



## Brief Report

## Trust in me, trust in you: A social projection account of the link between personality, cooperativeness, and trustworthiness expectations



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## ABSTRACT

Although trust is a key aspect of social behavior, individual differences in trust are not yet sufficiently understood. Addressing this issue, the present study investigated the link between trait Honesty–Humility, behavioral tendencies in economic games, and trustworthiness expectations. Based on a social projection account, it was hypothesized that individuals base their trustworthiness expectations on their own trustworthiness, i.e., their tendency to cooperate (as opposed to exploiting others). As predicted, Honesty–Humility was positively associated with trustworthiness expectations. In line with the social projection hypothesis, this relation was fully mediated through cooperativeness in the Dictator Game, but not through entitlement in the Ultimatum Game. Cooperativeness (as driven by trait Honesty–Humility) is thus an important determinant of individual differences in trust.

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## 1. Introduction

Trust is one of the most central aspects of social behavior and has therefore been heavily studied across the social sciences and beyond. Indeed, the idea that personality plays a central role for trust was already expressed decades ago. For example, Rotter (1967) defined trust in terms of a personality trait, namely as a “general expectancy [...] that others can be relied upon” (p. 651). More commonly, though, trust has been conceptualized as a social behavior that is determined by an individual’s general willingness to trust others – her so-called *trust propensity* (e.g., Mayer, Davis, & Schoorman, 1995). Despite the long history of trust-related personality research, however, the (basic) trait determinants underlying these individual differences in trust are not yet sufficiently clarified. Addressing this issue, the current work examines the underlying personality dimensions of trustworthiness expectations. These reflect individuals’ beliefs about a trustee’s trustworthiness and thus form a central prerequisite of trust behavior alongside the willingness to take the risk associated with trusting (e.g., Boon & Holmes, 1991). Specifically, we investigated the influence of individuals’ own trait cooperativeness on trustworthiness expectations as a path of social projection.

Social projection has been discussed as a vital determinant of expectations in general, and trustworthiness expectations in

particular (e.g., Krueger, Massey, & DiDonato, 2008). In situations of trust – which are defined by insufficient knowledge on others’ trustworthiness – people are assumed to form corresponding expectations by projecting their own cooperativeness (or trustworthiness, respectively<sup>1</sup>) onto others. As such, cooperative individuals should expect others to be cooperative, and thus trustworthy, as well; uncooperative individuals, in turn, should expect others to be uncooperative, and thus untrustworthy. Correspondingly, an individual’s own cooperativeness is assumed to form a basis of her expectations about a trustee’s likely behavior.

In line with this idea, individuals’ own cooperativeness has repeatedly been identified as a determinant of trust in strangers. For example, trustees returning large amounts to the trustor in the Trust Game (i.e., trustworthy individuals; Berg, Dickhaut, & McCabe, 1995), were found to be more willing to trust an unknown other as compared to trustees returning only small amounts or nothing (e.g., Evans & Revelle, 2008; Yamagishi et al., 2013). Similarly, a pro-social (as opposed to a pro-self) social value orientation as well as a high willingness to cooperate (in economic games) had a positive effect on individuals’ willingness to trust (e.g., Kanagaretnam, Mestelman, Nainar, & Shehata, 2009; Yamagishi et al., 2013). This suggests that individual differences in cooperativeness can account for individual differences in trust.

However, previous studies did not disentangle trustworthiness expectations from trust and/or cooperative behavior as they did not assess participants’ expectations about the trustee’s

<sup>1</sup> In a situation of trust, a trustee’s cooperativeness ultimately corresponds to her trustworthiness. Thus, we use both terms synonymously in what follows.

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trustworthiness prior to the decision whether to trust or not. For example, a large investment in the Trust Game may either indicate an optimistic expectation about the trustee's likely return or, instead, a high willingness to take the risk associated with unreciprocated trust. Likewise, large investments may be driven by a high willingness to share – simply as an expression of individuals' cooperativeness. Therefore, it remains unclear whether the observed relation between cooperativeness and trust is actually due to social projection or whether game-based cooperation and trust behavior merely share a common core in terms of trait cooperativeness.

In any case, a social projection mechanism implies that basic personality traits driving cooperation should also relate to individual differences in trust. Supporting this notion, Big Five-Agreeableness – capturing individual differences in the motivation to cooperate (Denissen & Penke, 2008) – has been identified as the main predictor of trust in the Trust Game (e.g., Evans & Revelle, 2008). However, as Big Five-Agreeableness specifically includes a *trust* facet, the mechanism underlying this relation remains inconclusive. On the one hand, it is possible that Agreeableness simply includes the tendency to trust, thus leading to more trust behavior (without any social projection involved). On the other hand, agreeable individuals should be more likely to cooperate (Denissen & Penke, 2008) and may project this tendency onto strangers, thus reflecting a social projection mechanism. In essence, the link between Big Five-Agreeableness and trust behavior cannot provide strong evidence for the hypothesis of social projection (of trait cooperativeness) as an underlying determinant of trustworthiness expectations.

