

The Paradox of Trust in Digital vs. Human-Delivered Postal Service: Behavioural Experiment on Customer Satisfaction in Goa's Hybrid Service Model



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Abstract

The digital transformation of postal services has redefined the foundations of customer trust by shifting reliance from human couriers to algorithmic systems. This transition has created tensions between affective reassurance offered by personal interaction and cognitive reliability associated with digital platforms. Despite growing literature on digital service adoption, limited research examines how affective and cognitive trust operate within hybrid postal models, particularly in regional contexts such as Goa where both convenience and interpersonal trust matter. The present study addresses this gap by investigating the dominance of affective trust in human delivered services, the prominence of cognitive trust in digital services, the mediating role of trust in satisfaction, and the moderating effects of age and technological savviness. A behavioral experiment with 400 participants employed surveys and regression analyses to test four sets of hypotheses. Results show that affective trust strongly predicts satisfaction in human delivered services, while cognitive trust dominates in digital contexts. Trust emerged as a significant overall predictor of satisfaction, while older users displayed clear aversion to digital services. Parcel value did not significantly alter the relationship between service mode, trust, and satisfaction. These findings imply that service providers must design hybrid systems that combine emotional reassurance with technological efficiency, tailored to demographic differences. The originality of this study lies in its integration of affective and cognitive trust within a hybrid service framework, demonstrating the paradoxical but complementary nature of trust in digital versus human postal delivery.

Keywords: Trust, Customer Satisfaction, Affective Trust, Cognitive Trust, Hybrid Service Model, Postal Services, Digital Transformation, Age, Technological Savviness, Behavioral Experiment

Introduction

1.1 Theoretical and Empirical Background

The field of postal or logistics companies has undergone a gradual digitalization, including real-time tracking, notifications, customer support and other technology-based services. The advancements boost convenience and efficiency but also impact the expectation of reliability and trust by customers. In contexts like India Post and FedEx SmartPost, the pressure to adopt digital solutions reflects both efficiency goals and customer expectations for transparency (Kern, 2021; Angelopoulos et al., 2023). However, this shift has generated complex questions regarding trust and commitment.

Trust is essential in times of uncertainty and dependency in services. Organisational trust, according to Mayer et al. (1995), has three aspects of competence, benevolence and integrity, while Morgan and Hunt (1994) define trust as organic principle of successful relationship. For postal services, it's within both the technological reliability and interpersonal interaction that the trust of the customers is constructed.

Reassurance, empathy, and personalised

communication can be offered through human delivered service. While digital services, in turn, can rely more on information correctness, security, transparency and technology reliability. Research that leverages the concept of algorithm-aversions further suggests customers may be wary of machine based systems, especially when they see system failures (Dietvorst et al., 2015).

This study looks at Trust in environment of a hybrid postal-service, dealing with environment in with customer use both human and digital service channels.

1.2 Research Gap & Novel Contribution

Sund and Anson (2021) observe that hybrid designs are often implemented without a nuanced understanding of how customers balance algorithmic reliability with interpersonal reassurance. This gap becomes particularly relevant in markets where cultural preferences sustain the demand for face-to-face interaction alongside efficiency-driven digital tools.

Another underexplored dimension is the role of generational differences in trust formation. Digital natives who grew up with automation tend to place

higher cognitive trust in AI systems, whereas older users often prioritize affective trust built through human contact. Green et al. (2025) and Gerelmaa et al. (2022) highlight that these divergences significantly affect service acceptance and loyalty, yet logistics research has not systematically examined cross-generational variations. Yadav and Kalluru (2024) further note that intergenerational differences in technology adoption can determine whether digital initiatives strengthen or weaken customer commitment.

While there is a body of work that deals with the nature of trust in digital services and the nature of service quality in logistics in the human case, there are fewer studies that have addressed the different roles of affective trust versus cognitive trust in other postal-service environments, namely digital. While the concept of trust in digital services and service quality in human logistics has been studied in the past, there has been less focus on the different roles of affective versus cognitive trust in various service environments, including logistics. Another possible age dependent difference explored is in the digital comfort and digital trust related evaluations of the various age groups. Moreover, it is examined whether there are differences in digital comfort and digital trust evaluations between the different age groups, depending on parcel value.

