



Subjective Norms, Dispositional Trust, and Initial Trust Development

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Abstract

A model based on the generally accepted concept of the development of initial trust is tested. Subjective norms are included in the model in addition to dispositional trust and perceptions of the other's behavior. The findings show that dispositional trust is not influential on the development of an initial level of trust and an explanation grounded in the literature is offered. Subjective norms are influential however as soon as perceptions of the other's behavior are available subjective norms' effect becomes insignificant. Perception of the other's behavior is the only significant influence on trust after a period of interaction between the participants. The findings are discussed and future research directions are offered.

Subjective Norms, Dispositional Trust, and Initial Trust Development

Trust is currently in the forefront of organizational research (Butler, 1995, 1999; Currall & Judge, 1995; Donohue & Roberto, 1996; Kramer & Tyler, 1996; Lewicki & Stevenson, 1997). This is because it is generally believed that trust makes it easier to take risks and it results in collaborative efforts that lead to more optimal organizational outcomes (Lewicki & Hiam, 1999). Also, effective teamwork requires that people work together for mutual benefit (Guzzo & Shea, 1992), and in order to be successful at resolving organizational problems individuals and groups need to collaborate and cooperate (Webb, 1996), both of which require trust.

A representative, though not exhaustive, sample of previously developed theory regarding the development of trust in a variety of settings may be found in: Butler (1995), Deutsch (1958, 1962), Fells (1993), Jones and George (1998), Lewicki & Stevenson (1997), Loomis (1959), Meyerson, Weick, and Kramer (1996), Whitener, Brodt, Korsgaard, and Werner (1998), Zand (1972), and Zuker (1986). While this work provides a rich theoretical basis for understanding the mechanisms of trust development, none of it, save Butler (1995) and Loomis (1959), actually tests the theory empirically.

Loomis (1959) is a laboratory study examining the effect of communication on the development of trust. However, the subjects neither saw each other nor had any communication other than notes handed back and forth during a series of iterations of a Prisoner's Dilemma game. This study, while a useful contribution to our understanding of trust development at the time, ignores the need for a subjective assessment of the other person in order for trust to develop initially (Fells, 1993; Kee & Knox, 1970). This is important because it has been shown that initial impressions have an effect on trust (Quigley-Fernandez, Malkes, & Tedeschi, 1985) so it is essential to test any theory of trust development in an environment that provides opportunities for face-to-face interaction. Butler (1995) tested whether the behavior of negotiators was related to their opponent's initial level of trust, but did not examine how the initial level of trust was determined. McAllister (1995) has been widely cited for identifying antecedents of affect and



cognition based trust. However, despite the rich development of theoretical literature, none of the research has empirically tested the development of initial levels of trust. The purpose of this paper is to develop and test a theory of the development of initial trust.

