

THE MEANINGS OF TRUST

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ABSTRACT:

What does the word 'trust' mean? Scholars continue to express concern regarding their collective lack of consensus about trust's meaning. Conceptual confusion on trust makes comparing one trust study to another problematic. To facilitate cumulative trust research, the authors propose two kinds of trust typologies: (a) a classification system for types of trust, and (b) definitions of six related trust types that form a model. Some of the model's implications for management are also outlined.

THE MEANINGS OF TRUST

“...trust is a term with many meanings.” (Williamson, 1993: 453)

“Trust is itself a term for a clustering of perceptions.” (White, 1992: 174)

Scholars and practitioners widely acknowledge trust's importance. Trust makes cooperative endeavors happen (e.g., Arrow, 1974; Deutsch, 1973; Gambetta, 1988). Trust is a key to positive interpersonal relationships in various settings (e.g., Fox, 1974; Lewis & Weigert, 1985a) because it is central to how we interact with others (e.g., Berscheid, 1994; Golembiewski & McConkie, 1975). Trust becomes even more central and critical during periods of uncertainty due to organizational crisis (Mishra, 1996; Webb, 1996; Weick & Roberts, 1993). In the organizational "restructuring" crisis of the 1990s, trust has emerged as a central strategic asset for organizations (e.g., Mayer, Davis & Schoorman, 1995; Mishra, 1996). Trust is a central component in effective working relationships (Gabarro, 1978). Practitioners acknowledge the importance of trust as much as do scholars (e.g., Bartlett & Ghoshal, 1995; Covey, 1989; Peters, 1992). For example, a book on partnering recently quoted one representative business person as saying, "...there are a lot of issues in partnering,...but trust is truly the key. Everything else has to be based on it. Without trust, there is no basis for partnering. It's the bottom line..." (Rackham, Friedman & Ruff, 1996: 75).

Because trust is considered so vital, it has been studied extensively in many social science research disciplines (e.g., Golembiewski & McConkie, 1975; Kramer & Tyler, 1996). Scientific study should, over time, lead to some level of consensus on a topic (Kuhn, 1962). But while agreement is rising concerning the positive effects of trust (e.g., Kramer & Tyler, 1996), little consensus has formed on what trust means (Kee & Knox, 1970; Taylor, 1989; Yamagishi & Yamagishi, 1994). Rather, significantly diverse definitions of trust continue to be used in the interdisciplinary research literature, ranging from a personality trait (e.g., Rotter, 1980) to a structural phenomenon (Shapiro, 1987a). Such conceptual diversity is primarily driven by empirical studies that typically define trust in specific, narrow ways. We believe that research has too often proceeded without the help of solid, *a priori* conceptualization. Hence, Wrightsman (1991: 411) commented: "...the general concept of trust deserves much more theoretical analysis. Measurement has advanced more rapidly than conceptual clarification..."

To continue to make progress in a scientific field, researchers need to be able to summarize clearly the state of that progress. This is difficult to do for trust research because of the widely divergent ways in which trust has been defined. “Efforts to measure trust...are so variegated that the results of any two or more studies are not necessarily comparable.” (Golembiewski & McConkie, 1975: 132) For example, for researchers to accumulate evidence (e.g., through meta-theoretical techniques) that trust leads to cooperation, researchers would have to compare apples (e.g., personality-based trust) to oranges (e.g., structural trust). One can tell at a glance that these two trust types are not the same construct. Hence, results of these divergent types of studies cannot be summed. In order for researchers to make sense of the empirical and theoretical literature on trust, ways of categorizing and relating each type of empirical and theoretical trust construct are needed. In this way, trust research can move forward appropriately, and its progress can more easily be judged. Gaining agreement on specific definitions of trust types should also make a discussion of the antecedents and consequents of trust more meaningful and specific.

Schwab (1980) argued that many organizational researchers have overemphasized covariation between constructs (substantive research) and underemphasized construct validation. While these are both important endeavors, we found in the trust literature that both empirical construct validation and substantive research have been overemphasized while integrative conceptualization has been underemphasized (Kee & Knox, 1970; Lewicki & Bunker, 1995; Taylor, 1989; Williamson, 1993). Effective conceptualization is critical to the success of construct validation and substantive research (Kaplan, 1964; Schwab, 1980). Schwab (1980) endorsed James and Jones’s (1974) assessment that adequately defining the conceptual meaning boundaries of a construct should take priority over construct measurement and construct validation. Without clear conceptual definitions, the overall nomological network will still be fraught with puzzling gaps and overlaps.

Schwab (1980: 6) outlined a related challenge: “constructs are of interest only if they are connected to other constructs.” Wrightsman applied Schwab’s challenge to scholarly work on trust: “...research is needed on the relationships among the several recent measures of trust.” (1991: 411) Defining and differentiating several types of trust is only effective if these types can be shown to relate to each other in meaningful ways. Building such a model is this paper’s primary objective.

To be most valuable, we believe a conceptualization of trust constructs should be cross-disciplinary in nature. By creating a cross-disciplinary set of trust concepts, work by researchers in one field could be compared to work in other fields. In this way, researchers will make cumulative progress on trust. However, this approach is not without its potential liabilities. Van de Ven & Ferry (1980) applied cross-disciplinary concepts to their organizational assessment framework. In so doing, they found that the potential danger of this strategy lies in “using concepts incorrectly because they were abstracted from their parent disciplines...[O]ne may lose sight of the paradigm origin or base [and develop] an eclectic conceptual model that is without ‘roots.’” (1980: 376) To guard against these problems, they defined their concepts “as clearly as possible,” grounded them in the originating literature, and evaluated their framework for “logical validity and consistency” (1980: 376).

Van de Ven & Ferry (1980: 376) also pointed out the high payoff to researchers when such an endeavor is successful: “The value in taking these risks lies in the potential for conceptual advances that are present when concepts from different paradigm origins are juxtaposed to create a new paradigm.” To the extent that this paper’s trust typology is useful for the management discipline, its usefulness will largely be due to its cross-disciplinary nature. A cross-disciplinary approach produces a richer, better-balanced model, which is especially important for representing complex organizational phenomena. The resulting theory is likely to be more useful for organizational practice, since “Nothing is quite so practical as a good theory” (Van de Ven, 1989: 486).

Our argument proceeds as follows. Although definitional diversity can lead to confusion, we do not assert that diversity of trust definitions is completely wrong or improper. Rather, we argue that trust is *appropriately* difficult to define narrowly. This paper analyzes both research literature and common language trust meanings to understand why trust definitions are so difficult to specify. We will show that trust refers to a relatively broad set of constructs, both in terms of the trust research literature and in terms of everyday uses of the term. We will argue that narrow definitions of trust do not accurately depict the concept’s rich set of meanings. Hence, we suggest that trust should be characterized as a set of inter-related constructs.

To begin to address the issue of divergent trust definitions, this paper creates two kinds of conceptual typologies: typology type (a)—a *classification system* for types or kinds of trust, and typology type (b)—a *set of six*

related types of trust constructs resulting from the analysis of the classification system (Tiryakian, 1968). By *classification system*, we mean a sensible method of differentiating one conceptual type from another. In the subsequent section, we propose a literature-based classification system [typology type (a)] for trust constructs to better understand the definitional problem. By a *set of related types* of a concept, we mean a group of constructs that are conceptually distinguishable, but which relate to each other in specified ways. In the paper's last main section, guided by the classification system, we define six related types of trust and briefly relate them to each other [typology type (b)]. We argue that these six definitions:

- (a) correspond closely to the meanings found in everyday usage of the word trust;
- (b) are literature-grounded, in that they reflect the more common and important types of trust in our trust research-based classification system; and,
- (c) provide a manageable, cohesive way to understand and research trust.

We argue that understanding the meanings of trust in both everyday and scientific usage is important to creating a better definition of trust for scientific purposes.

The paper adds value in three ways. First, it develops a way to classify the different types of trust, improving our ability to evaluate effectively the trust literature. Second, by synthesizing existing meanings of trust, it provides a set of trust constructs that captures the conceptual meanings of the most frequently used definitions of trust. Third, the trust model presents newly configured relationships between trust constructs that will generate considerable additional research. The paper also draws implications for research and management.

CONCEPTUAL CONFUSION--PROBLEM AND SUGGESTION

Problem: Divergent Narrow Conceptual Definitions

In 1967, Giffin said that trust "has been viewed as a somewhat mystical and intangible factor, probably defying careful definition" (1967: 104). Twenty-two years later, Taylor (1989: 85) found that if one examined, in a library, the available research on trust, "a bewildering array of meanings and connotations for trust would be provided." Researchers are still far from a consensus on what trust means. In fact, they remark that trust definitions have become a "confusing potpourri," (Shapiro, 1987a: 625), a "conceptual confusion" (Lewis & Weigert, 1985a: 975),

even a “conceptual morass” (Barber, 1983: 1; Carnevale & Wechsler, 1992: 473). Trust is described as an “elusive” concept (Gambetta, 1988: ix; Yamagishi & Yamagishi, 1994: 130).

After reviewing the trust literature, we conclude that these statements are not exaggerations. Table 1 summarizes the divergent ways in which trust has been defined in sixty research articles or books. Eighteen of the sources come from the management¹/communication, nineteen come from sociology/economics/political science, and twenty-three from psychology or social psychology. This range of literature was chosen to reflect the breadth of major research efforts about trust. A particular work on the list was selected either because it is cited by others in the literature, or because it represents a unique view about the definition of trust. Note in Table 1 that we have deferred until later the important recent work of several researchers (Bromiley & Cummings, 1995; Dobing, 1993; Mayer, Davis & Schoorman, 1995; McAllister, 1995; Mishra, 1996). Many other useful and important articles on trust were excluded from Table 1 either because they adopted someone else’s definition of trust instead of creating their own, or because they never explicitly stated what trust means (e.g., Boyle & Bonacich, 1970; Conviser, 1983; Granovetter, 1985; Kramer, 1994; Lewicki & Bunker, 1995; Ouchi, 1981; Shapiro, Sheppard & Cheraskin, 1992).

Insert Table 1 about here

The horizontal axis in Table 1 lists categories of construct types. The three major categories are Impersonal/Structural, Dispositional, and Personal/Interpersonal. *Impersonal/Structural* means that trust is founded upon social or institutional structures in the situation, not on the person, or personal attributes, of the trusted parties (Lewis & Weigert, 1985b). Further, Impersonal/Structural refers to those definitions of trust that differentiate it from being a property (e.g., personality trait) or state (e.g., belief) of a person or persons. Rather, it is an institutional property, either in terms of the natural (Garfinkel, 1967) or social/organizational (Shapiro, 1987a) situation. For example, Garfinkel (1967) said trust is a function of the constancy of such natural phenomena as the law of gravity. Shapiro (1987a) referred to trust as a function of the assurances provided by such social structures as banking regulations. By *Dispositional*, we mean that trust is based in the personality attributes of the trusting party. That is,

the trustor has a general tendency to trust others across situations (Rotter, 1967, 1971), or has a general faith in human nature (Rosenberg, 1957; Wrightsman, 1991). For example, Erikson described dispositional trust as “a sense of basic trust, which is a pervasive attitude toward oneself and the world,” an “essential trustfulness of others as well as a fundamental sense of one’s own trustworthiness” (Erikson, 1968: 96). By *Personal*, we mean that one person trusts another specific person, persons, or thing(s) in the specific situation. That is, the trusting entity is one person, and trust is directed to another party or parties. By *Interpersonal*, we mean that two or more people (or groups) trust each other in the specific situation. That is, the trusting entity involves at least two persons or groups.

Our categories of trust constructs implicitly include the situation (Johnson-George & Swap, 1982). The situation is implicitly included because Dispositional means cross-situational, while Personal/Interpersonal and Impersonal/Structural are, by definition, situation-specific (see category definitions above). Since trust is often defined as a verb, the direct object of the verb trust also seems important to include in our categories. While Table 1 does not explicitly contain the object of trust, the implicit object of Personal or Interpersonal trust is likely to be a person (e.g., to trust a specific *person*), while in the Impersonal/Structural category, trust is more likely to refer to an institutional structure (e.g., to trust that the judicial system will uphold contract law). The research literature generally uses people as the object of Dispositional trust (e.g., to generally trust other *people*).

Table 1 reveals several things about the trust literature. First, trust is most often defined in terms of expectancies or beliefs. Expectancies reflect the future orientation of trust. Beliefs reflect the critical role that perceptions about the other party play in trust. Second, a large number of definitions refer to trust as a behavior. Third, many definitions include affective, or cognitive/affective, aspects. These definitions of trust typically include a phrase about feelings of security about, or confidence in, the trusted party (e.g., Rempel, Holmes & Zanna, 1985: 97 discuss “emotional security”). Finally, consider the breadth of coverage of the types of definitions. If this were a test of consensus on trust definitions, then researchers would receive a very low consensus rating. By reading across the rows, we found that thirty-six of the sixty articles or books (sixty percent) define trust in more than one conceptual category. Hence, most of these individual researchers feel trust has more than one meaning. On average, these researchers used 1.9 categories. This provides additional evidence of the breadth of the trust concept.

