

TRUST IN INITIAL ENCOUNTERS - A MOTIVATIONAL,
COGNITIVE THEORY

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Dissertation submitted to the Department of Strategy and Management at The
Norwegian School of Economics and Business Administration in partial
fulfillment of requirements for the degree of dr. oecon.

February 2007

Abstract

In this dissertation I develop a theoretical model on the effects of risk on the formation of trust in the initial stages of a relationship. Risk is proposed to influence trust in two ways: First, risk exerts a direct influence on trust. Risk may decrease trust, increase trust, or increase trust under specific conditions. Second, risk may affect the level of trust indirectly by influencing the effect of social stimuli on the formation of trust. In this second indirect effect of risk, risk is first proposed to influence the content of trust, or what trust is about as represented in the importance a trustor attaches to benevolence or ability. Moreover and related to the effect of risk on the form of trust, risk is further proposed to affect what people seek to know or the informational goals people adopt, and the interpretive schemas people use while processing social stimuli.

In describing the indirect effect of risk on the formation of trust, I differentiate between role-based and personal trust. Role-based trust emphasizes ability and reliability and is vested in people's structural expectations toward social and professional roles. Personal trust emphasizes benevolence and is vested in a trustor's appraisal of the personal traits and motivations of a trustee. High risk, I argue will activate personal trust, and cause people to interpret information in light of a person schema whereas low risk is proposed to activate role-based trust and should cause people to interpret information in light of a role schema. Unlike conventional models of trust formation and development, which see trust as being based on declarative knowledge; the present model argue that trust in the initial stages of a relationship will be based on people's experience with information processing and their experiences of fluency in information processing and relevance. Social stimuli that are structurally congruent with active interpretive schemas as well as relevant to active informational goals will increase trust whereas incongruent and irrelevant information should reduce trust.

Acknowledgment

Somehow I never pictured myself sitting here writing this foreword. I have lived with this dissertation for so long that actually parting with it seems strange, although not entirely unpleasant. Numerous people helped me arrive here.

First, I want to thank my advisor Kjell Grønhaug. As befits a dissertation on trust, Kjell has shown great faith in this project and has been a steady source of inspiration as well as constructive and helpful advice. Kjell is not only a good advisor but also a good friend. I would also like to thank the rest of the committee; Bård Kuvaas and Willy Haukedal who have offered their support and encouragement as well as good advice.

Astrid Kaufmann has shown a keen interest in my work and encouraged me along the way. Astrid helped me set up my experiment in her own classes and introduced me to colleagues who in turn would offer access to their classes. The experimental study which is reported in the Appendix to this dissertation is hard to envision without her generous help. My thanks also extend to the more than 250 people who participated in the study.

Rune Lines is another good friend and colleague who by introducing me to a project on the use of management consultants, set me on the track which eventually led to this dissertation on trust and trust formation.

Mark Pasquine generously offered himself to proofread this document and has helped weed out errors, bad phrasings and incomplete definitions in the manuscript. Eventual errors remaining are entirely on me.

I have thoroughly enjoyed my years here with the people the Department of Strategy and Management and would particularly like to thank the administrative staff; May-Britt Rød, Wenche Mørch, Anne Hald, Sverre Andbo and Børge Aadland, for friendly and very un-bureaucratic help and support in these years.

I should also like to thank my colleagues and friends of many years; Aksel Rokkan, Erik Døving, Olav Kvitastein, Tor Fredriksen and Gunnar Pettersen, who have listened patiently to long monologues on trust. Aksel and Erik in particular have had to accept my lame excuses about “dissertation work”, for taking the early bus home from town. I guess that excuse is no longer valid.

I started my work on this dissertation by interviewing Statoil-employees about their experiences with consultants in organizational change-projects. Statoil and SNF enabled me

to interview over 20 people in the Statoil-organization about their experiences with consultants and organizational change. Some people were interviewed twice. These interviews triggered my interest in trust and were a major inspiration for the model presented in this dissertation. In Statoil I would like to thank Einar Bransdal, Audun Sirevåg, Johannes Larsen, Tore Johannsen and Bård Bårdsen, and many more that spent their time talking to me, patiently answering my questions, and in some cases traveling to meet with me. I should also like to thank SNF by Per Heum who helped set up the contact with Statoil and which, together with Statoil, financed my trips to Stavanger, Haugesund and Kårstø.

Finally my thanks go to my family and my mother Synnøve Tvedt Johansen, who have stood by me and supported me throughout this period, while harboring the hope that I would eventually get a “normal” job and settle down. I started at NHH on the advice of my father who probably thought that I would complete school, receive my diploma, and proceed to have a normal career. When I decided to stay at NHH to pursue further studies, however, my father continued to offer his support and encouragement.

My father, Sverre Johansen, died last August, and never did get to experience this day which I know he would have enjoyed.

This dissertation is dedicated to him.

Bergen, February 2007

Svein Tvedt Johansen

Til Pappa

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CHAPTER 1: INTRODUCTION

1.1. Background and presentation of purpose

This dissertation deals with initial trust and how trust forms in situations where people have little or no previous knowledge of another person. People often come to depend upon people they do not know for achieving important goals or avoiding feared outcomes. Examples of people depending on unknowns include patients who depend upon their doctors for making a diagnosis (Cook, Kramer, Thom, Stepanikova, Mollborn, & Cooper, 2004), employees who depend upon a new boss for promotion (Dirks & Ferrin, 2002), doctoral students who depend on members of a dissertation committee for support and approval (Kramer, 1996) or employees of a client organization who depend upon a newly introduced managerial consultant (Kubr, 2002). Risk is aggravated in relationships by the existence of conflicting interests. A doctor may want to give the patient the best treatment available, but is under pressure to cut costs or is forced to prioritize between patients due to a heavy work-load (Cook et al. 2004), a consultant may sympathize with employees who worry about the consequences of an impending change project yet feel a responsibility to the management of the company to rationalize and cut costs, even where the consequences are detrimental to some of the employees.

Studies of trust in evolving relationships usually portray dependence and risk as co-evolving over time with the accumulation of experience. People are assumed to raise their investments in a relationship as they learn to know and trust the other party (Weber, Malhotra & Murnighan, 2005). But risk and knowledge are frequently independent dimensions. People frequently enter relationships with substantial stakes and interests. Risk and dependence frequently stem from larger structures and power-dependency relations and are embedded in wider networks of structural relations in which some people have more power and other people possess less power (Kramer, 1996; Fiske, 1993).

Consequential interactions between unknowns are usually characterized by ambiguity and uncertainty for several reasons. First, facing people they do not know, people lack the

experience and knowledge that would otherwise enable them to predict the behavior of the other person. Second, displayed behavior, frequently correspond imperfectly with the behavior that is likely to be important to critical outcomes. Highly vulnerable individuals are more likely to be vulnerable to sins of omission, with a more powerful partner failing to take into account the interests of the more dependent partner (Sheppard & Sherman, 1998). Daily, routine interaction may provide few clues as to how a more powerful partner will behave in a critical situation with conflicting interests.

Third, vulnerable individuals will frequently depend upon behaviors and choices that lie somewhere off into the future or to consequences of day-to-day interaction that may first become noticeable with a substantial delay (Sheppard & Sherman, 1998). Employees may worry about the support of their boss in the case of future lay-offs or whether or not the boss will support her for further advancement. Thus, people frequently worry and care about possible, hypothetical, yet highly consequential outcomes (Kramer, 1996).

Fourth, vulnerable individuals are more likely to depend on other more powerful person's choices in situations that involve conflicting interests. Faced with conflicting interests and expectations people may seek to please and conform to multiple constituents. They may do so by concealing and displaying behavior strategically in order to obtain and accept and trust and avoid negative reactions from one or several of the constituents. In effect then vulnerable individuals are more likely to be susceptible to what Gambetta & Hamill (2005) refer to as mimicking behavior with people mimicking the behavior and properties characteristic of trustworthy individuals in order to gain the advantages associated with being trusted (Gambetta & Hamill, 2005). Vulnerable individuals in short are more likely to depend upon behaviors that are difficult to observe and evaluate at first sight.

Situations involving dependence and risk from dependence, conflicting interests, uncertainty and ambiguity constitute problematic situations and raises issues of trust and responsiveness and the question of how trust develops in these types of situations (Rusbult & Van Lange, 2003). Existing contributions suggest different answers that for the sake of simplicity can be grouped in two main categories: A first group of contributions see trust as grounded in a history of interaction that enable the parties in a relationship to develop stable expectations about the future behavior of their partners. Experience then is seen as a prerequisite to trust

and trust accordingly require time to develop (Kramer, 1999; Rempel, Holmes & Zanna, 1985; Boyle & Bonacich, 1970; Deutsch, 1960).

A second group of contributions (McKnight & Chervaney, 1998) has sought to explain trust in the absence of a history of interactions. Accounts for initial trust or swift trust suggest that trust in initial encounters are likely to be vested in people's experience of a situation as normal and predictable and norm-regulated, as well as structural safeguards and incentives that help align the interests of the parties (McKnight; Cummings & Chervaney, 1998; Hardin, 2004, Zucker, 1986). In the absence of a personal knowledge of the other people are assumed to place their trust in the situations and a perception that the situation is safe and likely to ensure a productive interaction (McKnight, Cummings & Chervaney, 1998; Zucker, 1986).

But the bases normally associated with initial trust are often ineffective or non-existing. People may find themselves depending upon someone (e.g. a consultant) who answers to a third party (management). Structural safeguards and professional norms here may for instance ensure that the consultant act in the interests of the management but provides little assurance for the employees working with the consultant who may have interests that diverge from those of the management. A reliable and competent role performance may fail to assure a vulnerable employee of the benevolence and responsiveness of the consultant. Contributions on initial trust thus provide little guidance as to how trust develops in the type of situation described, if at all (Luhmann, 1979; Parsons, 1969).

People who find little assurance in structural safeguards or professional norms would be expected to compensate by attending to trait diagnostic behavior in attempting to regain control with respect to important outcomes (Fiske & Taylor, 1991; Pittman & D'Agostino, 1989). Individuals who see themselves as depending on another person for consequential outcomes have been found to pay more attention to the other person and to pay more attention to schema incongruent behavior (Fiske & Neuberg, 1990; Berscheid, Graziano, Monson & Dermer, 1976). Outcome dependent people have also been found to be more disposed to drawing dispositional inferences from behavior in order to increase their ability to predict and control the other's behavior (Erber & Fiske, 1984). Highly vulnerable individuals who find themselves dependent on other people's appraisals and evaluations, have frequently been found to develop structurally induced semi-paranoid patterns of information gathering and information processing (Kramer, 1996; Fenigstein & Venable, 1992). They have also been

found to be more susceptible to see themselves as a target of accidental comments (Kramer, 1996; Vorauer & Ross, 1993; Fenigstein & Venable, 1992).

By assuming that people ignore social stimuli, contributions on swift trust fail to account for how variation in the social context and more specifically the risks or stakes facing a trustor influence the form and mode of trust development. While presumptive role based trust may describe trust in low risk interactions, the same sources are likely to be less effective in producing trust in situations characterized by high risk, and conflicting interests (Rusbult & Van Lange, 2003). Thus, existing contributions explain the development of trust in situations where people either have extensive contact and experience with each other (history based trust) or in the absence of a common history of interactions, are able to fall back on role-norms and structural safeguards. Existing contributions however have less to say about problematic situations that combine risk, conflicting interests and a lack of experience (Rusbult & Van Lange, 2003; Holmes, 2002).

1.2 Trust and organizations

People rely on people they know little about in a number of settings. Not least, people frequently come to rely upon unfamiliar others within the organizations they work for. Organizations bring together people who come to depend upon each other to achieve organizational goals (work-performance, efficiency, safety) and personal goals (work-satisfaction, social needs, self-esteem, pay). While trust has been and is important to organizations (Dirks & Ferrin, 2001; Driscoll, 1978), I suggest that a series of organizational trends are conducive to making trust a more salient and important feature of organizational life while at the same time making the development of such trust more difficult. Trust is becoming more salient to organizational members as organizations are undergoing more frequent restructurings to meet more ambitious demands on effectiveness and returns. The prevalence of change and turbulence in organizations tend to unveil conflicting interests, increase uncertainty and to politicize organizations. Periods of organizational change are frequently ripe with rumors (Kurland & Pelled, 2000). Vulnerable individuals frequently adopt semi-paranoid styles of information processing (Kramer, 1996; Fenigstein, 1991) causing them to question and double check information and elaborate on information. In such processes, issues of trust and distrust are likely to be highly salient as well as problematic

(Morgan & Zeffrane, 2003; Rusbult & Van Lange, 2003). Issues of trust are likely to be Salient, because issues of trust and distrust are seen as consequential and problematic and because the situational features are likely to make people wary of placing their bets on the wrong person.

The development of trust is also challenged by the use of cross-functional teams and outsourcing of staff functions. Consultants constitute an important and influential group of temporary workers in organizations. Consultants in various guises assist organizations on a range of tasks from devising strategies, and implementing management information systems, to assisting organizations in implementing team organizing (Kubr, 2002; Werr, 1999). Organizational members as a result frequently end up working with people they do not know on highly consequential tasks. The absence of a common history of interaction then removes a traditional source of trust (Thibaut & Kelley, 1959; Kramer, 1999).

Faced with complex, ill-defined, uncertain and changing tasks trust places less demands on people's ability to process information, than does either hierarchical controls or markets. Trust thus is likely to be particularly important for the completion of complex, and uncertain tasks that require extensive improvisation. Examples of such tasks involve innovative activities including collaborative research (Zucker, Darby, Brewer & Peng, 1996) and product development (Garud & Rappa, 1994) as well as organizational change processes (Mishra, 1996). A more highly educated and knowledgeable work force is less likely to accept conventional hierarchical means of control. At the same time a highly educated work force in increasingly complex organizations is likely to possess valuable knowledge that their superiors have little access to (Rousseau, 1997). Thus, trust in organizations is highly salient due to conflicting interests and high stakes, problematic because people frequently lack a history of interaction, and yet important because important organizational outcomes (learning, implementation, coordination) depend on trust (Dirks & Ferrin, 2001).

Consultant interventions and the interaction and cooperation between external consultants and members of a client-organization, bring issues of trust to the foreground. An example will serve to illustrate the type of situations and problem I will focus on within this dissertation.

A production company is evaluating the status of a minor unit within the organization. Possible options range from dismantling the unit, to sourcing more resources and people into

the unit. To evaluate and develop proposals a consultant is hired. The consultant is hired by and answers to management. The consultant is further expected to deliver solutions that are for the best for the company at large. The consultant however will also work closely with employees of the unit, in developing the proposal for further action which will be presented by the consultant to the management of the company. Management is believed to follow the suggestions of the consultant. Two employees representing the unit are selected to work with the consultant. They hold very different stakes in the outcome of the decision. The first will only be marginally affected by the decision. The second holds substantial stakes in the outcome is likely to lose his/her job and have a hard time finding a new job. The employees have no prior knowledge of the consultant. Now, these employees observe the consultant in a meeting at two occasions. The question I pose in this dissertation is how these employees given their stakes in the process respond to the behavior of the consultant.

The case illustrates several points about trust.

- People in organizations frequently hold different stakes in the outcomes of a process, stakes that are likely to influence the perceived risk of cooperating with others. Some employees may lose their jobs or be assigned to less interesting tasks as a result of the changes whereas others are only marginally affected.
- People depend on people they do not know. Dependence and knowledge are distinct constructs that do not necessarily follow suit. Consultants are essentially unknown to the employees of the client organization, yet are frequently influential in shaping the direction and form that change takes in the organization.
- People face conflicting interests - people may face diverging expectations from different parties, in this case the workers representing the unit in question are likely to have interests that diverge from those of the management.
- People frequently have little and ambiguous information at hand.

Here I will be interested in the effect that these stakes or risk, have on how people value the various dimensions of trust and the effect of observed behavior on subsequent trust.

If trust is important yet difficult, this raises the obvious question of how trust forms in the initial stages of a relationship. Rather than speaking of one form of trust however, the

literature on trust in organizations indicate different forms of trust that differ in content or what trust is about as well as the basis of trust or what trust is vested in (Kramer, 1999). These different forms are associated with different antecedents and are likely to have different implications for the development of trust. This then mean that in order for us to answer the question of how trust forms in the initial stages of a relationship and the related question of how behavior influences the formation of trust, we will first have to account (i) for variation in trust and what causes this variation and (ii) how trust develops within these forms.

The issue of initial trust thus is important and pervasive in organizational life (McKnight, Cummings & Chervaney, 1998). Initial trust will here refer to trust in the initial stages of a relationship where people have little or no substantial knowledge or experience with a trustee. The defining feature of initial trust is the trustor's lack of knowledge about the trustee (McKnight, Cummings & Chervaney, 1998; Meyerson, Weick & Kramer, 1996; Mayer, Davis & Schoorman, 1995). Yet, our understanding of how trust forms in initial encounters leaves much to be desired. Existing contributions on initial or swift trust has several shortcomings which impairs our understanding of initial trust. First, existing contributions tend to see initial trust as based on people's familiarity with situations, roles and institutions. Roles and institutional safeguards however are less likely to be effective in situations where trustors face high risk and conflicting interests as role expectations and sanctions provide limited protection against the threat of omissions as in a consultant failing to take into account the interests of employees.

Existing contributions on initial trust are less capable of explaining initial trust in situations involving high risk. Risk is more usually treated as a constant. As a consequence we know little about how variation in risk influences the formation of trust in initial encounters. Trust however relates to problems of risk stemming from interdependence in social relationships. Thus, in order to understand initial trust and how initial trust forms will need to know how risk influences the formation of initial trust. In describing the effects of risk on trust and the formation of trust I will see trust as a motivational construct: Trust reflects needs and goals that are made salient in specific social situations. Trust, thus is seen as reflecting people's transactions with their social surrounding (Rusbult & Van Lange, 2003; Holmes, 2002; Kramer, 1999).

Contributions on initial trust have little to say on the cognitive processes that link social stimuli and experiences with trust. While contributions on initial trust describe categorization and illusion of control as possible sources of initial trust, they do not describe social cognitive processes or variation in social cognitive processes. The recurrent lack of emphasis on cognitive processes in the literature may be ascribed to a common assumption in the literature that initial or swift trust equals presumptive trust (McKnight, Cummings & Chervaney, 1998; Meyerson, Weick & Kramer, 1996; Currall & Judge, 1995). People are assumed to pay little attention to social stimuli. Some contributions make this explicit in delimiting themselves to situations where people have no information about the other party (McKnight, Cummings & Chervaney, 1998). As a result, the literature disregards a large literature on social cognition and motivated cognition that should be capable of advancing our understanding of initial trust. A central premise in this dissertation is that trust follows from social cognitive processes in which people seek to understand, predict and ultimately control their social surroundings (Macrae, 2000; Fiske, 1992). Social cognitive processes are pragmatic and reflective of the salient needs and goals people have in a situation. In order to understand how trust forms we will need to understand how the situation and more specifically risk influences the social cognitive processes that precede trust (Moskowitz, Skurnik & Galinsky, 1999).

In the dissertation I will seek to account for how trust forms in the initial stages of a relationship and how risk as a feature of the situation influences the formation of trust. A series of assumptions guides the development of a model in the dissertation. A first assumption is that in order for the model to be useful and spur cumulative research a model will need to be general and should have relevance across contexts. This means that a model should incorporate critical contextual variables. Risk and dependence are likely to influence what trust is about and should explicitly be incorporated in a model of trust formation.

A second major assumption holds that the better we understand the causal relationships in the model, the better suited we will be when trying to adapt the model to a new context. This first means that we shall have to isolate effects - exploring the effects of one contextual while holding other variables constant. While I will be looking at the effect of risk in this case then, I will hold other variables; such as experience or knowledge constant. This differ from that of several contributions in which risk and knowledge are seen as co-evolving (see e.g. Lewicki & Bunker, 1996) over the course of a relationship. A third implication is that the model as far as possible should describe the causal relations between the variables in the model while

building on established knowledge (Zaltman, Pinson, & Angelmar, 1973). Thus I will seek to base the model and the suggested relationships on findings and theories within adjacent disciplines including theories of social cognition and impression formation. Incompletely specified explanations here are likely to constitute a hindrance to cumulative research in that the lack of a firm theoretical foundation makes comparisons and generalizations between and across contexts difficult. In short what I seek to develop is a deductive and testable model that includes and isolates crucial contextual variables (risk) while holding other contextual variables (knowledge) constant.

1.3 A preview of the dissertation

In order to develop a model that describes the effect of risk on trust formation in the initial stages of a relationship, the dissertation is organized as follows:

Chapter 2 introduces and defines trust, and shows how trust will be studied in the dissertation. The chapter reviews features commonly associated with trusting situations. Whereas these are usually seen as defining features of trusting situations I argue that they are likely to vary and that variation in turn is likely to influence the form trust takes and how trust forms in organizations.

Chapter 3 provides a selective review of the trust literature. Trust is found to vary with respect to the content or what trust is about, with respect to the subjective experience and to the relative importance of cognitive or affective processes. Trust further varies according to strength or resilience. Different contributions find trust vested in different bases (person or professional roles). Finally and related to the bases of trust, trust is found to vary with respect to the mode in which trust forms and develops. Different forms (role based or personal trust) have different implications for what trust is founded on, how trust forms and the effect that different antecedents are likely to have on the level of trust. The review concludes with describing two forms; role based and personal trust, and shows how these correspond to similar distinctions within sociology and social cognition. While existing contributions describe variation in forms they fail to explain variation in form and more specifically the effect of risk on the form and mode of trust formation.

