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A brief overview of approaches to defining social trust

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Introduction

There is no agreement among scholars about the meaning of trust, its main characteristics, and mechanisms of its formation and there is a wide variation in the literature about the theoretical framework of its analysis. In addition, trust can also be considered a multi-disciplinary concept which is studied by economics, sociology, management, political and administrative sciences. Each discipline puts diverse emphases in defining trust and discussing its determinants, which makes the analysis more complicated and difficult to understand. Some researchers try to employ an integrated framework of analysis in their attempts to disaggregate trust and explain its origins. Other researchers suggest that trust exists at different societal levels (micro, meso, and macro), which may explain the diversity of trust definitions.

In early research scholars associated trust and distrust with an individual's expression of confidence in the intentions and motives of others (Deutsch, 1958; Lewicki et al, 1998; Mellinger, 1956; Read, 1962). In contrast, the focus of recent research is on the behavior based on positive expectations of the trustor about a trustee's course of action (Barber, 1983; Hosmer, 1995; Mayer et al., 1995). Such classification is however too limited since it does not distinguish between the possible mechanisms of trust formation or the types of processes upon which trust emerges. It is not clear from this definition whether the intentions or expectations of others are formed on a rational basis or if they are the results of a psychological process.

The literature on the meaning of trust and its forms is quite large and can also be classified based on the theoretical approach underlying the mechanism of trust formation. It is possible to distinguish between the rational choice, institutional, psychological, and reflexive perspectives, which are summarized in the table below. Rational choice mechanisms presuppose the prevalence of reason in trust formation processes which happen within cognitive functions and are based on

an assessment of others' trustworthiness. Psychological mechanisms rely on emotions and reflexes and can mainly be considered affective since trust is formed based on the positive affect for an object of trust. Institutional mechanisms stress the role of formal and informal institutions which were developed within constraints of dominant cultural ideology and history. Finally, reflexive mechanisms are regarded as a leap of faith that is a result of interaction and suspension and is based on the positive perception of trustee's trustworthiness in the future.

Table 1.: Approaches to defining the meaning of social trust

	Trust sources	*Key process of trust formation*	*Main basis for trust*
Rational choice	Reason	Cognitive	Others' trustworthiness
Psychological	Emotions, reflexes or automatic responses	Affective	Positive affect for the object of trust and/or attitude of optimism
Institutional	Formal or/and informal institutions	Culture, history or dominating ideology	Institutional arrangements
Reflexive	Blind trust or leap of faith	Interaction and suspension	Positive perception of a trustee's trustworthiness in the future

A more detailed elaboration of these approaches is provided below.

The rational choice approach

The first approach is based on the idea that trust can be formed mainly from evaluations of others' trustworthiness and defines trust in the frame of the rational choice perspective. The most prominent scholars who use the rational choice approach to explaining the process of trust creation and accumulation are Hardin and Coleman.

Hardin (2001) writes that 'a natural and common account of trust is that certain people are trustworthy and can therefore be trusted'. According to Möllering (2006), these simple observations express three ideas: first, trust is selective- we can only trust certain people. Second, trust is reasonable: we look for good reasons and we assess the trustworthiness of others before trusting them. Third, trust is decisive: we trust by taking a step in a certain direction, and thereby reaching a certain state of expectation while performing corresponding actions and facing the consequences.

The rational choice approach stresses heavily the role of 'reason' in defining trust levels. This framework for trust formation stipulates the fact that the decision whether or not to trust someone is mainly based on cognitive processes which involve assessing other's trustworthiness based on observable characteristics or past behavior. The perceived trustworthiness of others is seen here as the main determinant of trust levels while trust itself is characterized as a function of trustworthiness. The general logic of utility maximization assumes that the more trustworthy other people seem to us, the more trust can be generated.

Hardin's contribution also consists of introducing the concept of encapsulated interest (Hardin, 2006). He forms this definition while trying to address the question about the incentives of the trusted to fulfill trust. By encapsulated interest he means that trustor A can see that trustee B knows that he will only be able to maximize his own interest if he takes A's interests into

account: "I trust you because your interest encapsulates mine, which is to say that you have an interest in fulfilling my trust." In other words, by refusing to trust or by behaving in a way which damages A's interests, B would harm himself. Hardin's concept of encapsulated interest thus refers to self-realization of the benefit by trustee to meet the expectations of others when entering trusting relations. Möllering (2006) explains that when the trustor perceives that the trustee realizes that his own interests are encapsulated with the interests of the trustor, he learns to trust by drawing on relevant past experiences with the trustee or with other people, and by making and continuously updating an estimate of the trustee's trustworthiness.

A conceptualization of trust according to the rational choice tradition is also offered by James Coleman (1990). His central idea is that a trustor's decision can be regarded as a bet: "if the chance of winning, relative to the chance of losing is greater than the amount that would be lost (if he loses) relative to the amount that would be won (if he wins); and if he is rational, he should place it". Coleman thus introduces a probabilistic approach into the process of generating trust. This presupposes that in order to set the process of trust formation into motion, the trustor needs to know the potential gain (G); the potential loss (L) and an estimate of the probability (p) ($0 < p < 1$) that the trustee will be trustworthy. Möllering (2006) concludes that according to Coleman, a purposive actor will place trust in someone else if $p/(1 - p) > L/G$. In other words, the trustor will rationally trust a trustee if he perceives the probability of the trustee's trustworthiness to be high enough to yield a net expected gain.