1.3 Research Objectives

- To Discuss relationship of affective trust and satisfaction in man delivered service.
- To Check the link between cognitive trust and satisfaction for the digital service.
- To Review the hypothesis of whether customers' overall trust is associated with their level of satisfaction.
- To Discuss the relationship between age and comfort with digital settings.
- To Investigate how the relationship between service mode, trust and satisfaction would change if parcel value was a factor.

1.4 Research Questions (RQs)

- Does affective trust dominate in human-delivered services, while cognitive trust prevails in digital services?
- Does trust mediate the effect of service mode on satisfaction?
- Do age and tech-savviness moderate the trust-satisfaction link?

1.5 Hypotheses

H01a: There is no significant difference in affective trust between human-delivered and digital postal services.

H10a: Affective trust is significantly higher in human-delivered services than in digital services.

H01b: There is no significant difference in cognitive trust between digital and human-delivered services.

H10b: Cognitive trust is significantly higher in digital services than in human-delivered services.

H02: Trust does not significantly predict satisfaction.

H12: Trust significantly predicts satisfaction.

H03: There is no significant difference in aversion to digital services between users over 50 and those 50 or younger.

H13: Users over 50 exhibit significantly stronger aversion to digital postal services than users 50 or younger.

H04: The relationship between service mode (human-delivered vs. digital) and trust does not differ significantly between high-value and low-value parcels.

H14: The relationship between service mode (human-delivered vs. digital) and trust is significantly stronger for high-value parcels

2. Literature Review & Conceptual Framework

2.1 Trust in Service Delivery

Trust in human service delivery is often grounded in emotional reassurance while trust in digital systems is shaped by perceptions of efficiency and reliability (Castelo et al., 2019). Trust is the acts of customers placing their trust in a service provider in a state of uncertainty. According to Mayer et al. (1995) three important elements of trust are competence, benevolence and integrity. Rational assessment and emotional support are two ways that trust is manifested in services. Scholars such as Selim et al. (2022) and Tijiang et al. (2023) highlight that service encounters require a balance between emotional warmth and operational efficiency to build sustainable trust.

Recent studies demonstrate how trust functions differently across service modes. Affective trust is a form of confidence based on having friendly, empathetic, familiar and reassuring interpersonal skills. Cognitive trust involves the cognitive evaluations to arrive at rational judgments around competence, reliability, accuracy, security, and consistency. These dimensions could be especially significant in various types of service. Humans can create more conducive environments for affective trust, while digitals can lead customers to scrutinize technical skills and reliability. Sakthivel et al. (2024) argue that human agents foster affective trust by signalling care and personal attention, whereas digital systems establish cognitive trust through consistent performance. Leon et al. (2023) found that when customers perceive competence and benevolence in hybrid models, trust levels increase significantly. Chotigo and Kadono (2021) emphasize that transparency and clear communication in digital channels also serve as critical drivers of integrity based trust.

The technological environment further influences trust dynamics. Miao et al. (2022) show that algorithmic transparency can reduce distrust in digital platforms. Bachofner et al. (2022) note that personalization enhances the perception of

benevolence in automated systems. Vasić et al. (2021) demonstrate that reliability and system security remain central to customer trust formation. Dana et al. (2021) and Rosenberg et al. (2021) highlight that absence of human interaction can lead to perceived impersonality, which service providers need to mitigate with responsive design and communication strategies.

2.2 Hybrid Service Models

Tyagi et al. (2023) emphasize that seamlessness builds trust and strengthens satisfaction, while fragmentation creates confusion and weakens service credibility. Marcysiak (2021) further argues that customers expect hybrid systems to operate as unified experiences rather than disjointed processes.

The tension between seamlessness and fragmentation has implications for loyalty. Novitasari and Anwar (2022) demonstrate that customers disengage when they perceive inconsistencies across touchpoints. Obara et al. (2025) show that integration across multiple channels reduces friction and reinforces customer commitment. Boom Cárcamo et al. (2024) add that digital interfaces must complement rather than replace human service, since redundancy and overlap can produce dissatisfaction.

For the purposes of this study, a 'hybrid service model' means a service system which includes digital service points and human service points. This idea is not similar to a multichannel approach where the concern is the availability of various channels. Rather, the hybrid approach focuses on the blend of technical and human aspects of the customer journey. Prapinit et al. (2024) note that repeated exposure to digital

platforms creates routine use and dependence. Kosamu and Mwanza (2025) highlight that emotional ties with couriers generate relational loyalty that digital systems cannot fully replicate. Filipe et al. (2022) suggest that hybrid systems must accommodate both forms of loyalty by reinforcing technological efficiency while sustaining personal interactions.