Chapter 4, 5 and 6 proceed to develop a model of how risk influences the level of trust.

Chapter 4 first introduces the basic structure of the research model and shows how the present model differs from previous models. Unlike existing models which emphasize the effect of experience or knowledge on trust within a context assuming risk constant, the proposed model introduces risk as a variable in its own right. Risk is shown to influence the level of trust through two routes; a direct route, and an indirect, in which trust moderates the effect of experience. The chapter then proceeds to develop the relationship between risk and trust. I first explain the meaning of seeing trust as a motivational construct. Trust is argued to be a motivational constructs in two meanings; people seek trust over distrust trust in a given situation and trust reflects the needs and goals of a trustor in that situation.

I next describe the relationship between risk and trust. A first relationship describes a direct effect of risk on the level of trust. Risk may reduce the level of trust but may also lead to increased trust or cause increased trust under certain conditions while otherwise causing reduced trust. The second relationship describes an indirect effect of risk on trust. This second relationship is a more complex one and consists of several related mechanisms. First, risk transforms the social situation. I first describe how risk is likely to increase the importance of benevolence while reducing the importance of ability in evaluations of trustworthiness. People are further argued to seek information pertaining to salient concerns and informational goals. Information which serves these needs and goals and helps to reduce uncertainty are argued to increase trust (where the information is not unfavorable). Where a trustor has little substantive experience moreover the effect of match between information and informational goals is argued to be mediated by the experience of fluency or experience of control as opposed to declarative knowledge or beliefs.

Chapter 5 shows how the model can explain the interaction effect of risk and social stimuli by invoking the constructs of role and role behavior and differentiating between in-role or role-congruent behavior and out-of-role or role-incongruent behavior. I show how seemingly contrasting advice on how to become trusted (interpreting roles in a loose way as suggested by Luhmann (1979) versus enacting roles in a clear, unambiguous way as suggested by Meyerson et al. (1996) can be reconciled by taking into account the situation of the trustor and the effect of risk on informational goals, the use of interpretive categories and the form that trust takes. A loose, free role-interpretation is likely to further trust in situations where trust is

vested in inferences about personal traits whereas a clear, unambiguous enactment is likely to further trust in situations where trust is vested in the role. The final section of chapter 5 discusses possible order-effects of in-role and out-of-role behavior.

Chapter 6 recaps the preceding exposition in presenting a motivational cognitive model of trust that links social stimuli (in-role and out-of-role behavior), risk and change in trust. The model is described in six sections: (i) First, risk is argued to influence the level of trust directly. Two competing hypothesis on the nature of this relationship are formulated; risk may increase trust or decrease trust. The remaining relations describe a moderating effect of risk in which risk influences the formation and development of trust by influencing the form trust takes or what trust is about. (ii) Thus risk first influences the salience of different dimensions of trustworthiness and is (iii) associated with the selective activation of interpretive categories that further people's informational goals, (iv) the usefulness or intelligibility of a given stimuli depends on the congruence between the stimuli and the interpretive schema activated, (v) the effect of in-role and out-of-role behavior depend on whether people have activated a role or person/ trait schema. The sixth (vi) part discusses possible order-effects.

Chapter 7 looks at implications of the model for testing. I advocate what I will refer to as an *experimental causal-chain* design (Spencer, Zanna & Fong, 2005) testing the model as a whole as well as each of the mediating relations suggested in the model. Further experiments should test the boundary conditions of the model and mechanisms implied in the model as well as pit the causal mechanisms implied in the model (the effect of risk) up against other plausible variables suggested in the literature.

Chapter 8 looks at the contribution of the model to an existing literature on trust and the development of trust as well as looks at possible implications for practice.

An appendix includes the paper "A motivational cognitive model of trust – a partial empirical test" which represents a first experimental test of some of the variables in the model.

CHAPTER 2: TRUST AND TRUSTING SITUATIONS

2.1 Introduction

Chapter 2 introduces and defines the construct of trust. Trust is viewed from the perspective of a trustor observing a trustee and defined as a willingness to accept vulnerability based upon positive expectations of the intentions or behavior of another (Rousseau, Sitkin, Burt & Camerer, 1998). The chapter describes defining features of trusting situations including risk, delayed reciprocity, social dependence and choice or volition. While frequently seen as defining features of trusting situations I argue that they are better seen as continuous and that variations in these features are likely to influence the form that trust takes and how trust develops.

2.2 Perspectives on trust

Interest in trust spans numerous disciplines including sociology, political science, theories of leadership, organizational theory, economics, social psychology and developmental psychology. Contributions reflect characteristics of their fields including purpose or why trust is considered important, level of analysis at which trust is studied, the referents of trust (society, organization, group, dyad or individual) and the conceptualization of trust as either a trait, state, attitude, behavior or structural feature of organizations. The sheer range of disciplines and approaches has frequently produced in-commensurate definitions and conceptualizations (Bigley & Pearce, 1998).

Sociologists have often approached trust from the perspective of trust's role in the creation and maintenance of social integration, cohesion and solidarity (Parsons, 1951; Durkheim, 1984/1883). Leadership researchers have been interested in trust as it relates to authority and voluntary deference to authority and being a condition for acceptance of decisions (Dirks & Ferrin, 2002; Kramer, 1999). Economists and inter-organizational theorists have taken an

interest in trust as a prerequisite to economic transactions (Zaheer, McEvily & Perrone, 1998; Smith, Carroll & Ashford, 1995). Organizational psychologists have been interested in the role of trust on extra-role behavior (Robinson, 1996; Podaskoff, MacKenzie, Moorman & Fetter, 1990), communication (Boss, 1980; Zand, 1972), organizational learning (Inkpen & Currall, 2004), unit performance (Dirks, 2000), and organizational commitment (Kramer, 1999; Dirks & Ferrin, 2001). Organizational theorists have been interested in the structuring effects of interpersonal trust within organizations and seen trust as one of four organizing principles (McEvily, Perrone & Zaheer, 2003). Finally, developmental psychologists tend to see trust as a stable personality trait and are interested in the development of trust as an integral part of personal development (Erikson, 1968; Rotter, 1967). This list is not exhaustive.

Of particular interest here is the distinction between a sociological approach and a social psychological approach to trust. Sociological approaches to trust tend to see trust as a feature of social collectivities (dyads, organizations and societies), vested in institutionalized practices, common assumptions and norms (Lewis & Weigert, 1985). The interest in trust is frequently seen in relation to sociologists' interest in social integration, order or solidarity as opposed to individual choices or agency (Durkheim, 1984/1893; Parsons, 1951). As sociologists may seek to explain trust in individual referents, trust is seen as vested in social norms, sanctions or shared assumptions rather than individual characteristics of a trustee (Misztal, 2001; Scott, 1995; Zucker, 1986; Garfinkel, 1963).

Social psychologists and economists on the other hand tend to see trust as an individual belief, attitude, intention or calculated expectation, relating to a specific individual and based on an appraisal of that individual on criteria relevant to the particular trusting situation (Gambetta, 1988). Trust here is usually seen as vested, not in social categories or institutions but in the appraisal of the specific qualities of the trustee. Rather than focusing on social integration and stability, social psychologists and economists emphasize individual and social agency and individual outcomes (Hardin, 2004, Gambetta, 1988).

2.3 Defining trust

The sheer range of existing conceptualizations of trust present in the literature introduces a need to specify what I will mean by trust and in what context I will study trust and the

development of trust. In this dissertation I will be interested in trust as viewed from the perspective of a trustor observing a trustee. With the term trustor then I will mean “the one who bestows trust or trusts, confides or relies” whereas I by the term trustee will mean “the one who is trusted or to whom something is entrusted” (Oxford English Dictionary, 1989). Trust in the way it is used here then invokes a three part relation between a trustor trusting a trustee with respect to something (to either do something or abstain from doing something). This trust then has a basis which can be in the form of a generalized propensity to trust, specific experience with the trustee, third party information about the trustee, familiarity with the situation and the presence of structural safeguards to ensure that a trustee will act in the interests of the trustor (Hardin, 2004).

Here I will look at trust from the perspective of a trustor appraising a trustee. I choose the individual trustor as the unit of analysis for several reasons. First, it gives meaning to study trust as an intra-individual state or attitude. People frequently trust people or even objects they will never meet or which can not reciprocate. Second, studying trust at the level of the individual trustor is consistent with the dominant definition of trust as an attitude towards behavior or willingness to accept risk in social relationships. Moreover, it conforms to common definitions of trust as an intention or willingness to accept vulnerability and risk in a relationship. Studying trust as at the level of the individual further eases the import of constructs and notions from social cognition, most of which are also construed at the level of the individual. Finally, the insights garnered from studying trust at the individual level is likely to be useful even when progressing from the individual level to studying trust at the level of the dyad or even group. The basic processes studied here is likely to have relevance even for understanding how trust develops reciprocally between individuals in a dyad or between members of a group or team.

I deliberately apply a broad, inclusive conceptualization of trust that allows for variation in risk. I will be interested in the effects of variation in context and more specifically risk on trust and trust development. Overly restrictive conceptualizations would remove just the contextual variation that I am interested in. Unlike most studies on trust I concern myself with trust in the very initial stages of a relationship in which people have little or no knowledge of the trustee.

Definitions of trust emphasize different aspects of trust. Some contributions portray trust as a belief or an expectation: Boon & Holmes thus define trust as "...a state involving confident positive expectations about another's motives with respect to oneself in a situations entailing risk (1991: 194). Bradach & Eccles likewise define trust as "a type of expectation that alleviates the fear that one's exchange partner will act opportunistically" (1989: 104). Yet others see trust as an emotional attitude (Lahno, 2001). Johnson-George & Swap (1982) identified "emotional security" as one of two dimensions of trust (reliability being the other) whereas Lahno flatly states that "Genuine trust is an emotion and emotions are, in general not subject to direct rational control" (Lahno, 2001: 172). Yet other contributions see trust as a "...enduring value that doesn't change much over time" (Uslaner, 2002:4). Finally, other definitions equate trust with behavior. Schlenker, Helm & Tedeschi define trust as "...reliance upon information received from another person about uncertain environmental states and their accompanying outcomes in a risky situation "(1973: 419). Coleman, Hardin, Williamson and others equate trust with rational choice (Hardin, 2004; Williamson, 1993; Coleman, 1990), a choice that is motivated by "...a conscious calculation of advantages, a calculation that in turn is based on an explicit and internally consistent value system" (Schelling, 1960: 4).

Several contributions conceptualize trust as an attitudinal construct (Cural & Judge, 1995; Mayer, Davis & Schoorman, 1995) where by attitude is meant "a psychological tendency that is expressed by evaluating a particular entity with some degree of favor or disfavor" (Eagly & Chaiken, 1993: 1). This psychological tendency then is posited to be internal to the person. "Evaluate" refers to all classes of cognitive evaluative responding, including covert, overt, cognitive, affective or behavioral respond (Eagly & Chaiken, 1993: 1). Like other attitudes, trust can be seen as consisting of cognitive, affective and behavioral elements (Ajzen, 2001; Eagly & Chaiken, 1993). Cognitive, affective and behavioral definitions of trust then can be seen as reflecting these three different attitudinal manifestations of trust.

Departing from an attitudinal view of trust a growing number of researchers have taken to defining trust as an intention or behavioral attitude toward reliance or as a willingness to become vulnerable to others. This definition distinguishes between beliefs or expectations about someone's trustworthiness as an antecedent to trust and risk-behavior as an outcome of trust (Mayer et al. 1995). This separation of trust from beliefs reflects the more general findings within the research on attitude-behavior relations, that general beliefs or general attitudes (e.g. toward trustees) has little predictive value for how people actually behave in

specific situations (Eagly & Chaiken, 1993; Fishbein & Ajzen, 1975) and that predictive validity can be increased by replacing attitudes toward the object of trust with attitudes toward trusting behavior (Fishbein & Ajzen, 1975). It also reflects the realization that people frequently cooperate with other people for reasons other than trust. People may depend on more powerful partners for valued outcomes and choose to go along with their partners' wishes, yet have little trust in those partners and await the first opportunity to terminate the relationship should the opportunity arise (Hardy, Phillips & Lawrence, 1998).

Based on this, trust is defined as "...a psychological state comprising the intention to accept vulnerability based upon a positive expectations of the intentions or behavior of another" (Rousseau, Sitkin, Burt & Camerer, 1998: 395; Mayer, Davis & Schoorman, 1995).

Trust is here conceptualized as an intention or willingness as opposed to a set of expectations or actual behavior. This definition underscores the centrality of vulnerability as a central feature of trusting situations. The definition also shows the links to literature on attitudes and attitude theories like the theory of planned behavior (Ajzen, 1991), and to the more specific literature on risk attitudes and behaviors (Sitkin & Pablo, 1992). Trust according to Mayer et al. (1995) is seen as a special form of risk attitude where risk follows from being reliant on someone (Mayer, Davis & Schoorman, 1995; Sitkin & Pablo, 1992).

2.4 Trusting situations

Despite differences in conceptualization there is substantial consensus on the defining features of trusting situations or situations under which trust matters. Thus, most contributions agree that trust relates to situations characterized by:

- Risk (Das & Teng, 2004)
- Dependence (Rusbult & Van Lange, 2003)
- Delayed reciprocity (Luhmann, 1979)
- Social dependence (Sheppard & Sherman, 1998)
- Choice/ volition (Luhmann, 1988)

Risk here can be defined as “...the extent to which there is uncertainty about whether potentially significant and/or disappointing outcomes of decisions will be realized” (Sitkin & Pablo, 1992: 10). Risk according to Sitkin & Pablo has three dimensions; outcome uncertainty, defined as the variability of outcomes, lack of knowledge of the distribution of potential outcomes and the uncontrollability of the outcome potential (Sitkin & Pablo, 1992). Outcome expectations refer to the expected outcomes of a decision or action. Outcome potential refers to the possible range of outcomes as represented in questions of “How bad could it get” or “How much could I win”. Risk argues Garland (2003: 50) is “...the possibility of some such loss or injury”. Risk, follows Garland, as such is “a measure of exposure to danger, of the likelihood and the extent of loss” (2003: 50). Trust then relates to situations in which there is something at stake, a trustor stands to lose if trust is not reciprocated or people behave, perform or choose differently from how the trustor trusted them to behave, perform or choose.

Risk perception or subjective risk refers to people’s subjective perception of the risk facing them, as opposed to the objective risk (Garland, 2003; Sitkin & Pablo, 1992).

Sitkin & Pablo (1992) suggest that people’s risk behavior will be influenced by people’s perception of risk. This perception in turn will be influenced by a person’s risk propensity, which again reflects a person’s preferences for risk, inertia and outcome history, and contextual features, including problem framing, social influence and familiarity with a problem area (Sitkin & Pablo, 1992). Objective risk partially influences subjective or perceived risk. Some people thus may be more sensitive to objective risk and perceive objective risk as greater than other people because of previous experiences or due to stable trait differences. Other people may have a previous history causing people to be highly sensitive to objective risks. Subjective risk as a result is likely to reflect features of the objective risk, as well as properties of the person perceiving the risks including traits and previous experience (Sitkin & Pablo, 1992).

Risk will here mean objective risk. With risk I will refer to the objective uncertainty with respect to a negative outcome potential. The amount of risk will be determined by the magnitude of the negative outcome potential. Risk in this respect is seen as having an existence outside of the mind of the trustor and moreover can affect the trustor even where the trustor is unaware of the risk. The term risk as used here corresponds closely with how practitioners (e.g. managers) think about risk as stakes in specific outcomes (Shapira, 1995).

Trust according to most scholars is needed only under conditions of risk (Das & Teng, 2004; Rousseau, Sitkin, Burt & Camerer; Deutsch, 1960). Risk figures prominently in most conceptualizations of trust which is frequently seen as a special form of risk behavior relating to the "...behavioral reliance on another person under a condition of risk" (Currall & Judge, 1995: 151). Other contributions have even likened trust with an individual's perception of outcome probabilities or perceived risk (Das & Teng, 2004; Coleman, 1990).

The definition of trust chosen here incorporates risk in that trust is defined as a "...intention to accept vulnerability" or the risk associated with becoming reliant in a relationships. Trust as seen however is not merely the inverse of perceived risk, in which case, complete trust should equal complete confidence. Trust "requires a previous engagement on behalf of the trustor recognizing and accepting that risk exists" (Luhmann, 1988: 102). We may trust other people based on our previous experiences, yet know that acting on that trust implies substantial risk. Here trust, defined as an "intention to accept vulnerability" can be high, yet the perceived risks of trusting may also be high due to the circumstances (challenging circumstances). Thus, Mayer, Davis & Schoorman (1995) draws a distinction between risk and trust, showing how perceived risk increases the trust needed for people to engage in trusting behavior.

Level of dependence here refers to "the degree to which an individual 'relies on' an interaction partner in that his outcomes are influenced by the partner's actions" (Rusbult & Van Lange, 2003: 355). Paul's dependence on Peter is greater to the extent that Peter is unilaterally capable of influencing Paul's pleasure or pain or influence Paul's choices (Rusbult & Van Lange, 2003; Emerson, 1962).

Delayed reciprocity constitutes another defining feature of trusting situations. Gambetta (1988) thus define trust as "...correct expectations about the *actions* of other people that have a bearing on one's own choice of action when that action must be chosen before one can monitor the actions of those others (Gambetta, 1988: 51). "To show trust, according to Luhmann; "is to anticipate the future...it is to behave as though the future were certain" (Luhmann, 1979:10).

Trust further implies situations involving choice or volition (Luhmann, 1988). People willingly choose to make themselves vulnerable through their actions (trusting behavior or

risk taking in relationships). People in close relationships willingly make themselves reliant on other people, by providing sensitive information to a professional colleague and hoping that he will not misuse it, or by sacrificing a promising career for a close relationship that has yet to materialize. In most relationships, the very willingness of an interaction partner to commit resources and accept risk is likely to influence the development of trust by initiating cycles of mutual risk taking which facilitate the development of trust (Weber, Malhotra & Murnighan, 2005). This differentiates trust from faith in which the individual has no choice other than to hope for the best and forced cooperation in which a dependent individual is forced to cooperate with a more powerful partner (Hardy, Phillips & Lawrence, 1998).

For some contributors mere predictability however, is insufficient for real trust to emerge. According to Lahnno (2001) “he who trusts another makes himself vulnerable because he perceives his partner as being connected to himself by shared aims or values.” Trust is based on the expectation that someone will honor his or her moral obligations. Thus trust assumes some form of moral community between a trustor and the trustee (Uslaner, 2002). This then explains the often strong emotional responses of a trustor to a trustee’s breach of trust. Tyler & DeGoe (1996) similarly argue based on a series of studies, that the effect of trust on decision acceptance in authority relations is important only where a trustor see himself as being in a relationship to the authority. This correspond to a distinction frequently made between rational (or trust in the weak sense), the expectation that people will behave in our best interests because their interests coincide with those of ours, and relational (or trust in the strong form), the trust that emanates from the experience of a social bond which leaves us to expect that a trustee will act in our best interests even when doing so is not in his or her best interests (Rempel, Holmes & Zanna, 1985).

While the properties above are usually presented as defining features of trusting situations, they are more fruitfully seen as continuous and interrelated variables. Situations vary with respect to the amount of risk inherent in the situations, whether people depend on others for important outcomes, the degree of uncertainty associated with important outcomes, and the delay of reciprocity (Holmes, 2004, 2002). Not only are these variables continuous but they are likely to be related. Risk as defined in terms of the potential loss incurred in a situation is likely to influence the degree of dependence to the extent that the other person is believed to influence important outcomes. The importance attached to a potential but uncertain loss is likely to influence the perceived uncertainty of the situation as people focus on uncertain but

important outcomes to the exclusion of certain but less important outcomes (Rusbult & Van Lange, 2003).

Risk, thus is likely to transform the situation, changing the nature of the dependency between the parties in the situation and thus the interpersonal reality of the situation. A common interpretation then is to say that trust is more relevant given certain properties of the situation. I may however expand on this and argue that there is a correspondence between certain situational features and different dimensions of trust or different types of trust.

Thus, what I suggest is to reframe these situational features, from seeing them as defining and binary features (in which the conditions are either satisfied or not) to seeing these situational variables as an independent and continuous variable in their own right. Situations then can be described as differing in terms of being more or less problematic in that they expose individuals to more or less risk, more or less asymmetric dependence, more or less conflicting interests, delayed reciprocity and uncertainty. These situations moreover have been shown to be associated with characteristic patterns of motivation and cognitions (Holmes, 2002). This means that instead of seeing properties of the situation as parameters constraining the context of study, I will see these properties as causal antecedents in their own right. I will expand more specifically on *how* risk as a situational property is likely to transform the situation for a trustor and return to the case described at the beginning of the dissertation.

CHAPTER 3: FORMS OF TRUST AND MODES OF TRUST FORMATION

3.1 Introduction

Chapter 3 reviews the trust literature. The purpose of this review is to (i) describe variation in forms of trust given the emphasis on trust in individual referents and (ii) show how form impacts on the way trust forms and develops. An underlying question guiding this review is how trust forms and how we can predict the effect of social stimuli on trust in specific situations. The review seeks to establish what we know and, equally important, what is lacking in the literature. In the chapter I argue that forms of trust can be described according to the content or what trust is about, with respect to the experiential quality of trust, with the respect to basis of trust and with respect to the mode in which trust forms and develops.