But trust definitions diverge not only based on the type of construct, as Table 1 shows, but also diverge with respect to the perceived attributes of the trusted party. Table 2 shows the attribute dimension of trust conceptualizations. Thirty of the sixty articles or books in Table 1 state that trust refers to a perceived attribute, or set of attributes, of the person trusted. These sources generally define trust in terms of beliefs or expectations about the other person (e.g., P believes O is competent; P expects O to act benevolently). These definitions have proliferated into a large number of attributes that we clustered into sixteen groupings. To cluster the attributes, we took each instance and compared it with all the existing attribute categories, asking the question, “which category is this an instance of?” If the instance fit an existing category, we placed it in that category. If it did not fit any existing category, we created a new category. The notes at the end of Table 2 explain which definitions are grouped into the categories shown. Some researchers mention only one attribute (e.g., Husted, 1990), while others list as many as six or seven (Blakeney, 1986; Giffin, 1967). On average, they list 2.7 attributes. Certain attributes are mentioned more frequently than others, such as benevolence/caring/concern (14), competence (10), goodwill/good intentions (10), and honesty (7). In spite of these four categories comprising just over half of the eighty entries, Table 2 shows a rather divergent set of attributes of the person trusted. This diversity is often due to the specific context being studied. For example, Giffin (1967) addressed trust in speech communication. Hence, appearance-related attributes like dynamism and personal attraction were more important to Giffin’s research than were benevolence or honesty of the person trusted. On the other hand, Gaines (1980) studied relationships between subordinates and superiors. Here, the superior’s benevolence was the key to the subordinate’s trust. When Table 2 is considered along with Table 1, a complete view of the diversity of trust definitions can be seen. Not only do trust definitions vary significantly in terms of type of construct (Table 1), but they also vary in terms of the attributes of the person trusted--the belief or expectancy referent (Table 2).

Insert Table 2 about here

We believe that Table 2's conceptual propagation has occurred for a reason: what is important to trust varies from situation to situation. Therefore, in order to instill trust in the other person, the attributes the trusted person must possess differ from relationship to relationship and from situation to situation. For example, a client trusts her physician to diagnose and treat her malady properly. This means that the client believes the doctor desires to help and is capable of helping. But the patient doesn't typically care whether the doctor's help is motivated by a desire to make money or by the goodness of her heart (benevolence). The patient simply needs the doctor to be competent, so the illness will be properly diagnosed or effectively treated. Therefore, in this situation, the doctor's competence is vital, while her benevolence is not as important. By contrast, in the parent/child relationship, the child is more likely to be concerned with benevolence, since the child depends on the parent to supply the child's needs. However, the need for a given attribute will vary from situation to situation. In fact, benevolence is important in a physician/patient relationship when interpretive treatment choices arise, in which the physician has a monetary incentive to prefer one treatment over another—perhaps at the patient's expense. When a child is failing in mathematics, the parent's mathematical competence may be as important to the child as the parent's benevolence. Since different situations require different attributes of the other person, some proliferation of these attributes is natural and proper as researchers look across a range of situations in which to apply trust.

Overall, trust has been defined by researchers in many different ways, a condition called homonymy. Homonymy means that one label encompasses more than one construct (Smith, 1990). The severity of homonymy in trust definitions is such that Lewicki & Bunker (1995) compared it to the story of the six blind men and an elephant. Each man perceived the elephant ("trust") to be something different (e.g., a rope, a wall, a tree), because of the narrow portion of the elephant which they blindly felt (e.g., the tail, the side, the leg, respectively). They each thought the elephant was what they felt because they were unable to see the big picture of what an entire elephant is like. Based on Tables 1 and 2, the story of the blind man and the elephant exaggerates the state of research on trust. Many trust researchers have recognized and examined more than one type of trust. Still, individual researchers have conceptualized trust in relatively narrow ways, given the breadth of meanings trust displays across researchers. On

the whole, researchers have tended “to deal with two or a few variables at a time” (Golembiewski & McConkie, 1975: 149).

In addition, the definitions of trust in the literature tend to reflect the paradigms of the particular academic discipline of the researcher (Lewicki & Bunker, 1995; Lewis & Weigert, 1985b). For example, while sociologists tend to see trust as structural in nature (e.g., Garfinkel, 1967; Lewis & Weigert, 1985b; Shapiro, 1987a), some psychologists have viewed trust as a personal attribute (e.g., Erikson, 1968; Rotter, 1967). Social psychologists are more likely to view trust as an interpersonal phenomenon (e.g., Deutsch, 1973; Holmes, 1991). Economists are more inclined to view trust as a rational choice mechanism (see Williamson, 1993).

Not all studies have approached trust in a narrow way. Some researchers have analyzed more than one or two of the dimensions of trust. Examples include: Barber (1983), Butler (1991), Lewis & Weigert (1985a,b), Luhmann (1991), and Zucker (1986). Note that, with the exception of Butler (1991), these pieces were theoretical in nature. In empirical work, researchers have a norm to include only the particular portion of a theory they are testing (Sutton & Staw, 1995). Much of the trust research has been empirical—in which each study measures a particular aspect of trust. Hence, many studies provide narrow definitions of trust. Yet researchers increasingly agree that trust is a multi-dimensional concept (Corazzini, 1977; Golembiewski & McConkie, 1975; White, 1992; Williamson, 1993; Wrightsman, 1991).

To research something multi-dimensional effectively, one must first understand all its dimensions. Otherwise, one study may unintentionally overlap another. Similarly, research gaps may go undiscovered. Worse still, one study's results may contradict another's with little hope of reconciliation. The same problem has been experienced in other domains. For example, Berscheid & Meyers (1996) quoted Rubin about the lack of progress caused by confusion regarding the concept of love:

...the science of love is still in its infancy...One sign of this immaturity is the fact that the investigators represented in this volume share so little of a common vocabulary....Many of the contributors to this volume have developed their own taxonomies of love. Each categorizing scheme differs from the next, and there are no ready translation rules from one chapter's formulation to another's. Just as partners with different views of love may find themselves talking past each other....I suspect that some of the contributors to this volume may find it difficult to

relate to others' perspectives...Love researchers might do well to move toward a more common conceptual vocabulary. (Rubin, 1988: ix)

This raises the question asked two decades ago by Golembiewski & McConkie (1975): If one researcher defines trust differently from another researcher, how can the theoretical formulations and the empirical results of researchers build on each other? The work on trust will not be convincingly cumulative unless researchers can compare the results of one study with the results of another study. This will not occur unless scholars understand the range of trust's conceptual meanings and then purposely conduct research in a specific portion of the conceptual range.

Suggestion for Individual Researchers: Carefully Broaden One's Theoretical Conceptualization of Trust

In the aggregate (Tables 1 and 2), trust definitions have become too broad (Golembiewski & McConkie, 1975). On the other hand, individual studies tend to define trust too narrowly. In fact, in a given study, the definition of trust is typically very narrow compared to the aggregate diversity of definitions (Kee & Knox, 1970; see Tables 1 and 2).

The issue of divergent trust definitions is similar to the problem of having many diverse theories explaining the same dependent variable. The latter problem was addressed by Andrew Van de Ven, editor of the 1989 *Academy of Management Review* special issue on theory building. Van de Ven (1989: 487) warned that when theories on a topic widely diverge, the advocates "for each theory engage in activities to make their theory better by increasing its internal consistency, often at the expense of limiting its scope...[S]uch impeccable micro logic is creating macro nonsense!" We found evidence that this is happening in terms of definitions in the trust literature--via interdisciplinary conflict. For example, Lewis and Weigert (1985b) depicted the differences in trust definitions used by psychologists and sociologists in incommensurable terms. That is, these trust definitions cannot be compared to each other because, as Lewis and Weigert said, they have different bases in psychology and sociology. Lewis and Weigert did not allow the possibility that trust could be an individual characteristic. To counter such tendencies, Van de Ven recommended that scholars should "deal with the tensions, debates, and forced choices between overly

narrow competing theories" by using these "inconsistencies and contradictions between theories...to develop better and more encompassing theories." (1989: 488) Similarly, Luhmann (1991: 3) warned against devaluing the "traditional range of meaning" of the word trust. This counsel suggests that individual researchers should broaden their conceptual views of what trust is.

Note that broadening is not the proper advice for the overall body of trust researchers. Tables 1 and 2 show more than enough divergence in total. In fact, the suggestion we have for the trust literature as a whole is to try to *narrow* its view of what trust is. That is, we suggest that the need exists to *narrow the collective perspective* on trust conceptualizations at the same time as researchers *broaden their individual perspective* on trust conceptualizations. Given the breadth reflected in Tables 1 and 2, it is possible that what some researchers call trust really belongs in a different conceptual category. Mayer, Davis and Schoorman (1995) support this idea when they note that researchers have sometimes confused trust with its antecedents and consequents.

This suggestion frames what the rest of this paper will do. The current divergence of narrow trust definitions should motivate individual researchers to broaden--and thus improve--the theoretical basis of their study of trust. Overall, researchers need to build consensus toward a manageable number of the most meaningful types of trust. If several types of trust really exist, what are they, and how do they fit together? We propose that the primary challenge is twofold: (a) to understand the nature of the various types of trust; (b) to synthesize and define a broad, but parsimonious and cohesive, set of useful trust types. The resulting model of trust constructs should improve trust theory and facilitate cumulative empirical research. The next section will address (a) by attempting to expand understanding of the meanings of trust through use of a classification system--a type (a) trust typology. The last section will address (b) by defining and then briefly relating six types of trust--a type (b) typology.

COMMON AND SCIENTIFIC MEANINGS OF TRUST

Common Usages of the Word Trust

Tables 1 and 2 demonstrated that social scientists have used widely diverging meanings of the term trust. Later, we show that trust also has numerous and diverse meanings in everyday use as well. An analysis of common

usages of the word trust supports the suggestion to broaden trust conceptualizations. Studying a single narrow type of trust does not adequately capture the breadth of meaning assigned to the word trust in everyday usage.

Social scientists like Harold H. Kelley (1992) and trust researchers in particular (e.g., Barber, 1983; Bromiley & Cummings, 1995; Strickland, Cafferty, Allen, Klecka & Silver, 1968), have noted the importance of relating scientific terms to their everyday usage counterparts. This endeavor is especially important for building good conceptual theory. In social psychology, Berscheid & Meyers (1996) gave as an example, “The extraordinary theoretical fruits that Heider’s (1958) systematic mining of ‘common-sense psychology’ produced for social psychology.” As an example from the trust literature, Gabarro (1978: 295) purposely “ignored” literature definitions of trust and “probed...for the person’s own conceptions of trust.” Gabarro’s study yielded a large number of useful trust dimensions (see Table 2). Deutsch (1973) and Coleman (1990) each built trust theory after exploring four examples of everyday trust situations. To improve his own trust conceptualization, Fox (1974) compared dictionary definitions of trust with those of Zand (1972) and Deutsch (e.g., 1973), and noted that the scientific definitions were similar to those in the dictionary.

To be effective, scientists should conduct dialectical analysis between scientific and common use concepts. They should start with common use terms (such as trust). Writing to members of his discipline, Kelley (1992) called these “common-sense psychology” terms. Then, per Kelley, scientists should try “to extract from [common-sense psychology] the essence of everyday terms that lend themselves to [scientific psychology] uses.” (Kelley, 1992: 11) Finally, the terms used in scientific models should be compared back to common terms to see how well they approximate the meaning, and range of meaning, the everyday terms connote (Sagasti & Mitroff, 1973). In the preface to his treatise on trust, Luhmann (1991) suggested that sociologists should form a theory of trust and “then enter a dialogue with the everyday understanding of the social world” (1991: 3). Since the term trust is used so frequently in everyday language, Kelley’s and Luhmann’s advice seems particularly appropriate. This dialectical interplay between common terms and scientific terms improves the effectiveness of science; it improves the practical applicability of the scientific and renders researchable the common.

Using common-sense terms to help create scientific definitions has its potential drawbacks, however. Berscheid & Meyers (1996) pointed out that using common-use examples to help define scientific terms may only provide a “toehold,” since ordinary language will not provide particularly novel definitions. Rather, common language will supply ordinary meanings. Kelley (1992) and Barber (1983) pointed out that common-use definitions need to be sharpened for scientific use.

