



The effect of propensity to trust and familiarity on perceptions of trustworthiness over time



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ABSTRACT

Research on trust has burgeoned in the last two decades. Despite the growing interest in trust, little is known about the differences in trust between familiar and unfamiliar interactions. The current empirical study explored propensity to trust as predictors of trustworthiness over time in familiar and unfamiliar dyads. Utilizing latent growth modeling we found propensity to trust was related to initial perceptions of trustworthiness in unfamiliar pairs but not in familiar pairs. In addition, familiarity was related to initial perceptions of trustworthiness, but familiarity only influenced the change in integrity. However, there were significant differences in change variances between familiar and unfamiliar pairs. Implications of the findings are also discussed.

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1. Introduction

Trust is an important aspect of human behavior. Indeed, trust is crucial to develop lasting friendships and a secure social life (Deutsch, 1958). Trust is also integral to establishing relationships among strangers (Foddy, Platow, & Yamagishi, 2009). Indeed, trust is essential when individuals engage in financial transactions with unfamiliar others on eBay, Craigslist, or a farmer's market. Yet, while models of trust have received considerable attention in the research literature recently, little attention has been paid toward factors that shape trustworthiness (i.e., the antecedents of trust). The present study investigates two such factors: familiarity and the propensity to trust; and how these factors influence trustworthiness perceptions over time.

1.1. Trust and trustworthiness

Trust represents the willingness of an individual to accept vulnerabilities associated with another individual, often without the ability to monitor the actions of the other individual (Mayer, Davis, & Schoorman, 1995). A critical characteristic for understanding trust is the delineation of trust from its antecedents (i.e., trust propensity and trustworthiness facets; Mayer et al., 1995). Trustworthiness has been characterized by the facets of ability, benevolence, and integrity (Mayer & Davis, 1999). Ability represents an individual's competence in a given situation or task. Benevolence corresponds to the extent to which a trustee has good intentions toward a trustor. Integrity represents the extent to which an individual's actions are consistent with a

set of values/morals that are thought to be acceptable to the trustor. These dimensions correspond to beliefs about another based on competence, perceived intent, and acceptable moral foundations. Generally, research has shown higher perceived trustworthiness results in higher trust (Colquitt, Scott, & LePine, 2007). Further, trust is believed to be positively related to one's acceptance of vulnerability in a relationship which may manifest in risk-taking behaviors unique to that relationship (Dirks, 1999; Dietz & Fortin, 2007).

As previously noted, trust relevance requires some stake (i.e., risk), be it social, financial, personal, or organizational in nature. Information processing theory states when evaluating whether to be vulnerable in risky situations one must process relevant information about the situation so as to reduce risk, and this relevant information may come from prior experiences or in the absence of prior experiences from one's dispositions (Wallace, Ross, & Davies, 2003). One relevant scenario that has the potential to motivate an evaluation of trustworthiness is the Prisoner's Dilemma (see Wedekind & Milinski, 1996). In the Prisoner's Dilemma, the partners must evaluate if the partner a) has the ability to lie to the warden b) has their best interests in mind (benevolence) and c) has values consistent with their own (integrity). Indeed, research has demonstrated when a trustor believes the trustee conforms to some moral code (integrity), the trustor is more likely to wager more money or conform to the social norm of keeping the secret (Dunning, Anderson, Schlösser, Ehlebracht, & Fetchenhauer, 2014). Of particular importance is how this perception of trustworthiness develops. While some research has focused on how the ABI dimensions change over time (Colquitt & Rodell, 2011), little longitudinal research exists on the development of trustworthiness within subjects over more than two time points. Understanding the development of trustworthiness perceptions is important to understanding how individuals

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make trust-based decisions, and individual differences such as one's propensity to trust may be a key part of this process.

1.2. Propensity to trust

Research on individual differences has indicated personality variables, such as propensity to trust, play an integral role in the trust process and may be particularly relevant when other information is not available, such as a lack of prior experience with the trustee (McKnight, Cummings, & Chervany, 1998) or social cues that are often absent of virtual dyadic interactions (Yakovleva, Reilly, & Werko, 2010). According to Rotter's (1967) trust theory, a large proportion of initial perceptions of trust one has for another can be attributed to the trustor's general propensity to trust others. Propensity to trust has been conceptualized as an individual difference that reflects one's expectations of the trustworthiness of others and general willingness to trust others (Mayer et al., 1995; Rotter, 1967).