Based on the review I describe two forms, role-based trust and personal trust which differ in content, experiential quality, basis (role versus inferences about personal traits) and carry different implications for how trust forms. I argue that whereas the literature has described variation both with respect to variation in form of trust, in the basis of trust and mode of trust formation and development, few contributions have sought to explain variation in form. The literature suggest that variation in form can reflect variation in risk and dependence (Sheppard & Sherman, 1998), variation in experience and knowledge (Rempel, Holmes & Zanna, 1985), or variation in the identification between a trustor and a trustee (Tyler & DeGoey, 1996; Lewicki & Bunker, 1996). A prevailing assumption in the literature is that initial or swift trust is role based and presumptive whereas personal trust is slow in being founded on a history of interaction. Existing contributions fail to account for situations that involve high risk and limited knowledge. More generally existing contributions fail to account for the effect of risk on trust formation in the initial phases of a relationship. I show how personal and role-based trust corresponds to descriptions of informational goals (Hilton & Darley, 1991) and social schemas (Fiske & Taylor, 1991). This suggests one intake to studying how risk influences

trust in initial encounters by looking at the effect of risk on the activation of informational goals and social schemas (Sedikides & Skowronski, 1991).

3.2 Content of trust

Trust is necessarily about something. Trust relates to people seeking to obtain some outcomes or avoid other outcomes. We trust because we depend upon other people in achieving those goals. Risks arise in relationships from people failing to perform, choose or act in ways that facilitate positive outcomes or prevent negative outcomes. These risks cause people to search for a set of mitigating properties. Thus the risks and properties of trustworthiness believed to mitigate those risks constitute a first obvious basis for differentiating between different forms of trust. Forms of trust differ with respect to content or what trust is about (Das & Teng, 2004; Sheppard & Sherman, 1998). Trust thus link risk (e.g. threat of omission) with a set of mitigating properties (dependability, responsiveness, benevolence).

Definitions and typologies of trust differ in their descriptions of the content of trust. Some definitions include several dimensions whereas others emphasize some dimensions over others (Cummings & Bromiley, 1996). Other contributions distinguish between forms of trust that emphasize different dimensions of trustworthiness (Barber, 1983). Other contributions (Noteboom, 2002) reserve the notion of trust (referred to as trust in the strong sense) to expectations or beliefs about someone's responsiveness or dependability and refer to other forms including expectations about predictability or reliability as assurance or trust in the weak sense.

Mayer et al. (1995) differentiate between ability, benevolence and integrity, suggesting that these three dimensions capture most of the variation in how people construe trust. Ability Mayer et al. define as "...that group of skills, competencies and characteristics that enable a party to have influence within some specific domain." Ability resemble similar concepts like competence (Butler, 1991), or expertise (Hovland, Janis & Kelley, 1953). Benevolence Mayer et al (1995) define as "the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive". Judgments about benevolence thus involve internal attributions regarding the motive of a trustee. According to Mayer et al (1995) it connotes a personal orientation toward the trustee. Similar constructs found in other

contributions include altruism, loyalty, morality, intentions and motives (Cook & Wall, 1980). Finally, integrity according to Mayer et al. (1995) refers to a trustor's "perception that a trustee adheres to a set of principles that the trustor finds acceptable." Thus integrity as used by Mayer encompasses both the condition that people adhere to a set of principles and that the trustor finds those principles acceptable. Integrity here is similar to other concepts found in the literature including moral integrity (McFall, 1987), value congruence (Sitkin & Roth, 1993) or character (Gabarro, 1990). Consistency and fairness can also be subsumed under the concept of integrity (Butler, 1991). Other typologies (Currall & Judge, 1995; Butler, 1991) introduce similar dimensions.

Barber (1983) distinguishes between three forms of trust; trust in the persistence and fulfillment of moral order; competence trust and fiduciary trust (Barber, 1983: 9). Trust in the persistence and fulfillment of moral order, implies the expectations "...that the natural order - both physical and biological - and the moral social order will persist and be more or less realized" (Barber, 1983: 9). Trust in this sense bears strong resemblance to what McKnight et al. (1998) refers to as normalcy beliefs or the perception that things are normal (McKnights, Cummings & Chervaney, 1998; Garfinkel, 1963: 188). Giddens (1991) similarly refers to ontological security, the feeling that "things are as they appear" while Turner (2002) uses the term factivity to include (i) the sense that people share a common world, (ii) perceive the reality of the situation as it appears and (iii) assume that reality will persevere for the duration of the encounter (Turner, 2002: 133). Competence trust is the expectation "of technically competent role performance from those involved with us in social relationships and systems" (Barber, 1983: 9). Fiduciary trust Barber (1983: 14) defines as the "expectation that some others in our social relationships have moral obligations and responsibility to demonstrate a special concern for other's interests above their own." Fiduciary trust then "...goes beyond technically competent performance to the moral dimension of interaction" (Barber, 1983: 14). It particularly applies to situations in which there is asymmetry of information and knowledge and the trustor is unable to comprehend the expertise of the trustee and thus is unable to directly monitor or control her performance (Barber, 1983: 14; Parson, 1969).

Sztompka (1999) differentiates between three different forms of trust on the basis of the type of conduct expected. These constitute varying degrees of risk to the trustor. Expectation of instrumental conduct, the first form, constitutes little risk. Here people expect "...only some instrumental qualities of actions taken by others" (Sztompka, 1999: 53). The expectation here

is independent of the trustee's relation to the trustor. The trustor simply expects the trustee to do what he or she usually does in a way that ultimately benefits the trustor. Trust in the meaning of expectation of instrumental conduct includes expectations of regularity, reasonableness and efficiency (including competence, consistency and discipline). A second and more risky form of trust is trust in the sense of people expecting "...some moral qualities of actions performed by other" (Sztompka, 1999: 53). Here trust is interactive in the sense that trust refers to how I want to be treated by others. This second form of trust incorporates expectations of moral responsibility, kindness, truthfulness and fairness. The last and most risky form of trust Sztompka refers to is expectations of fiduciary conduct defined as "...duties in certain situations to place other's interest before our own" (Sztompka, 1999: 53). Trust in this last form incorporate expectations of disinterestedness, representative actions or the trustee acting on behalf of our interests, and benevolence and generosity.

Both the contributions of Mayer et al. (1995), Barber (1983), Sztompka (1999) and Das & Teng (2004) suggest a distinction between a trust that is oriented towards the intentions, motivations, integrity or morality of the trustee and a trust that is oriented towards the competence, ability or reliability of the trustee on the other hand. This distinction parallels findings within the literature on impression formation and social perception where Wojcizke (1994) argues that people evaluate other people according to two major dimensions; competence and moral. Whereas morality is usually the most important dimension in our appraisal of others, competence outweighs morality in how we evaluate ourselves (Wojcizke, 1994). The various dimensions of trustworthiness can also be seen in relation to a series of studies of social cognition research which find that morality and competence are the two most important categories of behavior construals (Wojciszke, 2005). Morality and competence have been found to be the dimensions that appear most often in people's perception and evaluation of both organizational and political leaders (Sears & Kinder, 1985; Tyler & Degoey, 1996). Content analyzing 1000 episodes, Wojciszke (1994) found three fourths of the evaluative impressions to be based on either morality or competence considerations.

Das and Teng (2004) similarly distinguish between a set of related forms of trust and risk: Goodwill trust refers to a trustor's expectation about the trustee's good faith and his or her intentions whereas competence trust refers to a trustor's expectations about the trustee's competence and capability of carrying out his or her intended goals. These two forms of trust then argue Das and Teng (2004) correspond to a parallel set of risks. "Relational risk refers to

the probability and consequences of a partner not fully committing to a relationship and not acting in the manner expected (Das & Teng, 2004: 101), whereas performance risk refers to “...the probability and consequences of not achieving the goals in a relationship, given good intentions of the partner”. These risks are seen as stemming from two different sources: Relational risk originates in the intentions of the trustee whereas performance risk originates either in the environment or in the capabilities of the partner and trustee (Das & Teng, 2004: 101). The two forms of trust then bear an inverse relationship with their corresponding risks in that goodwill trust reduces relational risk and competence trust reduces performance risk.

The distinction between morality and competence further correspond to a distinction made by contributions on action oriented representations in social cognition (Trzebinski, 1985). The social world according to action oriented representations is assumed to be represented in the form of action-oriented representation that includes categories of actors goals and ways or conditions of achieving these goals (Trzebinski, 1985: 1266). Goals here can be seen as corresponding to the actors’ morality, benevolence and integrity and refer to the choices people make. Ways of achieving these goals correspond to the traits that “facilitate, allow, disturb or make impossible the attainment of the goals of the actors from the represented attainment of life” (Trzebinski, 1985: 1267). The notion of “Ways of achieving” here corresponds closely to ability or competence (Das & Teng, 2004; Mayer et al. 1995).

3.3 The experience and strength of trust

Yet another dimension involves the experience and strength or resilience of trust. Different contributions operate with different notions about the experiential qualities of trust, including the strength or resilience of trust. McAllister (1995) focuses on the experiential qualities of trust and distinguishes between what he refers to cognitive and affective based trust. McAllister starts with the premise that trust has both cognitive and affective foundations. Cognitive foundations include knowledge and good reasons that serve as foundations for trust decisions. Affective foundations consist of “...the emotional bonds between individuals”. McAllister suggest that we may differentiate between two forms of trust based on the relative importance of the cognitive versus affective foundation. Cognitive and affective trust McAllister argues have different antecedents, functions in different ways and have different implications for coordination relevant behavior.

McAllister suggest that these different forms of trust have different antecedents: The cognition based trust of a manager in a peer, thus is posited to be associated with the reliable role performance of the peer, ethnic and cultural similarity between the manager and the peer and the formal and professional credentials of the peer. The affect based trust of a manager in a peer is suggested to be associated with that peer's citizenship behavior toward the manager. Citizenship behavior demonstrates personal care and concern in being personally chosen by the peer. Because affect-based trust requires attributions regarding the motives of the trustees motives, frequent interaction is required for a trustor to gain sufficient experience to allow for confident experience, thus affect-based trust is suggested to be positively related to the amount of interaction between the trustor and the trustee, in McAllister's case, between manager and peer.

Similar distinctions can be found in the contributions of Rempel, Holmes & Zanna (1985) as well as Lewicki & Bunker (1996) in which early forms of trust are described as being calculative or knowledge based (Lewicki & Bunker, 1996) and emphasizing reliability or predictability (Rempel et al. 1985), whereas later stages are described as being based on identification or bonding (Lewicki & Bunker, 1996) and are referred to as faith (Rempel et al. 1985). Early trust here bears the characteristics of what McAllister calls cognitive trust whereas trust in some cases over time transforms into affective trust (or faith) fuelled by the experience of bonding and the development of a common identity.

Ring, while classifying trust on the basis of strength or resilience introduces very similar notions to those of McAllister. Ring (1996) distinguishes between fragile and resilient trust (Ring, 1996). In fragile trust "economic actors are thought to express confidence in the predictability of their expectations." Ring adds that "This fragile trust is a type that permits economic actors to deal with each other, but in guarded ways" (Ring, 1996: 152). Fragile trust can further be described as "situational" because trust depend more on how the parties view their deal than on how the parties see each other (Ring, 1996; Noorderhaven, 1994). Fragile trust, according to Ring, constitutes a calculated approach to thinking about trust without deeper non-calculative aspects and provides a foundation for developing stable social and economic relationships. Resilient trust on the other hand rests less on the predictability of outcomes, but more in the belief in the goodwill of others (Ring, 1996; Ring & Van de Ven, 1992). Resilient trust can be characterized as a non-calculative reliance on the moral integrity

or goodwill of others on who people rely on. This second form of trust is exemplified by Barber's (1983) notion of trust in "persistence and fulfillment of the natural and the moral social orders". Fragile or resilient trust resembles Jones & George (1998) distinction between conditional and unconditional trust. Jones & George define conditional trust as a "...state of trust in which both parties are willing to transact with each other, as long as each behaves appropriately, uses a similar interpretive scheme to define the situation, and can take the role of the other" and unconditional trust as "...an experience of trust that starts when individuals abandon the "pretense" of suspending belief, because shared values now structure the social situation and become the primary vehicle through which those individuals experience trust" (1998: 536).

3.4 Modes and bases of trust formation and development.

Related to the issue of forms is the issue of basis and mode of development or how trust develops. Basis and mode of trust-development constitute related but distinct constructs. Basis here refers to the experiential basis that trust is founded on. People thus may trust other people because they possess knowledge and insights about the other party accumulated over a number of years or because they trust the firm that the trustee represents. The basis of trust is likely to have implications for the mode of trust development, how trust develops, in that different bases differ with respect to how they can be produced or developed. Personal knowledge of the motives and personal inclinations of a trustee for instance may only be obtainable through extensive interaction over a long period of time (Kramer, 1999).

Zucker (1986) distinguishes between trust forms based on their mode of production and the basis of trust in each of the different forms. Process based trust is founded on a history of social exchanges, including gift exchanges. Process based trust is founded in the other party's predictability and a trustor's ability to anticipate the behavior of the other party. In characteristic based or presumptive trust, trustworthiness is ascribed to individuals or organizations on the basis of characteristics which are seen as differentiating between trustworthy and not trustworthy individuals or organizations. People assume that other people are able, benevolent or have integrity on the basis of some characteristic. Characteristic based trust is most effective where characteristics are reliable markers of trustworthiness (Gambetta, 1988). Ideal markers will be markers which are easily obtained for trustworthy individuals but hard or impossible to obtain for others. Characteristic-based trust includes trust based on

reputation, where people trust brand names in the prospect of repeat business. Other sources of characteristics based trust include personal characteristics, such as family background, sex, national origin, physical characteristics or even dialect. Yet another form of characteristic based trust is trust based on kinship. A similar background or family relation here suggests solidarity and a shared set of values which mitigate the risks associated with a transaction (Zucker, 1986).

The third form of trust suggested by Zucker (1986) is institutional based trust. Institutional based trust generalizes beyond a given transaction and specific interaction partners. It is intersubjective, exterior to a given situation, objective and thus repeatable by other individuals and part of an external world that is known in common. Institutional based trust thus travels easily and can easily be reproduced in new settings provided that the institutions are familiar to a new party. Famous consultancies thus are likely to be trusted by companies world-wide on the basis of their reputation and client's familiarity with the notions of consulting and the services provided by consultancies. Zucker distinguishes between two forms of institutional based trust, person or firm-specific and intermediary mechanisms. The first form; person or firm-specific institutional based trust is based on the specific set of expectations associated with particular positions. Thus, roles are associated with a set of constitutive expectations (doctors and lawyers as well as shamans are expected to behave in specific ways) that specify how role-incumbents are expected to behave. People thus may signal their trustworthiness by emphasizing their accreditation to a professional organization or by acting in accordance with the expectations associated with the role (Baker & Faulkner, 1991). The second form of institutional based trust described by Zucker is intermediary mechanisms that guarantee the completion of a transaction or compensation in the case of the failure to complete the transaction. Thus insuring equipment that is shipped creates trust by reassuring the customer that every conceivable step has been taken to protect his or her interests. A firm, by listing stocks on a reputable stock exchange reassures potential investors that the firm is trustworthy by signaling its willingness to undergo the more stringent regulations associated with a more reputable stock-exchange.

Kramer (1999) describes six bases of trust within organizations. Dispositional trust is similar to what Mayer et al. (1995) refer to as a trusting propensity and is seen as a general predisposition to trust other people across time and contexts. To explain dispositional trust Rotter suggested that people extrapolate from their early trust-related experiences, developing

general beliefs about the trustworthiness of other people. These beliefs over time assume the form of a stable personality trait (Kramer, 1999; Rotter, 1971, 1967).

In history based trust, trust is seen to reflect history dependent processes. As described by Kramer "...trust between two or more interdependent actors thickens or thins as a function of their cumulative interaction". A history of interaction provides the partners with information that can be used to assess other people's dispositions and motives. Conceptualizations of history based trust tend to focus on exchanges and the reciprocity of exchanges over time (Deutsch, 1960; Lindsfold, 1978). Judgments about others trustworthiness are believed to be anchored in people's a priori expectations about how other people will behave and then change in response to actual experience and the extent to which a trustee validates or discredits these expectations. Individuals' expectations about trustworthy behavior, according to Boyle & Bonacich (1970: 130) tend to change "in the direction of experience and to a degree proportional to the difference between this experience and the initial expectations applied to it".

Third-parties often constitute important conduits of trust, by diffusing trust relevant information in the form of gossip. Third parties may enable parties to initiate and accelerate trusting relationships by "rolling over" expectations from well-established relationships to new relationships where adequate knowledge are not available and a stable set of expectations has yet to develop (Kramer, 1999; Uzzi, 1997). In some cases third parties may, where he or she has a strong relationship with the trustor communicate information selectively, such as conveying positive information about a trustee with whom the trustor already has initiated a contact. Thus, the third party may strengthen the trustor's certainty about the trustworthiness of the trustee (Burt & Knez, 1995). Category based trust refers to trust based on information inferred from the trustees membership in a social or organizational category – where the information about the trustees membership in this category influences the trustors judgment about the trustee's trustworthiness. Shared membership in a specific category may define the boundaries for low-risk interpersonal trust (Williams, 2001; Howard & Rothbart, 1980). Such assumptions may be rational as where organizational employees share information with other members of the same organization (legal), but not with members of other organizations (illegal). In other cases the bases of trust may be less rational as where people attribute positive characteristics to in-group members and negative characteristics to out-group members (Brewer, 1996; Brown, 1995; Tajfel, 1981). Kramer describes role-based trust as a

depersonalized form of trust in that trust "...is predicated on knowledge that a person occupies a particular role in the organization rather than specific knowledge about the person's capabilities, dispositions, motives and intentions" (Kramer, 1999: 578). Role based trust then is not so much in the person as in the system of expertise that produces and maintains role-appropriate behavior of role occupants. Role based trust suggests Kramer, develops from and is sustained by people's common knowledge regarding the barriers of entry into a professional role as well as the training and socialization that role-occupants undergo ("it is hard to become a doctor").

Two influential models exemplify experience or history based trust and initial or swift trust respectively (Hung, Dennis & Robert, 2004). First, Mayer, Davis & Schoorman (1995) present what they refer to as an integrative model of trust. Mayer et al. (1995) departs from the assumption that trust can be seen as an attitudinal construct and develops a model that builds on more general models of the attitude behavior relationship, including Fishbein & Ajzen's theory of reasoned action (Fishbein & Ajzen, 1975) and Sitkin & Pablo's model of risk behavior (Sitkin & Pablo, 1992).

According to Mayer, Davis & Schoorman (1995) trust reflects a trustor's appraisal of the trustworthiness of the trustee. The trustor appraises and integrates information about the trustee on a series of relevant dimensions of trustworthiness and this appraisal then influences trust or the willingness to accept vulnerability from social interaction with the trustee. This is analogous to the central route in the elaboration likelihood model in which attitude change is believed to result from the processing of message quality (Petty & Cacioppo, 1990). In their model Mayer et al. differentiate between a series of antecedents to trust, trust itself, and the behavioral manifestation to trust or what they refer to as risk taking in relationships (RTR). While their model as explained by the authors refers to episodic trust, the model includes a feedback arrow from outcomes of trusting behavior, to antecedents, thus acknowledging the dynamic nature of trust and trust development. Trustees may prove to be more or less trustworthy; people may repay trusting behavior, take advantage of the trustor or fail to reciprocate the trust. Over time and with experience, people update their beliefs about the trustworthiness of the trustee. The development of trust thus is portrayed as a function of experience. Mayer et al. specify two antecedents to trust, properties of the trustor or trust as a stable personality trait, and properties of the trustee. Properties of the trustor refer to a person's disposition to trust conceptualized as a consistent tendency to be willing to depend on other

across a broad spectrum of situations and persons (McKnight, Cummings & Chervanay, 1998). The concept of a trusting disposition builds on the work of Erikson (1968) and Rotter (1967, 1971). Trust as a stable dispositional trait appears in several models of trust, including those of Currall & Judge who include the construct of trusting personality (Currall & Judge, 1995: 155) and Scott (1980) who suggests that interpersonal trust partly reflect a broad-based stable factor (1980: 810).

A trustor's belief regarding the trustworthiness of the trustee along with the trustor's propensity to trust both influences the trustors trust in the trustee defined above as an intention to accept vulnerability. The relative influence of the trustor's propensity versus more specific beliefs about the trustworthiness of the trustee is likely to depend on the strength of the situation (Gill, Boies, Finegan & McNally, 2005). In line with general findings about the effect of traits on behavior, the effect of a general propensity to trust has been found to be more noticeable in weak situations which impose few restrictions on behavior whereas strong situations by imposing more salient cues for behavior tends to mask the effect of traits on behavior. Weak situations are characterized by having "...highly ambiguous behavioral cues that provide few constraints on behavior, and do not induce uniform expectations" (Gill et al., 2005: 293). Strong situations are characterized by having "...salient behavioral cues that lead everyone to interpret the circumstances similarly, and induce uniform expectations regarding the appropriate response" (Gill et al. 2005: 293). A trustor's general propensity should influence how much trust the trustor has prior to data on the trustee being available and generally be more noticeable the less specific knowledge the trustor has with respect to the trustee (McKnight et al. 1998; Mayer et al. 1995; Rotter, 1971). This intention influence actual risk taking in relationships. Mayer et al. suggest that risk will moderate the relation between trust and risk taking in that more trust is needed to accommodate higher risk. The level of trust according to Mayer et al. would need to surpass the level of risk in order to sustain risk taking in a relationship (RTR).