At the same time, using everyday meanings of terms like trust has large potential benefits. In fields of applied research, such as management, in which concepts and theories are communicated back to practitioners for potential use, it is important that scientists create and use concepts that practitioners can understand, and definitions with which practitioners can agree. In order for this to occur, the everyday meanings of the term ‘trust’ should be properly understood by trust researchers (cf. Berscheid & Meyers, 1996). This seems implicit in Cook & Wall’s (1980: 39) comment that “Trust as a common word in ordinary language retains much of that meaning when employed as a concept in social science.” Unless this happens, researchers will create and study concepts that diverge significantly from lay use. When this occurs, they will be unable to convince practitioners that scientific terms have the meaning scientists claim they have in real world situations. In fact, scientists and practitioners will be unable to communicate effectively, because their views of the same concept will be so different. An example of this has occurred in the research on love (Berscheid & Meyers, 1996). Fehr & Russell (1991: 435) pointed out that “Scientists doing research on love are probably subscribing to a much narrower concept of love than are their subjects.” The problem with this is that “The natural language concept of love guides people’s official and unofficial interpretation of some of life’s major and minor events, and that concept must be understood—as it is.” (Fehr, 1991: 436) Too narrow a view of concepts like love and trust will probably not prove helpful as an everyday guide for people. Berscheid and Meyers (1996) cite Heider’s (1958) argument that people are guided by what they believe to be true—including their implicit definitions of concepts. If people are guided by their own conceptualization of a term like love or trust, their conceptualization will likely guide their actions much more strongly than a scientific conceptualization to which they have trouble relating. While scientific uses of concepts will diverge from those of practice, part of the job of applied social scientific inquiry is to develop ways to relate scientific terms to real world use (Sagasti &

Mitroff, 1973). In so doing, scientists can improve their own definitions of important concepts (Berscheid & Meyers, 1996).

One way to conduct a dialectical analysis between common and scientific definitions is to compare scientific definitions to dictionary definitions. This is already common practice in the trust literature (e.g., Barber, 1983; Giffin, 1967; Taylor, 1989). Why can dictionaries be used as a valid source of everyday meanings? Because dictionaries attempt to stay abreast of the common usages of words as the words dynamically change over time. For example, Stein (1971: v) said, “If modern man is to function well in his society, one of his necessities, surely, is to keep pace with the dynamic growth of his language. To meet such a need *The Random House Dictionary of the English Language* has been prepared.” Similar statements come from other dictionaries. “[Noah] Webster intuitively understood that language itself was a tool that must evolve to suit the people who used it.” (Ackerman, 1994: 147) Noah Webster said, “...a living language must keep pace with improvements in knowledge and with the multiplication of ideas.” (Gove, 1966: flyleaf) The aim of Philip Gove, who presided over the creation of the *Webster’s Third New International Dictionary*, was “to produce a dictionary that accurately described the existing language. Like most lexicographers, he rejected as unworkable the notion that a dictionary should attempt to prescribe proper English.” (Ackerman, 1994: 147) Morton (1994) chronicled the extensive efforts Gove expended to be sure *Webster’s* reflected common usage, including statistical sampling of word uses in periodicals, newspapers, books of all kinds, and even unusual materials, such as notices on bulletin boards, theater programs, and operator’s manuals. Because dictionaries try to reflect current common usage of words, one can see how broadly or narrowly people use the word trust--and its particular everyday meanings-- by analyzing dictionary meanings of trust.

A look at three specific dictionaries’ trust definitions provides one indication of the breadth of everyday usage of the word trust. Table 3 compares the number of definitions and the length of entry for trust and five other terms. Trust has more (and longer) definitions than the words that Mayer, Davis & Schoorman (1995) differentiated from trust: cooperation, confidence, and predictability. However, trust generally has somewhat fewer and shorter definitions than love and like--both of which are very broad and difficult-to-define terms (Brehm, 1992). Taylor (1989) apparently conducted, but did not specifically report, a similar review. Taylor (1989: 85) said that if someone were to

compare the definition lengths of trust with those of other concepts, “[they] would most likely conclude--and quite correctly--that trust is not a singular or simple concept.”

Insert Table 3 about here

Even more telling is an analysis of the conceptual range of these dictionary trust definitions. Table 4 shows the conceptual range of the Random House (Stein, 1971) trust definitions plotted across the dimensions Tables 1 and 2 used to map the research literature. Table 4 uses Concept Types from Table 1's horizontal axis and Attribute types from Table 2's vertical axis. Table 4's vertical axis also includes Behavior and Miscellaneous referent types. By referent, we mean an explanatory category. The Behavior Types simply further categorize the behaviors into subtypes, indicating reliance, dependence, or commitment. Just as the Attribute Types explain what characteristic one believes or expects in the other person, the Miscellaneous Types generally explain what is the object of (the verb) trust. Sometimes the object of trust is a person; sometimes it is a thing. Table 4 shows the relatively broad range of trust meanings found in just one dictionary (Stein, 1971).

Insert Table 4 about here

The Random House dictionary portrays trust as a reliance, a dependence, a competent-, expert-, honest- or safe- behavior. It defines trust as a belief, confidence, or expectation (without specifying a referent). Across the horizontal axis, it defines trust as a structural concept, an affective concept, a cognitive state, and a behavior. Hence, Stein portrays trust as a broad, hard-to-narrowly-define concept. Since the Random House dictionary attempts to match closely actual word usage, we may infer that trust is a concept with many everyday meanings. We believe that for frequently used terms, it is important that scientific concepts reflect common usage. Hence, this discussion supports the suggestion that individual researcher views of the trust concept should be broadened. We are not

suggesting that every study try to cover all types of trust. Rather, a study should acknowledge the various types of trust that exist and specify the subset of trust types that the study will employ (Sutton & Staw, 1995).

In essence, Table 4 presents a classification system (type [a] typology) for the term trust. The horizontal axis shows the types of concepts (e.g., belief). The vertical axis shows the specific referent of the concept type. For example, the belief concept would typically have the other person's attribute as a referent. Similarly, a behavior concept has either an attribute type or a behavior type as a referent. The vertical and horizontal axes of Table 4 form a method for categorizing types of trust—a classification system.

Scientific Usages of the Term Trust

The dictionary tries to present the meanings of a word from a broad range of common-use sources. It may or may not give the source. But it does categorize common uses into types. We have placed these types of trust definitions in the cells of Table 4. The same thing could be done for scientific-use definitions. From the articles and books analyzed in Tables 1 and 2, we can see that the research definitions plotted against Table 4 would fill up a large fraction of the cells of the matrix. From this, we see that trust is a very broad concept to the scientific community. In fact, trust definitions have probably proliferated more in scientific use than in common use. This is somewhat deceptive, however, in that several of the columns in Table 4 are more useful to scientific practice than to everyday language (in particular, the feeling, expectancy, and belief columns). Also, the dictionary would only include uses of the word trust that are frequently encountered.

Past Efforts to Broaden Trust Conceptualizations

Some researchers have tried to incorporate aspects of the broad common meanings of trust by looking at dictionary definitions (e.g., Barber, 1983; Dobing, 1993; Fox, 1974; Giffin, 1967; Good, 1988; Lindsold, 1978). However, each researcher typically used only a small portion of the range of trust definitions the dictionary contains. For example, compare Barber's own definitions of trust (Table 5, second column) to his list of three definitions of trust from his dictionary (Gove, 1981) (Table 5, first column).

Insert Table 5 about here

Barber's first definition corresponds closely to the first dictionary definition. Barber's third definition corresponds closely to the third dictionary definition. However, Barber made his first and third definitions significantly less vague and overlapping than those of the dictionary. In the process, Barber's first definition also became much more narrow. Barber's dictionary (see definition 1.) said trust was a reliance on a person or thing; Barber limited his definition to reliance on a person only. The dictionary referred to a confident dependence on a person's or thing's attributes of character, ability, strength or truth. Barber narrowed the four dictionary attributes (character, ability, truth or strength) into one attribute (role competence). He eliminated the dictionary's dimensions of confidence ("*confident* dependence") and assumption ("*assumed* reliance"). The conceptual definition type (e.g., belief, behavior) changed from a behavior (Webster's) to an expectation (Barber), following Luhmann (1991). Barber also changed the rather vague dictionary definition 2. (dependence on something) into a specific expectation, based on work by Garfinkel (1967). In the process, he left behind the dictionary's concepts of dependence and confident anticipation.

We should note that Barber only cited Webster's trust definitions 1a, 2a, and 5a(1). What were Webster's other definitions? A look at *Webster's* (Gove, 1981) shows several more trust meanings. Barber probably cited the most appropriate of Webster's definitions. Definitions 2b, 3a and 3b refer to financial trusts, definition 4 is archaic, and 5a(2), 5b, and 5c refer again to a fiduciary obligation. But Barber forfeited several conceptual meanings by not using the following of Webster's noun definitions of trust:

1b: "a person or thing in which confidence is placed: a basis of reliance, faith or hope"

Synonyms: "confidence, reliance, dependence, faith: trust implies an assured attitude toward

another"

Barber also did not use these Webster's verb definitions of trust:

"to place confidence: depend"

"confer as trust: entrust"

"to permit to stay or go somewhere or to do something without fear or misgiving: venture
confidently"

"to rely on the truthfulness or accuracy of: believe, credit"

"to...have faith in: rely on"

"to hope or expect confidently"

From the analysis described above, we constructed Table 6, which shows the contrast in coverage between Barber's definitions and those of his dictionary.² Webster's does cover a significant amount of conceptual space, and is conceptually similar to the definitions from the Random House dictionary (see Table 4). Notice especially how thoroughly Webster's covers the behavior and feeling (confidence/security) columns in Table 6.

Insert Table 6 about here

Barber made the trust concept more manageable and closer to common usage by consulting a dictionary. This was intentional on his part, since he had noticed with dismay his own, and others', vague uses of the word trust in an earlier work: "I saw on reflection that I had not defined trust or made clear just what I meant by it...I looked to see how others deal with it, only to discover that my own shortcoming often occurs in distinguished quarters." (Barber, 1983: 2-3) But while Barber's trust conceptualization is manageable, a significant number of common usages were left out of Barber's conceptualization:

- (a) specific behavioral referent views of trust (e.g., reliance, dependence)

- (b) the confidence component related to trusting behavior
- (c) a number of specific referents of trust constructs (e.g., people, things, attributes)
- (d) types of affective and cognitive components besides expectations (beliefs and intentions)

In spite of this, we believe Barber made an outstanding contribution toward defining trust in a way that was useful both to scientists and to practitioners. Barber's book on trust is a classic.

Recent Efforts to Broaden Trust Conceptualizations

What has happened since Barber? Scholars continue to struggle with how trust should be defined. For example, rather than using existing trust conceptualizations, five recent studies developed new conceptual and/or empirical views of trust (Bromiley & Cummings, 1995/Cummings & Bromiley, 1996; Dobing, 1993; Mayer, Davis & Schoorman, 1995; McAllister, 1994; Mis hra, 1996). Each of these studies used a multi-dimensional view of trust. This action underscores the felt need to conceptualize trust more broadly. Table 7 shows where these five studies fit in the classification typology.

 Insert Table 7 about here

Bromiley & Cummings (1995) conceptualized trust in terms of three belief dimensions. They operationalized trust into a three-by-three grid with nine cells (Cummings & Bromiley, 1995). One side of their three-by-three matrix has the three belief dimensions of trust (keeps commitments, negotiates honestly, avoids taking excessive advantage). The first two of these have been plotted in the honesty row in Table 7's Attribute Types. Both refer to honesty, but differ in terms of time frame (negotiating commitments precedes keeping commitments). The other side of their three-by-three matrix has three components of belief types (affective state, cognition, and intended behavior). We have mapped these to the feeling, belief, and intention columns, respectively.

Dobing's (1993) view of trust included willingness to depend (an intention), trusting beliefs, and several situation-specific trusting behaviors. Dobing's definitions of trusting behaviors were tailored to the domain he studied--the relationship between an information system user and the system analyst during system development. In Table 7, we have mapped Dobing's definitions in the belief, intention, and behavior columns.

Mayer, Davis & Schoorman (1995) focused on trust as a willingness to be vulnerable to another. Their trust construct is based on two types of antecedents of trust: (a) a propensity to trust (similar to a personal disposition to trust) and (b) a set of three perceptions regarding the other person's trustworthy attributes--ability, benevolence and integrity. Their model also includes risk as a moderator of the relationship between trust and risk taking. Table 7 shows their trust constructs in the dispositional, belief, and intention columns.

McAllister (1994) developed conceptual and empirical versions of trust that differentiated trust's cognitive and emotional aspects. McAllister's study found evidence for a clear distinction between affect-based and cognition-based trust, both in terms of factor separation, and in terms of distinct relationships with other concepts. He concluded: "Thus, affect-based trust and cognition-based trust represent distinct forms of interpersonal trust." (1995: 49) Table 7 shows McAllister symbols in the Feeling column and in the Belief column.

Mishra (1996) defined trust as a party's willingness to be vulnerable to another party based on the belief that the other party is competent, open, concerned, and reliable. Mishra argued that trust is an overall construct that is made up of the combination of the four belief dimensions. That is, trust is a multi-dimensional construct formed by these beliefs. Mishra also described these beliefs as combining in a multiplicative way. "That is, a low level of trust in terms of any of the dimensions offsets high levels of trust in terms of the other dimensions." (1996: 269) We plotted Mishra's definitions in the intention column and in the belief column.