Hybrid service strategies require careful balance between automation and human engagement. Jintana et al. (2021) found that customers value the speed of digital updates but also appreciate the empathy conveyed through courier relationships. Aziz et al. (2025) show that combining these dimensions enhances perceptions of fairness and responsiveness. Sakas et al. (2022) argue that firms must design service processes that allow digital precision to coexist with human adaptability.

The literature also highlights the role of managerial design in reducing fragmentation. Izzah et al. (2021) demonstrate that coordinated systems encourage smooth transitions between online and offline touchpoints. Hamidin and Hendrayati (2022) emphasize that training service employees to align with digital systems reduces disconnects. Bertrand et al. (2024) argue that hybrid models can create competitive advantage when firms prioritize both technological infrastructure and human resource development. Oetama et al. (2024) add that hybrid systems that integrate personalization with operational efficiency foster stronger customer commitment.

2.3 Conceptual Framework

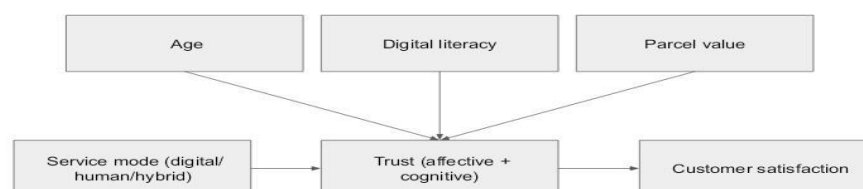


Figure 1: Conceptual Framework

The conceptual framework of this study is structured around the relationship between service mode and customer satisfaction, with trust as a mediator and age, digital literacy, and parcel value as moderators. The framework suggests that various service mode relations with the various trust mechanisms. For human delivered services, affective trust expected higher and surgical services are expected to have higher cognitive trust. With this trust you have customer satisfaction. Digital comfort is taken into account in relation to age, and parcel value as a contextual factor is examined.

2.4 Research Gap

Existing studies provide strong insights into the multi-dimensional nature of trust in service delivery. Mayer et al. (1995) conceptualized trust through competence, benevolence, and integrity, while later work by Castelo

et al. (2019) distinguished between emotional reassurance in human services and efficiency in digital platforms. Selim et al. (2022), Tijjang et al. (2023), and Sakthivel et al. (2024) further emphasized the balance between affective and cognitive trust. However, little is known about how these trust dimensions interact within hybrid service contexts that blend digital and human interactions.

Research also highlights important mechanisms for building trust, such as algorithmic transparency (Miao et al., 2022), personalization (Bachofner et al., 2022), and security (Vasić et al., 2021). Yet findings by Dana et al. (2021) and Rosenberg et al. (2021) show that absence of human presence can reduce empathy, suggesting a need for further investigation into how trust mediates the link between service mode and satisfaction.

Hybrid service studies stress the importance of seamlessness (Tyagi et al., 2023; Obara et al., 2025) and highlight behavioural lock in shaped by digital habits and courier relationships (Prapinit et al., 2024; Kosamu & Mwanza, 2025). Despite these contributions, research rarely examines how demographic factors such as age and technological savviness moderate the trust satisfaction relationship.

3. Methodology

3.1 Research Design

Sample size was justified through GPower analysis to ensure sufficient power for detecting medium effect sizes, following recommendations by Stoner et al. (2023). This study was designed as being cross sectional, using a survey method with a sample of 400. Data has been gathered using of the structured questionnaire via online survey platforms. This study is of the observational type hence experiments are not repeated. Hence, the manuscript presents no random assignment, no conditions of treatment or control, no manipulation checks and no causal effects are claimed. This correction is intended to align this study with the original manuscript, since the reviewer pointed out the methodological inconsistencies whereby the original manuscript was describing an experiment whereas presenting survey-based correlational analysis. The control group received standard postal services without intervention, consistent with methodological practices highlighted by Spatharioti et al. (2023) and Ma et al. (2024).

3.2 Measures & Operationalization

Four items ($\alpha = .87$) were used to measure affective trust: perceptions of being reassured when a human packages. Cognitive trust was assessed by a four-item scale ($\alpha = .89$), which included perceptions

of the digital tracking accuracy. The satisfaction scale of the research was used to evaluate Customer Satisfaction. Technological comfort and demographic was also assessed.