The model of Mayer et al. makes several implicit assumptions. The model assumes a close correspondence between actual properties of the trustee and the trustor's perception of these properties. The model assumes that a trustor has access to accurate knowledge from a history of interaction. Trust forms and develops retrospectively through the experience of the trustor. Over time people observe the outcomes of risk taking in relationships - these experiences then influence people's beliefs regarding the properties of the trustee; "When a trustor takes a risk

in a trustee that leads to a positive outcome, the trustor's perceptions of the trustee are enhanced. Likewise, perceptions of the trustee will decline when trust leads to unfavorable conclusions" (Mayer, Schoonhoven & Davis, 1995: 728). The model further more highlights the role of properties of the trustee and largely ignores other basis of trust including trust founded in an appraisal of the situation and institutional safeguards. The model then is at its best in explaining trust in developed relationships between familiar partners.

Other models take these limitations as their point of departure and have sought to explain what is variously referred to as presumptive (Hung et al. 2004), swift (Meyerson, Weick & Kramer, 1996) or initial trust (McKnight, Cummings & Chervaney, 1998). Common to these contributions is the attempt to account for trust in situations where a trustor has little or no experience from interaction with the trustee. McKnight, Cummings & Chervaney (1998) and others suggest a series of mechanisms and substitutes for personal experience that fall into three major categories: (i) Stable or semi-stable traits, beliefs or properties of the trustors, (ii) the trustors perception of contextual features and (iii) cognitive shortcuts that include categorization processes and illusion of control, which enable people to bypass time consuming accumulation of experience. Like Mayer et al. (1995 and Currall & Judge (1995) McKnight, Cummings & Chervaney (1998) suggest that people differ in their propensity to trust strangers. Unlike the former contributions however; McKnight et al. (1998) distinguish between two separate dispositions to trust that are likely to influence initial trust, the first they refer to as faith in humanity; the extent to which one believes that nonspecific others are trustworthy which is likely to influence initial trusting beliefs, the second disposition McKnight et al. refer to as trusting stance which influence people's willingness to depend on others, regardless of beliefs in others. Thus, trusting stance effects influences trusting intention directly, while bypassing trusting beliefs entirely (McKnight et al. 1998: 478).

McKnight et al. distinguish between two types of institution based trust. The first, situational normality beliefs stems from the appearance that things are normal (Gafinkel, 1963) and involves a properly ordered setting likely to facilitate a successful interaction (McKnight et al. 1998: 478). Situational normality beliefs resemble other concepts including ontological security (Giddens, 1991) or factivity (Turner, 2002). The second form of institutional trust McKnight et al. refer to as structural assurance beliefs (McKnight et al. 1998; Shapiro, 1987) and is founded on structural safeguards in the form of regulations, guarantees and legal recourse. Structural safeguards enable people to feel secure about the their expectations of the

other parties behavior helping to align the interests of the trustee with those of the trustor (Hardin, 2004) and mitigate the risk involved in forming trusting intention. McKnight et al. include two cognitive processes, categorization processes and illusion of control processes that influence trusting beliefs. Categorization processes include unit grouping in which people who share common goals and identity tend to perceive each other in a positive light (Kramer, Brewer & Hanna, 1996; Tajfel, 1981), reputation categorization in which people with good reputations are categorized as trustworthy individuals (Barber, 1983) and stereotyping in which inferences about trustworthiness are made on the basis of people displaying some (irrelevant) characteristic that may include gender, profession, race or age (Hilton & Fein, 1996).

Illusion of control processes (Langer, 1975) McKnight et al. suggest, interact with categorization processes, faith in humanity and structural assurance beliefs to produce high trusting beliefs. People facing uncertainty and uncontrollable outcomes are prone to inflate their perception of control as a way of coping with what people experience as an aversive state (Greenberger & Strasser, 1990). Langer (1975) suggests that people will take small actions to assure small actions to convince themselves that they are in control. People thus have been found to conduct ritual, “magical” acts in order to exert control over what are essentially random outcomes (Langer, 1975; Rothbaum, Weisz & Snyder, 1982). The feeling of control derived from these token control efforts then translates into an increased willingness to accept risk or in the case of trust, to increased trust. Models of presumptive or initial trust enable people to engage in initial encounters that may eventually provide trustors with the experiential basis for experience based trust. Presumptive trust facilitate social risk taking that in turn tends to elicit trustworthy behavior and set of cycles of interaction which eventually leads to a more resilient experience based trust. While the basis of trust in the model of Mayer et al. (1995) are assumed to be internal to the trustee, presumptive trust is mainly based on sources outside of the trustee. Thus people may trust a trustee on the word of some third party, on the basis of categorization in which trustworthiness is assumed on the basis of categorical information.

The models of Mayer et al (1995) and McKnight et al. (1998) correspond to the distinction in dual process theories in the literature on attitude formation and development between a central, message oriented, slow and effortful route (as exemplified by Mayer et al’s model) and a peripheral, heuristic quick, automatic and less cognitive demanding route (Hung,

Dennis & Robert, 2004; Petty & Cacioppo, 1998). The models or routes make very different assumptions about the development of trust. The central route suggests a slow, incremental assimilation of information with people forming impressions based on the actual data. In contrast, the peripheral route portrays trust as quick and presumptive with people applying existing beliefs and assumptions to the situation.

Stage theories of trust in relationships provide a typology of trust linked to specific stages in the formation and development of personal or professional relationship (Lewicki & Bunker, 1996; Van de Ven & Poole, 1995; Boon & Holmes, 1991; Rempel, Holmes & Zanna, 1985). Stage theories thus incorporate both initial as well as swift trust (early stages) and experience based trust (advanced stages). Each stage presents the parties with a specific set of interpersonal problems and opportunities and raises a specific set of issues. Thus, trust in each of these stages varies with respect to content, experiential quality, strength, basis and mode of production (Lewicki & Bunker, 1996; Boon & Holmes, 1991). Stage theories of trust portray trust as moving through a series of sequential stages “in which achievement of trust at one level enables the development of trust at the next level” (Lewicki & Bunker, 1996: 119). Trust here is viewed as a dynamic phenomenon that takes on a different character in early, developing and mature stages of a relationship. Over time and with interaction people in a relationships gain more experience and insights into each others’ behavior, motives and characteristics, people tend to become more interdependent, they adopt new goals and they frequently develop a liking for the other party. These developments influence people’s salient concerns, the activation of goals within the relationship and people’s preconditions for drawing inferences about other people within the relationship.

Stage theories of trust first developed out of research on close relationships (Rempel, Holmes & Zanna, 1985; Boon & Holmes, 1991). Later contributions have applied the thinking in modified forms to professional relationships (Shapiro, Sheppard & Cheraskin, 1992; Lewicki & Bunker, 1996). Rempel et al (1985) thus differentiate between three forms of trust associated with three distinct stages in the development of close relationships: Trust as predictability, dependability and faith. The most basic type of information relevant to trust concerns a partner’s behavioral predictability. Volatile and unpredictable behavior causes anxiety and attributional ambiguity whereas a stable and positive orientation on part of the partner relieves uncertainty and anxiety regarding the orientation of the partner (Boon & Holms, 1999; Holmes & Rempel, 1989; Rempel, Holmes & Zanna, 1985). In the second

stages, people start to interpret the behavior of their partner in terms of dispositional qualities. People seek to interpret the behavior of their partner in terms of a dependability prototype - that is, they seek answers to whether their partner can be counted on to be honest, reliable, cooperative and benevolent. People are moreover not merely looking for general traits, but seek answers to their partners' attachment to the relationship (Holmes & Rempel, 1991; Rempel, Holmes & Zanna, 1985). As relationships progress then suggest Rempel et al. (1985) there is a progression away from assessments involving specific behaviors to an evaluation of the qualities and characteristics attributed to the person. Thus, while trust is initially placed in the specific behaviors they eventually become placed in the person. Rempel et al. (1985) add a third stage; faith that includes trust "...not securely rooted in past experience" (Rempel et al. 1985: 97). Faith, the authors suggest is thought to "...reflect an emotional security on part of the individuals, which enable them to go beyond the available evidence and feel, with assurance that their partner will be responsive and caring despite the vicissitudes of an uncertain future" (Rempel et al. 1985: 97). Thus, faith is believed to involve a leap of faith that moves beyond reason. Faith is partially influenced by knowledge, but also by personal identification and involvement in the trustee and the relation (Belk, 1988).

Lewicki & Bunker (1996, 1995) extend stage theories to the domain of professional relationships, and suggest three different forms of trust associated with three different stages in the development of professional relationships; calculative trust (deterrence), knowledge based trust and identity based trust. Calculus-based trust is based "...on assuring consistency of behavior; that is individuals will do what they say because they fear the consequences of not doing what they say" (Lewicki & Bunker, 1996: 119). Thus, calculus-based trust can be seen to be based on the expectation that a partner's interests are encapsulated in or correspond with my interests (Hardin, 2004); it serves the trustee to serve my interests. Knowledge-based trust is based on the other person's predictability. Because knowledge-based trust relies on information rather than deterrence, knowledge-based trust presupposes a history of interaction. Identification-based trust is based on the party's identifying with the intentions and desires of the other party. Here, the party is able not only to predict the behavior of the other person, but is also able to adopt and understand the position of the other party as well as empathize with his or her position. Identification based trust, as described by Lewicki & Bunker, involves a form of second order learning in that they understand how to develop and sustain the trust of the other party. Identification based trust like Rempel & Holmes conception of faith, is furthered by a sense of community and common identity (Fiske, 1992).

3.5 Two forms of trust

Reviewing the descriptions of trust, two forms of trust emerge. I will refer to these as personal trust and role-based or depersonalized trust. The forms are reminiscent of similar distinctions in the literature. Thus the distinctions resemble Luhmann's distinction between personal trust based on familiarity and system trust as trust in the reliable functioning of systems that no longer refers to a personally known reality (Luhmann, 1979: 50). System trust is seen here as developing out of people's affirmative experiences with the system (Lane, 1998). Giddens portrays system trust in similar terms as trust in societal systems or abstract principles characteristic of the institutions of modernity (Giddens, 1991). System trust according to Luhmann (1979: 20), is created and maintained through generalized media of communication – money, truth and political power that enable people to connect much longer chains of selectivity in the process of complexity reduction (Lane, 1998; Luhmann, 1979: 20). Whereas Luhmann (1979) and Giddens (1991) refer to systemic trust in highly abstract systems (money, knowledge systems), Barber sees institutional trust as trust in concrete societal institutions (banks, the Government, legal courts).

Role based trust as used here however differ from systemic or institutional trust in referring to trust in a specific role incumbent. Thus, while trust may be based on people's familiarity with roles, trust is directed toward a specific role incumbent. Role based trust, thus, is specific with respect to the referent (e.g. a particular consultant) and place (change process). Role based trust, is further seen as influenced by the behavior (role-behavior) of the role-incumbent).

A distinction between personal and role-based trust resemble can be seen as corresponding to different forms of legitimacy or authority (Rasinski, Tyler & Friedkin, 1985). Legitimacy argue Rasinski et al. (1985) can be based on personal characteristics including demonstrated integrity or honesty (personal trust) or on institutional factors that can include the power and prestige associated with a position or office, or societal norms and traditions (role-based trust). The constructs of role based and personal trust resemble Weber's distinction between a rational-legal authority that "rests on a belief in the 'legality' of patterns of normative rules

and the right of those elevated to authority under such rules to issue command” (role-based trust), and a charismatic authority which “...rests on the devotion to the specific and exceptional sanctity, heroism, or exemplary character of an individual person, and the normative patterns of order revealed or ordained by him (personal trust) (Weber, 1947: 328).

Personal trust as described in the literature emphasizes benevolence, dependability and responsiveness over competence or reliability and has a substantial affective component (McAllister, 1995). It is seen in the trust-literature to develop from extensive interaction between two parties that enable a trustor to make specific inferences about the personal qualities and traits of the trustee (Zucker, 1986; Rempel, Holmes & Zanna, 1985, Boyle & Bonacich, 1970). Interaction is in lieu of persons as opposed to roles. Personal trust thus tends to be associated with substantial interdependence stemming from the parties attraction and investments in a relationship and costs of exiting the relationship (Rusbult, 1983). Personal trust further constitutes what is frequently thought of as prototypical trust (Boon & Holmes, 1991; Rempel et al. 1985) and is consistent with the emphasis on trait inferences in social psychology and the impression formation literature (Gilbert, 1998). The description of personal trust is further consistent with Heider’s argument that dispositional inferences are primal in that people seek to extract in-variances from unstable patterns of unstable stimuli (Heider, 1958) to understand and predict future behavior. Diagnosing a persons disposition then according to Heider “...enables one to grasp an unlimited variety of behavioral manifestations by a single concept” (Heider, 1958: 30) and serves “to integrate a bewildering mass of data in the most economical terms” (Heider, 1958: 57). Personal trust is further consistent with Asch’s argument that the goal of person perception “is to provide a unified and coherent image of the person - one in which the perceived traits are integrated together and make sense in describing the person” (Moskowitz, Skurnik & Galinsky, 1999; Asch, 1946).

Role-based trust on the other hand, emphasizes reliability and predictability over benevolence, dependability or responsiveness (Zucker, 1986). Role-based trust thus is based on the trustor’s knowledge of the situation, and the norms and scripts associated with the particular type of situation (Kramer, 1999). Interaction is viewed in lieu of roles as opposed to person. Role-based trust is primarily cognitive with limited affective content (Ring, 1996). Role-based trust unlike personal trust is swift in that it requires little specific knowledge of another person but is based on familiarity and knowledge of social roles, categories and routines. Trust is

sometimes described as vested in an experience of ontological security (Giddens, 1991) or factivity (Turner, 2002) or in the recognition of a familiar social structure (Turner, 2002). Role-based trust tends to be associated with limited interdependence in that people can easily find alternatives and the cost of exiting tends to be low (Sheppard & Sherman, 1996). Table 3.1 present some important characteristics of the two forms.

Table 3.1 Personal and role-based trust

	<i>Personal trust</i>	<i>Role-based trust</i>
Content of trust	Responsiveness, benevolence, integrity	Predictability, ability, competence, reliability
Experiential quality	Affective, personal knowledge (McAllister, 1995)	Cognitive, calculative, assurance (McAllister, 1995)
Strength	Strong, resilient (Ring 1996)	Weak, fragile (Ring, 1996)
Basis of trust	Personal knowledge, inferences about the traits of the trustee (Zucker, 1986)	Role, Situational normalcy beliefs, structural safeguards, trust vested in the situation (McKnight, Cummings & Chervaney, 1998; Zucker, 1986)
Mode of trust-development	Experience, personal risk taking, social attributions, retrospective sense-making	Categorizations, presumptive trust.

Of the characteristics usually associated with the various forms, two features stand out: Personal and role based trust vary with respect to the content of trust or type of problems which the different forms of trust relate to (Das & Teng, 2004; Rempel, Holmes & Zanna,

1985). A second feature that defines the distinction between the two forms is the basis of trust with personal trust vested in the appraisal of the traits and dispositions of the trustee whereas role based trust is vested in the role-expectations and the trustee's conformance with a set of socially constructed norms associated with a particular role (Biddle, 1986). Role-based trust closely resembles the notion of trust found in micro-sociological studies of social interaction which emphasize how social structure and a perception of normalcy and inter-subjectivity is maintained by people interpreting behavior in lieu of social roles, scripts and frames (Goffman, 1959; Miztah, 2001). People communicate, read and negotiate expectations to avoid what Garfinkel (1963) refers to as breaches in the social structure (Guiot, 1977; Garfinkel, 1963; Turner, 1956). The individual's belief that a situation is normal, predictable and conducive to a successful interaction helps that person feel comfortable enough to trust another person in the situation (McKnight et al. 1998; Lewis & Weigert, 1985).

The distinction between personal and role-based trust further resembles distinctions in the sociological literature between seeing and interacting with people as personages, persons or intimates (Turner, 2002). Schütz (1932/1967) depicts increasing intimacy as the movement from categorizing individuals as highly schematic ideal types, to "in-order-to" motives and finally to "because of" motives. Turner conceptualized these stages as respectively "personages" (cashier, bus-driver) "toward whom little more than polite responses are owed", "persons" "...toward whom interpersonal responsiveness is required, and finally "intimates" whose biography, experiences and feelings are known and taken into consideration during interaction. (Turner, 2002: 155). The distinction reflects a move from externally given social categories and types toward the more personal and trait-like categories or from social or professional role toward individual traits, characteristics and motives. Guiot (1977) suggest a similar distinction suggesting that "at any given time, the perceiver's construction of the other's identity is characterized by either one of two perspectives: "performer" and "person" perspectives.." (Guiot, 1977: 697). Guiot continues that one may be viewing the other "*qua* performer when behavior is looked at in the context of a role imputed to him." (Guiot, 1977: 698). O's identity then as seen from the perspective of a perceiver "derives essentially from the whole scene of O's actions as they are seen meshed in specific role relationships in a particular interactive system " (Guiot, 1977: 698). A perceiver on the other hand may be said to be "...viewing the other *qua* person, i.e., as an organized entity, characterized by a unique configuration of personal attributes" (Guiot, 1977: 698). Here a perceiver assigns observed behavior to psychological causes internal to the other (Heider, 1958).

Finally, the two forms also bear resemblance to Hilton & Darley's (1991) distinction between different informational goals or sets, as in assessment-sets and action sets. Hilton & Darley describe assessment-sets as "...the state in which perceivers find themselves in when their interaction goals lead them to focus explicitly on impression formation" (Hilton & Darley, 1991: 247). Action-sets they describe as "...the state in which perceivers find themselves when their interaction goals lead them to form impressions rather incidentally" (Hilton & Darley, 1991: 247). In action sets people are "...busily working toward some fairly specific goal that is only incidentally related to impression formation." Their interest in impression formation is further described as extending only to the extent that they help people achieve their goals. Hilton & Darley suggest that an assessment set is likely to be triggered by (i) explicit task instructions of selecting people on the basis of traits, (ii) by dependence, (iii) by being made accountable for their evaluation of someone, (iv) by properties of the stimuli, including unexpected and incongruent information. Actions sets are likely to be (i) triggered by strong situations (Mischel, 1977) or situations in which the norms are sufficiently constraining so as there being little need to know what the other person is like in order to predict his or her behavior (Hilton & Darley, 1977). The successful negotiation of mutual identities (such as in the form of professional roles) are furthermore likely to reduce the need for trait inferences and likely to trigger action sets as opposed to assessment sets (Athay & Darley, 1981).

3.6 Accounting for variation in form of trust

Variation in form is in some cases attributed to variation in risk and dependence. According to Sheppard & Sherman (1998:422) "...risk lies at the heart of how people do and should think about trust..." They add that "...risk varies distinctly as the form of a relationship varies". Trust then they conclude, take different forms that reflect the nature of interdependence in a relationship (Sheppard & Sherman, 1998: 422).

Other contributions suggest that variation in form can be attributed to experience or knowledge. Personal trust then develops out of a history of interaction (Lewicki & Bunker, 1996). Role based trust on the other hand is associated with impersonal interaction in which the interacting parties lack previous experience from cooperating with the trustee. Role-based

trust then can be seen as a substitute albeit inferior, to personal trust (Kramer, 1999). Kramer comments that personalized knowledge about other people is often hard to obtain, while adding that “As a consequence, “proxies” or substitutes for direct, personalized knowledge are often sought or utilized”. These sources; third parties, category, role and rule based trust, are the ones that can be subsumed under the notion of systemic trust (Kramer, 1999: 576). Here, shifts in the form of trust are attributed to the accumulation of experience which provide trustors with “a basis for drawing inferences regarding their trustworthiness and for making predictions about their future behavior” (Kramer, 1999: 575).

Studies of the formation and development of trust tend to link variation in form to variation in context. Personal trust is more commonly associated with close or intimate relationships whereas role-based trust is associated with professional relationships, customer - supplier relations and role based interaction (Sheppard & Sherman, 1998). Personal trust is normally associated with communal or hierarchical relations whereas systemic trust is associated with market-pricing relationships (Sheppard & Sherman, 1998, Fiske, 1992). Different forms of trust are often associated with different stages in the development of relationships. Systemic role based trust has been found to be prevalent in non-intimate interactions and in the early non-committal stages of professional relationships whereas personal trust evolves out of growing interdependence and mutual familiarity (Rempel, Holmes & Zanna, 1985). McAllister (1995) as well as Ring (1996) show how trust with increasing familiarity shifts from role-based, cognitive and tenuous to personal, affective and resilient trust.