The main problem with this approach, which was also recognized by Coleman, is how to get the required information about potential gain, loss and estimates of the probability of success. He notes that in most cases p, L and G are known to a varying degree, with p being the most difficult to estimate. A solution is that the assessment of these parameters can be done based on

obtained information. The process of obtaining information is again subordinated to 'reason', which assumes that "the search should continue as long as the cost of an additional increment of information is less than the benefit it is expected to bring."

Rus (2005) adds a new dimension into the rational choice perspective by focusing on the analysis of uncertainty that surrounds any trusting relations. According to him, trust is always associated with uncertainty or risk regarding the behavior of the other party to a transaction. Later, he however makes a clarification that the concepts of uncertainty and risk are not identical and uncertainty should never be operationalized in terms of risk since risk requires information, calculation, assessment, monitoring, management, and governance. "Trust avoids all the steps required for the rational management of a transaction. Actors accept uncertainty in a given transaction and do not manage it directly. Instead, they manage the social relationship that underlies the implicit or explicit contract. When actors base transactions on trust they actually shift governance from a transaction to a relationship by converting transactional uncertainty into rational certainty" (Rus, 2005: 23).

His definition of trust is embedded within the framework of uncertainty and refers to an expectation by an actor that the other party will fulfill its obligations in spite of uncertainty and opportunities for defection and self-serving behavior. The constant presence of uncertainty allows him to conclude that the entire process of trust formation is blind. But Rus (2005) provides a solution to the problem of uncertainty which relaxes its functional confines. He asserts that trust is blind but the choice of partner in trusting relations is highly informed. In tune with Hardin and Coleman, he suggests that the point of departure in building trust with someone is to assess how trustworthy he or she is. The trustworthiness of partners is again determined based on information gathered by trusting parties. He mentions that there are many sources from which the required

information can be obtained: macro-level sources, such as public information provided by institutions, meso-level sources, such as interorganizational networks, and micro-level sources that are defined by personal experience with a given partner.

Haas and Deseran (1981) also define trust as dependent on a perception of trustworthiness. They refer to Blau's definition of trust under which one understands a "belief on the part of one person that another will fulfill his or her obligation and generally pull his or her weight in their relationship to one another" (Haas and Deseran, 1981: 4). The problem of maintaining and creating trust is seen by them as a problem with the presentation of oneself as a trustworthy person. They assume that its resolution is accomplished largely through the use of conventional language: "that is, the establishment of trust requires that there be a vocabulary of typical gestures which refer to typifications of social relationships" (Haas and Deseran, 1981: 5). Such typifications involve the imputation of intentions or orientations to actors standing in certain types of relationships with one another. They recognize that the imputation of intentions to another person is difficult both because it is intrinsically difficult to know another person's intentions and because people often try to conceal their true intentions to convey false information about themselves. Unlike Coleman and Rus, they recognize that gathering information about others is not a way out of this dilemma since one rarely has enough information about the orientations of others to draw firm conclusions about them. But one may rely on the documentary method of interpretation, that is, one takes specific items of behavior as being documents or evidence of a certain orientation. One can hence pervade another of his or her trustworthiness by displaying a willingness to invest a good deal in their relationship with one another or, in other words, "doing investments in expensive gestures of good faith." The authors conclude by observing that the more each is willing to invest, the more trust

the other will be inclined to feel. Haas and Deseran (1981) called the exchange of such tokens of good faith 'symbolic exchange'.

Molm et al. (2000) also relate trust to trustworthiness and analyze the conditions in which trust appears. They distinguish between trust as expectations of benign behavior based on inferences about a partner's personal traits and intentions, and assurance that expectations are based instead on knowledge of an incentive structure that encourages benign behavior. The scholars propose that negotiating exchanges with binding agreements provides assurance, while reciprocal exchanges enable trust. However, the authors notice that whether or not trust actually develops depends on a partner's behavior and the information it conveys about the partner's trustworthiness. In support of these predictions, their results show that reciprocal acts of individual giving produce significantly higher levels of trust than the joint negotiation of binding agreements, even when exchanges of equivalent value, in equivalent structures of power and opportunity, are compared. And, when the risk of reciprocal exchange provides the opportunity to demonstrate their trustworthiness, actors' behaviors - their commitments to one another and the equality or inequality of their exchanges – strongly influence the level of trust they develop.

Doney et al (1998) develop their own view on trust within th rational choice perspective. However, they go further than other authors in explaining the relationship between trust and trustworthiness by emphasizing that expectations about one's trustworthiness constitute only one perspective of understanding trust. According to them, there is a second perspective which encorporates a trustor's willingness to use trusting expectations as a basis for behavioral intentions and behavior. The authors argue that both belief and behavioral intention components must be present for trust to exist. Forming belief is not yet trust since this belief must find materialization into a certain behavior. However, the formation of the belief or expectations about others'

trustworthiness is a crucial point in trust creation process. Assessment of trustworthiness is where the development of the basis for trusting relations starts and these trusting relations begins when the person uses expectations to act accordingly. Therefore, expectations of a target's trustworthiness drive a trustor's behavior, and both are necessary for trust to be present. In this framework, Doney et al. (1998) develop an integrative definition of trust that encompasses each of these diverse perspectives. Accordingly, they conceptualize trust as a willingness to rely on another party and to take actions in circumstances where such action makes one vulnerable to the other party. In their opinion, this definition incorporates the notion of risk as a precondition for trust, and it includes both the belief and behavioral components of trust. They however do not specify how a trustor comes to form trusting expectations and reduce the discussion to mentioning that a trustor may engage in one or more cognitive processes in order to determine whether or not targets are trustworthy.