Each of these five recent trust conceptualizations is based on literature reviews. The researchers overlap on only six (33%) of the eighteen trust cells filled in Table 7. Taken together, these definitions cover a large portion of the trust classification typology. However, as Table 7 shows, each covers a different subset of trust constructs. Researchers in these recent studies, by choosing to reconceptualize trust, seem to be expressing dissatisfaction with existing conceptualizations. Their collective efforts to conceptualize trust multidimensionally indicate a felt need to

reflect more of trust's meanings. Yet individually, none of the four recent conceptualizations of trust covers the entire range of trust meanings in the research literature or in common usage. Collectively, they cover all of the columns except impersonal structural, and ten of the twenty-five rows. Still, each provides well-grounded and useful definitions. Each defines several important and valid meanings of trust. However, if we assume that each individual definition is valid, we must conclude that trust is a broader concept than any of the five portray it to be. This means that a cohesive set of trust definitions that approximates the range of meanings of the word trust in research and everyday settings has not been developed.

Having such a set of trust constructs is important to the objective that trust research should be cumulative. As stated earlier by Rubin (1988), a conceptual understanding of a multi-dimensional construct provides 'translation rules' from one researcher's work to that of another. We suggest that the matrix in Table 7 provides a set of 'translation rules' for trust concepts.

But knowing how to categorize a trust construct is not our only concern. We also want to provide a set of consistent constructs for research use. For this to be accomplished, knowing how each type of trust construct relates to the other trust constructs is critical. Tiryakian said,

...a typological classification creates order out of the potential chaos of discrete, discontinuous, or heterogeneous observations. But in so codifying phenomena, it also permits the observer to seek and predict relationships between phenomena that do not seem to be connected in any obvious way. This is because a good typology is not a collection of undifferentiated entities but is composed of a cluster of traits which do in reality 'hang together.'
(1968: 178)

To Tiryakian, then, a good conceptual typology produces related entities. In the social sciences, this means that one construct in a type (b) typology relates to another. For example, beliefs, intentions and behaviors may fit together in a meaningful way if they are defined to be cohesive constructs (e.g., Fishbein & Ajzen, 1975). Triandis (1979), Fishbein & Ajzen (1975) and others (e.g., Davis, 1989) have demonstrated that related constructs can fit together such that one construct leads to, or predicts, another. For example, Davis (1989) showed that a person's belief in the usefulness of an information system predicted behavioral intention to use the system, which in turn

predicted actual system use. Dobing (1993) and Mayer, Davis & Schoorman (1995) have each conceptualized trust such that their respective constructs relate to each other. Without such linkages, scientists may lose some of the predictive and/or explanatory power possible in their models of trust.

From our analysis of the literature's trust definitions, we have developed a type (a) typology--a system for categorizing (Tiryakian, 1968) the definitions of trust. This typology consists of the N by M chart shown in Tables 4, 6, and 7. In the first section, we used this typology to show how narrow individual researcher definitions of trust are, compared with the broad totality of common use and scientific trust definitions. Then we used the typology to better understand research and everyday definitions of trust. In the section just ahead, the classification typology will guide a trust type (b) typology--a parsimonious, yet wide-ranging set of six trust construct definitions.

DEFINITIONS OF SIX TRUST-RELATED CONSTRUCTS

In the past, trust researchers have not clearly distinguished between trust and its antecedents and consequences. This "has hindered previous research on trust." (Mayer, Davis & Schoorman, 1995). In order to set a standard for an acceptable set of trust constructs, we used these criteria:

- (a) The constructs should cover a broad spectrum of the *concept types* (i.e., the columns in Table 7), such that the most commonly used scientific and everyday usages are represented (see columns in Tables 1, 4, and 6).
- (b) The constructs should cover the key attribute-, behavior-, and miscellaneous *referent types* (i.e., the rows in Table 7), such that they cover the more commonly used scientific and everyday usages (see Table 2's columns; see rows in Tables 4, 6, and 7; also see Table 10).
- (c) The constructs should facilitate scientific measurement and prediction.
- (d) The constructs should be parsimonious enough to be easily understood and distinguished.
- (e) The constructs should relate to each other as antecedents and consequents.
- (f) The constructs should be 'scalable' to additional levels of analysis.
- (g) The constructs should properly represent conceptualizations from several disciplines. They may not

correspond exactly to every discipline's trust concepts, but they should capture significant portions of the conceptual meaning which the discipline's trust concept embodies.

Directed by these criteria and the trust classification typology, we define six trust constructs that extend across impersonal, dispositional and interpersonal construct dimensions. The six constructs are: Trusting Intention, Trusting Behavior, Trusting Beliefs, System Trust, Dispositional Trust, and Situational Decision to Trust. Following what Table 1 showed about the importance of certain construct types, we include both cognitive and affective components in Trusting Beliefs, Trusting Intention, and Trusting Behavior.

This set of six constructs is not fully comprehensive; it does not cover every type of trust in the literature. The types of trust we define were selected to cover what the authors consider the more important forms of trust, such that a broad, cohesive, yet parsimonious group of constructs emerges. The concept types covered are structural, dispositional, feeling, belief, intention, and behavior. Figure 1 shows how these constructs fit together. The detailed relationships between these trust constructs are discussed elsewhere (McKnight, Cummings, & Chervany, 1996). In general, one set of their relationships follows the pattern of the Fishbein & Ajzen (1975) theory of reasoned action. That is, beliefs/attitudes (in our case Trusting Beliefs) lead to intentions (Trusting Intention), which, in turn, become manifest in behaviors (Trusting Behavior). The logic here is simple. When one has Trusting Beliefs about another, one will be willing to depend on that person (Trusting Intention). If one intends to depend on the person, then one will behave in ways that manifest that intention to depend (Trusting Behavior) (cf. Currall & Judge, 1995; Dobing, 1993).

Table 8 compares the range of this set of definitions with that of the five recent studies shown in Table 7. These six constructs cover a somewhat greater definitional range than any one of the five recent studies. They cover a somewhat smaller range than the collective constructs in the five studies. As each is defined below, we will discuss where the six trust constructs lie on Table 8. The six trust constructs will be defined and distinguished from each other largely based on the dimensions shown in Table 9. Each definition implies that there are different empirical levels of each trust construct, such that each construct could be measured with a level-differentiating (i.e., Likert) scale.

Insert Figure 1, Tables 8 and 9 about here

Trusting Intention

Trusting Intention is *the extent to which one party is willing to depend on the other party in a given situation with a feeling of relative security, even though negative consequences are possible*. Trusting Intention is a situation-specific construct (Table 9): one is willing to depend on the other party in a specific situation. Trusting Intention is an intentional state: the person is ready to depend on the other in the situation. It is personal (originating in a Person) and (one-way) directional to the Other (P→O): one Person is willing to depend on the Other person. We define Trusting Intention at an individual level of analysis, as opposed to a higher level like a group or society. The individual level of analysis was chosen because it is the simplest, most elemental unit of a relationship. By elemental, we mean that two or more of these units may together form at a higher level of analysis. For example, if P has Trusting Intention toward O, and if O has Trusting Intention toward P, this forms a reciprocal dyadic Trusting Intention relationship. Obviously, additional combinations of persons could form higher levels of analysis, such as triads or groups.

Our definition of Trusting Intention embodies five essential elements synthesized from the trust literature: (a) potential negative consequences, (b) dependence, (c) feelings of security, (d) a situation-specific context, and (e) lack of reliance on control.

(a) The prospect of *negative consequences* (e.g., Bonoma, 1976; Gambetta, 1988; Zand, 1972) or risk (e.g., Coleman, 1990; Giffin, 1967; Johnson-George & Swap, 1982; Riker, 1971; Shapiro, 1987a) is what makes trust important but problematic. We do not specify the amount of risk required (cf. Deutsch, 1973). But we do specify that some risk is necessary in order for trust to be present (e.g., Williams on, 1993; Zand, 1972). Without risk, the situation would not present any challenge for the formation of

Trusting Intention.

(b) Trusting Intention involves the concept of *dependence* on another person (e.g., Dobing, 1993). A number of researchers have defined trust as a dependence (Atwater, 1988; Lewis & Weigert, 1985b; Scanzoni, 1979) or a reliance (Giffin, 1967; Good, 1988; McGregor, 1967; Ring & Van de Ven, 1994) upon another. If one is not required to depend on the other, one does not need to be willing to depend on the other. So situational dependence is important to Trusting Intention. The word depend is also important because it links trust to the power literature. Astley & Zajac (1991: 399) point out that Emerson (1962) defined dependence as the "obverse of power." One who becomes dependent on another places the other in a position of power over her/him. Since Trusting Intention means being willing to depend, one with a Trusting Intention is willing to place the other in a situational position of dependence-based power over him/her. The trust literature has already noted the important interplay between trust and power (e.g., Fox, 1974; Gabarro, 1978; Solomon, 1960; Bonoma, 1976). However, the definitional link between trust and power has not previously been made explicit. Our definitional link between Trusting Intention and power should help to better integrate these two bodies of research. Kaplan (1964: 321) said that theories should fit together into "a network of highways and superhighways, so that any important point may be linked with any other."

In order to facilitate research linking Trusting Intention and power (and related concepts), we follow Huston's (1983) definitions that integrate several of these concepts together. We define influence-based *power* as the ability (used or not used) to achieve desired ends through influence. *Influence* means that one person causes changes in another person (as manifest in their behavior, emotions or cognitions). *Control* means attempting to ensure desired outcomes by trying to influence another (cf. Lawler & Rhode, 1976; Anthony, 1965). Dependence-based power means that one party has the ability to influence the other party because the other party is dependent on the first party. *Dependence* means one's interest

(what is at stake) in satisfactions provided by the other person (Walton, 1968). *Dominance* means influence by one party over another is asymmetrical over a broad range of activities (Huston, 1983).

(c) To trust, the person facing risk must be willing to depend on the other with *feelings of security*. Felt security means one feels safe and assured and comfortable (not anxious or fearful) about one's willingness to depend. The felt security aspect of trust is important both from the research literature and from common usage. All three dictionary definitions of trust (Gove, 1981; Simpson & Weiner, 1989; and Stein, 1971) include at least one mention of assurance or felt security. Further, Partridge's (1966: 740) English etymology traces the origin of the word trust to the Old Norse word "*traust*, (a feeling of security)." The research literature has defined trust in terms of feelings of security (e.g., Lewis & Weigert, 1985b; Rempel, Holmes & Zanna, 1985), comfort (Eayrs, 1993) or lack of fear (Bradach & Eccles, 1989).

To Rempel, Holmes & Zanna, felt security is what enables the trustor to make the "leap of faith" beyond the evidence they possess about the other party. The trustor can then feel assured that "their partner will be responsive and caring despite the vicissitudes of an uncertain future." (1985: 97) Felt security distinguishes Trusting Intention from a willingness to depend that has feelings of anxiety or fear associated with it. This aspect of Trusting Intention is an emotional component, whereas the other aspects of Trusting Intention are cognitive. However, the emotional and cognitive aspects are closely related. Dictionary definitions of trust suggest that these aspects are intertwined. Gove's (1981: 2456) first definition of trust says an "assured reliance on some person or thing." Assurance reflects the felt security in our definition. In the synonym section, Gove (1981) says: "TRUST implies an assured attitude toward another." In *Random House's* synonym section, trust, confidence and assurance are all said to "imply a feeling of security" (Flexner & Hauck, 1993). Hence, while felt security is implied by the word trust, it is only one component of trust's meaning. Berscheid distinguishes the term 'feelings' from the term 'emotion,' which refers to a combination of the cognitive evaluation and physiological arousal in a person. The term "emotion" is used here in the sense of feelings, based on cognitive evaluation and assignment of

positive or negative values to the object of those feelings (Berscheid, 1983: 123).

(d) Trusting Intention is *situation-specific*. One does not trust another person to do every task in one's behalf. Rather, one develops, over time, a mental model of the specific domains (Baldwin, 1992) in which one may depend upon the other person (Gabarro, 1978; Sitkin & Roth, 1993). One would trust one's doctor to diagnose and treat one's illness, but would generally *not* trust the doctor to fly one on a commercial airplane.

(e) Trusting Intention is distinguished from willingness to depend on another based on *control* of, or power over, the other (see above definitions). Riker (1971: 66) said, "If one has power over other people,...then one can by definition control events, bringing them to a desired conclusion. In this sense the man of power need not trust others to do what he wants because he can coerce them instead." Hence, Trusting Intention is different from deterrence-based trust, which relies on power and control mechanisms (sanctions and rewards--Lewicki & Bunker, 1995). The distinction between power/control and Trusting Intention rests on the idea that the person who trusts must "trust trust" (Gambetta, 1988: 218, 228; Luhmann, 1991) or "rely on trust" (Ring & Van de Ven, 1994: 93), and must not significantly depend on control mechanisms. Hence, deterrence-based trust is not really trust at all, but is a form of power-based control. For example, a supervisor who monitors an employee by video camera depends on the camera for assurance of the employee's proper behavior. Hence, the supervisor is not willing to depend on the employee to behave properly. Therefore, based on our definition, the supervisor does not have Trusting Intention toward the employee. Rather, the supervisor controls the employee by the use of influence-based power. (Power is the potential for influence, while control puts that potential into action.) By this definition, control can substitute for Trusting Intention (e.g., Holmes, 1991). We believe this constitutes another important link between Trusting Intention and a related body of literature--the control literature (e.g., Eisenhardt, 1985). This conceptualization also separates what we described in the Introduction as deterrence-based trust (control) from trust constructs.

