



DEVELOPING CUSTOMER TRUST THROUGH A COMPREHENSIVE OFFER OF SERVICES: FROM NOTARIES TO INSURANCE

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Abstract

The article examines the concept of a comprehensive service offering that combines notary, insurance and related services into a single ecosystem. The theoretical foundations of trust are analyzed, and its structural elements are highlighted: competence, reliability, transparency and empathy . Based on practical cases, it is shown that this approach increases customer loyalty, reduces transaction costs and promotes long-term cooperation.

Keywords: customer trust, comprehensive service offering, notary services, insurance services, service integration, customer loyalty.

Introduction

The scientific novelty of the article consists in substantiating the model of forming client trust through the integration of notary, insurance and related services in the format of «one-stop» shop » taking into account service-oriented logic and the Mayer - Davis - Schoorman model of organizational trust .

In the context of increasing competition and digital transformation of the economy, service businesses are faced with the need to not only meet demand, but also build long-term and trusting relationships with customers. Customer trust is a key factor in ensuring repeat business, strengthening reputation and forming sustainable competitive advantages.

Combining traditional service offerings is an effective strategy to increase trust and convenience for customers. This study examines the concept of integrating notary, insurance and related services into a single package. This model deserves



scientific analysis in terms of customer perception, loyalty and operational efficiency.

Research in the service sector shows that service quality, satisfaction, and trust directly influence customer loyalty. In the medical field, for example, patient satisfaction builds trust and forms their loyalty. Modern scientific research in the field of digital and offline services emphasizes that consistency, personalization, and transparency of interaction are key elements in building trust [1].

In the notary and insurance sectors, trust is of particular importance, as these services involve high legal liability and long-term consequences. The use of insurance instruments (e.g., guarantee bonds) increases the perception of the professionalism and reliability of the notary [2]. The integration of services into a single complex creates a one-stop shop (effect for clients. shop). This reduces their transaction and time costs, increasing overall convenience and, as a result, the level of trust in the company.

Building customer trust in a service provider is a multifaceted process defined by a number of theoretical concepts. These concepts are based on the understanding of trust as a fundamental component of customer relationships that promotes sustainable loyalty and engagement.

The Mayer-Davis-Schorman trust model is one of the key concepts in this area. This model postulates that trust in an object (for example, a company or a specialist) is formed on the basis of three main factors:

- competence (perception of the professionalism and ability of the service provider to effectively fulfill its obligations);
- honesty (confidence that the supplier acts in accordance with high moral and ethical principles and fulfills its promises);
- kindness (the awareness that the provider is genuinely interested in the client's well-being, acts in his or her interests and strives to provide quality assistance) [3].

In addition, the individual propensity to trust, which is a psychological characteristic of the client, also influences the willingness and speed of trust formation.

Research in the financial services industry highlights that warmth is a critical factor that has a stronger impact on customer loyalty than other components of



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trust. Trust serves as a mediator between the quality of services provided and customer loyalty. In other words, high service levels directly contribute to the formation of trust, which in turn is a key driver of customer retention [4].

SERVQUAL model (Service Quality) is a widely accepted tool for measuring service quality. It identifies five key dimensions, high scores on which directly contribute to building trust and customer satisfaction:

- reliability (the company's ability to provide services consistently and accurately);
- confidence (competence and politeness of employees, as well as their ability to inspire trust and confidence);
- material attributes (tangible elements of service, such as the appearance of premises, equipment and personnel);
- empathy (individual approach to each client and attention to his needs);
- responsiveness (willingness and speed of response to customer requests and problems) [5].

Within the Service-Dominant approach Logic (SD Logic) the focus shifts to joint value creation (value co-creation), where the client actively participates in the process of providing the service [6]. This approach helps to strengthen trust, since the interaction becomes more ethical and focused on mutual benefit. The client, being a full participant in the process, feels a greater degree of control and involvement , which positively affects his trust.

The peculiarity of services is their intangibility - the impossibility of physically assessing them before consumption. This property creates additional uncertainty for the client and increases the importance of their perception of the safety and expertise of the service provider. In this context, reputation, professionalism of the staff and the presence of tangible evidence of quality (e.g. certificates, reviews) become especially important for the formation and maintenance of trust.



Table 1 - Models of forming customer trust

Theoretical model	Key components / trust mechanisms	Impact on client trust
Mayer - Davis - Schoorman	Competence, honesty, kindness	Form the basis for the perception of a reliable partner
Kantsperger & Kunz	Kindness has a stronger influence on loyalty	Deepening trust through empathy and caring
SERVQUAL	Reliability, confidence, material attributes, empathy, responsiveness	Improve service quality → satisfaction → trust
SD Logic	Co-creation of value, ethics, relationships	Build trust through engagement and ethical interactions
Intangibility of services	Intangibility of the service	Increases the need to demonstrate expertise and security

Therefore, building trust in service companies is a process that includes personal perception (competence, kindness), high service quality (SERVQUAL), ethical social interaction (SD Logic) and the ability to effectively manage expectations related to the intangible nature of services. Understanding the mechanisms by which customer trust is formed provides a basis for exploring how an integrated service offering can be an effective tool for strengthening it.