A rational choice perspective also gives the framework for trust analysis in a study conducted by Khodyakov (2007). He introduces a dynamic perspective in explaining trust by proposing the use of agency theory to grasp all dimensions of trust which would embrace all three temporal properties (the past, present and future) which influence the creation, development and maintenance of trust. By accepting an agentic nature of trust, he claims that the decision to trust another person is made in the present and is affected by the partner's reputation, which represents the past, and by expectations of possible tangible and/or non-material regards, which represent the future. The author proposes the following definition of trust as a process which takes all three temporal dimensions into account: "Trust is a processes of constant imaginative anticipation of the reliability of the other party's actions based on the reputation of the partner and the actor, the evaluation of current circumstances of action, assumptions about the partner's actions and the

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belief in the honesty and morality of the other side." (Khodyakov, 2007; 126). This definition reflects the idea of temporality and accounts for rational and to a limited extent non-calculative or affective dimensions of human behavior. Khodyakov (2007) thus proposes that the choice of whether or not to trust involves all temporal dimensions. A rational decision regarding trust is based here on information about past behavior, which is a good foundation for estimating the trustworthiness of others. Moreover, trustworthiness is also analyzed based on the current observable characteristics of the other party which is completely in line with the rational choice perspective of trust formation. Although he mentions the future as a temporal dimension, it is possible to argue that it is also related to the past and present since expectations of possible tangible and/or non-material regards is usually based on past behavior and present characteristics.

Thus, the rational choice perspective provides a developed framework for analyzing the meaning of trust. There are however several critics that emphasize weakness of this approach. The common weakness is that their understanding of rationality in trust relies heavily on calculative cognition and prediction. There are a lot of criticism to this aspect of trust formation that states that the common problem is usually attributed to the availability of information. Rothstein (2000) for instance demonstrates that the amount of information A needs in each and every moment, when A must decide whether or not to trust B, must be very high. He therefore expresses some doubts that this definition can capture trust between agents as it takes place in the real world. "Do agents really make such complex calculations each and every time they decide whether or not to trust?". Rothstein contests this since the time and resources the agents would need to gather that type and amount of information about B must be too large which would therefore make trust a rare event. But he does not fully deny the plausibility of the idea of using information to assess one's trustworthiness. He admits that agents are able to base their decisions on fragmented information

which is mostly concerned what other agents have done in the past: "they (the agents) are likely to take into account what is known about the moral standards, professional norms and historical record of these other agents". Nevertheless, he sets limits for the ability of generalizing this approach to real circumstances. He mentions that in small groups, this information can be collected from personal knowledge and communication, in large groups however, it becomes difficult.

Rothstein (2000) also emphasizes that the calculative nature of trust is absent in the case of the contract since it is simply impossible to predict the complexity of the environment and to foresee all possible contingencies. Moreover, the rational choice definition of trust does not allow for the variation of trust across nations. He stresses that countries with a low culture of trust are suitable for the rationalistic definition, while societies with a high culture of trust usually employ factors other than rationalistic calculations.

Criticism of the rationalist perspective of trust formation can be found in studies conducted by Murphy (2006). He argues that the rational choice approach does not sufficiently address the contingent, reflexive, affective, and ideological forces that influence collaborative activities or the inevitable power differentials shaping network configurations and the prospects of trust. The role of emotions in generating trusting behavior is however well developed in the psychological approach.

The psychological approach

The main idea of the psychological approach consists in emphasizing the role of emotions in generating trust. This approach goes beyond the common 'rational choice' understanding and asserts that trust succeeds where rational prediction alone would fail. According to David Lewis

and Andrew Weigert (1985) trust in everyday life is a mix of feelings and rational thinking. Accordingly, trust should be conceptualized as having cognitive, emotional, and behavioral dimensions which are merged into a unitary social experience. Cognitive processes discriminate between persons and institutions that are trustworthy, distrusted, and unknown. In this sense, "we cognitively choose whom we will trust in which respect and under which circumstances and we base our choice on what we take to be a good reason, constituting evidence of trustworthiness" (Lewis and Weigert, 1985: 970). But trust goes beyond peer rationality and is additionally based on emotions which allow for a leap beyond the expectations that reason and experience alone would warrant – they simply form a platform from which the leap is made. Therefore, trust successfully combines rational thinking with emotions. The emotional component of trust rests on the strong positive affect for the object of trust and is analytically distinct from rational reasoning about why the trustee will be trustworthy. Emotional trust refers mainly to the extent to which a trustor is willing to be open to the trustee and does not fear emotional harm from the trustee. The authors however do not discuss the determinants that shape trustor's emotional attitudes. Can it be considered an attribute of the trustor that his optimism for instance encourages him to step over the expectations of trustworthiness and rely only on his or her emotions in developing or maintaining trusting relations. Or is it a characteristic of the trustee that may elicit positive emotions from the trustor. Furthermore, it remains implicit whether the emotional component of trust always coexists with the cognitive component or they may determine trust levels independently of each other.