In Table 8, we placed a Trusting Intention mark (‘‘ 1) at the intersection of Intention (top of matrix) and Other person (left side of matrix). This is because one is willing to depend on the other person. We put a second mark (‘‘ 2) reflecting felt security in one's willingness to depend at the intersection of Feeling and Other person.

Trusting Behavior

Figure 1 shows Trusting Intention supporting Trusting Behavior. Willingness to depend leads one to actually depend (behaviorally) on the other party. Trusting Behavior is *the extent to which one person voluntarily (Lewis & Weigert, 1985a) depends on another person in a specific situation with a feeling of relative security, even though negative consequences are possible. Depends* is a behavioral term, which distinguishes Trusting Behavior from the intentional construct Trusting Intention (*willingness to depend*). When one depends on another, one confers upon the other person a fiduciary obligation to act in one's behalf (cf. Barber, 1983). In contrast to Barber, we do not define the fiduciary responsibility itself as trust. Rather, Trusting Behavior means giving the other person a fiduciary obligation. In effect, the first person gives the second person some measure of power over him/her. When you give another power over you, you place yourself in a situation of risk. Hence, our Trusting Behavior construct implies acceptance of risk, much as Mayer, Davis & Schoorman (1995) argue. Table 8 shows Trusting Behavior at the intersection of Behavior and: (a) Other Person (‘‘ 3), (b) Obligation/Responsibility (fiduciary) (‘‘ 4), and (c) Behavior Types: -Depend on (‘‘ 5). Corresponding marks have been placed in the Feeling column (‘‘ 6)(‘‘ 7)(‘‘ 8), to reflect the feeling of security associated with depending on the other person.

We may discuss Trusting Behavior in terms of many of the same ideas already discussed for Trusting Intention. Trusting Behavior takes place in a given situation, with a specific other person (Table 9). This definition of trust as a dependence on another ties both to dictionary definitions (Table 4) and the trust literature (e.g., Baier, 1986; Bonoma, 1976; Giffin, 1967; Riker, 1971; Wheelless, 1978). Trusting Behavior takes place in the presence of little or no use of control. One relies on trust, not on control (Lorenz, 1993; Ring & Van de Ven, 1994; Zand, 1972). The primary difference (Figure 1) between Trusting Behavior and Trusting Intention is that the latter is a cognitive-based construct (willing to depend) and the former is an behavior-based construct (depends). That is, with Trusting

Behavior, one takes action on one's willingness to depend. We believe trust as a behavior can be directly measured in the form in which we define it here (cf. Cummings & Bromiley, 1996).

Researchers can also treat Trusting Behavior as a latent construct with measurable *indicators* (Glaser, 1978; Riker, 1971). Specifically, we distinguish Trusting Behavior from other constructs like information sharing openness, which have sometimes been called trust (e.g., Mishra, 1993), but which are really indicators of trust. Using this empirical method, Trusting Behavior acts like a latent construct, with measurable indicators of its presence. In game theory research, for example, the act of not defecting has been referred to as trust (e.g., Deutsch, 1958). But it has also been called "cooperation" or "cooperative behavior." Using Trusting Behavior as a latent construct, the act of not defecting may be designated as an empirical indicator of the latent construct Trusting Behavior. This overcomes two weaknesses of many behavioral trust definitions: that the indicator selected (e.g., cooperation) (a) is really a consequent of trust and (b) is only one of a number of behaviors that demonstrate trust. It would be difficult to develop a list of all the types of behaviors that people believe are manifestations of trust. Arguably, any act of dependence or increasing dependence on another would fit. However, we found these trust indicators in the trust literature:

- (a) committing to a possible loss based on the other's actions (Anderson & Narus, 1990);
- (b) placing resources or authority in the other party's hands (Coleman, 1990; Shapiro, 1987a);
- (c) providing open/honest information (e.g., Mishra, 1993);
- (d) cooperating or task coordinating (e.g., Solomon, 1960);
- (e) entering informal agreements (Currall & Judge, 1995);
- (f) entering a bargain with another under risk conditions (Scanzoni, 1979);
- (g) increasing one's vulnerability (e.g., Zand, 1972);
- (h) reducing one's control over the other (Dobing, 1993);
- (i) allowing another to influence one (e.g., Bonoma, 1976);
- (j) risk taking (e.g., Coleman, 1990; Mayer, Davis & Schoorman, 1995);
- (k) increasing the scope of the other person's discretionary power (Baier, 1986), or expanding their role

(Fox, 1974);

(l) reducing the rules we place on the other's behavior (Fox, 1974)

(m) involving subordinates in decision making (Carnevale & Wechsler, 1992).

Each of these, and others like them, might be used as an indicator of the latent construct Trusting Behavior. Other indicators should also be developed. In this manner, researchers can distinguish such behaviors from Trusting Behavior by treating them as manifestations of the latent construct Trusting Behavior.

Trusting Beliefs

Trusting Intention, as is typical of intentions (Fishbein & Ajzen, 1975), is primarily based upon the person's cognitive beliefs about the other person (Bromiley & Cummings, 1995; Dobing, 1993; Gabarro, 1978). Yamagishi & Yamagishi (1994), for example, said that trust is based on inference about the other person's traits and intentions. We also posit that Trusting Intention is based on the person's *confidence* in those beliefs (McKnight, Cummings & Chervany, 1996). Together, these cognitive beliefs and belief-related confidence form a construct we call Trusting Beliefs.

Trusting Beliefs means the extent to which one believes (and feels confident in believing) that the other person is trustworthy in the situation. Lest this be viewed as using the word trust to define trust, we hasten to define the term 'trustworthy.' Trustworthy means one is *able and willing* to act in the other person's best interests (Driver, Russell, Cafferty, & Allen, 1968; McLain & Hackman, 1995). The Trusting Beliefs construct is shown as person- and situation-specific (Table 9). Based on an early 1995 trust literature review (McKnight & Chervany, 1995), the most prevalent (and perhaps the most important) trusting beliefs in the literature involve benevolence, honesty, competence, and predictability. Based on 79 articles/books, McKnight & Chervany (1995) found that most trusting beliefs seemed to cluster into four categories: (a) benevolence, (b) honesty, (c) competence, and (d) predictability. Mayer, Davis & Schoorman (1995) independently clustered trust from 23 articles/books into three factors [similar to (a), (b), (c)]: benevolence, integrity, ability. They separated predictability from trust. *Benevolence* means one cares about the welfare of the other person and is therefore motivated to act in the other person's interest. A benevolent

person does not act opportunistically toward the other person. *Honesty* means one makes good faith agreements (cf. Bromiley & Cummings, 1995), tells the truth, and fulfills any promises made. *Competence* means one has the ability to do for the other person what the other person needs to have done. The essence of competence is efficacy-- "capacity for producing a desired result or effect"--Stein, 1971, p. 455). *Predictability* means one's actions are consistent enough that another can forecast what one will do in a given situation.

Table 10 shows how most of Table 2's attributes can be categorized under these four broad belief categories. We constructed Table 10 by counting the number of times each attribute (e.g., dynamism, credibility, etc.) was used in Table 2's definitions of trust. Then we grouped those individual attributes that seemed appropriate into our trusting belief super-categories (competence, benevolence, predictability, honesty). 93.8% of Table 2's X's fall within these four belief categories. Hence, most of the attributes found in Table 2's articles can be considered either subconstructs of, or equivalent to, the four Trusting Beliefs. In the situation, one with Trusting Beliefs usually believes that the other is benevolent, honest, competent, or/and predictable.

Insert Table 10 about here

Note the important relationship between these four beliefs and the 'willing and able' definition of trustworthiness. Benevolence is the essence of *willingness* to serve another's interests. Competence is the essence of *ability* to serve another's interests. One with honesty will *prove* one's willingness by making and fulfilling agreements to do so. Predictability embodies an element of temporal continuity that can be related to the other trusting beliefs. Having predictability means that one's willingness and ability to serve another's interests *does not vary* or change over time. As articulated elsewhere (Mayer, Davis & Schoorman, 1995; McKnight, Cummings & Chervany, 1996), the combination of the four beliefs provides a firm foundation for trusting intention and trusting behavior. That is, if one is consistently (predictably) proven to be willing (benevolent) and able (competent) to serve

the trustor's interests in an (honest) manner, then one is worthy of trust indeed. We propose that such beliefs form a core cognitive construct we call Trusting Beliefs, that finds expression via Trusting Intention, which in turn is acted upon through Trusting Behavior (Figure 1).

We don't claim that these four beliefs are the only ones on which Trusting Intention is based. In a given situation, a different belief or set of beliefs than these may be important. However, some form of one or more of these four beliefs will be salient in most organizational situations. For example, in many situations, one must rely on the other's competence. This would include whenever we require the services of a professional (e.g., doctor, lawyer, airline pilot) or an organizational co-worker or team member to do for us things we cannot do for ourselves. For those close to us, with whom we share confidences, we depend on their benevolence to assure that certain information won't get in the wrong hands. Benevolence is also very applicable in manager/worker relationships. In sales transactions in which the other party has information we don't, we depend on their honesty and benevolence to assure that they do not take advantage of us. When timing or repeatability is an issue, we depend on the other person's predictability (e.g., for delivering us resources we need on time on a consistent periodic basis). Having these Trusting Beliefs helps one to be willing to depend on the other person (Trusting Intention). Hence, Trusting Beliefs is an antecedent of Trusting Intention.

The Trusting Beliefs construct encompasses belief-related confidence, the level of confidence one possesses in one's beliefs about the other person. By confidence, we mean a feeling of certainty or easiness regarding a belief one holds (cf. Gove, 1981). This affective definition of confidence contrasts with the depiction of confidence as a cognitive, subjective probability (e.g., Peterson & Pitz, 1988). Using this construct ties closely to both dictionary and research trust definitions (e.g., Cook & Wall, 1980; Giffin, 1967; Lindsfold, 1978). The term confidence is frequently used in the dictionary definitions of trust, both as a synonym and as a definitional term. For example, Gove's (1981: 2456) definition 1a says, "a confident dependence on the character, ability, strength, or truth of someone or something." This definition ties confidence to attributes similar to our trusting beliefs cognitions. Gove's definition 1b reads, "a person or thing in which confidence is placed." Simpson & Weiner's (1989: 623) definitions 1a and 2 read: "Confidence in or reliance on some quality or attribute of a person or thing, or the truth of a

statement.” “Confident expectation of something; hope.” As was the case with Trusting Intention’s combination of cognitive intention and emotional security, we note that some of the dictionary definitions combine confidence with a cognitive or behavioral term (e.g., confident expectation). Similarly, this combination is supported by research definitions, as evidenced by Scanzoni’s (1979: 78) definition, which he bases on Deutsch (1973) and Zand (1972): “Actor’s *willingness to arrange and repose* his or her actions on Other *because of confidence* that Other will provide expected gratifications.” Table 8 reflects Trusting Beliefs at the intersection of the four attribute types (competence, predictability, benevolence, and honesty) and the Feeling and Belief columns (“ 9-” 16).

Our use of the term confidence differs from Luhmann’s (1988), which Mayer, Davis and Schoorman (1995) adopted. Luhmann said that risk is recognized and assumed with trust, but not with confidence. The weakness of this definition is that it rests solely on a situational factor (risk), not on differences in conceptual meaning. After consulting dictionaries on trust and confidence, it appeared that confidence can be distinguished from trust based on *conceptual* meaning, as we have done above. Hence, we chose to distinguish confidence from trust based on the respective *meanings* of the words, not on the situation in which the words are used.

System Trust

System Trust means the extent to which one believes that proper impersonal structures are in place to enable one to anticipate a successful future endeavor (Luhmann, 1991; Lewis & Weigert, 1985a; Shapiro, 1987b). Personal attributes of the other are not at issue with System Trust (Table 9). Hence, it does not support Trusting Beliefs about the other (Figure 1); but it does support Trusting Intention. Two types of impersonal structures can be differentiated: (a) structural assurances, and (b) situational normality. Structural assurances include such safeguards as regulations, guarantees, or contracts (Shapiro, 1987a; Zucker, 1986). An example of a structural assurance is seen in the 1986 Challenger space shuttle disaster. Starbuck and Milliken (1988) said that successful organizations come to be confident in their assurance procedures. “They trust the procedures to keep them apprised of developing problems...” (1988: 329-330) On the day before the disastrous shuttle launch, after twenty-four successful shuttle launches, Mulloy, one of NASA’s managers, objected to using cold weather as a Launch Commit Criteria. Mulloy

pointed out that the existing Launch Commit Criteria had always worked in the past. “Mulloy spoke as if he had come to trust the Launch Commit Criteria that had always produced successes.” (1988: 330) These criteria had come to be perceived as a structural assurance that a launch would succeed.

