrimental design, while tapping into your emotional intelligence and ethical instincts.

10.6.2. Case Studies of Successful Integration

Transparency and ethical practices are often added to existing services after a disreputable event instead of being considered during the entire design process, both making them less effective and appearing insincere. However, several services manage to successfully integrate transparency and ethical practices directly into the consumer experience. One service provides lessons on the local culture to travelers before their trip. If travelers complete a series of lessons, they receive a special badge for their profile to encourage them to continue learning. This service incorporates the principle of Transparency through Honesty by allowing users to learn how to communicate and act with respect while partaking in a service that exposes them to local communities, which also builds trust between both sides. It enhances the sense of connection through consumer trust between guests and hosts alike, which is not always a feeling that exists during the process.

Another service encourages consumers to be mindful during a food service experience through multiple levels. They have charities, a foundation, an editor, and a food community all centered around promoting local traditions and resources in order to support social consciousness. In those practices, they advocate for transparent and ethical practices behind the food. They provide professional platforms and edit magazines discussing ethics, consciousness, and responsibility as their Transparency by Honesty and Ethical Design Principle, which enhances the experience of the consumer by enriching the story that the product represents. It not only positively affects companies' perceived in-group and out-group trust, it also increases the consumer's open-mindedness. Visitors of these regions are encouraged to be mindful of the service experience through workshops. This simplifies the need for the consumer to know the social and cultural practices and reminds them of their importance.

10.7. Consumer Expectations and Experiences

While service design principles and transparency feature prominently in service design and design ethics discussions, there exists a dearth of focus on consumer understanding of transparency in the service experience. Understanding transparency from a consumer perspective is fundamental to guiding service designers in making ethical design decisions that consumers expect and trust. This section discusses how consumers define transparent service design, what they expect to be transparent, as well as incorporating consumer input and measurement of trustworthiness. It concludes with a discussion of the practical implications for servicescape design.

We argue service designers need to be aware of several aspects of suggested design. First, what consumers deem to be transparent service design may differ from what is transparent. Second, consumers are only concerned about a selection of specific design attributes, so designers should focus on these. Third, published design guidelines may not actually be associated with transparency of the design, and fourth, two specific implementation strategies can help to enhance transparency. Lastly, designers need to be aware of what design attributes consumers expect to be contrasted by a specific design element, and lastly, perceived transparency may influence the overall consumer experience of a service system. Moreover, few sources discuss why it is crucial to identify transparent elements of the overall service system which would enhance consumer trust in a design. It is only through understanding consumer expectations and requirements that design recommendations can be made.

10.7.1. What Consumers Expect

As consumers have become more aware of the growing amount of personal data being collected from them through every interaction and service that they use, their increasing input on the commitments, values, and principles that the companies who provide those services must publicly accept not only affects their purchasing choices but also has drastically changed how companies design their service experience. Ethical design has become a necessary principle in every company's core values. Consumers prefer to use the brands that align with them as individuals and making those principles of ethical service design a well-known practice contributes to creating a positive brand perception in the consumer's mind, ultimately attracting sales.

This need for transparency paired with a heightened sense of distrust, together with the need for basic services and an increase in consumers struggling financially, creates a contrast in consumers that contributes to a negative brand perception of financial services, driving consumers to choose companies that they know are treating them with respect. Startups that enter into the financial landscape with the aim of democratizing services, by providing easier access and improved experiences, already have a leg up in terms of brand perception simply for being new to the game, but established companies can improve their perception among consumers from the previous generation by following the ethical design principles of respect and transparency in the creation of their services.

When consumers feel understood – or at least accepted with no judgment, a natural human tendency is to trust and seek that relationship. Mutual understanding creates a connection that binds individuals together, and through service experiences, these relationships help shape how companies are perceived. These proximities built over time create strong bonds that are predicted as reasons that have been identified for financially struggling consumers to avoid participating in the industry, blaming it for not being receptive to their experience.

10.7.2. Measuring Consumer Trust

The primary implication with respect to consumers is that trust affects many aspects of their interactions. Trust is a belief about a future state, and therefore is not directly observable. It can only be inferred through consumer behavior with the help of longitudinal studies or some other kind of simulation of temporal ordering. Behavior can only be inferred from attitudinal measures, mainly through questionnaires, surveys, or interviews. Different researchers have followed different approaches to operationalizing trust, creating different versions of either behavioral or attitudinal measures. However, no single measure has emerged as dominant in practice.

Consumers objectively demonstrate trust behavior against their individual experiences of risk, gain, loss, and expectation, as reflected in attitude. This consumer experience is the aggregation of experiences across all previous transactions and is shaped through socialization and risk tolerance. Consumers may also be influenced by their perception of market transparency in the sector. Despite the complex formulation of consumer trust and its aggregation, the determinants of consumer trust are simple and anchored in the long-standing theory of cognitive consistency. In measuring trust, it is important to identify not only what the consumer states but what they do. In addition, these determinants impacting trust come to the likelihood that negative experiences perform differently than positive experiences.