This question is successfully analyzed in a study conducted by Karen Jones (1996), who assigns to emotions a leading role in trust formation process. In line with Lewis and Weigert (1985), she argues that trusting is composed of two elements: one cognitive and one affective or

emotional. Roughly, "to trust someone is to have an attitude of optimism about her goodwill and to have the confident expectations that, when the need arises, the one trusted will be directly and favorably moved by the thought that you are counting on her" (Jones, 1996: 5-6). This means that in order trust to appear, A's attitude toward B should predominantly be characterized by optimism about B's goodwill. But along with optimism, A must have confident expectations that B will be directly and favorably moved by the thought that A is counting on her. The former hence forms the emotional dimension of trusting relations while the latter clearly belongs to the rational or cognitive dimension. Her analysis however specifies that even the required cognitive component which is expressed through expectations is not independent from emotions since expectations are visibly grounded in the attitude of optimism. One can thus form expectations about others' behavior not only from others' characteristic, but exclusively from his or her own optimism. If one is optimistic about others' goodwill, one usually expects others to react favorably to counting on them. In this way, she reduces the development of trust to emotions whereas the attitude of optimism becomes a central component of analysis.

Nooteboom (2006) further develops the psychological approach by trying to explain why emotions become a part of the game in trusting relations. The author recognizes that trust does have psychological causes that impel feelings without reasoning and rationality. These psychological causes include emotions and may entail reflexes or automatic responses. He suggests that rational reasons alone, which allow for inferences on the basis of perceived behavior and someone's trustworthiness, are unable to develop trust. And this is due to the complexity of the real circumstances with characterized by uncertainty and bounded rationality. They both limit an assessment of someone's trustworthiness on the basis of observed or reported behavior. Emotions become a solution to imperfect information and uncertainty. According to social

psychology, they are mediated by mental heuristics, in the perception and attribution of motives and competences of people, which are to some extent emotion-laden. "Using such heuristics, people infer on the basis of 'relational signals' whether people are in a mental frame conducive or detrimental to trustworthiness". Admittedly, rational reasons and emotional causes go well together in the context of trust. Emotions thus complement reason and are entitled to fill the gap created by the lack of information in trust formation process.

Therefore, the emotional component is central to the psychological approach which discusses the role of psychological causes in generating trusting relations. However, it should be noted that this perspective is to some extent complementary to the rational choice one. Emotions cannot fully substitute reasonable thinking and the analysis of trustworthiness. Some degree of complimentarily certainly exists between reason and emotions but a full substitution of one by the other is hardly possible. Even if one acts based only on his or her emotions, one cannot disregard the past experience with a certain person, for instance. If history of their relations is not a story of success and the trustee repeatedly failed to fulfill his commitments, it is difficult to believe that A will want to continue trusting B. Moreover, the level of optimism is to some extent based on the past experience. If one discovers that taking risk and hence trusting without fully relying on others' trustworthiness results in successful completion of all obligations by the trustee, one becomes more optimistic and increases the role of emotions in taking decisions whether or not to start trusting relations with others.

But one should also take into account that individuals operate in a certain context that may either encourage or discourage trust accumulation among individuals. The contextual variables are discussed in the next approach which can be called institutional.

The institutional approach to trust definition

Besides the rational and emotional arguments, there is a point of view that can be called institutional. Its mainly emphasizes the role of formal and informal institutions in developing and maintaining trust among individuals. The analytical framework of the institutional approach is based on the idea that interpersonal trust can be viewed as the contingent result of particular institutional arrangements. Levels of trust are hence dependent on the type and quality of institutions which presupposes that confidence is merely an effect of institutional arrangements prevailing in the given society.

Farell (2005), for instance, tries to explain how the nature of institutional arrangements may predefine trust formation. He makes a clear distinction between formal and informal institutions and suggests that they are likely to be associated with quite different outcomes in terms of trust relations among individuals. He argues that formal institutions involve written rules that are typically enforced by a third party such as the state; informal institutions involve unwritten rules that are typically enforced through bilateral relationships within a given community of actors and work through reputation penalties.

By comparing formal and informal institutions, Farell (2005) elaborates on the differences in their effects on the form of commitments and the range of involved actors. The source of divergence between them stems from the way in which the institutions manage individual's relations in foreseen and unexpected circumstances. Farell (2005) explains that formal institutions such as laws are relatively specific, and they must thus induce clear ex-ante expectations about actors' likely strategies under circumstances that are foreseen and addressed by the institutions. At the same time, they are likely to provide weak guidance when anticipated circumstances arise. In

contrast, informal institutions are diffuse, unwritten understandings; although they may provide less precise ex-ante expectations about actors' strategies, they are more easily adapted to previous unforeseen contingences.

Farell (2005) goes on to assert that institution-induced expectations can serve as an important anchoring point for trusting relationships insofar as they provide a technology that actors can employ to make credible commitments to each other. But trust cannot be reduced to mere expectations supported by institutions since it is impossible to foreseen all possible circumstances in real life. This allows one to infer that in order trust to flourish there must be a successful combinations of both formal and informal institutions. Existence of only one type of institutions may restrict the accumulation of trust since formal and informal institutions have different consequences for expectations and thus for trust.

Farell (2005) rightly asserts that formal institutions may help actors engage in tightly defined transactions with a wide variety of other actors who are not part of the same community, as long as the latter actors are subject to the appropriate institutions and the same third party enforcer. But the relationship between actors is confined to the predefined range of issues. Informal institutions, in contrast, may allow for relationships that involve wider – and ex-ante more diffuse-set of issues. But in the absence of an effective system of regulation of transactions among actors, these trust relations are only possible with members of the same community, which usually encompasses a smaller set of actors. In other words, appropriate formal institutions will allow actor X to engage in relations with a wide range of other actors Y over a predefined set of matters Z. Appropriate informal institutions will allow X to engage in relations with a narrower range of other actors Y but with regard to a broader and more diffuse set of matters Z.