Model Development and Hypotheses

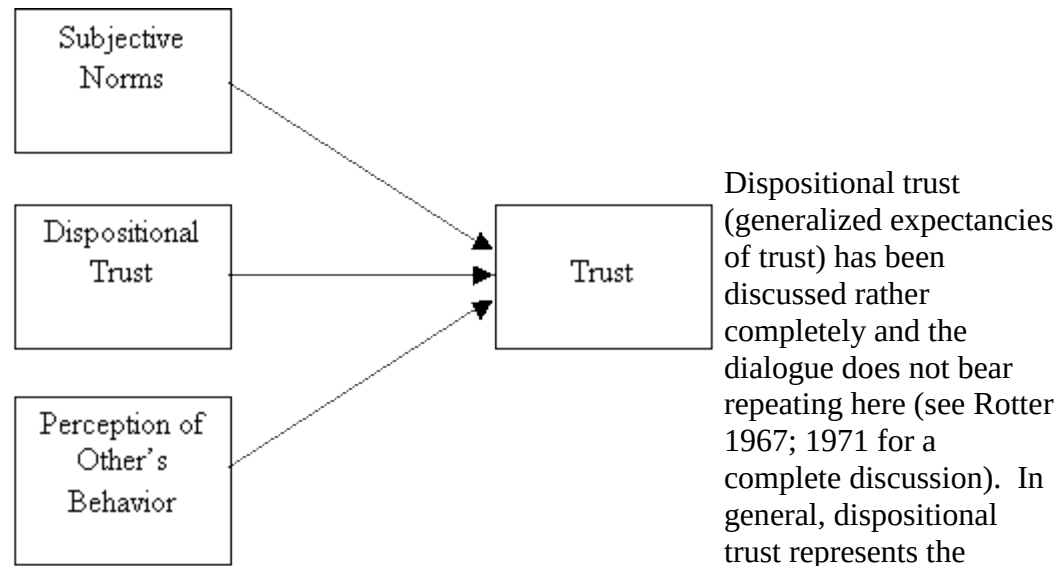
For the purposes of this paper trust is defined as: “confident positive expectations regarding another’s conduct” (Lewicki, McAllister, & Bies, 1998: 439) and is conceptualized as an attitude. An attitude is a person’s evaluation of a specific entity (Ajzen & Fishbein, 1980; Kim & Hunter, 1993). A person’s attitude toward a person, place, or thing can be affected by personality traits, life experiences, environment or context, and characteristics of the attitude object (McGuire, 1985). According to Whitener and others, “Trust can be viewed as an attitude held by one individual – the trustor – toward another – the trustee. This attitude is derived from the trustor’s perceptions, beliefs, and attributions about the trustee, based upon his or her observations of the trustee’s behavior” (Whitener, et. al., 1998: 513). Other researchers explicitly recognize trust as an attitude (Currall & Judge, 1995; Read, 1962; Robinson, 1996). Others have studied “trust beliefs” or “trust expectations” involving evaluations of another’s trustworthiness (Butler, 1999; O’Reilly & Roberts, 1974; Thomas, 1992) implicitly recognizing the attitudinal nature of trust.

For trust to develop it must have a beginning and this has been discussed by a number of researchers. In Lewicki and Stevenson's (1997) paper an assumed model of the development of trust found in the literature is discussed. The general consensus is that development of trust is influenced by the individual’s chronic disposition towards trust, situation parameters, and history of the relationship.

A chronic disposition towards trust may also be called dispositional trust as discussed by Rotter (1967; 1971). Situation parameters may be represented by subjective norms (Fishbein & Ajzen, 1975). History of the relationship may be represented by the trustee’s behavior in previous interactions since this will likely have the greatest effect on what the trustor will be disposed to do in the next interaction. Justification for the use of these constructs follows.



Figure 1



trustor's beliefs regarding political cynicism, interpersonal exploitation, hypocrisy, and reliable role performance. Dispositional trust is believed to have an influence on the trustor's interpretation of the behavior of others and the cues the trustor attends to in situations involving trust (see Rotter, 1971 and Zand, 1972 for a more complete discussion).

While it has been popular in the literature to link dispositional trust to attitudinal trust as an antecedent, this relationship has not yet been empirically tested. Consistent with the theory developed in the literature thus far, dispositional trust will be tested as an antecedent to attitudinal trust. However, contrary to extant theory, it is not expected that any support for such a relationship will be found. Reviewing Rotter (1967) reveals why this is so. His original work involved measuring differences in generalized expectancies of trust between people. This generalized expectancy, or dispositional trust as it has come to be called, is operational when a decision to trust or not to trust is made in the absence of direct evidence as to whether another is or is not trustworthy (see Rotter, 1967: p. 651). Direct evidence of another's trustworthiness will come in the form of a first impression (Fells, 1993) or observable behavior and it will supplant the trustor's generalized expectancy rendering it moot as a direct influence on attitudinal trust.

Further, there is considerable evidence that the decision to trust occurs in an instant. Fells (1993) asserts that a trustor will make a subjective assessment of the trustee's trustworthiness and then take appropriate action. Deutsch (1958) said that it is advantageous to suspend belief that the other has suspicious motives and Luhmann (1980) posits that there is a strong incentive to begin with trust. Jones and George (1998) said that, unless obvious value incongruence is evident, actors will suspend beliefs that the other is not trustworthy and behave as if the other has similar values and can be trusted. Thus it appears that, in general, actors will give the other the benefit of the doubt and begin a relationship trusting the other to some degree. This has been empirically supported by Berg, Dickhaut, and McCabe (1995), Butler (1995), and Kramer (1994) who all found high levels of initial trust in their research.