10.8. Conclusion

This Paper briefly outlines how applying ethical considerations to service design practice can leverage the creation of trust in consumer/service provider interactions. In an environment where trust can easily be shaken, if not shattered, the design of services should be striving to create social value, by upholding users' values and principles, rather than pursuing only financial profit for the company. Ethical considerations are quite often associated with design, traditionally failing to take into account that the designed object is placed in a broader social network and anthropological environment. Rather than speak of design ethics, it is crucial to understand that the designed object is a node within a technical and human network that surely constrains its possible applications and enhancements, and also regulates its impact on society. So much concern arises on information infrastructures or platform designs, which lay at the core of a capitalist economy, promoting an economy of attention whose main aspects are aggressiveness and intrusiveness.

The main point here is that service design, while generating devices and even information infrastructures, operates within the relationship between users and service providers that can become reciprocal in the long term, thus allowing a "social" approach to those services "tangible hardware that provide intangible social good". By addressing core aspects such as realistic visualizations, a clear purpose, and transparency, through the tools, principles, and practices of service design, we can do our part to inspire and advise companies to take the trust factor into account when they plan the design, development, and launch of services. By using service design to design trustworthy services, become channels for trust building, and stay fit to last over time, we can feed back into the deepening of social relations that further strengthen trust in the economy of experience through the economy of experience, quality is the cohort of consumers' trust. Incorporating ethics into service design would contribute to preventing the development of morally ambiguous and uninspiring services.

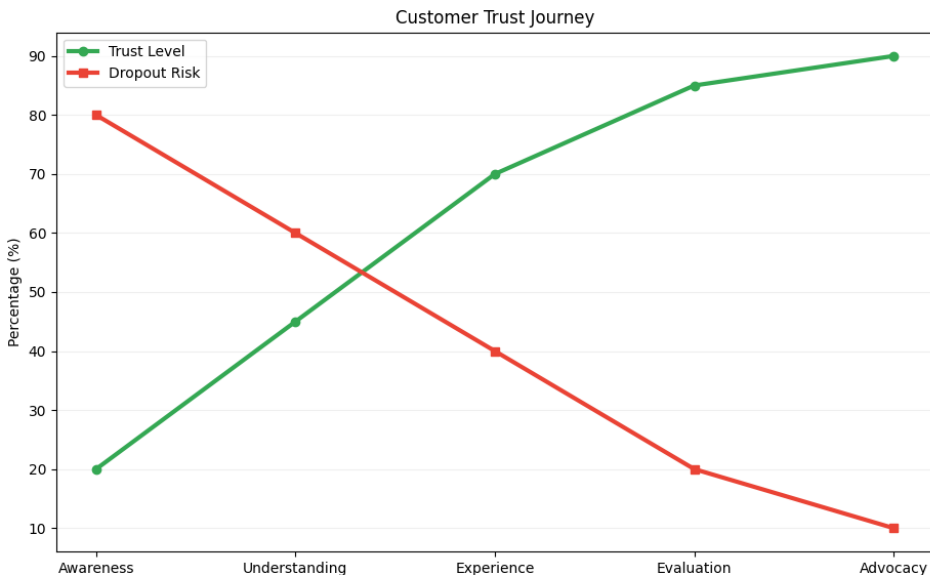


Fig 10 . 3 : Customer Trust Journey

10.8.1. Final Thoughts on Fostering Trust through Service Design

Through the lens of consumer trust theories, we explored why trust matters in service design and service design's potential for objectifying principles of ethical responsibility into effective practice, as well as how these responsibilities translate into more concrete responsibilities concerning the systems and processes designed - especially concerning user relationships and sensitive consumer data - to catalyze the building of trust. The transparency and ethical service design principles presented here are founded on the idea that service design can be a catalyst for the building of consumer trust and the factor of trustworthiness exploited. By facilitating the translation of abstract considerations of trust, i.e., the level of goodwill, competence, and integrity ascribed by consumers to companies into concrete considerations, such as those regarding systems and processes in the engagements with consumers - especially the relationships built on the exchange of sensitive data for rewards - service designers can facilitate the service system blueprinting undertaken by stakeholders. In this way, the guidelines can provide a means of practical translation that is pointed and direct, while leaving open the question of 'how' transparency and ethical principles should be fostered in each specific situation in a dexterous communicative interplay across stakeholders. In facilitating this, it is both consumers and brands who would benefit: Brands would learn how to enhance consumer trustworthiness through good design, while consumers would know how to ask for that they become more trusting and vulnerable, avoiding pitfalls that could otherwise ensnare them. Through collaborative efforts, it would hence be possible to encourage virtuous

design without undue interventions from other agents. However, the identified trust and communication asymmetries could hinder or slow down the fostering of suggested transparency and ethical principles. Therefore, we hope that this work will help generate discussion among researchers, teachers, and practitioners, and act as a catalyst to the development of appropriate responses.

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