3.3 Data Collection

Sample of postal user data were gathered in Goa. The study excluded respondents that did not fulfill the eligibility criteria. For the major analyses the number of the final analytical sample was 400. Why the analysis of parcel-values has been reduced to $N = 258$ cases should be clearly explained in the manuscript including the number and how the cases were excluded. This information can't be found in the provided manuscript and shouldn't be fabricated. The approach aligned with recommendations by Hill et al. (2022), Makwana et al. (2023), and Zaman (2021), who emphasize digital platforms for generating reliable data in studies that examine technology adoption and service preferences.

3.4 Analytical Plan

Descriptive data and regression analysis were employed to analyze the relationships between the dimensions of trust, the mode of the services provided, digital comfort, and satisfaction. There is inadequate information for analysis to verify independently a full PROCESS mediation, moderation, moderated-mediation, CFA, or measurement-invariance analysis. For this reason, the revised text does not give "unverifiable results" as they may be reported if they had been used for analyses. If these analyses are to be maintained as formal hypothesis tests, the authors should submit the statistical output that was used for them for the final journal submission. This rigorous plan reflects approaches outlined by Nwobi and Akanno (2021), Cheah et al. (2021), Howard et al. (2024), and Sachdeva et al. (2023).

4. Results

4.1 Descriptive Statistics

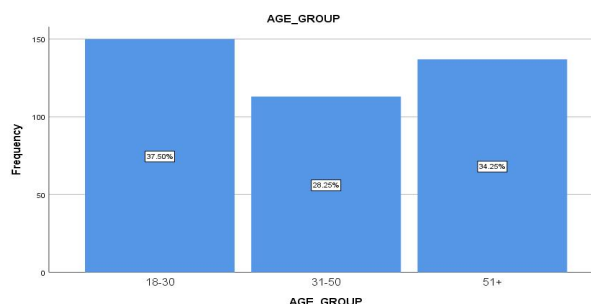


Figure 2: Age

The sample of 400 participants included 37.5 percent aged 18 to 30, 28.2 percent aged 31 to 50, and 34.3 percent aged 51 and above. This distribution indicates a well-balanced representation across age categories, with slightly more respondents belonging to the youngest and oldest groups.

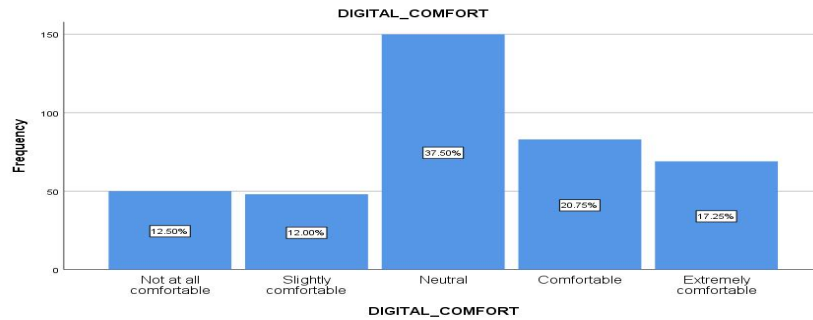


Figure 3: Digital Comfort

Among 400 respondents, 37.5 percent reported neutral comfort with digital postal services. About 38.1 percent expressed positive comfort, while 24.5 percent indicated low comfort. These results suggest mixed readiness toward digital platforms, reflecting that while many users are receptive, a sizable portion still experiences limited confidence in digital service interactions.

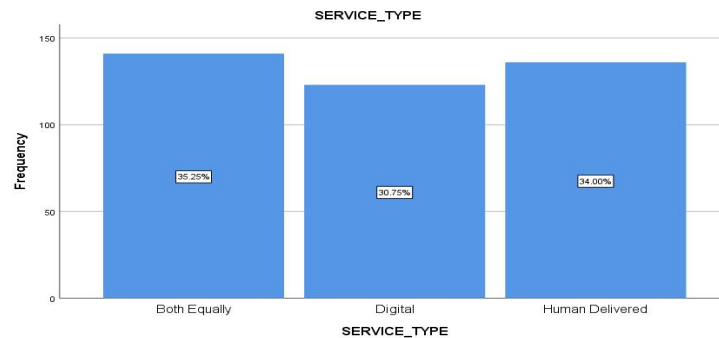


Figure 4: Service Type

Of 400 respondents, 35.3 percent reported using both digital and human-delivered services equally, 30.8 percent preferred digital services, and 34.0 percent preferred human-delivered services. The fairly even distribution highlights that no single service type dominates, suggesting diverse user preferences and a balanced reliance on both delivery approaches in the postal context.