Nooteboom (2006) provides an explanation for the nature of the impact of informal and formal institutions on the process of trust emergence. He defines trust as the expectations that a partner will not engage in opportunistic behavior, for whatever reasons including control of his conduct. Control of another party's conduct through management of a sanction system is what formal institutions do. This means that trust is more likely to emerge when a legal mechanism of the regulation of interpersonal relations is effectively created and enforced, which provides contextual frameworks within which an individual's behavior is shaped. The trustee is more likely to fulfill his or her obligations when effective institutions exist since in the case of non-compliance with obligations, the trustee will be punished. Legal coercion becomes a macro level mechanism which supports and enhances trust formation by structuring incentives for avoiding an opportunistic behavior. But, Nooteboom (2006) does not limit the impact of institutions to normative aspects and reminds that trusting may be based on socially inculcated values, norms, and customs which can be regarded as informal institutions. The author however does not give any precise description of the way in which these may condition trust development.

This shortcoming is solved in a study of Rothstein (2000), who offers a theory of collective memories. Rothstein (2000) argues that it is the culture of the society that decides whether or not the individuals trust others and formal institutions. Or, in other words, trust levels are given by the culture, the dominant ideology, or history. It is a part of American political culture to hate the government, while Scandinavians, for example, put enormous trust in their political system and gladly pay half of their income in taxes. This indicates that it is important for trust to have developed informal institutions that are formed in the course of history of the society and in the specific framework of its culture. However, he links these informal institutions to the quality of formal institutional structures by assuming the attitudes towards the foundations of trusting

relations embedded within informal institutions are shaped by the quality of formal institutions that regulate the interpersonal relations. Rothstein (2000) correctly points out that it is not however today's formal institutions as such that people evaluate, but their historically established reputation with regard to fairness and efficiency which assembles into the collective memory about the actual operation of institutions. Rothstein (2000) also admits that collective memory should not be regarded as something given or unable to change, but it can be deliberately created by strategic political entrepreneurs.

Murphy's anaylsis (2006) suggests that the institutional perspective does not discharge other views on trust emergemce process but can be used to complement the existing theories on trust. He proposes a three-level analytical framework to explain the process of trust formation among which there is an explicit reference to formal and informal institutions. According to him, there is a micro-level or subjective scale at which trust-building practices are influenced by an individual's disposition or general willingness to trust, his or her perceived power or control of the situation, calculations of the risk and uncertainties related to the extension of trust and his or her assessment of the rewards associated with, or interests encapsulated through, the actions derived from the establishment of trust. The meso or intersubjective scale is constituted by the personal front and the setting. The personal front is constructed through the performance or embodiment of speech acts, expressions, gestures, emotional energies and social cues or significant symbols. The setting relates to the physical locations and spaces within which or across which the interaction occurs and the props, appearances, materials, and technologies that can mediate these exchanges. Finally, Murphy (2006) specifies the macro level or scale. Here, the role of wider institutions, structural conditions, circumstances, and hierarchies are accounted for, and which include the laws, norms, and rules for conducting business, the value system embodied in religious beliefs or

political ideologies, and the sanctioning institutions that can help individuals respond to opportunistic behavior. The third level thus explicitly refers to the formal and informal institutions which structure social relationships, on the one hand, and create incentives for non-opportunistic behavior on the other.

The institutional perspective of trust formation thus provides some framework for explaining how trust development and maintenance happens. To some extent, its logic is however limited since it first does not explain how trust appears in societies with poor formal institutions. East European countries have long being characterized by corrupt, poor, and ineffective formal institutions which are rarely enacted in practice, but they still have rather high levels of trust. Second, the institutional theory which covers both formal and informal institutions cannot explain how the shift from low trusting to high trusting societies happens since both forms of institutions (especially informal) are quite stable and sustainable in time. These speculations point out that the institutional perspective on trust formation cannot be taken as a leading approach to explaining the emergence of trust. Nonetheless, it cannot be ignored since individuals operate within certain institutional contexts that shape their incentive and opportunity structure.

The reflexive approach to trust definition

Finally, there is another approach to explain trust which can be called reflexive. It refers to the fact that trust can be thought of as an outcome of a process of interaction and is usually based on reflexivity (Möllering, 2006). The main idea of this approach is that trustors cannot just select the right conditions and then be passive and wait for trust to emerge; they have to actively work

on trust emergence. This new, unexplored concept stands for the reflexivity of trust as an on-going process that is as much influenced by knowledgeable actors as it exerts impacts on them.

In the frame of trust as reflexivity, Möllering (2006) discusses blind trust. The main point of his argument is that actors are able to learn that it can be rewarding if they behave as if people can be trusted even in unpromising situations. This learning process enables a trust-building process to take place. Möllering (2006), while analyzing a great amount of research, draws the conclusion that common to all research is the fact that actors do not need to trust each other fully from the beginning of a relationship, because they may engage experimentally in a kind of as-if trust which may gradually produce genuine trust. While such a process may simply emerge, the more interesting possibility is that actors will actively produce mutual experiences with the aim of testing whether a trust relationship is feasible, but without being able to know in advance the associated benefits and risks. He refers to Cook's study of trust (2005), which found that trust can be built through risk taking. It follows again that an essential feature of trust and its development must be an actor's ability to 'just do it' and overcome, at least momentarily, the irreducible uncertainty and vulnerability involved in social exchanges. Trust is a matter of reflexivity that often needs to develop gradually in a process which, once they get started, may be partly self-reinforcing but requires active agency too.