Situational normality may include one's own role and others' roles in the situation (Baier, 1986). Both types of System Trust relate to a specific situation (Table 9). Situational normality (type [b]) System Trust is based on the perception that things appear normal (Baier, 1986; Garfinkel, 1967) or in "proper order" (Lewis & Weigert, 1985a: 974). System Trust supports Trusting Intention in that it makes it feel safe to depend on that person because of structural assurance safeguards, which act like a 'safety net,' or situational normality's reduction of uncertainty, which enables one to feel more secure in taking risks with other people.

Our definitions revises system trust's impersonal focus by making it into a belief. This was done to make it more compatible with the other trust constructs. In our depiction, the structures themselves do not constitute a trust construct. Rather, the person's beliefs about those structures form a trust construct. In Table 8, System Trust is found (a) at the intersection of Impersonal/Structural and Something (" 17) and (b) at the intersection of Belief and Something (" 18). The "something" refers, in this context, to the impersonal structures. System Trust might be regarded as personal in that a person holds a belief; however, it is impersonal in that the referent of the belief is not a person or the person's attributes.

Dispositional Trust

To this point, we have treated trust as a situational construct. But it can also be conceptualized (Table 9) as a cross-situational, cross-personal construct (e.g., Harnett & Cummings, 1980; Wrightsman, 1991), which we call Dispositional Trust. This construct recognizes that people develop, over the course of their lives (Erikson, 1968), generalized expectations (Rotter, 1967, 1971) about the trustworthiness of other people. By our definition, a person has Dispositional Trust to the extent that s/he has a consistent tendency to trust across a broad spectrum of situations and persons. For example, when asked whether he trusted his new boss, an employee said that he generally trusts new people, both at work and elsewhere.

One may display Dispositional Trust for some combination of two reasons. With the first reason, Belief-in-People, a person assumes that others are generally trustworthy people--hence, one should almost always trust others. With the second reason, Trusting Stance, a person assumes that irrespective of whether people are good or bad (Riker, 1971), one will obtain better outcomes by trusting them--hence, one should generally trust them. Trusting Stance is a cross-situational personal strategy. With both Belief-in-People and Trusting Stance, Dispositional Trust is directed toward people (i.e., that others generally should be trusted). However, Belief-in-People supports Trusting Beliefs (Kramer, 1994), while Trusting Stance directly supports Trusting Intention (Figure 1). That is, if one believes that others are generally trustworthy (Belief-in-People), then one will have Trusting Beliefs (which in turn lead to Trusting Intention). But if one solely believes that better outcomes are achieved through trusting others (Trusting Stance), Trusting Beliefs are not affected. However, a Trusting Stance Dispositional Trust does encourage one to be willing to depend on specific others; so Trusting Stance supports Trusting Intention directly. Table 8 places Dispositional Trust at the intersection of Dispositional and Other person (" 19).

Situational Decision to Trust

Situational Decision to Trust means the extent to which one intends to depend on a non-specific other party in a given situation. It means that one has formed an intention to trust every time a particular situation arises, irrespective of one's beliefs about the attributes of the other party in the situation (Riker, 1971). Like the Trusting Stance type of Dispositional Trust, it means that one has decided to trust without regard to the specific persons involved (Table 9), because the benefits of trusting in this situation outweigh the possible negative outcomes of trusting. Kee & Knox suggested that this may occur "when there is much to gain from trusting..., but little attendant risk." (1970: 360). Situational Decision to Trust differs from Trusting Stance in that it is an intentional construct and relates only to specific situations (Table 9), not across situations generally. It differs from System Trust in that it does not imply structural safeguards. It is simply an individual, situational strategy. Because it does not concern the trustworthiness of another individual, Situational Decision to Trust does not support Trusting Beliefs about a specific individual. But because it encourages a willingness to depend on another in the situation, Situational

Decision to Trust supports Trusting Intention directly. Because of this construct's impersonal nature, Table 8 shows Situational Decision to Trust at the intersection of Intention and Something (" 20).

Appropriateness of the Range and Choice of Trust Constructs

Whetten (1989: 490) suggested that, in balancing comprehensiveness and parsimony, authors "should err in favor of including too many factors, recognizing that over time their ideas will be refined." Given the complexity of the trust concept and the wide range of existing scientific definitions (Tables 1 and 2), we consider our set of constructs to be relatively parsimonious. Parsimony is important because it makes conducting empirical research more practical (Mayer, Davis & Schoorman, 1995). However, the more complex a concept is, the less parsimonious its dimensions may appear. We join Hirschman (1984) in arguing that researchers should loosen the *strictest* bounds of parsimony in order to increase conceptual understanding of constructs. These six trust constructs extend across the impersonal, dispositional, and interpersonal dimensions of Table 8. They encompass cognitions, behaviors, and related emotions.

These six constructs cover the more frequently-used scientific and common meanings of trust. Behaviors are important to include because both scientists (Table 1) and practitioners (Tables 4 and 6) have frequently viewed trust as a behavior. For scientific use, cognitions and emotions are important. The preponderant use of both cognitions (beliefs, expectancies) and emotions (felt security, confidence) in past research (Table 1) provides support for including both in our set of trust constructs. We depict Trusting Beliefs as beliefs instead of expectations because (a) beliefs are more often found in the research literature and (b) beliefs relate more closely than expectations to construct-cohesive models, such as that of Fishbein and Ajzen (1975). Beliefs are too distal from behaviors to always predict well (e.g., Fishbein & Ajzen, 1975). Hence, an intentional construct was selected. Being willing to depend was selected as the intention because it is grounded in scientific use (e.g., Dohing, 1993; Scanzoni, 1979) and because it is related to the concept of dependence, which is widely seen as a behavioral form of trust (e.g., Riker, 1971). We excluded attitudes because of their infrequent use in the trust literature (Table 1) and because they have not proven to be as highly predictive as beliefs and intentions in research studies (e.g., Davis, 1989). The use of dual

(cognitive/emotional) constructs like our Trusting Intention and Trusting Beliefs is well-supported in research practice (e.g., Cummings & Bromiley, 1996; Rempel, Holmes & Zanna, 1985). As discussed above, both the felt security and confidence components of Trusting Intention and Trusting Beliefs are well grounded in both dictionary definitions of trust and in research usage.

Whetten (1989) specified that a model should encompass What, How, When, and Why. The construct definitions themselves constitute the What. The description of how the constructs relate to each other (Figure 1) satisfies the How. McKnight, Cummings & Chervany (1996) explains in more detail the interaction between these constructs in the initial and continuing periods of a relationship. The temporal element addressed in McKnight, Cummings & Chervany (1996) satisfies Whetten's (1989) When requirement. The Why can be seen by the interaction between molar and molecular levels of analysis in the model. Our combination of constructs, which reflect both institutional phenomena (System Trust) and molar behavior (Trusting Behavior) facilitate middle and higher levels of analysis views of trust-related phenomena. Sometimes, the Why involves situational context, captured by System Trust. System Trust was personalized into a cognitive construct--embodying the translation of institutional phenomena into a psychological belief. Further, the cognitive/emotional (Trusting Beliefs) and personality (Dispositional Trust) constructs provide person-specific detail explanatory mechanism levels of analysis to address the psychological aspects of the Why. Prediction is enabled by an intentional construct (Trusting Intention), which predicts Trusting Behavior. Trusting Intention will be predicted by Trusting Beliefs, System Trust, Dispositional Trust, and Situational Decision to Trust. Taken together, the constructs have a significant synergistic effect because they relate to each other in researchable ways. This result would not have occurred if we had not used an interdisciplinary approach to create this typology. The interdisciplinary nature of the constructs is apparent: System Trust comes from sociology, Situational Decision to Trust comes from economics and social psychology, and Dispositional Trust from psychology. Trusting Beliefs, Trusting Intention, and Trusting Behavior reflect research in several disciplines.

Overall, these six trust constructs provide adequate coverage. They tie both to common usage and the research literature. Though oriented to a psychological framework, they extend across disciplines into both

personality, interpersonal, and structural concerns. We have also argued earlier that the four beliefs we chose subsume most of the trusting beliefs found in the diverse trust literature. Further, these constructs fit together (Figure 1), meeting one of Tiryakian's (1968) criteria for a good type (b) typology. A limitation of the model relates to Whetten's (1989) recommendation that Who and Where conditions should be placed around models. Whereas we have assumed that the model applies to any kind of relationship between two people (Who) in any situation (Where), this may not be the case. Empirical research is needed to better define the boundary conditions of the model.

As a quick 'reality test' of the Trusting Beliefs constructs' usefulness in actual work relationships, we compared them against John Gabarro's (1978, 1987) work on trust development between new division or company presidents and their subordinates. Gabarro used qualitative techniques in order not to 'force' theory on his respondents. Hence, his results are a test for what attributes of the other person are important to the trustor in practice. Gabarro (1987) lists integrity as the most important (compare our honesty), then motives (similar to benevolence), and then consistency of behavior (predictability) and competency (same term as ours). He also mentioned openness and discretion. We have included openness as a Trusting Behavior. Dobing (1993) considered confidentiality (similar to Gabarro's discretion) a Trusting Belief. But the first four Gabarro emphasizes were the same ones covered by our definitions. This comparison provides a bit of assurance that our four trusting beliefs are useful in actual work relationships.

Perhaps most important to researchers, these constructs are amenable to empirical work. They are defined in sufficient detail to enable researchers to develop instruments that can correspond closely with these definitions, in order to demonstrate construct validity. These constructs can be distinguished from each other and from closely related constructs (e.g., control), such that research results on trust can be compared, analyzed, and cumulated. The cognitive and behavioral portions of the constructs can be measured through level distinguishing (e.g., Likert) scales. The confidence and security portions of the constructs can be measured through secondary scales that tap one's feelings about the cognitive scale response just made. In particular, the respondent would be asked how secure they felt about their Trusting Intention just expressed, or how confident they felt with regard to their just stated Trusting Beliefs.

CONCLUSION

Lewis & Weigert (1985a) called trust a highly complex and multi-dimensional phenomenon. Our classification (type [a]) typology provides researchers a better comprehension of this complexity through an analysis of the nature of existing trust meanings. Our set of six trust definitions (type [b] typology) helps address conceptual confusion by representing trust as a broad, but coherent set of constructs. One benefit of this type of broad depiction of trust is that it has heuristic value (Kaplan, 1964) by being generative of research possibilities. Another benefit is that it presents a set of specifically defined trust types that enables scholars and practitioners to agree on what they mean when they discuss this important topic.

Implications for Research

This paper integrates and synthesizes the research literature on trust. Several researchers have suggested that the trust concept needs considerable integrative effort (Barber, 1983; Kramer, 1994; Lewis & Weigert, 1985a; Sitkin & Roth, 1993). These two typologies ([a]--classification system and [b] set of related types) make progress toward achieving Tiryakian's target results for a typology: "[it] creates order out of the potential chaos..." (1968: 178) in two ways. First, it organizes what we know about what trust means in terms of the Table 4 matrix. Second, it synthesizes a set of workable definitions that are specific enough to be distinguishable but general enough to give individual researchers operational flexibility (cf. Fleishman & Zaccaro, 1992). This paper provides a way to make the results of trust research more cumulative. The type (a) typology can be used to classify past trust research efforts in order to analyze evidence regarding trust. For example, empirical studies about trust's antecedents can now be classified and cumulated by the dimensions of Table 4 (i.e., by trust construct type and referent). The trust type (b) typology can guide future research, making research results more comparable between researchers (even in different disciplines).

To build on this foundation for cumulative trust research, future operationalizations should correspond as closely as possible to these conceptualizations. Reliable and valid instruments should be developed. These should be tested against what people mean when they use the term trust in everyday life. The interrelationships between the

Figure 1 constructs should be tested empirically in a number of situational contexts, using various methods. As Kee & Knox (1970: 365) recommended, research should measure several types of trust concurrently to gain greater explanatory power.

Sutton & Staw (1995) commented that editors need to more readily accept articles that present a broad theory but only test a portion of that theory. Since trust is not unidimensional, we recommend that this advice be applied in the trust research domain. In this way, empirical evidence on trust will more rapidly and reliably accumulate.

Applications for Management Practice

First, the size of the boxes in Figure 1 is meant to imply that Trusting Beliefs is the most important (but not the sole) determinant of Trusting Intention, and therefore Trusting Behavior. If a boss's subordinates, for example, do not believe that the boss is predictably competent, honest, and benevolent, then the chances are low that the subordinate will be willing to depend on the boss. Because of Trusting Beliefs' importance, managers need to first try to *be* the type of person that others feel is trustworthy. But since Trusting Intention is based primarily on perceptions (beliefs) of trustworthiness, considerable attention needs to be paid to behaving and presenting oneself in ways that are consistent with trusting beliefs. We emphasize that perception management alone is not likely to work over time. Experience with a superior gives the subordinates a history of how well the superior's actions match her self-presentation. Hypocrisy is not hard to detect over time.