Knowledge and dependence likewise tend to co-evolve as a relationship progresses (Lewicki & Bunker, 1996). In hierarchical relationships people at the top of the hierarchy are both likely to be less reliant on the ones at the bottom of the hierarchy and because they usually must relate to many individuals lower down in the hierarchy, have less attention to spare to the individual at the bottom (Kramer, 1996; Butler, 1983). Both factors will likely influence the form of trust. Separating out the contribution of each of these two factors however is difficult. Personal trust describes trust in situations characterized by extensive knowledge (a history of interaction) and high dependence whereas role-based trust describes trust in situations characterized by both limited knowledge and dependence. This leaves two situations unaccounted for; these are situations characterized by either low dependence - extensive knowledge or high dependence - limited knowledge. Of these, the last type of

situation is highly problematic, highly interesting and largely understudied within the literature of trust.

Of these situations, only situations in which trustors hold extensive experience are assumed to leave room for social inference or reasoning. Trust where trustors have little experience, is assumed to be based on vicarious and presumptive sources of knowledge that include ontological security (Zucker, 1986), social categorizations (Williams, 2001; Zucker, Darby, Brewer & Peng, 1996) or information from third parties (Burt & Knez, 1996). Yet, empirical studies of impression formation show how people even in situations with very limited exposure to another person; seek to form impressions of the other person. Other studies show how vulnerable individuals pay close attention to powerful others in situations where these mediate highly valued outcomes. While far from conclusive, I would suggest that the form and nature of impression formation influence trust even in the initial stages of trust formation.

Personal and role based trust accordingly tend to be defined and explained in terms of the availability of information. Emphasis then is on the sources or bases of trust as existing outside of the trustor. Where people know the other person, trust then is likely to be personal and vested in a personal knowledge of the trustee. In other situations people know the job they are set out to do and know what to expect from other people's role performance. Here, trust is likely to be role-based and information about traits or personal motives is likely to be seen as more or less irrelevant (Meyerson et al. 1996). None of these accounts however offer any conclusive evidence as to the effect of either risk and dependence or knowledge as these variables tend to co-vary in most of the settings studied. Thus, people in intimate relationships are likely to be both more dependent as well as having more extensive knowledge of each other (Berscheid & Reis, 1998; Berscheid, 1994; Boon & Holmes, 1991, Rusbult, 1983).

At the same time, the different forms can be seen as corresponding to different forms or modes of seeing and interacting with other people (Turner, 2002; Schütz, 1932/1967). Different forms of trust then can be seen as corresponding to different strategies of impression formation where people seek to reduce uncertainty by selectively drawing on categories (roles, traits) that help predict important and salient outcomes (e.g. task performance or social support). Role based trust then implicates the use of role-schemas or scripts relating to what people should do or are expected to do in a given situation and is vested in people's understanding of the situation (Zucker, 1986). Personal trust on the other hand develops

around interpretive categories, including traits, types of people or types of motivations (Gilbert, 1998) that are seen as stable over time and across contexts.

Variation in form may be seen as reflecting the selective activation of interpretive categories where role based trust corresponds to a selective activation of roles and script-schemas and personal trust corresponds to the selective activation of trait and person schemas. This shifts the emphasis in accounting for variation in forms, from the availability of the various bases (personal experience vs. clearly defined role-expectations) and over to the informational goals of a trustor and a trustor's pragmatic use of categories in achieving these goals. This last perspective builds on the assumption that cognition is constructive and that similar situations can be construed in different ways depending on the purpose of the perceiver (Ruscher, Fiske, & Schnake, 2000; Fiske, 1992).

3.7 Limitations in the trust-literature

The review shows how the literature describes different forms of trust which differ with respect to content or the type of needs and dimensions of trustworthiness. Two forms were identified, personal trust and role-based trust. Form is shown to have implications for the basis of trust as well for how trust forms and develops. Personal trust thus is seen as vested in the appraisal of the personal qualities of the trustee and assumed to be based on a personal history of interaction and risk taking. Thus, in order to serve predictive purposes, a theory of trust formation and development should be capable of explaining variation in form.

But whereas the literature describes forms and the formation and development within forms, the literature stops short of explaining variation in forms. The literature suggests a series of variables likely to influence form including risk and dependence, experience or a trustors identification with a trustee. Descriptions of how trust forms or develops however tend to include simultaneous variation in several variables (experience and risk co-evolve), thus precluding us from learning about the unique contribution of each variable (either experience or risk). Neither has the literature sought to explain how the different variables influence form. The literature provides little in the way of a theoretical account for the mechanisms through which people move between forms. Because form influences the basis of trust and

how trust forms, the failure to account for variation in form limits our understanding of how trust forms and develops.

Risk constitutes a defining feature of trusting situations and trust in most contributions on trust. Some contributions even suggest that variation in forms follows variation in the degree of risk and dependence in relationships (Das & Teng, 2004; Sheppard & Sherman, 1998). These same contributions however stop short at explaining *how* risk influences form. To the extent that contributions depict variation in risk, variation in risk (e.g. over the course of a relationship) is usually enveloped with changes in other variables. More specifically, existing contributions on initial trust fail to explain the formation of initial trust in situations involving high risk. Forms of trust tend to be seen as highly complex, culturally imbedded forms which are associated with specific forms of relationships (Sheppard & Sherman, 1998; Fiske, 1992). This ignores the correspondence between forms of trust, informational goals (impression formation versus action sets) and social schemas (personal / trait schemas and role schemas). A series of studies show how such goals and schemas are susceptible to task instructions and variations in social structure (Matheson, Holmes & Kristiansen, 1991; Sedikides & Skowronski, 1991; Guiot, 1977).

Personal trust is assumed based on declarative knowledge obtained through a history of interaction and seen as unobtainable and hence irrelevant in the initial stages of a relationship. A series of studies however show how people base evaluations of social stimuli on their experiences with processing information about the stimuli (Winkielman, Schwarz, Fazendeiro & Reber, 2003). People as a result may form evaluative judgments including trust on the ease with which they are able to process or make sense of the trustee's behavior. Risk as shown in the review remains a defining feature of trusting relationship and is suggested as one factor that may explain variation in form and ultimately the level of trust. In the remainder of the dissertation I will attempt to describe the causal effects of risk on the level of trust, while developing what I will refer to as a motivational cognitive model of trust.

CHAPTER 4: TOWARDS A MOTIVATIONAL COGNITIVE MODEL OF TRUST IN INITIAL ENCOUNTERS

4.1 Introduction

In the chapter that follows I describe the effects of risk on the level of trust. I start with describing the basic structure of the model and the relationships which I will develop and shows how the model differs from existing contributions on trust and trust formation in emphasizing the role of risk on trust formation. A basic premise in describing the effects of risk on trust is that trust is more fruitfully seen as a motivational construct. I initially explain what I mean with motivation and what is meant by seeing trust as a motivational construct. I then proceed to describe the effects of risk on the level of trust.

I then proceed to describe direct effects of risk on trust. Risk may on one hand cause reduced trust. In line with a motivational take on trust however risk may also lead to increased trust. I conclude the discussion of the direct effects of risk on trust by suggesting a more circumvented proposition on the relationship between risk and trust, in which risk under certain conditions is likely to increase trust. Risk further influences the level of trust indirectly: Risk influences the content and form of trust or what trust is about; increasing the importance of benevolence while reducing the relative importance of ability. Related to this, risk influences people's informational goals and the schemas people use in interpreting social stimuli. I finally argue that initial trust is likely to reflect the fit or congruence between people's informational goals, the interpretive schemas activated in the situation and the structural properties of social stimuli.

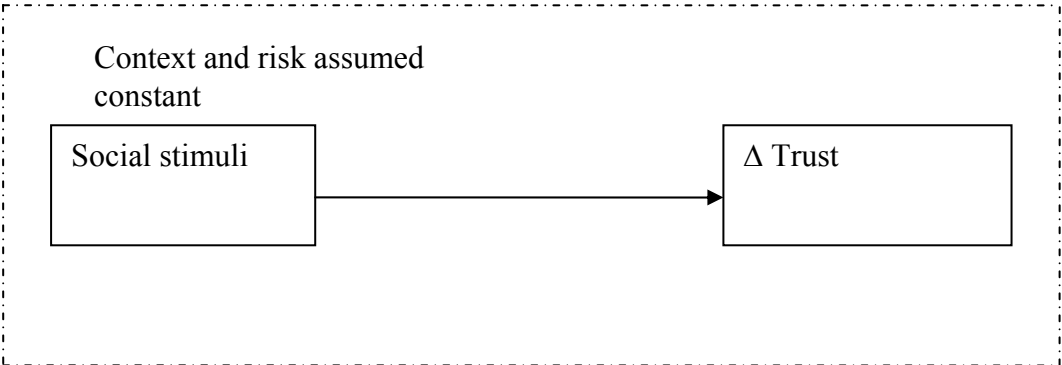
4.2 Positioning

In this dissertation I will seek to develop a model that portrays the effects of risk as viewed from the perspective of a trustor. Thus, the model highlights the effects of the situation (risk) on the formation on trust unlike most existing models which tends to emphasize the effect of

experience, or knowledge. Rather than discarding the role of experience altogether however I argue that risk will influence how people attend to and respond to social stimuli.

Figure 4.1 shows how the formation and development of trust has typically been conceived in conceptual and empirical contributions on trust. Most contributions have typically looked at the effects that antecedents in the form of behaviors, institutions, or categories have on the level of trust. Empirical studies are typically carried out within a context where risk has been seen as a constant or is seen as co-evolving with the accumulation of experience (Lindsfold, 1978).

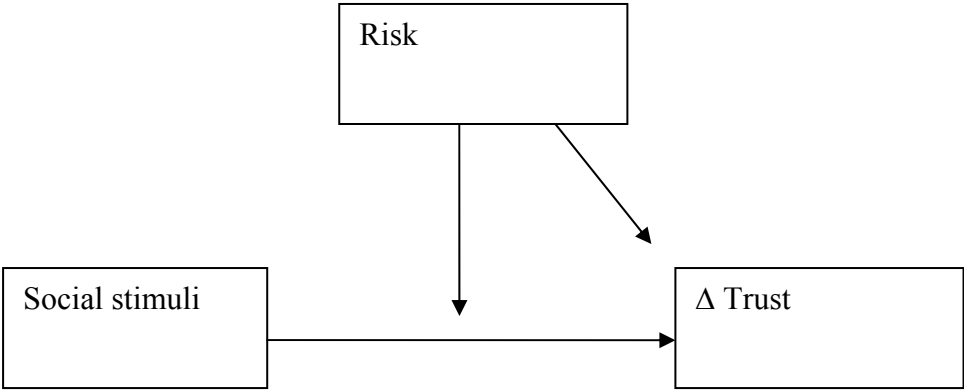
Figure 4.1 Conventional model



In Mayer et al.’s model risk is shown to influence the amount of trust needed to sustain trusting behavior but is otherwise not shown to influence trust. The model is set within a specific time and place in which the importance of various dimensions of trustworthiness (ability, benevolence and integrity) is given. Models of initial or swift trust as that of McKnight, Cummings & Chervaney (1998) similarly emphasize antecedents to trust as in the form of structural safeguards, normalcy beliefs, categorizations or illusion of control while paying little or no attention to the motivational basis of trust and more specifically the impact of risk on trust. While the antecedents and mechanisms differ from those of Mayer et al. the emphasis is still on antecedents within a context which is treated as fixed and unchanging.

The model proposed here in contrast, treats risk as a variable in its own right. Figure 4.2 shows the basic structure of a revised model. Risk influences the level of trust through two routes. A first direct route goes from risk to the level of trust: Risk may motivate people to increase their trust or to adopt a more deliberative and risk-averse cognitive mindset which reduces trust. A direct route from risk to the level of trust however fails to capture the complete effect of risk on trust: A second route shows risk moderating the relationship between stimuli (behavior) on the level of trust. This second relationship consists of several related mechanisms. Risk first influences what trust is about. Depending on what trust is about people are likely to adopt different informational goals, adopt different strategies of information processing and use different interpretive schemas in interpreting social stimuli. Social stimuli may provide a better or worse fit to the particular informational goals and interpretive schemas. Trust is finally enhanced by social stimuli that fit salient goals and activated schemas in the situation.

Figure 4.2 Proposed revised model



The model differs from previous models in other areas as well. First, the model explicitly links trust formation to social cognitive processes. In so doing, I depart from the assumption that social cognition is pragmatic and constructive. By pragmatic I mean that social cognitive processes reflect the goals people have in the situation. What people attend to, the schemas

people use while interpreting social stimuli and how information is encoded, stored, and retrieved reflects the pragmatics of the situation or what people seek to achieve or avoid. Related to this is the assumption that cognition is constructive in that social stimuli can be construed in different ways and interpreted in line of different social structures and schemas. Another area in which the model differs is in the assumptions about the basis of trust or what trust is founded on. Existing models both models which assume a history of interaction as well as models of initial trust, depart from the assumption that trust is founded on declarative knowledge about a trustee, the situation or similar people or categories of people.

The present model suggest that people attend to their experience of information processing or more specifically to their experience of fluency in information processing (Winkielman, Schwarz, Fazendeiro & Reber, 2003) or progress toward the resolution of uncertainty (Ferguson & Bargh, 2005) and that people's affective experiences associated with information processing influence trust in situations where people lack declarative knowledge about a trustee and the situation (Schwarz & Clore, 1983, 2003).

In what follows I develop the model and the relations in more detail. A basic premise in the model is the idea that trust is a motivational construct and reflects people's needs, goals and motivations as people transact with the social environment (Latham & Pinder, 2005). People trust in the context of seeking to obtain or avoid outcomes (Das & Teng, 2004). Trust is motivational even in the sense that people seek and prefer trust over distrust or no trust (Turner, 2002). I first describe direct effects of risk on the level of trust. I then proceed to show how risk is likely to influence the effect of social stimuli on trust.

In presenting the model I develop a series of propositions. The propositions summarize the arguments and assumptions in the model by suggesting the direction of the relationship between variables in the model. Thus, the propositions presented here are not necessarily meant to be tested in a future test of the model. Some of the propositions however are more likely to be central to a test. We will return to this in the presentation of a tentative research design in chapter 7.

4.3 Trust as a motivational construct

Trust is here seen as motivational in the sense that trust reflects people's transactions with their social surroundings. People trust in the context of interacting and dealing with social interdependence and uncertainty. In seeing trust as motivational I make two claims; I first argue that trust will reflect features of the social situation and the types of needs and goals made salient in specific type of situations. Second, I argue that the experience of trust constitute a desired end-state in that trust is intrinsically rewarding, in helping people deal with interdependence and uncertainty which characterizes social life. I will extend on both points below.

Most contributions on trust start by acknowledging a need for trust (Mayer, Schoonhoven & Davis, 1995; Rotter, 1970; Erikson, 1968). These same contributions then proceed to ignore the role of motivation for trust and the development of trust. The motivational side of trust is revealed in the argument that trust goes beyond reason, that trust involves "a leap of faith" (Luhmann, 1979). Luhmann (1979: 26) argued that "...in the last resort, no decisive grounds can be offered for trusting; trust always extrapolates from the available evidence". Trust according to Lewis & Weigert (1985), constitute a functional alternative to rational prediction in which people live "...as if certain rationally possible futures will not occur" (Lewis & Weigert, 1985: 969). We can define motivation as a set of forces that originates both within, as well as beyond, an individual's being, that initiate behavior and determine its form, intensity and duration (Latham & Pinder, 2005; Pinder, 1998). Motivation then is seen as constituting "...a psychological process resulting from the interaction between the individual and the environment" (Latham & Pinder, 2005: 486).

First, I argue that trust reflects the social situation people find themselves in. Different contributions propose a series of social needs (Pittman & Heller, 1987). Fiske thus argues that people have five basic social needs that include the need for belonging, understanding, control, enhancing self, and trusting (Fiske, 2003). According to Fiske, a need for belonging constitutes the most basic of these five needs. Turner (2002) likewise distinguishes between five core transactional needs that include a need for (i) a verification of self (similar to Fiske's enhancing of self), (ii) a profitable exchange payoff, or that an interaction provides some form of symbolic or material gratification, (iii) group inclusion or the need for feeling part of an

interpersonal flow) (iv) trust or that others are predictable, in rhythmic synchronization, sincere and respectful of self and (v) factivity which includes the experience of intersubjectivity, that the world is as it appears and that reality has an obdurate character (Turner, 2002: 100).

Here I will emphasize the motivational role of context or the situation as represented by dimensions that include risk and the nature and form of social dependence. In line with Rusbult & Van Lange (2003: 354) I do not identify an overarching need or drive that fuels interpersonal behavior. Instead I concur with Rusbult & Van Lange (2003) in that humans have diverse instrumental and social-emotional needs, that some are biologically based whereas others are learned. Of these some are seen as pervasive and chronic whereas others are unique to specific situations and partners (Rusbult & Van Lange, 2003).

The notion that the situation influences the salience and activation of needs and motives is old in psychology. In Lewin's theory of the Life Space (Lewin, 1936) the perceived environment is seen as influencing the person and the needs and tensions of the person. Physically attractive people, wild, dangerous animals or possible conflicts with other people, are all likely to influence people's needs and goals in the situation. According to Lewin then to understand behavior, the person and the environment must be conceived of as a constellation that jointly determines action (Weiner, 1992; Lewin, 1936). Common to most of the theories that relate situations to the activation of needs and motives is the notion of some form of homeostasis driving needs and behavior. Needs and motives then become activated as a result of an actual deprivation or imminent or foreseeable deprivation of important needs (Carver & Scheier, 1990). Thus Burke (1991) argues that disruptions to identity processes cause social stress while increasing the salience of a need for self-verification. Greenberger & Strasser (1991) similarly argue that threats to perceived control heightens the salience of a need for control while triggering motivational and cognitive processes designed to restore or bolster control (Greenberger & Strasser, 1991; Pittman & D'Agostino, 1989). The notion of situations activating needs is evident in the literature on stress and coping (Lazarus, 1993; Lazarus & Folkman, 1984) where personality variables and characteristics of the environment come together in the appraisal of the relational meaning of social stimuli. Different situations carry different significance and imply different provisions and threats (Lazarus, 1993, McArthur & Baron, 1983). Emotions then respond to the relational meaning of a specific stimuli where the relational meaning of an encounter according to Lazarus (1993) "...is a

person's sense of the harms and benefits in a particular person-environment relationship". Harms and benefits then further allude to specific motivational and cognitive processes. Specific harms invoke specific needs - thus a threat to self-esteem increases the salience of a need for self-enhancement (Burke, 1991) whereas a threat to a person's experience of control increases the salience of the need for control (Skinner, 1996; Greenberger & Strasser, 1991).

The relational meaning of a situation here resembles the notion of affordance as used in interdependence theory (Rusbult & Van Lange, 2003; Holmes, 2002; McArthur & Baron, 1983; Gibson, 1979). Affordances here refer to the objective properties of a situation. According to Rusbult & Van Lange (2003) then "Specific situations present specific interpersonal problems and opportunities and therefore (a) logically imply the relevance of specific goals and motives (b) permit the expression of those goals and motives" (Rusbult & Van Lange, 2003: 358). According to Cosmides & Tooby (2000) environmental cues and situational features trigger emotional responses which in turn orchestrate a series of coordinated responses. These include choosing among goals and motivational priorities. Cosmides & Tooby further suggest that "Different evolutionary recurrent situations predict the presence of different opportunities; risks and payoffs, so motivational thresholds and valences should be entrained (Cosmides & Tooby, 2000: 104). Thus the detection of a possible danger (predator) activates specific goals and changes the motivational weightings of these. Thus, safety becomes more important whereas hunger ceases to be important (Cosmides & Tooby, 2000: 93). Based on the preceding argument we should expect to see a correspondence between structural features of the situation and trust in the situation. Hence, in Proposition 1.

1. The form trust takes, as in the importance attached to ability and benevolence, will reflect the nature of social interdependence facing a trustor.

Based on Proposition 1 we should expect to see trust differ across social situations where social situations differ with respect to interdependence and corresponding interests. We will return to how situation through risk, is likely to influence the form of trust (in Proposition 4 and 5).

Second, I suggest that trust is a desired state, in that people prefer trusting above no trust or distrust (Fiske, 2003; Turner, 2002). Trust is intrinsically rewarding and is associated with

positive affect (McAllister, 1995). Trust allows us to express ourselves more fully with less inhibition (Berscheid & Reis, 1998). Trust simplifies life (Luhmann, 1979). While people may reduce uncertainty by either trust or distrust, trust is usually the preferred option. Social interaction is emotionally and cognitively less taxing if we can assume that other people act in a trustworthy way. Trust frees cognitive resources by allowing people to let their guards down and allows for more behavioral options. Trust however also allows for a greater range of opportunities that accrue from social exchange. Trust allow individuals to benefit from specialization and joint coordination and can be seen as having adaptive advantages. Some go so far as to suggest that people are genetically predisposed to trust and thus cooperate with other people (Cosmides & Tooby, 2000).

Seeing trust as a motivational construct is also consistent with the observation that people seek to produce meaning and closure while removing doubt. People, according to Moskowitz, Skurnik & Galinsky (1999: 22) “...do not seek meaning by discerning absolute truth - by objectively examining and accurately representing the data. They simply seek to terminate doubt in a manner that produces sufficient closure, allowing them to experience having arrived at meaning”. People seem to seek closure in their evaluations of other people and find unresolved states aversive (Moskowitz et al. 1999). An unsettled opinion or a failure to produce closure is experienced as aversive and motivates cognitive processes aimed at reducing the aversive state by producing closure (Aronson, 1992; Festinger & Carlsmith, 1959; Festinger, 1957).