This point is discussed more often under the heading of trust as a leap of faith. Möllering (2006) analyzses the meaning of this 'leap of faith' as the essential feature of trust. He argues that the image of a leap of faith is a very fortunate one since it connotes agency without suggesting perfect control of uncertainty. He prefers to speak of suspension as the process that enables actors to deal with irreducible uncertainty and vulnerability. Suspension is according to him an essential element of trust, since trust as the state of positive expectations of others can only be reached when

reason, routine, and reflexivity are combined with suspension. Without suspension, trust cannot occur. The trust weal, introduced by him, implies a feed-back mechanism, suggesting that when trust is reached, this will have an effect on the trust bases, too. In other words, learning takes place.

Möllering (2006) suggests three ways of coming to terms with suspension. First, he returns to the idea that trust implies an 'as –if attitude'. He shows that as-if is a rather common expression in the literature on trust, which is however generally taken far too lightly. Second, the term 'bracketing' is used, which expresses a kind of temporary blending out. He argues that perhaps uncertainty and vulnerability are bracketed in the formation of trust. Third, he regards trust as matter of willpower and, more specifically, faith. He argues that an important aspect of trust processes presented before was that the development of trust depends on getting the process started somehow, after which there is a chance that it will be self-reinforcing. In this regard, faith would not only be instrumental in getting the process started, but is itself a prime example of a self-fulfilling attitude.

Jones (1996) criticizes this approach of as-if trust. She contests its fundamental assumption that by trusting and displaying our trust we will be able to elicit trustworthy behavior from others. When we do this, she continues, our hope is that by trusting we will be able to bring about the very conditions that justify our trust. It might be thought that we do not need to inquire whether attempts at this sort of bootstrapping can be justified, for we need never actually trust on the basis of forward-looking considerations – all we need to do is act as if we are trusting. But she further puts under doubt the hope that acting as if you are trusting will have the same results as acting on the basis of genuine trust, cultivated in the hope of bringing about trustworthiness. Acting as if you are trusting and genuine trusting could have the same result only if one assumes that there is no perceptible difference between the behavior that would be produced from trust and the behavior

that would be produced from acting as if you trust someone. She concludes that it is precisely the frequency of contacts between those who trust and those who would elicit trustworthiness that makes it implausible to suppose that merely acting as if you are trusting could, on each of many separate occasions, result in behavior indistinguishable from the behavior of one who genuinely trusts.

A leap of faith as the process of trust formation is also criticized by Tillmar and Lindkvist (2007) who analyze the grounds for the emergence of trust. They emphasize that trust does not appear out of nowhere: there must be some starting point. The authors do however recognize the possibility of cooperation between people when established and reliable societal institutions are largely lacking and a generally low culture of trust prevails. Their case study in Tanzania suggests that in the absence of an adequate institutional framework, people tend to focus on imaginatively creating good reasons for trust by drawing on any available social or material circumstances in their context. More specifically, in such conditions people try to minimize the necessary leap and focus instead on identifying secure reasons for trust. It is seen for instance as advantageous if people have a house or children. Apparently, it is a way of benefiting from a natural hostage situation, which would serve to reduce the possibility and the incentives of a collaborator absconding.

Thus, the literature on trust is quite numerous, which reflects the diversity of disciplines studying trust-related issues and the wide range of approaches applied to analyze trust relations. It is difficult to pick up from a given range of definitions the one which would perfectly fit our analysis. One can say that all of them provide an interesting and fruitful insight into the process of trust formation. If combined, these theories offer a complete understanding about the basis and

conditions in which trust can be developed and maintained. By putting together all the four approaches, one can visualize their interrelations in a way presented in the figure below.
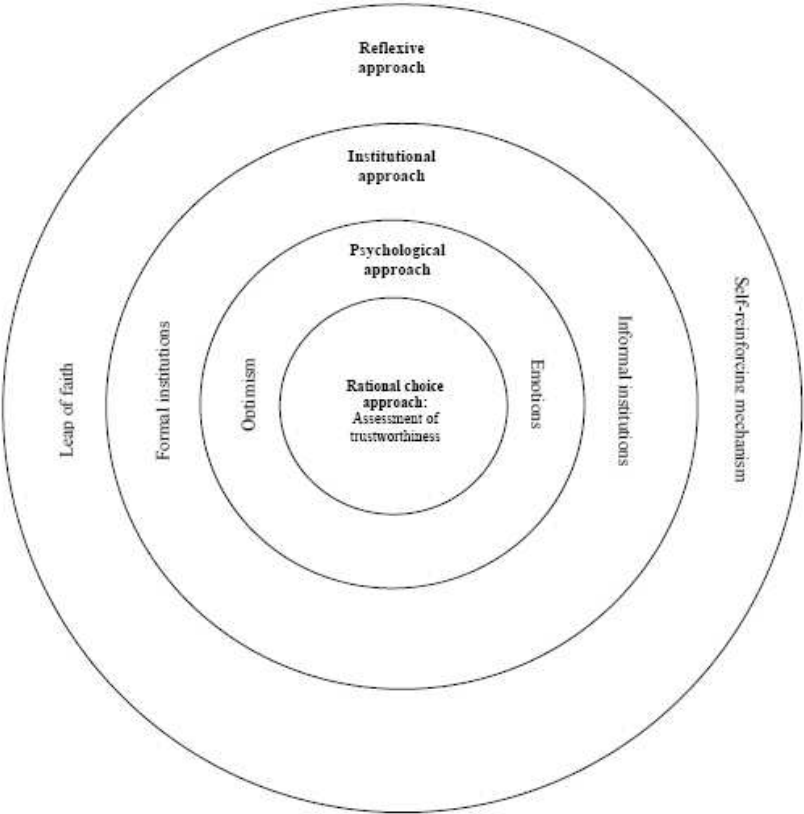