A resolution to this contradiction in the literature needs to be developed. So in an attempt to do so, the prevailing view will be tested. Thus:

Hypothesis 1: Dispositional trust will be positively related to the development of an initial level of trust.

Situation parameters may also be conceptualized as subjective norms (Fishbein & Ajzen, 1975) or the perceived social pressure to engage in a given behavior. They are a function of beliefs about whether significant others think the individual should engage in the behavior and the person's motivation to comply with the significant others. Further, they are specific to the situation and the behavior in question. With the exception of Doney, Cannon, and Mullen (1998), who recognized the role of norms in a model of national culture and the development of trust, subjective norms have been noticeably absent from discussions of trust.

It is likely that subjective norms of cooperation will exert influence on the development of trust. As discussed above, cooperation is essential to the development of trust and the very concept of subjective norms includes the influence of what significant others think appropriate behavior in a given situational context might be. It is reasonable to assume that this influence will extend to what a person perceives to be an appropriate attitude in a particular situation also, given the established relationship between attitude, intention and action (Ajzen & Fishbein, 1980).

Hypothesis 2: Subjective norms of cooperation will have a positive relationship to the development of an initial level of trust.

The third influence on the development of trust is perception of the behavior of the other person. After the trustor has observed the trustee's behavior as a result of some interaction, there will be direct evidence as to whether the trustee should or should not be trusted. So, after a single trial, there will be firsthand information regarding the trustworthiness of the trustee. Therefore, reliance on subjective norms will diminish and perception of the trustee's behavior will become the dominant influence on the further development of trust. Thus:

Hypothesis 3: Once the trustor has direct experience with the trustee, the trustor's perception of the trustee's behavior will become the dominant influence on the development of trust.

Hypothesis 4: Once direct experience with the trustee is available subjective norms will diminish in influence in the development of trust.

Method

One hundred seventy-six individuals from courses in management and sociology at a large northwestern university volunteered to participate in the simulation. Extra-credit in an amount equal to about 1.5 percent of the total possible points for a given course was provided for participation. Females represented 51.7 percent of the participants.



Procedures

Prior to arriving at the laboratory, participants in the study completed a survey measuring dispositional trust. Upon arrival, participants were randomly assigned to dyads.

Participants were introduced and had a brief period to form an initial impression of each other. Participants then completed measures of attitudinal trust and subjective norms.

The exercise consisted of a business simulation developed by Kelley (1966) involving the sale of three commodities in a business environment. Participants were randomly assigned roles as a buyer or a seller. The buyer's role involved acting as a representative of a regional chain of department stores. The buyer's job was to buy televisions, typewriters, and vacuum cleaners from the seller so that, upon resale, the buyer's company would make a profit. The seller's role involved acting as a representative of a wholesale distributor of electric appliances. The seller's job was to sell the three appliances to the buyer so that the seller's company would make a profit. Copies of complete instructions to the buyer and seller are available upon request. Because the focus in this study is on trust and behavior, and because time pressure may foster aggressive, non-cooperative behavior (e.g., Carnevale & Conlon, 1987), an official time limit was not imposed on this exercise. The majority of the exercises were completed in 30 minutes. They ranged from 20 minutes to nearly 45 minutes. At the conclusion of the exercise, partner's behavior and attitudinal trust were measured.

Scale Development and Measures

In developing the scales used below, principal axis factoring with squared multiple correlations as communality estimates was used to fit the common factor model to the data. The number of factors was chosen based on differences among eigenvalues and examination of scree plots. In all cases, the analyses suggested unidimensional solutions, so rotating factors was not an issue. In selecting items, the decision rule was to keep items that had factor loadings of .40 or more. Finally, scale scores were created by summing across items within a factor. Responses to all scales were given on a five-point scale ranging from "strongly disagree" to "strongly agree."