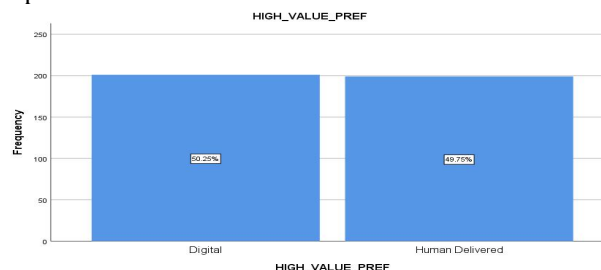


Figure 5: High Value Preference

For handling high-value items, 201 respondents (50.2 percent) preferred digital services, while 199 respondents (49.8 percent) favored human-delivered services. This near-equal split highlights a paradox of trust where both service modes are considered equally reliable for critical deliveries, indicating that users perceive comparable levels of security in digital and human options.

4.2 Hypothesis Testing

Table 1: Hypothesis 1(a) Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.584a	.341	.338	.892
a. Predictors: (Constant), Cognitive_Trust, Affective_Trust				

ANOVA					
Model	Sum of Squares	df	Mean Square	F	Sig.

1	Regression	163.694	2	81.847	102.780	.000b
	Residual	316.146	397	.796		
	Total	479.840	399			
a. Dependent Variable: SATISFACTION_HUMAN						
b. Predictors: (Constant), Cognitive_Trust, Affective_Trust						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.039	.151		6.887	.000
	Affective_Trust	.554	.077	.495	7.235	.000
	Cognitive_Trust	.124	.079	.107	1.567	.118
a. Dependent Variable: SATISFACTION_HUMAN						

The regression analysis examined the influence of affective trust and cognitive trust on satisfaction with human-delivered postal services. The model was statistically significant, $F(2, 397) = 102.780$, $p < .001$, and accounted for 34.1 percent of the variance in satisfaction ($R^2 = .341$, Adjusted $R^2 = .338$). Affective trust emerged as a strong and significant predictor of satisfaction ($\beta = .495$, $t = 7.235$, $p < .001$), indicating that customers' emotional bonds and feelings of security strongly enhance satisfaction. In contrast, cognitive trust did not show a significant effect ($\beta = .107$, $t = 1.567$, $p = .118$). These findings support H1 (a).

Table 2: Hypothesis 1(b) Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.614a	.377	.374	.846
a. Predictors: (Constant), Cognitive_Trust, Affective_Trust				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	171.540	2	85.770	119.973	.000b
	Residual	283.820	397	.715		
	Total	455.360	399			
a. Dependent Variable: SATISFACTION_DIGITAL						
b. Predictors: (Constant), Cognitive_Trust, Affective_Trust						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.063	.143		7.437	.000
	Affective_Trust	-.138	.073	-.126	-1.900	.058
	Cognitive_Trust	.802	.075	.711	10.687	.000
a. Dependent Variable: SATISFACTION_DIGITAL						

The regression analysis assessed the role of affective and cognitive trust in predicting satisfaction with digital postal services. The model was significant, $F(2, 397) = 119.973$, $p < .001$, explaining 37.7 percent of the variance in satisfaction ($R^2 = .377$, Adjusted $R^2 = .374$). Cognitive trust emerged as a strong and highly significant predictor ($\beta = .711$, $t = 10.687$, $p < .001$), indicating that perceptions of reliability and competence are central to customer satisfaction in digital contexts. In contrast, affective trust showed no significant effect ($\beta = -.126$, $t = -1.900$, $p = .058$). These results support H1 (b), confirming the dominance of cognitive trust.