A motivation to trust is also consistent with the more general insight that people prefer positive emotional states to negative emotional states. People want to believe in a just world (the just-world hypothesis (Lerner & Miller, 1978)). As trust is associated with positive affect people would be expected to protect and bolster the experience of trust against threatening and disconfirming evidence, which is what studies show that people do (Murray & Holmes, 1993).

On the basis of the foregoing argument we have in Proposition 2a.

2a) People will prefer trust over distrust or no trust.

Because trust satisfies a series of vital needs, people should be expected to seek to preserve and protect the experience of trust where threatened (Lewicki & Bunker, 1996; Boon & Holmes, 1991). Hence, in Proposition 2b we have:

2b) People will seek to preserve trust and protect trust from disconfirming evidence.

In the following I proceed to describe how risk as a situational feature influences the level of trust. I first describe possible direct effects of risk on trust before proceeding to describe an indirect effect of risk in which risk influences the form of trust or what trust is about, informational goals or what people seek to know, and hence the effect of social stimuli on trust.

4.4 Direct effects of risk

4.4.1 Negative effects of risk on trust

First risk may reduce a trustor's level of trust in a trustee: A trustor's perception of risk should not by itself reduce the trustor's trust in a trustee. Trust was previously defined as an intention to accept vulnerability or risk in a relationship (Rousseau et al. 1998). However as the perceived risk increases, argue Mayer, Davis & Schoorman (1995) the trust necessary to sustain trusting behavior increases. The greater the perceived risk is the more trust the trustor needs to have in the trustee to engage in the trusting behavior. Thus, risk does not in itself alter a trustor's trust in the trustee but influences the level of trust needed to accommodate behavior. Most measures of trust however ask about people's willingness to engage in trusting behavior. People's responses about their willingness to become reliant on the trustee will reflect the risks associated with doing so in addition to their trust in a trustee. Thus, risk operationalized as a willingness to engage in trusting behavior is likely to reflect the risks of doing so as well as people's trust in a trustee.

Yet, risk may sensitize people to threats above the actual effect on the risk associated with relying on a trustee. Threats or risk tend to activate the behavioral inhibition system (Carver & White, 1994). The behavioral inhibition system controls the experience of anxiety in response to anxiety provoking cues (Carver & White, 1994; Gray, 1978) and is sensitive to signals of punishment, non-rewards and novelty.

One effect of an activated behavioral inhibition system is to increase people's sensitivity to threats and punishments (MacLeod & Mathews, 1988). The behavioral inhibition system further causes people to perceive threats in ambiguous stimuli and situations (MacLeod & Mathews, 1988). A general effect of the behavioral inhibition system is to inhibit behavior that could cause negative or painful outcomes and inhibit movements towards goals. Risk, by activating the behavioral inhibition is likely to reduce trust by sensitizing people to threats and aversive outcomes and inhibit goal-strivings.

Risk is also likely to activate a pre-decisional, deliberative mind-state (Taylor & Gollwitzer, 1995; Gollwitzer, Heckhausen & Steller, 1990). A pre-decisional, deliberative mind-state implies a prevention focus in which people seek to avoid negative outcomes as opposed to approach positive outcomes (Higgins, 1997) and is associated with deliberative, effortful and controlled information processing (Gollwitzer, Heckhausen & Steller, 1990; Neuberg & Fiske, 1987; Erber & Fiske, 1984). People in a deliberative mind-state pay greater attention to unexpected, incongruous and potentially individuating information (Erber & Fiske, 1984), thus increasing the likelihood that a trustor will find negative or disconcerting information about a trustee. A deliberate mindset also has other consequences that are likely to undermine trust: Thus, a deliberative mindset reduces or eliminates the illusion of control biases which otherwise characterizes a post-decisional, implemental mindset and leads to worsened mood-states as well as increasing people's perception of risk (Taylor & Gollwitzer, 1995).

Hence, in Proposition 3 we have,

3. Risk will be negatively related to trust.

4.4.2 Positive effects of risk on trust

Second, risk may lead to increased trust for several reasons. First risk can be seen as constituting a threat towards people's sense of control, instigating a need for bolstering or replacing control. In situations where people find themselves unable to directly control consequential outcomes people may seek control vicariously through others. According to Rothbaum, Snyder & Weisz (1983) vicarious control can be primary, as when people attempt

to influence people with fate control with respect to oneself in ways that facilitate goal achievement or secondary as when people seek to substitute control by identifying with others (Skinner, 1996; Rothbaum, Weisz & Snyder, 1983). Vicarious control here may take the form of trust in other people. Trusting other people becomes a viable mean for achieving a subjective experience of trust in situations where trustors see themselves as incapable of directly influencing consequential outcomes. The greater the threat to people's experience of control, the greater people's motivation to compensate through other means of control and conceivably, the greater people's need for trusting a more powerful trustee.

The link between risk in relationships and trust is illustrated by contributions on motivated cognition in close relationships. Thus, Rusbult and others (Rusbult & Arriaga, 1983, Murray & Holmes, 1993) find that dependence in relationships tends to increase commitment and causes people to intensify their attempts of attributing negative and potentially relationship-threatening events in a positive light. Studies of close and romantic relationships show how people seek to protect and bolster a positive impression against possible threatening negative information by various means including the creation of interpersonal narratives that quell positive doubts about their partners (Murray & Holmes, 1993). Rusbult (1983) suggest that this need to protect a positive impression of the other and the relationship will be a positive function of dependence and investments in the relationships. With high investments and dependence people will tend to cling on to a positive impression longer than if those investments are modest.

Risk, where caused by previous trusting behavior may also suggest Koller (1988) offer a basis from which people infer trust. According to Bem (1972, 1967) people infer their own attitudes by observing their own behavior. Thus, trusting behavior as in exposing one self to risk, become visible indications of trust which informs how trustors view their trust in a trustee. The greater the risk resulting from the trustor's previous behavior, the greater the trustor's trust in the trustee must be to support the trusting behavior. Koller's motivational theory on trust is more restrictive than the former which sees trust as a form of vicarious control in that Koller restricts himself to looking at the effect of voluntary risk taking on trust as opposed to risk in general.

Thus we have Proposition 4:

4. Risk will be positively related to the level of trust.

4.4.3 Conditional effects of risk on trust

Rather than suggesting one overall effect of risk we may suggest a more circumvented relation in which risk have a positive effect on trust where risk is seen as unavoidable as where people have become highly dependent upon each other or have made previous non-recoupable investments in the relationship (Rusbult, 1983). Applying the distinction between a pre-decisional deliberative mindset in which a trustor is seeking to make the best decision and a post-decisional implemental mindset (Gollwitzer, Heckhausen & Steller, 1990) in which people are seeking to implement the decision, risk should show a positive relation with trust provided that people are in an implemental mindset as opposed to a deliberative mindset.

Hence we have in Proposition 5:

5 a) Risk will increase trust where risk is combined with dependence and non-recoupable investments in the relationship with a trustee.

5 b) Risk will increase trust where the risk is seen by the trustor as reflecting his or her autonomous choices.

5 c) Otherwise, where people have not committed themselves to a set of actions or a specific relationship, risk would be expected to decrease trust.

Combining 5 a) and b) we should expect the effect of risk on trust to be more positive to the extent that people see themselves as locked in a relationship with the trustee (Murray & Holmes, 1993) *and* to the extent that the risk and dependence is attributed to an autonomous choice on behalf of the trustor (Koller, 1988).

4.5 Indirect effects of risk on trust.

4.5.1 Risk, needs and trustworthiness.

The direct route however fails at capturing the full impact of risk on trust. Apart from suggesting a direct effect of risk on the level of trust, risk is likely to influence the form of trust. Because different forms of trust imply differences in the mode of trust formation, risk is likely to moderate the effect of social stimuli on the level of trust. This relationship is a long one and will be presented in several parts. The first part how risk influences the salience of needs and mitigating dimensions of trustworthiness. The second part shows how risk influences informational goals, effort dedicated to information processing and the selective activation of interpretive schemas. Finally, I show how the congruence between informational goals, interpretive schemas and social stimuli influences trust.

First risk is likely to influence the form of trust as represented in the importance attached to different dimensions of trust. Trust is about something, trust takes place in situations where people hope and fear for specific outcomes. The content of trust then should reflect the nature of salient outcomes and their associated goals. This is not controversial: The idea that people's goals reflect features of their situation is consistent with a larger literature on motivation and perception, represented by control theories of motivation (Carver & Scheier, 1990), the ecological perspective on perception (Gibson, 1979) and interdependence theory (Holmes, 2002; Rusbult & Van Lange, 2003). Das & Teng (2005: 214) suggest that risk in inter-firm cooperation consist of two types, relational risk and performance risk. Relational risk refers to the probability and consequences of a partner not fully committing to a relationship whereas performance risk is defined as the probability and consequences of not achieving the goals in a relationship (Das & Teng, 2004). Relational risk here is inversely related to goodwill trust, in that goodwill-trust refers to the trustor's belief about the trustee's intention and willingness to act in the interest of the trustor. Competence trust is likewise inversely related to competence risk in referring to a trustor's belief in the trustee's capability and technical qualifications (Das & Teng, 2004; Barber, 1983).

Risk is likely to influence structural features of the interaction situation in specific ways. To understand how, I turn to interdependence theory (Rusbult & Van Lange, 2003; Holmes,

2002). Interdependence theory expands on Lewin's (Lewin, 1936) notion that behavior (B) is a function of the person and the environment as expressed in the equation $B = f(P, E)$ where P represent the person and E, the environment.. Interdependence theory takes these assumptions in Lewin's field theory further by specifying structural properties of social situations as defined in terms of patterns of interdependence and by showing how these structural properties of situations, are associated with specific needs, goals and behaviors. Thus, interdependence theory propose a revised equation in which interaction (I) is seen as reflecting properties of the social situation (S), and properties of person A and B, or $I = f(S, A, B)$.

According to interdependence theory social situations can be described along a series of dimensions that include dependence, mutuality of dependence, basis of dependence, co-variation of interests, temporal structure and information. The *level of dependence* denotes the level to which an individual relies on an interaction partner for outcomes (Rusbult & Van Lange, 2003; Drigotas & Rusbult, 1992). Dependence tends to raise issues revolving around people being comfortable or not with dependence. *Mutuality of dependence* can be described as the degree to which two people are mutually or unilaterally dependent on each other. Dependence is inevitably related to power in that a party's dependence in a two way relation is reflected in the other party's power (Emerson, 1962). Non-mutual dependence affords the expression of exploitation versus benevolence. The powerful party can either use his power at the expense of the weaker party or choose to accommodate the interests of the more dependent party. *The basis of dependence* describes how the two parties affect each others outcomes. Partner control is where one of the parties controls the outcomes of the other party. Mutual partner control is usually associated with adaptations in the form of exchanges of favors and tends to be governed by morality norms. Joint partner control involves tighter interdependence and implies a greater need for coordination. Joint partner control is associated with a concern with ability and rules of conventional behaviors (Meyerson, Weick & Kramer, 1996; Weick & Roberts, 1993; Garfinkel, 1963). *Co-variation of interests* describes the degree to which partner's outcomes correspond. Co-variation may vary from perfect correspondence to mixed-motive situations of partially corresponding interests, partially conflicting interests, and to situations of perfectly conflicting interests. The vulnerability associated with unilateral dependence is aggravated by the presence of conflicting interests. Situations of conflicting interests allow for or afford the expression of specific motives and dispositions that include cooperation vs. competition and raises

questions about the partner's goals. Situations of conflicting interests further yield specific patterns of thoughts and emotions, such as greed or fear, while yielding more active, differentiated and individuating cognitions (Deprét & Fiske, 1999; Erber & Fiske, 1984).

Temporal structure refers to the effect of interaction on future behaviors and outcomes: Some interactions have immediate consequences whereas other interactions extend over time and may require a series of intermediary steps to achieve an intended goal (Kelley, Holmes, Kerr, Reis, Rusbult & Van Lange, 2003). Finally, the *availability of information* refers to the ease with which the parties can obtain information about the consequences of the interaction.

Risk in the form of stakes mediated by a trustee is likely to influence the degree of dependence and the mutuality of this dependence, the salience of conflicting interests, and the degree of uncertainty associated with salient outcomes. Risk to the extent that a trustor depends or values outcomes mediated by the trustee should increase the trustor's unilateral dependence on the trustee. To the extent that a trustor holds highly valued stakes in contested outcomes this should increase the potential conflict of interest between a trustor and the trustee. Risk may also influence the temporal focus to the extent that less vulnerable individuals are more likely to emphasize immediate outcomes and more vulnerable individuals more distant and uncertain outcomes. Distant outcomes tend to be more uncertain than more immediate outcomes and differences in temporal focus should thus add to the disparity in uncertainty experienced by highly vulnerable as opposed to less vulnerable individuals. In short, risk in the form of high stakes in outcomes mediated by a trustee, is likely to transform the situation into what Rusbult & Van Lange (2003) refer to as "problematic situations", characterized by high unilateral dependence, conflicting interests and high uncertainty. "Problematic situations" afford the expression of pro-social as well as self-interested motives. People in positions of power may choose to take advantage of their power pursuing self-interested goals, or they can choose to yield to the weaker party. Situations are made more difficult by conflicting interests in whom the interests of the more powerful actor diverge from those of the weaker party. The choices of the more powerful actor are likely to be governed here by the morality, benevolence or responsiveness of the more powerful party (Wojciszke, 1994). Such situations according to Sheppard & Sherman (1998) entail risks that include cheating, abuse, neglect and threats to self-esteem and are associated with a search for qualities that mitigate these risks including integrity, concern or benevolence (Sheppard & Sherman, 1998: 427). People at the bottom of the organizational ladder, argues Kramer (1996) show a greater interest in the benevolence and responsiveness

of those at the top of the organizational ladder as they are more likely to depend on their benevolence, responsiveness or support for valued outcomes (Kramer, 1996; Fiske, 1993; Fenigstein, 1979).

Situations involving low, mutual dependence and non-conflicting interests afford the expression of predictability, reliability and ability but leave little room for the expression for benevolence or responsiveness (Holmes, 2002). According to Sheppard & Sherman (1998), situations of shallow or limited dependence raise issues of unreliability or indiscretion whereas situations involving shallow interdependence add the risk of poor coordination. Thus easy situations involving shallow or limited dependence or interdependence are more likely to be associated with a search for ability, discretion, reliability and predictability, properties that mitigate salient risk (Sheppard & Sherman, 1998; Fiske, 1992).

People have been shown to be particularly adept at reading social information and situations. Thus, people have been found to understand dilemmas better when these are couched in social terms than otherwise (Tooby & Cosmides, 1992). Mesoudi, Whiten & Dunbar (2006) show how cultural transmission is biased toward social over non-social information (Mesoudi, Whiten & Dunbar, 2006). Social factors throughout human evolution Whiten suggests (1999) has created what is referred to as a deep social mind exhibiting faculties that include mind reading and coordinated cooperation. The human mind is purpose-made to perceive and process social information (Tooby & Cosmides, 1992). Several studies can be read as supporting the predictions of interdependence theory, in showing how people's needs, concerns and construals of situations shift with structural features of the situation (Rempel, Holmes & Zanna, 1985; Boon & Holmes, 1991).

A series of findings suggest that risk and dependence influence the nature of trust and the importance of the various dimensions of trustworthiness. First, relationships appear to be organized according to a limited set of forms or grammars (Fiske, 1992) that regulate relationships of similar levels of dependence (Sheppard & Sherman, 1998). Fiske (1992) differentiates between four such forms; communal sharing, authority ranking, equality matching and market pricing. Each form is further associated with a specific set of values and norms that regulate behavior within the form. Thus High dependence forms (communal sharing and authority ranking) emphasize benevolence, empathy or caring whereas low dependence forms (equality matching and market pricing) tend emphasize reliability,

performance or ability. Cross cultural studies attest to the pervasiveness of these forms across different cultures, thus suggesting a relation between risk and dependence as a feature of relationships and the salience and importance of mitigating values, norms and properties (Haslam, 2004; Sheppard & Sherman, 1998).

A second line of studies show how people's positions in organizational hierarchies, influence the salience of needs and the criteria for trust (Kramer, 1996). Kramer (1996) found that vulnerable individuals at the bottom of an organizational hierarchy worried more about the responsiveness and support of those above them and were more likely to construe their trust in their superiors in relational terms. People at the top (e.g. tenured professors) on the other hand were more likely to construe their trust in less powerful individuals (doctoral students or junior faculty), in instrumental terms emphasizing instrumental qualities including reliability and ability (Kramer, 1996).

Third, longitudinal studies of relationships show how the nature of trust and the relative emphasis on the different dimensions of trustworthiness changes as relationships progress and deepen and the risk and dependence of the partners accumulate (Boon & Holmes, 1991; Rempel, Holmes & Zanna, 1985; Clark & Mills, 1979). Rempel et al. (1985) show how parties in early stages of a relationship tend to emphasize instrumental rewards, predictability and reliability. Over time, as relationships progress and the parties become more dependent upon each other, the parties become more concerned with the dependability and responsiveness of their partner (Murray & Holmes, 1993; Rempel et al. 1985; Butler, 1986; Rusbult, 1983). Other studies find similar patterns in professional relationships (Lewicki & Bunker, 1996; Shapiro, Sheppard & Cheraskin, 1992; Gambetta, 1988).

Finally the relationship is supported by experimental studies that document the effects of fear or stress on the activation of the attachment system (Mikulincer, Gillath & Shaver, 2002; Mikulincer, Birnbaum, Woddis & Nachmias, 2000; Bowlby, 1982; Schachter, 1959). Experimental findings thus, suggest a link between risk and the importance people attach to different dimensions of trustworthiness. Priming threat has been found to increase the accessibility of proximity related words (e.g. closeness) (Mikulincer et al. 2000) as well as names of specific attachment figures (friends, siblings, parents) (Mikulincer et al. 2002). The effect is shared by people with different attachment styles, including people with avoidant attachment styles (Mikulincer et al. 2000). Benevolence is the dimension most closely related

to the attachment system and incorporates properties associated with proximity (empathy, understanding, identification (Sheppard & Sherman, 1998; Wojcizke, 1994; Mayer et al. 1995; Butler, 1991). Thus, risk or threats is likely to also increase the accessibility of the benevolence dimension in a person’s construal of other people.

Figure 4.3 Risk and needs

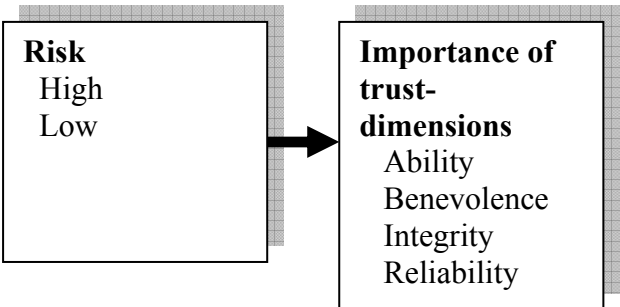


Figure 4.3 depicts the effect of risk in the form of stakes in outcomes mediated by the trustee, on the importance of various dimensions of trustworthiness. Risk influences the salience of goals, needs and motives by transforming the nature of the situation as viewed from the perspective of trustors. Properties of the situation as described in terms of the nature of the interdependence, define the rules, dispositions and motives relevant for dealing with the situation and raise the salience of properties of the trustee that correspond to the type of problems raised in the situation (Holmes, 2002). High risk in the meaning of high stakes in outcomes mediated by a trustee thus increases the trustors unilateral dependence on the trustee, increase the potential for conflicting interests and is likely to raise questions about the moral, integrity and benevolence of the trustee. Little or no risk in the meaning of negligible stakes will more likely be associated with a concern for the immediate instrumental outcomes of the interaction and related to this with the reliability, predictability and ability of the trustee (Sheppard & Sherman, 1998; Fiske, 1992).

Hence, in proposition 6:

6a: *Risk will increase the importance attached to benevolence and*

6b: *Risk will reduce the importance attached to ability.*

4.5.2 Risk and information processing

Trust results from social cognitive processes in which people seek to resolve uncertainty with respect to future outcomes (Lewis & Weigert, 1985). Social cognitive processes are further likely to reflect the needs and goals people have in the situation. Situational features in turn influence social cognitive processes, including the judgments and impressions that result from such processes. Risk and social dependence can influence social cognition and impression formation in two ways: First, risk and social dependence is likely to influence the amount of effort people allocate to information processing and related to this the relative reliance on previous knowledge-content as opposed to social stimuli. Second; risk and social dependence is likely to influence the strategies of information processing, including the schemas people use in structuring and interpreting social stimuli (Sedikides & Skowronski, 1991; Matheson, Holmes & Kristiansen, 1991; Bargh, Bond, Lombardi & Tota, 1986; Bargh & Thein, 1985).

The first effect is described by contributions associated with the dual process paradigm in the literature on impression formation (Gilbert, 1998). According to this paradigm impression formation involves two types of processes. The first is more or less automatic, fast and uncontrolled or semi-controlled and facilitate the immediate classification of sensory stimuli. The second process is slow, controlled, more demanding of cognitive capacity and more easily disrupted (Gilbert, Pelham & Krull, 1988). The first relies heavily on existing cognitive structures and top-down processing of information whereas the other pays greater attention to stimuli and processing from the bottom and up (Fiske, Lin & Neuberg, 1999, Brewer & Harasty Feinberg, 1999). These processes or routes go under different names. The first is variously referred to as theory-based processing (Fiske & Neuberg, 1990), the peripheral route (Petty & Cacioppo, 1990), or the heuristic model of information processing (Eagly & Chaiken, 1984). The second is variously referred to as data-based processing (Fiske &

Neuberg, 1990), the central route (Petty & Cacioppo, 1990) or the systematic model of information processing (Eagly & Chaiken, 1984).