Figure 1.: Theories of trust emergence: an integrative approach

An integrative framework allows for trust to have cognitive, emotional, institutional and reflexive components. The point of departure for building trust is the assessment of the trustee's trustworthiness which is based on a cognitive process and permits to discriminate between persons who are trustworthy, distrusted, and unknown. Trust therefore has a rational basis. We may not calculate risk and probabilities, but we do make decisions regarding whom to trust and with what we entrust them. This mechanism also has certain limits, set by the ability to know and understand others well enough to predict his or her behavior.

Reason is not the only foundation for trust formation. Definition of trust also accounts for affective determinants or psychological causes that impel feelings without reasoning and rational reasons. Psychological causes include emotions and may entail reflexes or automatic responses. Emotions contribute to us trusting others to take our interests into account, even in situations in which we are unable to recognize and evaluate the potentially negative courses of action on their part. Optimism plays a key role in regulating trusting relations, allowing for trust to be developed where cognitive process alone would fail.

In addition, individuals operate in a certain context that can be either favorable or detrimental for trust. Institutions within which the regulation of interpersonal relations is embedded may act as a mechanism which enforces the compliance with the obligations by influencing actors' incentive structure. The formal institutions act as a third-party enforcer of agreements and enable to up-grade trust to higher levels.

Finally, the principle of reflexivity assumes that once trust emerges in interpersonal relations, it becomes easy to repeatedly trust not only the same person, but also to generalize trust to other (previously unknown) actors. Trusting thus has a self-reinforcing mechanism which once started, tends to be easily repeated.

Definition of trust in surveys

In spite of the diversity of trust definitions, it is difficult to choose which one is most suitable for the purpose of research. The main explanation is that we base our research on the survey data where traditional questions of trust were asked: 'would you say that most people can be trusted or you cannot be too careful in dealing with people'. And the most striking feature of the survey work, as Hardin (2006) emphasizes is the fact that surveys on trust, especially

interpersonal trust, left the notion of trust completely untheorized. The latter happens due to the fact that it is the respondents, not the social scientists, who implicitly define trust since it is up to them to interpret the traditional question on trust while their responses are defined through the prism of their own understanding.

Most of the survey research on trust implicitly assumes that the notion of trust has a commonly understood meaning. It therefore does not test for different conceptions or theories of trust. By analyzing the question of trust, Hardin (2006) comes to the conclusions that surveys overtly ask for judgments of the trustworthiness of others. Nevertheless, he also finds several problems with the trust question. The main one is that the question does not differentiate varied conceptions of trust and it does not address or acknowledge the relational character of actual trust. It does not differentiate between varied categories of people whom one would be more or less likely to trust, and it does not differentiate different objects of trust ranging from reciprocating minor favors to fulfilling major, very costly promises. He underlines that such a question generally asks about trusting everyone or most people, implicitly with respect to anything at all: "In the formula A trusts B with respect to X, both B and X in the survey instruments often implicitly roam over the ranges of everyone and everything", Hardin (2006) continues. This contradicts common sense since no sane person trusts equally with respect to any and every level of risk.

Similar arguments are provided by Glaeser et al (2000). On the basis of the experiment, the authors show that standard survey questions about trust do not appear to measure trust. However, they do measure trustworthiness, which is one ingredient of social capital. Moreover, they emphasize that this standard survey question is too vague and difficult to interpret while variation in responses might arise for numerous reasons: differences in beliefs about the trustworthiness of a common set of people, differences in interpretation of who comprises 'most people', differences

in interpretation of what it means to be able to trust someone; or differences in the ability to elicit trustworthy behavior from other people.

Miller and Mitamura (2003) emphasize the ambiguity of the traditional question about trust. They assert that this question does not ask respondents to choose between trust and distrust but rather between trust (measured through trustworthiness) and caution. Miller and Mitamura (2003) specify that trust and caution are not opposites and caution does not necessarily imply distrust. Certainly, it is possible for a person to believe that most people can be trusted, and at the same time believe that it is prudent to be cautious.

Miller and Mitamura (2003) explain this distinction between caution and distrust by separating the question into two components. 'Would you say most people can be trusted?' is asked as an assessment of other people's trustworthiness. It does not relate "the respondent's behavior, but rather seeks a general appraisal of other people's behavior" (Miller and Mitamura, 2003: 63). The second half of the question, however, asks people whether they believe that 'you can't be too careful.' According to Miller and Mitamura (2003), this refers to one's own behavioral preferences rather than that of others. In doing so, it taps the respondent's willingness to be vulnerable. In other words, it asks for a self-evaluation regarding the respondent's degree of comfort in taking risks. Consequently, it is possible for a risk-averse person to feel that people in general are trustworthy, but still be inclined to be careful in dealing with others. Thus, how one answers the traditional question on trust will depend on two factors: an assessment of other people's trustworthiness and an assessment of one's willingness to take risk. According to Miller and Mitamura (2003), this distinction has profound implications, because it could undermine a number of past studies. For example, studies that have used this question to suggest that social trust has recently declined in the United States may instead be witnessing an increase in caution

The critics are justified since the traditional question of trust is too indefinite and vague. Furthermore, this question is rather impersonal since the trustee is not specified and is not defined, but rather created in the imagination of the trustor. This entails several consequences for the definition of trust which can be interesting for the analysis.