A more conclusive test of social projection thus requires consideration of a trait that specifically signals cooperativeness without aspects of trust propensity. One corresponding basic trait is Honesty–Humility, the sixth dimension of the HEXACO model of personality structure (Honesty–Humility, Emotionality, eXtraversion, Agreeableness, Conscientiousness, and Openness to Experience; Ashton & Lee, 2007). Honesty–Humility particularly refers to an individual's cooperativeness in terms of sincerity, fairness, greed-avoidance, and modesty. As such, Honesty–Humility shares some content with Big Five-Agreeableness (i.e., sincerity and modesty), but also comprises more unique aspects (i.e., fairness and greed-avoidance) which are not captured by the Big Five factors (Ashton, Lee, & de Vries, in press).<sup>2</sup> In line with this conceptualization, Honesty–Humility has repeatedly and consistently been identified as a predictor of *active cooperation* in terms of fairness and non-exploitation in economic games (e.g., Hilbig, Glöckner, & Zettler, in press). Investigating the influence of Honesty–Humility on trustworthiness expectations can hence offer insights into the role of *pure* trait cooperativeness (and thus social projection) for individual differences in trust.

Based on this reasoning, the present study investigated the link between Honesty–Humility, behavioral tendencies in economic games, and trustworthiness expectations. As implied by the idea of social projection, we hypothesized Honesty–Humility to positively relate to trustworthiness expectations (Hypothesis 1). To test still more conclusively whether indeed cooperativeness links Honesty–Humility and trustworthiness expectations, we additionally considered the allocation in the Dictator Game as a measure of cooperativeness. In the Dictator Game, individuals simply divide

an endowment between themselves and another person. The mechanism of social projection clearly predicts that the positive relation between Honesty–Humility and trustworthiness expectations must be mediated through cooperativeness in this game (Hypothesis 2).

Furthermore, it is necessary to rule out that entitlement (rather than cooperativeness) drives said relation between Honesty–Humility and trustworthiness expectations. That is, individuals high in Honesty–Humility should expect others to be trustworthy because they themselves are and *not* because they feel entitled to a good treatment by others. To rule out this mechanism, a measure of entitlement was obtained via the Ultimatum Game in which individuals indicate how much an unknown other must offer (from an initial endowment) for them to accept the offer. Prior research has already indicated that Honesty–Humility and Ultimatum Game acceptance levels are indeed unrelated (e.g., Hilbig, Zettler, Leist, & Heydasch, 2013). In any case, the hypothesis that social projection of cooperativeness and not entitlement links Honesty–Humility to trustworthiness expectations predicts that Ultimatum Game acceptance levels should not mediate the relationship between these two variables (Hypothesis 3).

## 2. Method

### 2.1. Participants

Participants were recruited online via internet communities and mailing lists of the University of Mannheim, Germany. An a-priori power analysis revealed that to uncover a small to medium-sized effect ( $r = .20$ ) with optimal statistical power ( $1 - \beta = .95$ ), a sample of about  $N = 260$  was required. Expecting a typical drop-out-rate of about 15%, we recruited 301 participants. Out of these, 81% ( $N = 244$ ) fulfilled the criteria for inclusion (i.e., completion of all tasks, no repeated participation, and at least a “good” grasp of the German language).<sup>3</sup> The final sample comprised 79% females, aged 18–75 years ( $M = 28.79$ ,  $SD = 10.64$ ). Most participants were students (50%) or employees (41%).

### 2.2. Materials

Basic personality traits (including Honesty–Humility) were measured via the German 60-item version (Moshagen, Hilbig, & Zettler, in press) of the HEXACO Personality Inventory-Revised (HEXACO-60; Ashton & Lee, 2009). The inventory contains 10 items for each of the six HEXACO dimensions. To assess trustworthiness expectations, cooperativeness, and entitlement, we used three different games: the Distrust Game, the Dictator Game, and the Ultimatum Game. All games were completely hypothetical. That is, participants were asked to imagine playing each game with another unknown person for money.

In the Distrust Game (McEvily, Radzevick, & Weber, 2012), two players (trustor and trustee) each receive an initial endowment of, say, 50€. However, the trustee is empowered to take any amount of the 50€ initially assigned to the trustor, in turn increasing her own payoff by decreasing the trustor's payoff. For example, if the trustee decides to take 30€ from the trustor, she receives 80€ in total whereas the trustor ends up with 20€. Hence, the trustor's payoff depends on the trustee's trustworthiness in terms of her willingness to maintain the fair split as opposed to taking some of the trustor's endowment. This was thoroughly explained to participants. As a measure of trustworthiness expectations, participants

<sup>2</sup> As the similar names suggest, there is also substantial overlap between Big Five and HEXACO-Agreeableness. However, the two are not equivalent: Whereas they share content such as forgiveness and gentleness, HEXACO-Agreeableness also covers even-temper versus irritability, anger, and harshness – which is considered to belong to Neuroticism in the Big Five. In turn, sentimentality-related content, which is associated with Big Five-Agreeableness, is not captured by HEXACO-Agreeableness but instead included in the Emotionality factor of the HEXACO model (i.e., the counterpart of Big Five-Neuroticism; Ashton et al., in press).

<sup>3</sup> Note that although this sample size is slightly below the optimum determined through the power analysis, it nonetheless yields a highly satisfactory power of  $1 - \beta = .93$ .

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