Dispositional Trust. Dispositional trust was measured using Rotter's (1967) Interpersonal Trust Scale. Items in the scale address political cynicism, for example, "This country has a dark future unless we can attract better people into politics," interpersonal exploitation, for example, "In dealing with strangers one is better off to be cautious until they have provided evidence that they are trustworthy," societal hypocrisy, for example, "Hypocrisy is on the increase in our society," and reliable role performance, for example, "Parents can usually be relied upon to keep their promises". Twelve of the 25 scale items are reverse coded. A high score indicates a high level of dispositional trust.

Attitudinal Trust. The trustor's attitudinal trust toward the trustee was measured using a modified version of the eight-item scale developed by Larzelere and Huston (1980). Past research has demonstrated that the scale is unidimensional, reliable, relatively free from response biases, pertinent to dyadic relationships in business contexts, and taps cognitive and affective aspects of trust (Kumar, Scheer, & Steenkamp, 1995; Larzelere & Huston, 1980; Martin,



Anderson, Burant, & Weber, 1997; Morgan & Hunt, 1994; Zak, Gold, Ryckman, & Lenney, 1998). Examples of items are (1) I feel that I can trust my partner completely, (2) My partner is perfectly honest and truthful with me, and (3) My partner treats me fairly and justly.

Subjective Norms. A five-item measure of subjective norms regarding cooperation was developed using the guidelines provided by Ajzen and Fishbein (1980) and Ajzen and Madden (1986). Examples of items are (1) Most people who are important to me think that reciprocating another's attempt to communicate is good, (2) Most people who are important to me think threats are an effective way to influence others (reverse-scored), and (3) Most people who are important to me think that winning is the only important thing (reverse-scored). Responses were scored such that higher scores represented higher levels of a norm to cooperate.

Partner's Behavior. An eight-item scale to measure cooperative behavior was also developed. In order to reduce concerns for method variance and self-serving biases, partners' ratings of cooperation were used rather than self report. Further, it was believed that partner assessments were especially relevant because these assessments are most likely to influence the assessor's reactions. Examples of items are (1) My partner was cooperative, (2) My partner offered information that was useful to me, and (3) My partner was willing to seek mutually beneficial solutions.



Results

Table 1 reports the descriptive statistics for all variables.

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Table 1
Descriptive Statistics and Correlations^a

Variables	Means	s.d.	1	2	3	4	5
1. Gender	.52						
2. Dispositional Trust	80.96	8.49	.132	(.69)			
3. Attitudinal Trust 1	22.11	5.88	-.177	.072	(.89)		
4. Attitudinal Trust 2	19.60	6.07	-.015	-.030	.542	(.86)	
5. Subjective Norms	23.03	4.37	-.362	.147	.261	.089	(.66)
6. Partner's Behavior	23.42	6.46	.018	-.042	.354	.730	.132 (.85)

^a N=176. Correlations with absolute values greater than .170 are significant at $p < .05$. Correlations with absolute values greater than .260 are significant at $p < .01$. Gender was coded 0 = female, 1 = male. Numbers in parentheses are Cronbach's alpha coefficients. Trust 1 is measured before the exercise. Trust 2 is measured after the exercise.

Hypothesis 1

Dispositional trust was not significantly related to either measure of attitudinal trust ($r = .072$, n.s. and $r = -.030$, n.s. respectively). This provides no support for hypothesis 1.

Hypothesis 2

Subjective norms are correlated with the first measure of attitudinal trust ($r = .261$, $p < .01$) and are not significantly correlated to the second measure of attitudinal trust ($r = .089$, n.s.). To further examine the effect of subjective norms on attitudinal trust gender, dispositional trust, and subjective norms were regressed on attitudinal trust. The results show that subjective norms



have a significant effect after controlling for gender and dispositional trust ($\beta = .215, p < .001$). This provides support for hypothesis 2.