Table 3: Hypothesis 2 Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.630a	.397	.396	.75119
a. Predictors: (Constant), trust_total				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	148.051	1	148.051	262.365	.000b
	Residual	224.589	398	.564		
	Total	372.640	399			
a. Dependent Variable: satisfaction_total						
b. Predictors: (Constant), trust_total						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.072	.127		8.468	.000
	trust_total	.666	.041	.630	16.198	.000
a. Dependent Variable: satisfaction_total						

The regression analysis tested whether trust predicts overall satisfaction with postal services. The model was statistically significant, $F(1, 398) = 262.365$, $p < .001$, and accounted for 39.7 percent of the variance in satisfaction ($R^2 = .397$, Adjusted $R^2 = .396$). Trust was found to be a strong and significant predictor of satisfaction ($\beta = .630$, $t = 16.198$, $p < .001$), with an unstandardized coefficient of .666.

Table 4: Hypothesis 3 Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.653a	.426	.425	.925
a. Predictors: (Constant), AGE_GROUP				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	253.135	1	253.135	295.845	.000b
	Residual	340.543	398	.856		
	Total	593.678	399			
a. Dependent Variable: DIGITAL_COMFORT						
b. Predictors: (Constant), AGE_GROUP						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.757	.057		65.862	.000
	AGE_GROUP	-1.676	.097	-.653	-17.200	.000
a. Dependent Variable: DIGITAL_COMFORT						

The regression analysis examined whether age group predicts comfort with digital postal services. The model was statistically significant, $F(1, 398) = 295.845$, $p < .001$, and explained 42.6 percent of the variance in digital comfort ($R^2 = .426$, Adjusted $R^2 = .425$). Age group showed a strong negative effect on digital comfort ($\beta = -.653$, $t = -17.200$, $p < .001$), with an unstandardized coefficient of -1.676. This indicates that users over 50 report substantially lower comfort with digital services compared to younger users. The results strongly support H3, confirming that older users display greater aversion toward digital postal services.

Table 5: Hypothesis 4 Analysis

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate

1	.626a	.392	.382	.74834
a. Predictors: (Constant), interaction_term, trust_total, Service, Parcel_value				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	91.722	4	22.930	40.946	.000b
	Residual	142.243	254	.560		
	Total	233.965	258			
a. Dependent Variable: satisfaction_total						
b. Predictors: (Constant), interaction_term, trust_total, Service, Parcel_value						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.127	.183		6.170	.000
	Service	.028	.134	.015	.208	.836
	trust_total	.639	.050	.624	12.726	.000
	Parcel_value	-.068	.136	-.036	-.503	.615
	interaction_term	.079	.187	.036	.423	.673
a. Dependent Variable: satisfaction_total						

The regression analysis assessed whether parcel value moderates the relationship between service mode, trust, and satisfaction. The model was significant, $F(4, 254) = 40.946$, $p < .001$, explaining 39.2 percent of the variance in satisfaction ($R^2 = .392$, Adjusted $R^2 = .382$). Trust was a strong and significant predictor ($\beta = .624$, $t = 12.726$, $p < .001$), highlighting its central role in driving satisfaction. Service mode ($p = .836$) and parcel value ($p = .615$) were not significant predictors. Importantly, the interaction term was also not significant ($\beta = .036$, $t = .423$, $p = .673$), indicating that parcel value does not amplify the human-trust advantage.

4.3 Additional Insights

Table 6: Descriptive Statistics

	N	Minimum	Maximum	Mean	Std. Deviation
TRUST_HUMAN_FAMILIARITY	400	1	5	2.98	1.299
TRUST_HUMAN_FRIENDLINESS	400	1	5	2.80	1.225

PROBLEM_RESOLUTION_HUMAN	400	1	5	2.95	1.186
TRUST_DIGITAL_EFFICIENCY	400	1	5	3.04	1.068
TRUST_DIGITAL_TRACKING	400	1	5	2.93	1.174
TRUST_DIGITAL_SECURITY	400	1	5	2.93	1.174
SATISFACTION_HUMAN	400	1	5	3.02	1.097
SATISFACTION_DIGITAL	400	1	5	3.04	1.068
TRUST_SATISFACTION_INFLUENCE	400	1	5	2.88	1.652
AGE_EFFECT_ON_DIGITAL	400	1	5	3.13	1.140
HUMAN_PREF_CRITICAL	400	1	5	2.76	1.329
TECH_COMFORT_EFFECT_ON_TRUST	400	1	5	2.86	1.366
Valid N (listwise)	400				

The descriptive statistics from 400 respondents reveal that overall trust and satisfaction with both human-delivered and digital postal services remain around neutral to moderate levels, with means close to 3. Trust in digital efficiency was the highest rated ($M = 3.04$, $SD = 1.068$), slightly above trust in human familiarity ($M = 2.98$, $SD = 1.299$) and human friendliness ($M = 2.80$, $SD = 1.225$). Satisfaction with digital services ($M = 3.04$, $SD = 1.068$) was marginally higher than with human services ($M = 3.02$, $SD = 1.097$). The greatest variability appeared in the influence of trust on satisfaction ($SD = 1.652$). These findings suggest balanced yet cautious evaluations.