Second, practitioners should note the affective component of Trusting Beliefs and Trusting Intention. The affective component (confidence, security) raises the issue of a set of subtle feelings about the trusted person. Feelings are hard to separate from each other, so one who likes the boss is more likely to also feel secure in the belief that the boss is benevolent towards her/him. Hence, bosses should devote time to develop an appropriate measure of positive personal relationships with their subordinates, so that subordinates can feel comfortable, confident and secure with them (Gabarro, 1987).

Third, one can develop a good relationship with another person by gradually increasing Trusting Behavior, while at the same time decreasing any minor control measures directed at the other person. Decreasing controls

includes less 'checking up' on the other person. It also includes moving from a formal relationship to a more personal, informal relationship. Informality would indicate to the other person that they are 'okay' and can be trusted. Informality, therefore, can have positive effects on the trusted person's self-esteem. In fact, Trusting Behavior by a manager to a worker can motivate the worker (Locke, Latham & Erez, 1988). In contrast, control measures tend to express to the subordinate that they are not okay and are not trusted. Being controlled can be very demotivating if it feels demeaning (Kohn, 1993).

Fourth, this model points out the relationship between trust and power. Superiors have positional power. But they should recognize (and generally should not discourage) that their employees have power over the boss by the boss's Trusting Behaviors, that is, by the boss's depending on them. This levels out what is often an asymmetrical power situation between employees and bosses, in which the boss dominates. In a dominating situation, the employee will feel insecure around the boss. Therefore, the employee will withhold or distort information given to the boss. They will also accept less influence from the boss. This will typically lead to the boss's use of control mechanisms, leading to lower and lower levels of Trusting Beliefs and Trusting Intention (e.g., Zand, 1972). Benevolent use of managerial power and control communicates that the manager cares and should keep the pair on an increasingly trusting relationship.

Fifth, the boss needs to consider the employee's individual makeup. If the employee has dispositional distrust, s/he may interpret messages from the boss more cynically. Hence, the boss should take additional steps to overcome these tendencies by developing a personal relationship with these individuals and by communicating very clearly the positive intent behind directions.

Sixth, the superior can take advantage of System Trust in several ways. Management should make sure employees know about the effectiveness of company protections (e.g., fair processes) and safety nets (e.g., grievance procedures). This will make employees feel more secure in the company's environment, leading them to be better able to trust others within the environment. Management should also be sure that roles are clearly defined in the organization, such that people feel comfortable in their roles. Also, major changes like restructuring should be

handled carefully, layoffs should be minimized (and the rationale behind them properly communicated), in order to provide workers a feeling that the environment is safe for them.

Seventh, since trust is built or destroyed through iterative reciprocal interaction (McKnight, Cummings & Chervany, 1996), the initial period of the relationship is crucial. To get off 'on the right foot,' managers should normally begin each new work relationship by choosing to 'trust until' (Situational Decision to Trust). In other words, managers should take small initial risks with their people to signal a desire to have a trusting relationship. This gives the relationship a chance to move forward on the increasingly trusting cycle instead backward on the decreasingly trusting cycle. At the same time, we caution that initial trust results should be evaluated to assure that Trusting Behaviors are warranted in the future under conditions of larger risks.

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TABLE 1

Types of Trust Concepts in Research Articles and Books

<u>ARTICLE/BOOK</u>	<u>CONCEPT TYPE</u>						
	<u>Personal</u>				<u>/Interpersonal</u>		
	<u>Impersonal</u>	<u>Affective State</u>			<u>Cognitive State</u>		
	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Behavior</u>							
Anderson & Narus, 1990						X	x
Baier, 1986				x	x		X
Barber, 1983	X			x	X		
Blakeney, 1986						X	
Bonoma, 1976						x	X
Bradach & Eccles, 1989					X		
Carnevale et al., 1982						X	
Coleman, 1990							X
Currall & Judge, 1995							X
X							
Dasgupta, 1988					X		
Deutsch, 1973				X	X		X
Driscoll, 1978						X	
Dunn, 1988				X	X		X X
Erikson, 1968		X					
Fox, 1974		X			X		X
Gabarro, 1978						X	
Gaines, 1980					X		
Gambetta, 1988					X	X	
Garfinkel, 1967	X				X		

Giffin, 1967		x				X
Good, 1988						X
Heimovics, 1984				X	X	
Holmes, 1991	x	x		X		
Hoy & Kupersmith, 1989						X
Husted, 1990				X		X
Johnson & Johnson, 1989			X			X

TABLE 1 (continued)

Types of Trust Concepts in Research Articles and Books

<u>ARTICLE/BOOK</u>	CONCEPT TYPE						
	<u>Personal</u>				<u>/Interpersonal</u>		
	Impersonal	<u>Affective State</u>			<u>Cognitive State</u>		
	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Behavior</u>							
Johnson-George & Swap, 1982		x		X		X	
Kasperson et al., 1992						X	
Kee & Knox, 1970				X		X	X
Kegan & Rubenstein, 1973			X				
Koller, 1988					X	x	x
Krackhardt & Stern, 1988						X	
Lewis & Weigert, 1985ab	X			X	X		X
Lindskold, 1978						X	
Lorenz, 1988							X
Luhmann, 1991	X			X	X		
Luhmann, 1988			X				x
McGregor, 1967				X		X	X
McLain & Hackman, 1995				x		X	X
Orbell et al., 1994					X		X
Rempel et al., 1985				X	X	x	
Riker, 1971							X
Ring & Van de Ven, 1994				X		X	
Roberts & O'Reilly, 1974				X			
Rotter, 1967		X			X		
Sato, 1988			X				X

Scanzoni, 1979		X			X
Schlenker et al., 1973					
	X				
Shapiro, 1987a		X			
Sitkin & Roth, 1993					X
Solomon, 1960			X		
Taylor, 1989				X	X

TABLE 1 (concluded)

Types of Trust Concepts in Research Articles and Books

<u>ARTICLE/BOOK</u>	<u>CONCEPT TYPE</u>							
	<u>Personal</u>					<u>/Interpersonal</u>		
	<u>Impersonal</u>	<u>Affective State</u>				<u>Cognitive State</u>		
	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>	
<u>Behavior</u>								
Thorslund, 1976			X			X		
Williams, 1988								X
Worchel, 1979				X		X		
Yamagishi et al., 1994						X	x	
Zaheer et al., 1993						X		
Zaltman et al., 1988							X	
Zand, 1972								X
Zucker, 1986	X					X		
TOTAL	7	5	3	19	23	27	9	20
% of Total		6%	4%	3%	17%	20%	24%	8%

18%

NOTES:

- Note in Table 1 that an attempt was made to reflect research definitions at the lowest level possible. Hence, we only placed an 'X' in the attitude column when the researcher explicitly called trust an attitude rather than a belief, intention, or affect.
- A large boldfaced 'X' denotes authors' primary definition of trust. A small 'x' denotes other than primary definition.
- Feeling includes specific affective states (besides Attitude), such as confidence and security. Although some have used confidence and security in a cognitive sense, they didn't seem to fit in the same category as beliefs and intentions, which are more completely cognitive. Rather, they seem to be based on feelings rather than cognition (i.e., "I feel secure/confident"). Hence, we have categorized security and confidence as affect.
- Expectancy includes expectations, while Belief includes other cognitive perceptions or assessments.

5. Intention includes cognitive choices and behavioral estimates.

6. Examples of coding: (coded decision in brackets) [detail behind the other codings furnished upon request]

a) Kegan & Rubenstein, 1973: p. 499 “Trust may be conceived as a preconscious condition or attitude [attitude] permitting one to enter a situation with minimal defensiveness.” b) Ring & Van de Ven, 1994: p. 93 “...a view (of trust) based on confidence in another’s goodwill [feeling--confidence]...faith [belief] in the moral integrity or goodwill of others,...” c) Zucker, 1986: p. 54 “...trust is defined as a set of expectations [expectations] shared by all those involved in an exchange. It includes both broad social rules [impersonal/structural], determining, for example, what a ‘fair’ rate of interest would be, and legitimately activated processes, such as who has the right to determine the rate of interest. This definition takes the background of any given transaction into account, rather than simply examining the proximate terms of exchange.”

TABLE 2
Types of Attributes to Which Trust Refers

ARTICLE/BOOK	ATTRIBUTE TYPES														
	C	E	D	P	G	B	O	S	C	R	D	O	C	R	P
	o	x	y	r	o	e	p	h	a	e	s	e	r	e	e
	m	p	a	n	d	n	e	a	r	r	e	n	e	e	e
	p	e	i	b	i	'n	n	r	r	s	e	n	e	e	e
	e	r	a	r	o	t	e	e	e	e	e	e	e	e	e
	t	n	i	n	w	/	e	e	e	e	e	e	e	e	e
	e	n	i	a	/	C	e	e	e	e	e	e	e	e	e
	n	m	i	t	I	R	e	e	e	e	e	e	e	e	e
	e	i	i	t	n	e	e	e	e	e	e	e	e	e	e
	s	s	t	t	g	s	e	e	e	e	e	e	e	e	e
	e	s	m	y	n	s	e	e	e	e	e	e	e	e	e
	s	y	v	y	s	n	e	e	e	e	e	e	e	e	e
Anderson & Narus, 1990	x			x											
Baier, 1986	x					x									
Barber, 1983		x				x									
Blakeney, 1986		x	x			x			x			x	x		
Bonoma, 1976							x		x	x	x				
Dunn, 1988						x									
Gabarro, 1978	x			x		x			x			x	x		
Gaines, 1980										x					
Giffin, 1967			x	x	x		x				x	x			x
Heimovics, 1984		x	x				x			x					
Holmes, 1991							x	x							
Husted, 1990						x									
Johnson-George & Swap, 1982							x	x	x		x	x			
Kasperson, et al, 1992	x			x			x								

Kee & Knox, 1970	x			x
Koller, 1988		x		x x x

TABLE 2 (continued)
Types of Attributes to Which Trust Refers

	ATTRIBUTE TYPES															
	C	E	D	P	G	G	C	R	C	R	D	O	S	H	P	
	o	x	m	p	e	r	n	a	i	n	g	n	e	c	i	
	s	s	t	t	n	r	s	t	t	t	t	t	e	f	n	
<u>ARTICLE/BOOK</u>	e	s	m	y	y	s	n	s	y	y	y	y	d	e	g	
Krackhardt & Stern, 1988							x									
Lindsfold, 1978								x			x					
McGregor, 1967																
McLain & Hackman, 1995	x															
Rempel et al, 1985					x				x	x	x			x		
Ring & Van de Ven, 1994						x	x									
Sato, 1988								x			x					
Sitkin & Roth, 1993	x															
Solomon, 1960																

Coding Examples:

a) Ring & Van de Ven, 1994: p. 93 "...a view (of trust) based on confidence in another's goodwill [goodwill]...faith in the moral integrity [goodness/morality] or goodwill of others,..." b) Sitkin & Roth, 1993: p. 373 "The model assigns the term 'trust' to refer to belief in a person's competence [competence] to perform a specific task under specific circumstances..." c) Yamagishi & Yamagishi, 1994: p. 132 "Trust is...an expectation of goodwill [goodwill] and benign intent. [(good) intentions]"

TABLE 2 (concluded)
Types of Attributes to Which Trust Refers

ARTICLE/BOOK	ATTRIBUTE TYPES															
	C	E	D	P	G	G	B	C	R	C	R	D	O	S	P	
	o	x	c	i	s	I	n	o	r	e	e	O	r	e	A	
	m	p	t	d	s	M	t	/	e	l	n	p	e	r	t	
	p	e	y	a	o	e	C	i	H	i	a	a	n	u	t	r
	t	t	a	i	a	t	n	e	n	i	i	i	i	/	n	c
	e	n	m	l	l	i	c	n	e	l	l	l	n	S	d	r
	n	e	i	i	i	o	e	e	s	i	i	i	d	a	i	i
	c	s	s	t	t	n	r	s	t	t	t	t	e	f	n	o
	e	s	m	y	y	s	n	s	y	y	y	y	d	e	g	n
Thorslund, 1976	x				x	x										
Worchel, 1979					x	x										
Yamagishi & Yamagishi, 1994							x									
Zaheer & Venkatramen, 1993					x				x							
Zaltman & Moorman, 1988				x				x				x				
TOTAL	10	3	3	6	6	10	14	4	7	1	6	5	2	2	0	1
% of Total	12%	4%	4%	8%	8%	12%	18%	5%	9%	1%	8%	6%	2%	2%	-	1%

NOTES:

1. Benevolent/Caring/Concern includes both not acting opportunistically or manipulatively and favorable motives
2. Note that while most of the authors of these sources define trust as a belief or an expectancy, the definitions of Baier (1986), Giffin (1967), and Husted (1990) are stated in terms of behaviors or actions
3. Honesty includes integrity and sincerity
4. Competence includes ability, capability, and good judgment

5. Predictability includes consistency

6. Careful/safe includes keeping confidences

TABLE 3 (first page)

Dictionary Definition Comparison

<u>Concept</u>	<u>Counts</u>	<u>Random House</u> <u>(1971)</u>	<u>Webster's</u> <u>(1981)</u>	<u>Oxford</u> <u>(1989)</u>
Cooperation	#Def'ns	6	3	2
	#Lines	15	14	75
Confidence	#Def'ns	8	6	13
	#Lines	27	41	234
Predictable	#Def'ns	2	1	1
	#Lines	27	4	21
Trust	#Def'ns	24	9	18
	#Lines	57	112	633

Sources: Random House--(Stein, 1971); Webster's--(Gove, 1981); Oxford--(Simpson & Weiner, 1989)

TABLE 3 (concluded)

Love

#Defns	24	17	28
#Lines	54	82	1670

Like

#Defns	32	31	40
#Lines	74	274	1515

NOTES:

1. #Lines refers to the number of lines devoted to the definition of the word.
2. #Defns means the number of ordinally numbered definitions, regardless of their number of subheadings (e.g., 2a 2b = 1 #Defn; 1a 1b 1c = 1 #Defn).
3. For the word trust, Random House's 1993 dictionary (Flexner & Hauck, 1993) was compared to Stein (1971), with no significant differences found.
4. The 1966, 1981 and 1986 versions of Gove are identical in their definitions.
5. Oxford's entries are longer because of its mission to act as an archive of historical word meanings, as well as to define current usage. Simpson & Weiner (1989) was compared with the combination of the 1961/1933 Oxford dictionary (Murray, et al., 1961) and its supplement (Burchfield, 1986), with no major differences found for the word trust.
6. Note that trust has both verb and noun definitions, while cooperation, confidence and predictability have only noun definitions. However, in terms of the number of lines, trust still exceeds the longest of the other three by more than double in each case. Love and like also have both verb and noun definitions, which partially accounts for the large number and length of their definitions.