First, the mechanism of trust formation, which presupposes that trust is based on how trustworthy a trustee is, is blocked in the survey questions of trust. The absence of a trustee or, to be more precise an unclear specification of the trustee in the relationship, does not allow for defining how trustworthy he or she is at building upon this assessment a certain level of trust. The interaction between trustors and trustees does not really take place, but is rather imaginative for the trustor. This imaginative nature of trusting relations has its own consequences for the trust evaluation. We argue that it is the general propensity to trust others which matters in defining the response to the trust question. And this propensity to trust should be regarded as a function of the past experience of respondents in trusting relations. In particular, it matters what kind of outcomes the previous relations had. If most promises were held for the trustor and the past trusting relations yielded positive outcomes, the trustor tends to be more trusting and willing to positively and optimistically evaluate future deals involving trust. In the opposite case, when past experiences are limited to meeting dishonest people with trusting relations yielding more negative outcomes, the individual tends to show less trust in general. Past experience thus contributes to the routinization of the conduct of the respondent, which defines the future behavior with respect to whether or not to trust 'other people'.

Second, the traditional question of trust presupposes the prevalence of respondents' characteristics over a trustee's characteristics in the process of trust formation. Trust formation includes the choice of partner, which is based on his or her history and/or observable characteristics

and is not completely spontaneous. Rus (2005), for instance, asserts that the choice of trustee is not blind but highly informed. This can also be supported by the fact that numerous studies point out the role of reputation and past records of a potential trustee in trust building processes. In addition to that or in the absence of reputation or access to information about past records, we try to assess how trustworthy an individual is based on his or her observable characteristics. This mechanism cannot work in the impersonal process of trust formation which is imitated by the traditional question of trust, since it becomes difficult to evaluate trustees in the circumstances in which they are referred to as 'most people'. In such circumstances, personal characteristics of the trustor which predefine the respondent's potential to trust obtain a superior role. While trying to reply to a question about trust, the respondent thus does not take into account how trustworthy others can be, but rather assesses his or her personal potential to trust others in general.

Third, the traditional question on trust is surrounded with more uncertainty than trusting relations taking place in real life. Uncertainty entails more risk and hence the decision to trust will depend on the extent to which the individual is willing to become vulnerable to the actions of others. It is possible to assume then that the level of desire to show vulnerability is a function of the general level of risk aversion which the respondent possesses. Highly risk averse people are afraid to enter trusting relations since they prefer to avoid risk wherever possible. They are therefore more likely to give negative answers to the trust question. People who can easily take on risk may be less afraid to be vulnerable to the actions of others and hence give positive answers to the trust question. Risk aversion thus places constrains for trust levels and defines the general attitude of an individual towards trusting relations.

Fourth, a full understanding of interpersonal trust is not possible without understanding the systemic context in which such personal trust develops. The respondents evaluate his or her

level of trust while taking into account how safe the environment in which the trustor operates is. In the countries, where the legal system's range of laws and sanctioning mechanisms functions effectively, the trustor will be more prone to trust. This happens since the respondent realizes, that in the case the trustee does not act honestly, this trustee will be punished by the state. The state is hence regarded as a protector that guards a trustor's interests and helps individuals respond to opportunistic behavior. The system of laws functions as a protecting element, which boosts the average level of trust in society. Therefore, in countries with an effective legal system, the respondents will be more willing to trust 'other people,' while countries where the interests of the trustor are less protected by the state will see respondents being more cautious and less trusting in general.

Fifth, the individual level of trust depends on the average level of trust in society which can be viewed as a public good and as such it affects individual behavior. The value system embodied in religious beliefs or political ideologies- form the necessary preconditions for a society to be less trusting or highly trusting. The reasoning applied here assumes that trustworthiness may be based on socially inculcated values, norms, and customs or identification in a relationship. In societies with a prevalence of trusting attitudes, people usually have positive expectations about others' conduct and hence they respond positively to trust questions. In less trusting societies, people have mostly negative expectations about others and thus tend to give negative answers to the traditional trust question.

The most proper definition reflected by the traditional question on trust can thus be defined as follows: *trust is a willingness to act honestly towards other people, routinized through the past experiences of a respondent and embedded within the constraints of his or her general propensity to trust as well as risk aversion, which are formed in specific formal and informal institutions*

prevailing in society. This definition reflects all six remarks drawn from the analysis of trust building processes that are imaginative in nature.

Conclusion

The main objective of this paper was to analyze the concept of social trust and the mechanisms of its formation. A systematization of the recent literature on the notion of trust is provided and is accompanied by a discussion of their drawbacks. The discussion concludes with a proposition to use a new classification for the literature on the meaning of trust which is derived based on four mechanisms: rational choice, psychological, institutional, and reflexive. The rational choice mechanism presupposes the prevalence of reason in trust formation processes that is based on an assessment of others' trustworthiness. The psychological mechanism relies on emotions and reflexes and can be considered affective since trust is formed based on a positive affect for the object of trust. The institutional mechanism stresses the role of formal and informal institutions that are developed within the constraints of a dominant cultural ideology and history. Finally, the reflexive mechanism is regarded as a leap of faith resulting from interaction and suspension and is based on the positive perception of a trustee's trustworthiness in the future.

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