Dependence on other people tends to increase accuracy-driven attention to attribute information (Neuberg & Fiske, 1987) as well as increase people's use of individuating attributes as opposed to assigned labels (Neuberg & Fiske, 1987). Outcome dependence further increase people's attention to inconsistent information (Erber & Fiske, 1984) and cause people to make more dispositional inferences for inconsistent information (Erber & Fiske, 1984). Power on the other hand causes people to pay less attention as well cause people to stereotype more whereas powerless in an effort to enhance prediction and control attend closely to people in powerful positions (Kramer, 1996; Fiske, 1993).

The second effect of risk is suggested by studies that explore the effects of explicit and implicit observational goals on perception and impression formation (Matheson, Holmes & Kristiansen, 1991; Cohen & Ebbesen, 1979; Guiot, 1977). These latter contributions emphasize the effects of interpretive schemas on attention, encoding and structuring of social stimuli. Risk and dependence is here shown to activate different informational goals, in turn activating different interpretive schemas. The construct of schema is central to an understanding of information processing (Sedikides & Skowronski, 1991; Bower, Clark, Lesgold & Winzenz, 1969). A fundamental proposition in psychology holds that people understand new stimuli in light of past knowledge. Much of this knowledge is organized in what is variously referred to as cognitive structures, schemas or categories (Sedikides & Skowronski, 1991; White & Carlston, 1983). Depending on their state, situation and properties of the stimuli, people activate interpretive schemas that guide further processing of the stimuli. A schema can be defined as a "...cognitive structure that represents knowledge about a concept or type of stimulus, including its attributes and the relations among those attributes" (Fiske & Taylor, 1991: 98; Brewer & Nakamura, 1984). Various types of social categories have been described in the literature. Of these two of the most central are person and role schemas. Person schemas according to Fiske and Taylor (1991) "contain people's understanding of the psychology of particular individuals, focusing on their traits and goals (Fiske & Taylor, 1991: 118). A role schema can similarly be described as the cognitive structure that organizes one's knowledge about the behaviors expected of a person in a particular social situation (Fiske & Taylor, 1991: 119). Roles here may include achieved

roles, roles achieved by intent and through effort and ascribed roles, which are acquired at birth or automatically.

Schemas serve two crucial purposes: In order to deal with complex and demanding social environments people must be equipped with two complementary skills. On one hand people must have minds that “sensitize perceivers to the invariant features of their immediate stimulus worlds. To behave in a purposive manner, perceivers must possess stable internal representations of the environments in which they operate (Macrae & Bodenhausen, 2001; Kruglanski & Webster, 1996). On the other hand “minds must also be responsive to the presence of unexpected stimulus inputs” (Macrae & Bodenhausen, 2001). Categories thus enable people to predict future outcomes, plan and orchestrate goal directed behavior and recognize and respond to new and unexpected stimuli. This implies a goal directed process in which a person makes strategic use of scarce cognitive resources for pragmatic means.

While schemas bring declarative knowledge content to the interpretation of new stimuli, emphasis is here less on content and more on the structuring effect of interpretive schemas on the interpretation of new stimuli (Lassiter, Geers & Apple, 2002). Depending on the schema activated; a given stimulus can be more or less congruent or meaningful in relation to the activated schema (Mandler, 1982). High risk and dependence is likely to be associated with the activation of trait or person schemas whereas limited risk or power is likely to be associated with the activation of a role schema as suggested above.

A series of factors have been found to influence the activation of social schemas (Sedikides & Skowronski, 1991) including people’s expectations, how recently and frequently a schema has been activated and the relation between a schema and other structures that have recently been activated. Not least, the activation of social schemas is likely to reflect a person’s motivation and goals in the situation or the pragmatics of the situation (Hoffman, Mischel & Mazze, 1981; Matheson, Holmes & Kristiansen, 1991; Cohen & Ebbesen, 1979). Accuracy according to Swann (1984) depends on the purpose of the person perception process. According to Swann then “at the most general level, the person perception process is designed to allow perceivers to attain their interaction goals, such as courting favor, preserving the relationship, exploiting their partner...”(Swann, 1984: 460). Thus, an accurate belief suggests Swann, is an instrumental belief.

Jones & Thibaut (1958) differentiate between three interaction goals or sets; Causal-genetic sets in which perceivers seek to identify what caused an interaction partner to behave in a specific way, value-maintenance sets where perceivers seek to determine what it is about their interaction partner that make them want to approach or avoid them and situation matching sets where perceivers seek to establish what norms and social sanctions that are appropriate for a particular interaction. Another related distinction is that between a “assessment set” where a perceiver’s goal lead her to focus explicitly on impression formation and an “action set” where a perceiver is busily working toward some specific goal and processes information only to the extent that it helps her achieve that goal (Hilton & Darley, 1991: 247). Hilton & Darley further distinguish between global assessment sets (What is he or she really like?) and circumscribed assessment sets (Is he good at scrabbles?). Global assessment sets are more likely to be construed in terms of person- or trait schemas (an agreeable person, or a hostile, judgmental person) whereas circumscribed assessment sets, action sets or micro-behavior, are more likely to be construed in terms of a role schema (good doctor, reliable student) (Gilbert, 1998). A role schema here carries high circumscribed accuracy (Gilbert, 1998; Guiot, 1977), thus enabling precise predictions in the short term and within situations, whereas person or trait schemas, carries higher global accuracy than a role schema, enabling more precise predictions for the long term and across situations (Matheson, Holmes & Kristiansen, 1991; Guiot, 1977).

Both perspectives produce similar predictions with respect to the relationship between risk, dependence and trait-inferences. In both perspectives risk and dependence is assumed to result in greater attention to traits. Ruscher & Fiske (1990) as well as Deprét & Fiske (1999) conclude that outcome dependency increases people’s attention to incongruent information as well as their tendency to encode such information in trait-diagnostic terms.

The two perspectives however differ in their explanations as to why risk and dependence cause people to encode information in trait diagnostic terms. A dual process perspective suggests that risk influences people’s motivation to exert effort on information processing, thus widening the search to include discrepant and unexpected trait diagnostic information. The implicit assumption here is that risk increases people’s motivation to exert control by attending to trait-diagnostic information (Pitman & D’Agostino, 1989; Erber & Fiske, 1984; Rothbaum, Weisz & Snyder, 1982). A selective activation perspective however assumes that both people exposed to modest as well as high risk, seek to understand and predict the

situation they find themselves in but that risk influences what people seek to know as well as the interpretive schemas people use to interpret and predict important outcomes. The role of schemas here lays less in supplying declarative knowledge to the interpretation but in the structuring and organization of information processing (Matheson, Holmes & Kristiansen, 1991).

Finally, the two perspectives can be seen as complementary, thus suggesting a more nuanced relationship between risk and information processing. The effects of risk on information processing may be seen as a continuum in which at the one extreme, of very low risk, people pay scant attention to social stimuli and base their inferences about people on pre-stored schemas about people or certain types of people or certain types of situations (Hilton & Von Hippel, 1996; Fiske, 1993). As risk and dependence increases however, people start paying attention to social stimuli (Fiske & Neuberg, 1987; Ruscher & Fiske, 1990). Here within the range where people care sufficiently to invest resources in information processing, variation in risk may lead people to adopt different informational goals and lead to the activation of different interpretive schemas that facilitate those goals. At the one end within this range, (moderate risk) people's main concern may be with the ability or reliability of a trustee, leading people to encode and interpret social stimuli within a role schema (Hilton & Darley, 1991; Guiot, 1978). At the other end (high risk) the benevolence or integrity of the trustee looms larger, causing people to interpret social stimuli within a person or trait schema (Vorauer & Ross, 1993; Matheson, Holmes & Kristiansen, 1991; Guiot, 1977).

Based on the foregoing we have in Proposition 7:

7 a) Risk and dependence will increase people's attention to attribute information

7 b) Risk and dependence will increase people's interest in individuating attributes as opposed to pre-assigned labels or stereotypes.

Risk and dependence will influence what people seek to know or more specifically, people's informational goals. Risk and dependence are also likely to influence the activation of interpretive schemas. People are likely to adopt informational goals and use schemas that enable them to understand and predict important outcomes.

Hence in Proposition 8 we have:

8 a) Risk and dependence will influence the adoption of informational goals

8 b) Risk and dependence will influence the selective activation of interpretive schemas.

4.5.3 Risk informational goals and selective schema activation

Risk is likely to influence the informational goals people adopt as well as the type of schemas people use to interpret social stimuli. Risk influences the consequences of trusting and the content of trust or what trust is about. Risk thus influences the importance of the various dimensions of trustworthiness including ability, benevolence or integrity or reliability.

Because risk influences the type of outcomes people care about, risk is also likely to cause people to adopt informational goals and interpretive categories that enable them to predict those outcomes. People exposed to high risk I argue are more likely to adopt an assessment set focusing on impression formation (Hilton & Darley, 1991). People exposed to high risk are also more likely to interpret social stimuli in relation to person or trait categories. People exposed to low or moderate levels of risk however are more likely to adopt an action set in which people attend to information in the service of achieving instrumental goals (Hilton & Darley, 1991). People exposed to low or moderate levels of risk are also more likely to interpret social stimuli in relation to a role schema (Matheson, Holmes & Kristiansen, 1991).

Four (complementary) arguments support the contention that risk is associated with the selective activation of interpretive categories.

First, adopting an action set in which people attend to a trustees' behavior to the extent that the behavior influences their goals requires less effort than adopting an assessment set and seeking to form an accurate impression of a trustee (Fiske & Neuberg, 1990). Role schemas tend to be more informative and better articulated than traits (Fiske & Taylor, 1991; Anderson & Klatzky, 1987; Bond & Brockett, 1987;). Risk and dependence, increases the effort dedicated to impression formation (Fiske & Neuberg, 1990; Neuberg & Fiske, 1987). People exposed to low risk tend to expend less effort on information processing and are likely to opt

out for role-schemas as the easier option while forming impressions in social interactions (Kramer, 1996; Fiske & Neuberg, 1990; Neuberg & Fiske, 1987; Erber & Fiske, 1984).

A second argument as for why differences in emphasis should influence the activation of schemas, depart from how people see the different traits and the behaviors associated with these traits. Benevolence was earlier defined as "...the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive" (Mayer, Davis & Schoorman, 1995). Benevolence thus is commonly assumed to involve disinterested behavior, in which an individual chooses to forego his or hers self-interest, while taking up the interests of others (Sztompka, 1999; Mayer et al. 1995). Benevolence thus relates to people's choices in situations of diverging and conflicting expectations excluding behavior which merely conforms to role expectations and emphasizes motives that are independent of external inducements or expectations (Sztompka, 1999).

Third, highly vulnerable individuals are more vulnerable to the effects of omission as opposed to visible behavior (failing to speak the interests of someone) and are more likely to rely on choices and behaviors that are not routinized, lie well into the future, and that are difficult to specify in advance (how people will behave in situations of conflicting interests). As a result and in order to predict such possible outcomes vulnerable individuals are likely to choose interpretive schema that maximizes predictive veridicality - that provides the best prediction for how people will behave well into the future and within different domains. Heider (1958) and others suggest that dispositional inferences are natural sources of explanation because they are capable of predicting behavior over time and across different domains. Thus, people exposed to high risk are more likely to rely on dispositional inferences in making predictions as dispositions provide a better basis for predictions of behavior and outcomes that lie well into the future and relate to unknown situations with unknown expectations and incentives. Less exposed individuals face less consequential outcomes and are more likely to emphasize the immediate costs and outcomes associated with the process, behaviors that in short occur within a known activity system, and which can be predicted on the basis of the trustee's affiliation and enactment of a familiar role (Gilbert, 1998; Heider, 1958).

A fourth argument as for expecting risk to influence the activation of interpretive schema, relates to differences in the diagnosticity of benevolent behavior when compared to competent behavior. People have been found to weigh positive information about competence more

heavily than negative information about competence while weighing negative information about integrity more heavily than positive information about morality (Kim, Ferrin, Cooper & Dirks, 2004; Reeder, 1993; Reeder & Brewer, 1979). Reeder & Brewer (1979) explained this asymmetry in a schematic model of dispositional attributions in which attributions about ability and integrity are influenced by hierarchically restrictive schemas. Hierarchically restrictive schemas imply that being at the one end of a continuum for a given attribute (e.g. competence or integrity) will restrict behavior whereas being at the other end will not. Thus, highly competent people are believed capable of performing at many levels depending on their motivation and situational features, whereas incompetent people can only perform at their levels of competence or lower. Hence, a single display of competence is likely to be seen as highly diagnostic because only competent people are believed capable of producing the behavior, whereas incompetent behavior is likely to be discounted as a sign of incompetence because even competent sometimes perform below their standards. People with integrity on the other hand are believed to refrain from dishonest behavior in all situations whereas people of low integrity may display either dishonest or honest behaviors depending on the particular circumstances and the incentives associated with the behavior. Because most people are honest most of the time, displays of honesty fail to discriminate between people with and without integrity and discounted as signals (Kim, Ferrin, Cooper & Dirks, 2004; Reeder & Brewer, 1979).

Thus, in order to make inferences about benevolence, people will need to make inferences about traits, whereas people concerned with reliability or competence may do with observing manifest behavior (performance). As a result, less vulnerable individuals are more likely to attend to the immediate situation and behavior which is likely to be organized in lieu of roles and scripts. Highly vulnerable trustors thus are more likely to engage in personality analysis or impression formation goals, seeking information that goes beyond first impressions (Rempel, Holmes & Zanna, 1985).

Together these explanations suggest that risk should influence the activation of different interpretive schema. More specifically people exposed to high risk will be more likely to adopt an assessment set as well as interpreting information in light of a person or trait schema because (i) they will be more willing to expend the extra effort associated with encoding behavior in relation to a trait or person schema, (ii) knowledge about the personal motivations and traits is more informative with behavior in situations of conflicting interests and

incentives, (iii) and holds higher precision for forecasts that extends well into the future and include behavior within other domains with unknown expectations and incentives. Fourth (iv) because single displays of benevolence are unlikely to be seen as diagnostic, inferences about benevolence are likely to require more elaborative strategies of social inferences or personality analysis that are likely to be organized around traits or person schemas.

A series of converging findings suggest that risk and dependence influence the selective adoption and activation of informational goals and schemas (Turner, 2002; Hilton & Darley, 1991; Schütz, 1967). High levels of risk and dependence thus seem to coincide with the activation of person or trait schemas whereas low levels are more likely to coincide with the activation of a role schema. Erber & Fiske (1984) thus found that outcome-dependent subjects compared with less dependent subjects, made more dispositional comments while attending to inconsistent information. Studies of perception and cognition in social relationships shows how dependence and risk in social relationships is associated with more effortful information processing and more attributions and inferences relating to traits and relationship-motivations or what Rempel et al. refer to as macro-motives (Rempel, Holmes & Zanna, 1985; Berscheid, Graziano, Monson & Dermer, 1976). People in low-risk interactions in contrast are more likely to focus on the immediate instrumental outcomes of the interaction and the reliability and predictability of the interaction. Thus, people in the initial low risk stages of a relationship are more likely to focus on the intelligibility of the micro-behavior as opposed to the macro-motives of the behavior (Rempel, Holmes & Zanna, 1985; Holmes, 1981). In a similar vein, Kramer (1996) found that people at the top of the organizational hierarchy (tenured professors) were more likely to categorize and encode behavior of people at the bottom of the hierarchy (doctoral students and junior faculty members) in terms of task-focused and fiduciary trust terms or in terms of roles as opposed to traits or personal characteristics (Kramer, 1996: 227). People at the bottom of the same organization in contrast spent more time ruminating about the behavior of their superiors and were more likely to interpret minor gestures of concern or breaches of courtesy in relational- or trait terms (Kramer, 1996).

Figure 4.4 Risk, needs, informational goals and interpretive schemas.

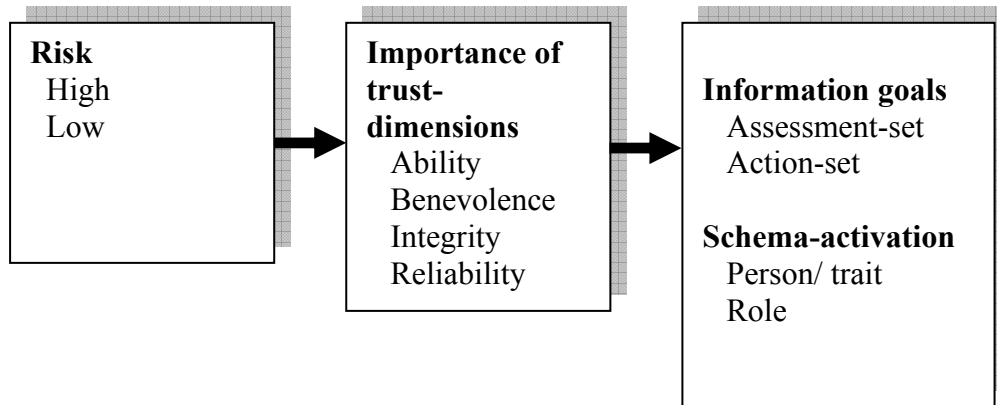


Figure 4.4 summarizes the argument so far, extending on figure 4.3, which depicts the effect of risk on the importance of different dimensions of trust, by including a new relationship between the importance of the different trust-dimensions and the selective activation of either a role or a person/ trait schema. As situations change people selectively impose schemas on information processing to help them better understand social stimuli in relation to salient outcomes, needs and goals (Gilbert, 1998; Krull, 1993; McArthur & Baron, 1983). A role schema is likely to facilitate inferences about the ability or reliability of the trustee whereas a person or trait schema facilitates trait related dimensions like benevolence or integrity. Schemas here provide a framework for the processing and integration of new stimuli (Matheson, Holmes & Kristiansen, 1991; Cohen & Ebbesen, 1979). A person schema then is argued to be conducive to people concerned with appraising the benevolence or integrity of the trustee whereas a role schema is conducive to the goal of ascertaining the ability and reliability of the trustee. Given the previous rationale for a relationship between risk and the importance attached to ability and benevolence then we have in Proposition 9

9a: High risk will cause people to adopt an assessment-set

9b: Low risk will cause people to adopt an action set

10a: High risk will lead to the activation of a person or trait schema.

10b: Low risk will lead to the activation of a role-schema.

People seek knowledge about other people and attend to their own experience of information processing. In situations where people lack more substantial information about people, people's experience of information processing or what is sometimes referred to as "fluency" or "fit" will influence how people evaluate information. Thus, Thus in the last section structural congruence or fit between antecedents in the form of social stimuli and the activated schema is posited to influence evaluative responses and trust.

4.5.4 The cognitive basis for trust

Conventionally, attitude models and models of evaluative judgments (Fishbein & Ajzen, 1975) have emphasized the declarative content of attitude objects. People are portrayed as attending to features of a target, assessing their evaluative implications and integrating them into an overall judgment of the object (Anderson, 1982; Fishbein & Ajzen, 1975). Thus, following Mayer et al.'s integrative model of trust, people form beliefs about the properties of a trustee on a set of dimensions (ability, benevolence and integrity) and integrate these into an overall evaluative judgment of their willingness to accept risk in a relationship with the trustee.

According to a message learning model attitude change depend on the completion of a series of information processing stages that include attention, comprehension, learning, acceptance and retention of the message and its conclusion. The probability of the occurrence of each particular cognitive activity then is posited to depend on the completion of the previous activities (Alberracín, 2002; Alberracín & Wyer, 2000). These stages have later been compressed to a reception of message argument and yielding to message argument (McGuire, 1985). In the later formulation then the probability of influence is a joint function of the probability of receiving the message and of yielding to the message recommendation once received (Alberracín, 2002). Thus, a trustor may receive and yield to a trustee's claim of trustworthiness. But evaluations can also be based on experiential information that includes a person's feelings or phenomenal experiences (Winkielman et al. 2003; Schwarz & Clore, 1983).

More generally, people seek to understand and predict consequential outcomes. People thus should respond favorably to information that fits their informational goals and helps them to

understand, predict and ultimately control important outcomes should facilitate the development of trust. This is consistent with the established knowledge that message quality (strength of argument) leads to a greater change in attitudes as well as to stronger and more resilient attitudes (Lavine & Snyder, 1996; Eagly & Chaiken, 1993; Petty & Cacioppo, 1986). Hence in Proposition 11 we have:

11. Social stimuli which serve a trustor's informational goals – that is, serve to reduce uncertainty with respect to outcomes viewed as important by the trustor, should facilitate the formation and development of trust.

In situations where the declarative knowledge relating to behavior or a trustee is unavailable or ambiguous, people are likely to attend to their experience of attending to, and processing social stimuli (Schwarz & Clore, 2003, 1983; Higgins, 1997). Two complementary but distinct theories suggest a positive effect of congruence between informational goals, interpretive schemas and social stimuli on trust. A first theory suggests that people respond favorably to the ease or fluency of processing stimulus-attributes (Curran, 2000; Reber, Winkielman & Schwarz, 1998). Second, people automatically evaluate goal relevant objects more favorably when a goal is active as opposed to inactive (Ferguson & Bargh, 2004). The first explanation suggest a positive effect (increased trust) of high fluency and a negative effect (reduced trust) of low fluency whereas the second explanations suggest a positive effect of goal relevance but no effect where a goal is inactive. I describe the two mechanisms below, starting with the effect of fluency.