Table 2
Results of regression analyses: Attitudinal Trust 1

Variables	BSE	β	t	
Gender	-.212	.160	-.106	-1.33
Dispositional Trust	.054	.076	.055	.73
Subjective Norms	.215	.080	.215	2.67*

$R^2 = .079, p < .001, * p < .01$

Hypothesis 3

Hypothesis 3 predicted that once the trustor has experience with the trustee, then perception of the trustee's behavior will become the dominant influence on the development of trust. Perception of the partner's behavior was correlated to the second measure of trust ($r = .730, p < .01$). Subjective norms were correlated ($r = .089, n.s.$). Regressing gender, dispositional trust, subjective norms, and partner's behavior on attitudinal trust shows that only partner's behavior had a significant effect ($\beta = -.037, n.s., \beta = .009, n.s., \beta = -.022, n.s., \beta = .734, p = < .001$ for the measures respectively). This supports hypothesis 3.

Table 3
Results of regression analyses: Attitudinal Trust 2

Variables	B	SE	β	t
Gender	-.074	.114	-.037	-.65
Dispositional Trust	.089	.054	.009	.17
Subjective Norms	-.022	.058	-.022	-.385



Partner's Behavior	.734	.053	.734	13.86**
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$R^2 = .534$, $p < .001$, ** $p < .001$

Hypothesis 4

Subjective norms were influential in determining the initial level of trust as described above. They were correlated to the second measure ($r = .089$, *n.s.*) demonstrating that they diminished in influence on the development of trust once direct experience with the other person was available. This supports hypothesis 4.

Discussion

From the results, it appears that the effect of dispositional trust on the development of trust may be overstated in previously developed theory. As Rotter (1967) explained, direct evidence of another's trustworthiness renders the influence of dispositional trust moot. It appears that this evidence may be gathered as soon as the trustor sees the trustee and forms an initial impression. This is in line with what Fells (1993) found and is consistent with Deutsch (1958), Luhmann (1980), and Jones and George (1998).

So then, what is the role of dispositional trust? The theories regarding its effect to date have assumed that it has a direct effect. However, based on the findings above, this may not be the case. Perhaps the effect of dispositional trust is indirect. Zand (1972) observes that low trusters are more likely to be more vigilant with regard to another's actions that may be considered suspicious. This may color how the trustor interprets the trustee's actions if they can be seen as having ulterior motives. More research needs to be done to determine what the role of dispositional trust is and how it influences the development of trust since it appears that it does not have a direct effect even after a brief period of contact with another person.

Previous researchers have overlooked subjective norms as a potential influence on trust development. So, finding that subjective norms have an effect on the development of trust represents a significant contribution to the understanding of how trust develops. Its effect seems to be rather temporary influencing only the initial level of trust and then becoming insignificant as soon as direct experience is available. That subjective norms is an influence on trust attitudes is not surprising given the wealth of research demonstrating the relationship of subjective norms to intention, attitude, and behavior as found in the literature about the theory of reasoned action (Canary & Siebold, 1984; Fishbein & Ajzen, 1975). This represents a significant advance in the understanding of the development of trust and further research to explore the relationship of subjective norms to the development of trust should prove to be informative.

That perception of the other's behavior would be the only significant influence on trust after the exercise was unexpected. With only one trial it would be logical to assume that subjective norms would remain influential to some degree. It was predicted that subjective norms would diminish in influence from the initial measure of trust to the second. However it was odd to find



that they would become insignificant by the second measure. It is not clear whether this finding is generalizable to other situations or if the conditions of this study promoted the rapid drop in the effect of subjective norms. Future research should explore the relationship of subjective norms to the development of trust over several trials and in different situations to further develop the understanding of their role and influence on trust. While this initial test set the stage for future research, it is unlikely that the influence of subjective norms on the development of trust is fully explained by these results. Finally, it is clear that the trustor's perception of the trustee's behavior is a major influence on the development of trust. Future research should explore what the drivers are that influence perceptions of another's behavior.

Limitations of the current study include use of college students as participants (which could constrain generalizability to other groups), use of a lab setting (which could limit generalizability to work settings), and non-experimental procedures (which could limit inferences of causality). On the positive side: (1) the bulk of participants were upper-level business students (56% of which were employed at the time of the study), (2) the task involved in the lab setting (buying and selling commodities) was selected because of its relevance to real-world work contexts, and (3) allowing trust and its consequences to unfold naturally (i.e., rather than trying to manipulate these variables experimentally) increases the pertinence and generalizability of this study's results.



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