The concept of a «single window» (One-Stop Shop) is a model for providing multiple services within a single organization or on a single platform. This approach is an effective tool for increasing customer trust, which is confirmed in both the commercial and public sectors [7]. The «single window» model involves the integration of various services, which provides a synergistic effect, which is expressed in the following advantages:

1. Increased convenience and reduced transaction costs. Consolidation of services at one point of interaction significantly reduces time and operational costs for the client. Instead of contacting several suppliers, the client receives a comprehensive solution, which minimizes transaction barriers.
2. Increased loyalty and trust. Providing a holistic and personalized service helps to build deep trust. A single point of responsibility for the entire range of services



increases the perception of the company's reliability and professionalism, which in turn strengthens loyalty and encourages repeat visits.

3. Optimization of business processes. For the supplier company, the «single window» model opens up opportunities for effective cross-selling and more complete customer satisfaction, which leads to increased revenue and optimization of operating costs.

4. Similar principles are successfully applied in the public sector, where «single window» mechanisms significantly increase citizen satisfaction. Simplification of procedures, reduction of bureaucracy and a single point of interaction contribute to the growth of trust in state institutions.

The integration of notary and insurance services within a single platform is an example of the successful application of the «single window» model. Such an approach allows to reduce transaction barriers and build trust.

With the development of technology, the concept of a «single window» is embodied in digital and hybrid solutions. Research in the field of e-commerce and electronic government services shows that digital portals and mobile applications contribute to the faster formation of trust [8]. This is achieved through transparency, user-friendly interfaces and the reliability of systems. Electronic platforms that combine several services create a sense of integrity and control, which is a key factor in strengthening trust in an intangible environment.

Table 2 - The role of a comprehensive service offering (one-stop shop) in building trust

Element «one-stop shop» models	Impact on client trust
Convenience	Reduced client effort → perception of care and attention
Integrity of the sentence	The client perceives a high level of professionalism and competence
Responsibility for the full range of services	Trust increases when the client does not have to look for the «responsible person» in different places
Digitalization and transparency	Quick access, control, clarity build trust in the interface and process
Increase loyalty	Clients return to trusted provider, fault tolerance decreases



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So, the model of integrated service delivery, known as (the «One – Stop» Shop), is a highly effective tool for building and strengthening customer trust. This concept, integrating various services within a single platform, helps to increase the strategic sustainability of companies.

Theoretical and organizational approaches to the integrated service offering form the basis for their successful application in real practice. In our study, to confirm the effectiveness of these methods, we turned to specific examples of companies that have already implemented the integration of notary, insurance and related services, which allowed us to assess their impact on the level of customer trust.

Wealth Management Firm «Carter Wealth Strategies» was experiencing service delays caused by the traditional notarization process. The inconvenience to customers and the slowdown prompted the company to look for innovative solutions. The company implemented the NotaryNode.com platform, which allowed for remote notarization [9]. Integration with the CRM system and employee training ensured a smooth transition. This solution not only sped up the document processing process, but also strengthened the reputation of «Carter Wealth Strategies» as a modern, customer-oriented company capable of effectively using technology to improve the quality of service.

«Notarize» set an ambitious goal: to completely digitize notary services. The main barriers included not only technical difficulties, but also the need to change legislation in various states. «Notarize» collaborated with the technology company Twilio to create a comprehensive platform that provided video communication, session recording, and reliable data management. In parallel, the company actively worked with legislative bodies to legalize remote notarization. The result was a rapid increase in the client base (by 600% since March 2020), a high customer retention rate (99.9%), and 24/7 service availability [10]. Digital transformation significantly increased customer trust due to transparency, security, and convenience of the process.

«Legacy Private Trust Company», a financial institution, sought to increase trust and convenience for clients working with legally significant documents. Instead of relying on third-party notaries, the company decided to have in-house notaries on its team. This allowed for faster transaction processing and eliminated the



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need for clients to visit third-party offices. Having an in-house notary became an important factor in building trust, as clients perceived it as evidence of the company's professionalism, reliability, and commitment to providing maximum comfort [11].

These cases demonstrate that the implementation of integrated notary and financial solutions, whether digital platforms, remote notarization integration or full-time notaries, significantly strengthens customer trust. Convenience, security, innovation and speed - all this increases loyalty and helps retain customers in service models.

Modern technological solutions, including CRM systems, online verification tools and electronic document management, open up new opportunities for integrating notary and insurance services within a single digital platform. This approach is a key factor in transforming the market and increasing the efficiency of interaction with clients. Integration of services on a digital platform allows for the implementation of a number of innovative functions: remote document processing; automated selection of insurance products; end-to-end quality control.

According to forecasts by the international corporation Deloitte , by 2030 up to 60% of service companies in the legal and insurance segments will offer integrated digital solutions. This trend indicates the market's recognition of the value and effectiveness of hybrid and fully digital service models that combine convenience, security and a personalized approach.

Therefore, a comprehensive service offering is an effective tool for building customer trust, especially in segments where reliability and legal purity of transactions are important. Integration of notary and insurance services increases loyalty, increases the average bill and reduces customer acquisition costs. In the context of digitalization, this model has high scalability potential.

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