TABLE 4

Types of Trust Concepts in the Random House Dictionary (Stein, 1971)

	CONCEPT TYPE						
	<u>Personal</u>				<u>/Interpersonal</u>		
<u>REFERENT</u>	Impersonal	<u>Affective State</u>			<u>Cognitive State</u>		
<u>Attribute Types</u>	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Behavior</u>							
Competence							X
Expertness							
X							
Dynamism							
Predictability							
Goodness/Morality							
Good Will/Intentions							
Benevolent/Care/Concern							
Responsiveness							
Honesty							X
Credibility							
Reliability							
Dependability							
Openness/minded							
Careful/Safe							X
Shared Understanding							
Personal Attraction							
<u>Behavior Types</u>							
-Rely on							X
-Depend on							X

-Commit to									X	
-Commission									X	
<u>Miscellaneous Types</u>										
Other person								X		X
Something		X				X			X	
X										
Something/someone										X
Oblig/Responsibility		X								

TABLE 5 (first page)

Comparison of Two sets of Definitions of Trust

Trust Definitions in Webster's

Barber's Trust Definitions in

Third New Internat'l Dictionary

The Logic and Limits of Trust

1. assumed reliance on some person or thing; a confident dependence on the character, ability, strength, or truth of someone or something

1. the expectation of technically competent role performance (e.g., expert knowledge, technical facility, or everyday routine performance)

2. dependence on something future or contingent; confident anticipation...

2. expectations that the natural order--both physical and biological--and the moral social order will persist and be more or less realized

3. a charge or duty imposed in faith or confidence or as a condition of some relationship

3. expectations of fiduciary obligation and responsibility, that is, that some others in our social relationships have moral obligations and responsibility to demonstrate a special concern for other's interests above their own

TABLE 5 (concluded)

Typological Analysis of Barber's Trust Definitions

1. From the term 'expectation,' we infer an expectancy. From 'technically competent,' we infer the competence attribute. Hence Table 6 places ♠ 1 at the intersection of competent (row) and expectancy (column). While 'role performance is a behavior,' the trustor is doing the expecting, not the behaving.
2. This is another expectancy. But this time, the referent is not a person, but a thing--the natural and social order's persistence (see ♠ 2 in Table 6).
3. First, an expectancy is inferred. This definition involves fiduciary obligation (♠ 3a in Table 6), and the attribute of morality (putting others' interests above one's own [Goodness/Morality]-- ♠ 3b in Table 6).

(SOURCE: BARBER, 1983: 7, 9, 14)

Table 6

Types of Trust Concepts in Barber (♣) versus his Dictionary (WB)

	CONCEPT TYPE						
	<u>Personal</u>				<u>/Interpersonal</u>		
<u>REFERENT</u>	Impersonal		<u>Affective State</u>			<u>Cognitive State</u>	
<u>Attribute Types</u>	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Behavior</u>							
Competence					♣ 1		WB
Expertness							
Dynamism					WB		
WB							
Predictability							
Goodness/Morality				WB	♣ 3b		
WB							
Good Will/Intentions							
Benevolent/Care/Concern							
Responsiveness							
Honesty				WB			WB
Credibility							
Reliability							
Dependability							
Openness/minded							
Careful/Safe							
Shared Understanding							
Personal Attraction							
<u>Behavior Types</u>							
-Rely on				WB			WB
-Depend on				WB			WB

-Commit to

-Commission

Miscellaneous Types

Other person	WB	WB	WB	WB	WB
Something		WB	♣ 2/WB		WB
WB					
Something/someone					
Oblig/Responsibility	WB		♣ 3a		
Not specified		WB			

Table 7
Types of Trust Concepts in Five Recent Studies
CODES: Ω=Bromiley & Cummings; D=Dobing; *=Mayer, Davis & Schoorman; X=McAllister; Ä=Mishra

<u>REFERENT</u>	<u>CONCEPT TYPE</u>							
	Impersonal	<u>Personal /Interpersonal</u>					<u>Cognitive State</u>	
		<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Attribute Types</u>								
<u>Behavior</u>								
Competence						D/*/X/Ä		
Expertness								
Dynamism								
Predictability								
Goodness/Morality								
Good Will/Intentions								
Benevolent/Care/Concern				Ω/X		Ω/*/Ä	Ω	
Responsiveness								
Honesty				Ω		Ω/*/D	Ω	
Credibility								
Reliability							X/Ä	
Dependability						X		
Openness/minded						Ä		
Careful/Safe						D		
Shared Understanding							D	
Personal Attraction								
<u>Behavior Types</u>								
-Rely on								
-Depend on								
-Commit to								
-Commission								
<u>Miscellaneous Types</u>								

Other person	*	X	*	D	D/*/Ä
Something					
Something/someone					
Oblig/Responsibility					D

Table 8
Types of Trust Concepts: This Paper and Five Recent Studies
CODES: Ω=Bromiley & Cummings; Δ=Dobing; *=Mayer, Davis & Schoorman; X=McAllister; Ä=Mishra; ◆=This paper

<u>REFERENT</u>	<u>CONCEPT TYPE</u>						
	Impersonal	<u>Personal /Interpersonal</u>					
		<u>Affective State</u>			<u>Cognitive State</u>		
<u>Attribute Types</u>	<u>Structural</u>	<u>Dispositional</u>	<u>Attitude</u>	<u>Feeling</u>	<u>Expectancy</u>	<u>Belief</u>	<u>Intention</u>
<u>Behavior</u>							
Competence				◆9		D/*/X/Ä/◆10	
Expertness							
Dynamism							
Predictability				◆11		◆12	
Goodness/Morality							
Good Will/Intentions							
Benevolent/Care/Concern				Ω/X/◆13		Ω/*/Ä/◆14	Ω
Responsiveness							
Honesty				Ω/◆15		Ω/*/D/◆16	Ω
Credibility							
Reliability							X/Ä
Dependability						X	
Openness/minded						Ä	
Careful/Safe						Δ	
Shared Understanding							Δ
Personal Attraction							
<u>Behavior Types</u>							
-Rely on							
-Depend on				◆8			◆5
-Commit to							
-Commission							
<u>Miscellaneous Types</u>							

Other person	*/♦19	X/♦2/♦6	*	Δ	Δ*/Ä/♦1	♦3
Something		♦17			♦18	♦20
Something/someone						
Oblig/Responsibility			♦7			Δ/♦4

TABLE 9

Distinguishing Dimensions of Six Trust Types

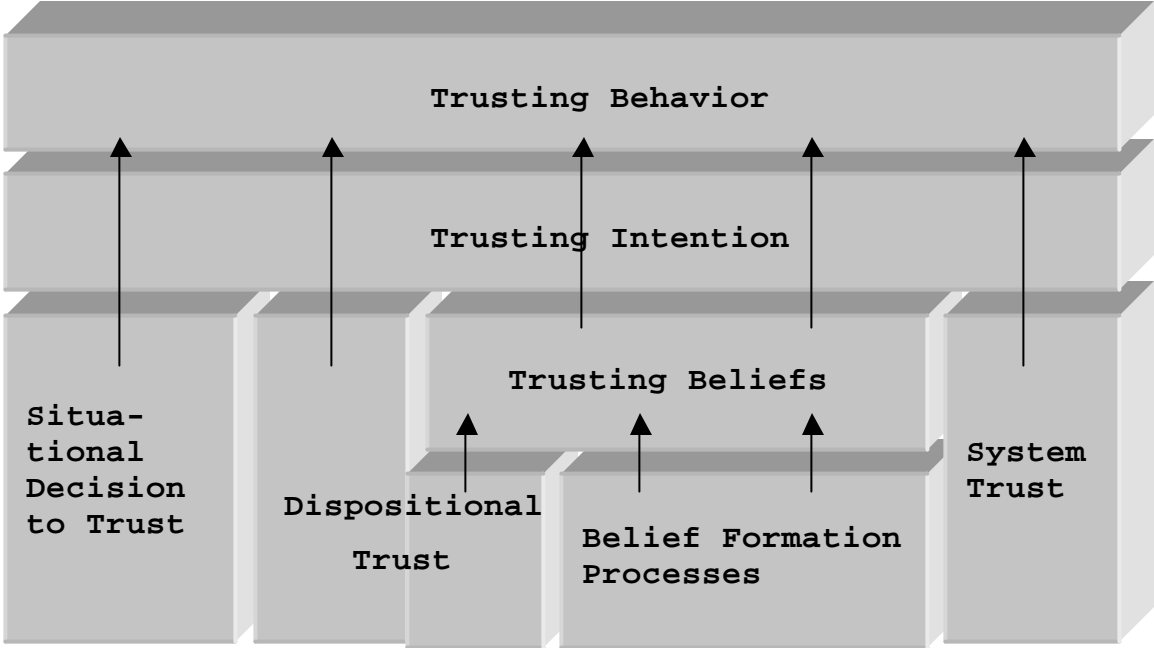
TRUST TYPES	DIMENSIONS									
	CONTEXT		PERSONS		CONSTRUCT					
	Situation -Specific	Cross- Situational	Person- Specific	Cross- Personal	Impersonal Structural	Dispos'l	Personal / Interpersonal			
							Feeling	Belief	Intention	Behavior
Trusting Intention	X	-	X	-	-	-	X	-	X	-
Trusting Behavior	X	-	X	-	-	-	X	-	-	X
Trusting Beliefs	X	-	X	-	-	-	X	X	-	-
System Trust	X	-	-	X	X	-	-	X	-	-
Dispos'l Trust	-	X	-	X	-	X	-	-	-	-
Situat'l Decision To Trust	X	-	-	X	-	-	-	-	X	-

TABLE 10

Clustering of Belief Attributes

<u>Table 2 Column</u>	<u>Broad Category</u>	<u>Table 2 Attribute</u>	<u>Attribute Count</u>	<u>%</u>
	COMPETENCE:			
1		Competence	10	
2		Expertness	3	
3		Dynamism	<u>3</u>	
		Subtotal	<u>16</u>	<u>20.0</u>
	PREDICTABILITY:			
4		Predictability	<u>6</u>	<u>7.5</u>
	BENEVOLENCE:			
5		Goodness/Morality	6	
6		Good Will/Intentions	10	
7		Benev'nt/Caring/Concern	14	
8		Responsiveness	<u>4</u>	
		Subtotal	<u>34</u>	<u>42.5</u>
	HONESTY:			
9		Honesty	7	
10		Credibility	1	
11		Reliability	6	
12		Dependability	<u>5</u>	
		Subtotal	<u>19</u>	<u>23.8</u>
	OTHER:			
13		Openness/Openminded	2	
14		Careful/Safe	2	
15		Shared Understanding	0	
16		Personal Attraction	<u>1</u>	
		Subtotal	<u>5</u>	<u>6.2</u>
	Grand Total		<u>80</u>	<u>100.0%</u>

Figure 1 Relationships among Trust Constructs



Note: Arrows represent relationships and mediated relationships.

¹We include in ‘management’ the strategy, organizational behavior, organization theory, and marketing literatures.

²Table 5 shows the detail behind the typological analysis of Barber’s definitions. This detail is another example showing how research and dictionary definitions were plotted on Tables 1, 2, 4, 6, 7, and 8.