Rotter (1967) suggests propensity to trust is especially relevant in novel situations and when working with new people. Trust propensity may serve as information driving one's evaluation of a novel situation as it is related to trust when the situation is ambiguous (Gill, Boies, Finegan, & McNally, 2005). Individuals with high propensity to trust assume others are generally trustworthy and are likely to act in ways that make them more vulnerable to others because they believe the other person will not take advantage of them (Butler, 1999). In contrast, individuals low on propensity to trust are skeptical and cynical, and behave in ways that make it difficult to demonstrate trust to them (Chatman, 1991; Zand, 1972). Although propensity to trust should have the strongest effect on initial perceptions of trustworthiness, research and theory suggest it should have residual effects, albeit weaker, on later trustworthiness perceptions. Colquitt et al. (2007) found trust propensity influenced all three trustworthiness dimensions, thus trust propensity should impact both one's initial and subsequent trustworthiness perceptions.

Hypothesis 1: Propensity to trust will be positively related to the initial assessments in perception of ability, benevolence and integrity.

Hypothesis 2: Propensity to trust will be positively related to change in perception of ability, benevolence and integrity.

1.3. Impact of familiarity

Another key aspect of a situation is the familiarity one has with the partner in the trusting relationship. Understanding how trust forms among strangers is pertinent to global business experiences where individuals often work with others based on very little or no prior experience together (Foddy et al., 2009). Familiar individuals have a basis for evaluating trustworthiness for each other whereas unfamiliar individuals do not. In fact, research has shown familiarity is a strong predictor of trust early in a relationship (Levin, Whitener, & Cross, 2006), thus the familiarity served as information used in evaluating the trust-based scenario. The familiar dyads will have more information on their partner and will rely on their previous experiences with the partner when evaluating trustworthiness. These evaluations will lead to higher initial perceptions of trustworthiness as people tend to avoid social situations with individuals they do not trust.

Hypothesis 3: Initial perceptions of trustworthiness will be higher in familiar dyads.

The change in perceptions of trustworthiness over time may also be influenced by familiarity with the trusted person. As stated above, initial perceptions of trustworthiness will be higher in familiar interactions; as such there may be little room for improvement in trust scores. Second, previously established cognitive assessments may be resistant to

change. Participants in familiar interactions may be more likely to adhere to the cognitive heuristic they have formed of the familiar partner rather than believe that the familiar partner has betrayed him or her — attributing defection/untrustworthy behavior to other circumstantial aspects such as chance, by relying on previous information about interactions with the familiar partner. In contrast, participants in unfamiliar pairs may still be processing information about trustworthiness perceptions and thus may be more likely to attribute defection as malicious.

Hypothesis 4: Unfamiliar dyads will evidence greater change in trustworthiness relative to familiar dyads.

As mentioned previously, propensity to trust is especially relevant in novel situations and when working with people for the first time (McKnight et al., 1998). In a new relationship where information about the other party is vague individuals may rely on their propensity to trust as a means to reduce risk in the situation, in fact, propensity to trust has been noted as the most important trust antecedent when interacting with strangers (Bigley & Pearce, 1998). Conversely, in interactions where information about the other party is known there will be more information to form an opinion of trustworthiness and the influence of propensity to trust will be diminished. However, Rotter's (1967) theory of trust implies propensity to trust should still predict trust as it is hypothesized to influence behavior. Thus, propensity to trust has a greater impact in situations where information about the other person is either not known or not salient, and this influence may continue to filter trustworthiness information overtime when ambiguity is high versus when it is low. The authors note that while these predictions are based on trust theory and are somewhat intuitive in nature, there is a paucity of experimental tests of these ideas where familiar and unfamiliar pairs are directly compared.

Hypothesis 5: The relationship of propensity to trust with initial perceptions of trustworthiness will be stronger in unfamiliar dyads.

Hypothesis 6: The relationship of propensity to trust with changes in perceptions of trustworthiness will be stronger in unfamiliar dyads.

2. Method

2.1. Participants

A total of 66 pairs (132 participants, 53 male) with a mean age of 28.0 ± 7 years were recruited from the general populations of a US Midwestern and West Coast city. Participants were recruited in pairs with a familiar friend or family member with whom they already had a trusting relationship. Participants received monetary compensation at an hourly rate in addition to keeping any of their endowment not lost in the course of completing the modified Prisoner's Dilemma task.

2.2. Measures

2.2.1. Trustworthiness

We used Mayer and Davis (1999) scale to measure participants' perception of each other's ability, benevolence, and integrity. We altered the wording of the original scale to frame the questions in the context of their partner instead of top management. Participants rated the degree to which they agreed with each item on a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree).

2.2.2. Propensity to trust

We used Schoorman, Mayer, & Davis' (1996) scale to measure participants' propensity to trust. The scale consists of 8 items measuring items about propensity to trust in general. Participants rated the degree to which they agreed with each item on a 7-point Likert scale, ranging from 1 (strongly disagree) to 7 (strongly agree).

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