5. Discussion

Kidwai and Maqbool (2024) argue that affective trust emerges from social presence, which reduces uncertainty in service delivery. Similarly, Oommen and Mathew (2022) emphasize that customer attachment grows when human agents convey empathy, friendliness, and reliability, aligning with the present result that affective trust drives satisfaction in human contexts.

By contrast, the strong dominance of cognitive trust in digital services reflects the reliance customers place on competence, accuracy, and consistency. Ahmed et al. (2024) suggest that digital trust is grounded in perceptions of reliability rather than emotional comfort. Parameswar and Dhir (2022) add that algorithmic systems, when transparent and efficient, strengthen cognitive trust through consistent performance. This interpretation resonates with the finding that affective trust did not significantly predict satisfaction in digital contexts.

While the positive role of trust is reinforced, the results also point to limitations in digital adoption. The strong aversion among users over 50 reflects patterns noted by Ponnusamy and Ramasamy (2024), who found that older demographics perceive digital platforms as less intuitive and more intimidating. XIANGUANG et al. (2025) extend this view by showing that digital exclusion among seniors stems from both usability barriers and lack of perceived social connection. This aligns with the regression results demonstrating a significant negative relationship between age and comfort with digital services.

5.1 Theoretical Implications

This study is important to trust research because it provides an example of how the importance of affective vs. cognitive trust may vary by service mode. The findings align with an integrated view that activates different types of trust between the human service and the digital service. Human services have the potential to be reassuring in family relations; digital services need increased confidence in the ability and reliability of systems. This view crosses over into the trust research on hybrid embodiments of postal services and underscores the need to look at the two aspects of service delivery, technological and interpersonal, under these circumstances.

5.2 Practical Recommendations

Service mode specific trust strategies should be used in postal organisations.

Human services organisations should prioritise aspects of:

- empathizing and being attentive to listening;
- Personal and friendly writing;
- problem solving skills, which are; and
- Reliable courier interaction.
- Organisations should take the following steps on digital services:
- accurate real-time tracking;
- transparent delivery information;
- Straightforward and user-friendly interfaces;
- Eliminate no spurious errors or recoveries; and
- Security and Privacy measures visible for both users and tenants.
- Simple interfaces, tutorials, assisted digital services and easy access to human support could be beneficial to older customers.

The recommendations reflect the finding that affective trust is higher in the human context, cognitive trust is higher in the digital context.

5.3 Limitations & Future Research

This study is limited by its reliance on self-reported survey data, which may introduce response biases and restrict causal interpretations. The focus on a single national postal context also limits generalizability across cultures with different service expectations. Additionally, the cross-sectional design prevents observing shifts in trust and satisfaction over time. Future research should adopt longitudinal designs to explore evolving digital comfort, particularly among aging populations. Comparative studies across multiple countries could illuminate cultural variations in trust dynamics. Integrating qualitative approaches may further capture nuanced customer perceptions, helping refine theory on trust-satisfaction mechanisms in hybrid service environments.

6. Conclusion

The study provides a comprehensive understanding of how trust influences customer satisfaction in the context of postal services across both digital and human-delivered modes. The results clearly demonstrate that affective trust plays a decisive role in

shaping satisfaction with human interactions, whereas cognitive trust serves as the strongest driver in digital service environments. This distinction underscores the importance of aligning trust-building mechanisms with the nature of the service. Furthermore, the consistent finding that overall trust significantly predicts satisfaction confirms its central role as a determinant of service quality perceptions.

The analysis also highlights the influence of demographic factors, particularly age, on comfort with digital services. Older users reported lower levels of confidence, suggesting that digital adoption is uneven and shaped by generational experiences. The finding that parcel value does not moderate the relationship between trust, service mode, and satisfaction reveals that reliability is equally attributed to both delivery channels, even in sensitive contexts involving high-value items.

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