People monitor the fluency with which they can extract information from a presented stimulus (Winkielman et al. 2003). These fluency signals continue Winkielman et al. are hedonically marked in that high fluency elicits a positive affective reaction (Winkielman et al. 2003; Clore, 1992). This fluency signal is independent of the stimulus content and may even precede people's perception of the stimulus content (Curran, 2000). Experiential information, suggest Winkielman et al. can be feature based or non-feature based. Feature based affective responses reflect the analysis of the evaluative implications of the stimulus attributes: People respond to the size, color, shape etc. of the stimulus and the affective response constitute the basis for an evaluative response. Non-feature based affective responses unlike feature based are not based on features of the target. Examples include transient non-related moods influencing evaluations of unrelated targets. Transient feelings induced by weather or changes

in neurotransmitter levels may influence evaluations of people, political parties or countries (Schwarz & Clore, 1983).

Subjective fluency is here referred to as a “...conscious experience of processing ease, low effort, and high speed” (Winkielman et al. 2003: 192). Objective fluency refers to the actual operating characteristics of the cognitive system and high objective fluency will usually be associated with high subjective fluency but not necessarily. Fluency may further refer to processes operating at different levels. Whereas perceptual fluency denotes the ease of low-level, basic processes, conceptual fluency denotes the ease of higher level operations relating to the categorization and processing of stimuli as related to larger cognitive structures. Conceptual fluency then is likely to be influenced by semantic priming and the congruity of stimuli and context. More specifically the congruence between a stimulus and an activated cognitive schema is likely to influence people’s experiences of conceptual fluency (Kelley & Jacoby, 1998; Mandler & Nakamura, 1987; Mandler, 1982). Congruence thus has been found to ease the assimilation of a stimulus to an activated schema and elicit positive affect.

Several, not mutually exclusive, explanations have been held up for the relationship between fluency and positive affect. First, fluency has been linked to familiarity or safety. Fluency may signal familiarity in that familiar stimuli tend to be easier to process than unfamiliar stimuli. This then provides a link to the literature on the exposure effect in which exposure to stimuli has been shown to increase liking (Zajonc, 1998). A fear of unknown and thus potentially harmful stimuli may provide adaptive advantages in protecting people from potential dangers. Even more relevant here is the suggestion that fluency provides a cue to cognitive progress. Fluency here is posited to provide feedback about the ongoing cognitive operations. Highly fluent processes then tend to indicate progress toward the successful recognition of a target (Carver & Scheier, 1990). The positive affect associated with fluency further reinforces information processing and help bring the activity to a completion (Winkielman et al. 2003). The notion that fluency signals the progression toward some desired goal state further provides a link between fluency, conceptual fluency and the overarching theme of social cognition serving pragmatic purposes (Allport, 1937; Bruner, 1957; Fiske, 1992; Ferguson & Bargh, 2004). A series of studies then attests to how value is derived not only from the outcome of goal pursuit but from the manner in which a goal is pursued (Higgins, 2000, 1997). Ferguson & Bargh (2004) show how goal relevant objects are evaluated higher where a goal is active as opposed to inactive and how these effects operate

automatically and precede the conscious awareness of the attitude object. It is also consistent with contributions which show how people derive value not only from the intrinsic value of the goal itself but from the fit between an object and people's strategies for pursuing the goal (Higgins, Idson, Freitas, Spiegel & Molden, 2003). In short then people regulate their own progress toward some goal (the successful identification of a trustee) and derive value from their experience of progressing toward this goal (Winkielman et al. 2003; Carver & Scheier, 1990). Finally, these studies are consistent with the finding that people seek and respond favorably to control (Skinner, 1996) and that people's experiences of control, and particularly gain of control (e.g. by means of token control efforts as in thinking hard about a contestant), increase people's willingness to accept risk (Kramer, 1994; Langer, 1975) in interactions with other people (e.g. games).

Interpretive schemas (role, trait, person) as described above form a framework upon which new experiences can be fitted in the process of building a coherent understanding to guide future action (Matheson, Holmes & Kristiansen, 1991; Cohen & Ebbesen, 1979). Depending on the type of schema activated in a given situation, stimuli can be more or less congruent or meaningful in relation to the activated schema. Information, perceived as diagnostic with respect to personal traits or motivations would be meaningful or useful in cases where a person or trait schema is activated whereas information perceived as diagnostic with respect to the professional role of the trustee should make the categorization of the trustee within a professional role schema easier. Congruity here describes the degree of fit between social stimuli and a activated cognitive schema or more specifically "the extent that structural correspondence is achieved between the entire configuration of attribute relations associated with a subject...and the configuration specified by the schema" (Mandler, 1982: 10). Thus, a behavior which corresponds to ones expectation about how a consultant does or should operate can be described as being congruent with a consultant-role schema. In a similar vein, expressive, role incongruent behavior is more likely to be congruent with trait or person schemas that describe traits and dispositions of the person as opposed to the role.

Congruence further eases the assimilation of behavior whereby assimilation is meant "the integration of 'external elements' into evolving or completed structures (Mandler, 1982; Piaget, 1971). Assimilation is contrasted with accommodation which refers to "...the modification of an assimilatory scheme or structure by the elements it assimilates" (Mandler, 1982; Piaget, 1971). Assimilation according to Mandler provides cognitive continuity and

integration whereas accommodation allows for cognitive change. Assimilation further constitutes the easier option whereas accommodation involves more effortful information processing. The effect of congruence is reflected by Cohen & Ebbesen (1979) who state that “...activated interpretive schemas should determine the behavioral features to which he will attend in order to achieve his goal” (Cohen & Ebbesen, 1979: 307). Congruence may influence assimilation through two different mechanisms: First congruence may influence the ease of encoding; stimuli may in themselves provide insufficient cues for the retrieval of an applicable construct (Sedikides & Skowronski, 1991; Bransford & Johnson, 1973). Second, congruence is likely to influence assimilation through its effects of selective attention and people’s evaluation of the usefulness of information. Given a specific informational goal, an activated schema stimuli will appear more or less relevant or useful. Stimuli that is seen as less relevant or fittings, accordingly, are likely to be discarded whereas more relevant stimuli is assimilated (Sedikides & Skowronski, 1991; Cohen & Ebbesen, 1979).

Congruence or the fit between the structural features of the activated schema and social stimulus then should ease the assimilation of the stimulus into the activated schema and thus increase subjective conceptual fluency. In line with the previous review, conceptual fluency then should trigger a hedonic marker which offsets positive affect. The positive affect associated with conceptual fluency is further believed to influence the evaluation of the stimulus and objects associated with the stimulus (Winkielman et al. 2003). In initial phases of a relationship people lack experience and will more typically be exposed to ambiguous stimuli. Where the declarative meaning of social stimuli remains ambiguous people are more likely to attend to their experience of processing that information and to whether information are seen as meaningful or useful (Winkielman et al. 2003; Aaker & Lee, 2006). Hence, in Proposition 12 we have:

12. In initial phases of a relationship the structural congruence or fit between social stimuli and the activated schema will lead to an increased experience of experienced fluency associated with the information processing.

Fluency emits a pre-cognitive hedonic marker and provides people with feedback on cognitive progress and control leading people to evaluate social stimuli (behavior) and associated objects (trustees) more favorably. Fluency selectively increases positive but not

negative evaluations of a stimulus (Reber, Winkielman & Schwarz, 1998). Hence in Proposition 13 a and b we have

13a: The structural congruence or fit between social stimuli and an activated schema should result in positive affect.

13b: The structural in-congruence or a lack of fit between social stimuli and the activated schema should result in negative affect.

People assume by “default” that affective reactions to fluency reflect their feelings about the stimulus (behavior) and associated objects (trustee) (Higgins, 1997, 1988). Affective reactions from fluency further inform evaluative judgments of someone as trustworthy or not in situations in line with the “affect.-as-information” model (Schwarz & Clore, 2003, 1983; Wyer & Carlston, 1979) where people lack more substantial information about a trustee. Hence in Proposition 14 we have:

14 a) In the initial stages of a relationship the structural congruence or fit between social stimuli and an activated schema should result in increased trust.

14 b) In the initial stages of a relationship the structural in-congruence or a lack of fit between social stimuli and the activated schema should result in reduced trust.

Ferguson & Bargh (2004) argue that automatic the evaluation of object is influenced by the goal relevance of an object. Where an object is relevant to a current and active goal, more favorable evaluative information is automatically activated compared to situations where a goal is inactive. Goal states are likely to increase the accessibility of positive over negative object-information. In making positive object-information more accessible and negative object-information less accessible goal relevant and hence useful objects become more approach friendly, thus supporting the successful completion of goal-tasks (Gollwitzer, 1999; Gollwitzer, Heckhausen & Steller, 1991). The effect of goal pursuit on automatic evaluations shows Ferguson & Bargh (2004) is moderated by the importance of the goal. Thus the positive effect of goal relevant stimuli is shown to be greater, the more important the goal is for a perceiver.

Informational goals which include establishing the roles of the trustee (task set) or establishing the traits or dispositions of the trustee (a deliberation set) can similarly be thought of as influencing the automatic evaluation of social stimuli depending upon which such stimuli are seen as goal relevant with respect to the informational goal active in the situation. Where in-role behavior is seen as relevant given the activation of an action set where a trustor seeks to establish the trustee as a reliable role-incumbent, the perceived goal relevance of the behavior with respect to the information task should cause an automatic favorable evaluation.

Out-of-role behavior is more likely to be seen as relevant to assessment set and hence cause a more favorable evaluation in situations where an assessment set is active (Ferguson & Bargh, 2004). A favorable evaluation is further likely to influence people's perception of someone as trustworthy or not in the initial stages of a relationship, where people lack more substantial knowledge about a trustee. Hence in Proposition 15a we have:

15 a) In the initial stages of a relationship, the relevance of social stimuli relevant to the pursuit of active informational goals should result in increased trust.

Ferguson & Bargh (2004) do not suggest an effect of goal irrelevant objects on evaluative judgments. However irrelevant stimuli are likely to obstruct the attainment of active informational goals (Meyerson, Weick & Kramer, 1996) and lead to less trust (Garfinkel, 1963). Hence in Proposition 15b we have:

15 b) In the initial stages of a relationship, stimuli irrelevant to the pursuit of active informational goals should result in reduced trust.

CHAPTER 5: IN-ROLE, OUT-OF-ROLE BEHAVIOR AND TRUST

5.1 Introduction

Up to now I have developed the general relations of the model and talked about fit between social stimuli and informational goals and interpretive schemas without referring to what I have meant by social stimuli. In this chapter I invoke the concept of role and suggest that behavior can be perceived as being either within the expectations associated with the role or outside, or what I will refer to as in-role and out-of-role behavior. The literature on trust provides sometimes conflicting advice on how to achieve trust by either conforming to or diverging from professional role expectations. I show how these differing recommendations can be reconciled by relating them to informational goals and selective schema activation. More specifically I argue that expressive behavior or strict adherence to a professional role will cause correspondence/ mismatch, depending on which informational goal and interpretive schema which is active in a specific situation. Correspondence then will be associated with increased interpretive control and increased trust whereas no-correspondence will confuse, slow or hamper the development of trust and should be associated with no change or a negative change in trust.

The last section discusses how the ordering of in-role and out-of-role behavior influences the effect of trust and the interaction between risk and people's responses to in-role and out-of-role behavior. I develop two contrasting propositions: The first proposition suggests that order has no effect, thus suggesting a contrasting pattern of responses between people exposed to either high or low risk. The second proposition suggests an order effect where people exposed to high risk respond favorably to the out-of-role behavior only where the out-of-role behavior is presented after the in-role behavior.

5.2 In-role and out-of-role behavior

A purpose of a model lies in helping to predict or explain the effect of behavior on trust. In order for us to form predictions however we will need a meaningful way to differentiate between different forms of behavior. The literature on trust and impression formation suggests different forms of trust and different modes of trust development (Elsbach, 2004; Cook, Kramer, Thom, Stepanikova, Mollborn & Cooper, 2004). Associated with these modes are differing and sometimes disparate recommendations as to how behavior influences the development of trust. The literature gives different and conflicting advice as to how to produce trust and how trustees may signal trustworthiness.

I suggest that behavior can be organized by using the notion of role behavior. For our purposes here, role is defined as a “...bundle of norms and expectations - the behavior expected from and anticipated by one who occupies a position (or status) in a social structure” (Baker & Faulkner, 1991: 280-281; Kahn, Wolfe, Quinn, Suduck & Rosenthal, 1964; Linton, 1936/1964).

Here I will distinguish between behaviors that conform to role expectations and behaviors that lies outside the type of behavior associated with someone filling the role. Behavior can be seen as informative with respect to both role and person (as for extra-role behavior), behavior can be informative of neither, as in ranting, incoherent behavior. Behavior can further be informative with respect to the professional role of a role incumbent, but not the person or vice versa, speak volumes about the person but not the role. Of these four options, I will be interested in the last two as these offer contrasting predictions. Aberrant, strange behavior which is perceived as uninformative of both role and person is likely to be uniformly discarded, whereas extra role behavior perceived as informative of both role and person is likely to be uniformly accepted.

In-role behavior is behavior which conforms to role expectations. In-role behavior implies “...people dealing with one another more as roles than as individuals” and “...enacting the role in a clear and unambiguous way” (Meyerson, Weick & Kramer, 1996: 173).

According to Jones & Davis (1965: 234) “behavior which conforms to clearly defined role requirements is seen as uninformative about the individual’s personal characteristics, whereas a considerable amount of information may be extracted from out-of-role behavior. Jones, Davis & Gergen (1961: 303) argue that out-of-role behavior or a departure from role expectations “suggests a pattern of motivation and skill that is at variance with specific role requirements.” Guiot (1977: 695) adds that “Out-of-role behavior emerges because personality overrides role expectations and, consequently, conveys information about the other’s personal characteristics.

There are several reasons for choosing to focus on people’s behavior in terms of roles and role expectations. First, people’s knowledge and expectations about roles and role behavior influence how people understand and explain behavior and the inferences people draw from behavior about another person’s characteristics, traits and motivations (Gilbert, 1998; Jones, Davis & Gergen, 1961). People understand behavior in light of the role expectations associated with a specific situation or encounter and invoke their knowledge about a situation to understand and predict the situation and future outcomes (Zucker, 1986; Garfinkel, 1963; Goffman, 1959). A series of studies on social attribution and the effects of social attributions on attitude or trait inferences feature the distinction between in-role and out-of-role behavior (Jaspars, Fincham & Hewstone, 1983). These studies build largely on Kelley’s (1972) discounting principle which states that “... a social perceiver discounts any one candidate as a potential cause for an event to the extent that other potential causes are available.” Behavior then can either be attributed to disposition (a correspondence of extraordinary disposition) or to the situation (an inference of ordinary disposition). When behavior is under the control of a situational cause (or causes) one learn little about the unique character of the target. Jones et al. (1961) extend this to inferences about role incumbents where role expectations constitute situational causes. According to Jones et al. (1961) “behavior appropriate to role expectations then has little informational value in highlighting these individual characteristics.” Ajzen (1971) introduced experimental participants to a situation in which a hypothetical actor was faced with a choice between alternative behaviors. The situations varied along two dimensions; perceived behavioral freedom (high - low) and utilities of behavioral alternatives (also high - low). Perceived behavioral freedom was shown to be influenced by these two dimensions with low - low alternative being the least likely. The participants were then asked based on their observation of the actor to make attitude or trait attributions about the actor.

Consistent with Kelley's discounting principle and Ajzen's expectations, the strength of an attribution was found to be a negative function of behavior probabilities (Ajzen, 1971).

People's conformance or non-conformance to roles and group-norms influence their status and influence in groups (Ridgeway, 1981, 1978; Homans, 1950). Conformity shows Hollander (1958) serves to maintain or increase status for new members or low-status members by displaying loyalty to the group norms. Status earned by conformance eventually earns people who have contributed to the group some room for non-conforming or idiosyncratic behavior. Thus, credits are amassed by conformity and spent by non-conforming behavior (Hollander, 1958, 1960). Ridgeway (1981) suggests that status and influence in groups results from external status characteristics, task competence and perceived motivation towards the group (loyalty) and that conformity and non-conformity affect status and influence in a group by providing other member of the group with clues about the motivation and competence of a group member. Non-conformance then argues Ridgeway (1981) grabs people's attention to the non-conforming member's task contributions. To the extent that these contributions are valuable, non-conformance should lead to increased influence, but where they are not, non-conformance should possibly reduce influence. Thus, Ridgeway relate the effect of non-conformance to task contributions. In the absence of task-contributions non-conformity should not affect influence or status within the group. Finally Ridgeway suggests two contradicting effects of non-conformance for low-status members: On the one hand, non-conformity presents an impediment to proving group oriented intent but could help demonstrate competence, thus a positive effect of non-conformity for low-status members of a group should be higher for moderate levels of non-conformity while dropping off at higher levels of non-conformity (Ridgeway, 1981).

Finally, a distinction between in-role and out-of-role behavior corresponds closely to the distinction between a role based trust seen as vested in social categories and expectations as in role expectations (McKnight, Cummings & Chervaney, 1998; Barber, 1983) and a personal trust vested in a trustor's inferences about the personal and presumably stable trait-characteristics of a trustee (Rempel, Holmes & Zanna, 1985). In-role behavior thus eases role based trust whereas out-of-role behavior provides the type of information crucial to the development of personal trust (Boon & Holmes, 1991; Rempel, Holmes & Zanna, 1985). The difference between these positions, one of trust as based on inferences to the person or trust as predominantly role based is shown in highly diverging advice on how to facilitate the

development of trust through social interaction: On the one side Luhmann (1979) argues that that trust requires that a trustee builds the expectation of the trustor into his own role performance but continues that this role performance must "... not be confused with mere conformity - anything but!" According to Luhmann "...role-conformity offers little opportunity for the presentation of self. Anyone who merely conforms will not be seen as self at all, and therefore can be trusted as little as the person who hurries past" (Luhmann, 1979). Perrone, Zaheer & McEvily (2003) make a similar point arguing that "purchasing managers will be trusted to a greater extent by supplier representatives when they are free from constraints that limit their ability to interpret their boundary-spanning roles" (Perrone, Zaheer & McEvily, 2003: 422).

This stand is nicely contrasted by Meyerson, Weick & Kramer's study of swift trust in temporary work groups (1996) claim that "...people who enact roles in an innovative, idiosyncratic manner could incur distrust". They add that "the scenario suggests that an increase in trust presume that roles in temporary systems are clear, that people act toward one another in terms of roles and have a clear understanding of other's roles" (Meyerson, Weick & Kramer, 1996: 174). Studies of norm violations suggest that people who violate norms or step out of role are evaluated less positively than people who abide by the same norms and stay within their ascribed roles (Kiesler, 1973, 1966). Explanations for the negative responses to norm violations assume that people have a need for predictability and that norms function to increase predictability in social interactions whereas norm violations cause people to perceive interactions as unpredictable. Norm violation increases the irregularity and therefore the potential costs of interaction (Thibaut & Walker, 1975; Thibaut & Kelley, 1958). Goffman (1959) thus suggested that inappropriate behavior implies a rejection of people's definition of the situation that violates people's need for predictability in the situation.

The seemingly irreconcilable differences in the view of "in" and "out of role" behavior can be reconciled by taking into account the situation of the trustor and how the situation influences his or hers salient goals and strategies of information processing. Thus Luhmann (1979) and Meyerson et al's (1996) prescribe behavior likely to be meaningful and informative in different situations and different relationships in which a trustor seek different types of knowledge (Sheppard & Sherman, 1998).

Entering roles in a loose way may facilitate trust in a situation where a trustor is interested in the traits and motivations of the trustor but may disrupt trust in low-involvement situations where a trustor's primary interest is in the successful completion of some routine interaction in which Meyerson et al's advice of clearly demarcated roles will be called for (Meyerson, Weick & Kramer, 1996).

Early studies on the effect of role violations support the notion that people's informational goals influence the effect of role violations. People thus sometimes respond favorably to role violations. In an early study Kiesler (1973) developed and tested the hypothesis that when predictability is preferred in a situation, inappropriate behavior should result in less attraction than appropriate behavior, whereas where unpredictability is preferred, inappropriate behavior should result in greater attraction than appropriate behavior. Through two experiments Kiesler (1973) found that people that were instructed "not to impose" their own value judgments on a person and to provide accurate trait information, displayed a preference for people who violated the norms.

While Kiesler found some support for the first part of the hypothesis in which people seeking predictability would prefer appropriate behavior, she found a strong support for the second part of the hypothesis; that inappropriate behavior should lead to greater attraction for people preferring unpredictability. This study and subsequent studies on the effects of norm violations suggest that people's reactions to norms violations are influenced by situationally induced informational goals (Matheson, Holmes & Kristiansen, 1991; Guiot, 1977). It is important here to distinguish between the in-role and out-of-role distinction and the notions of congruence versus incongruence. In-role is distinct from congruent behavior and can be both congruent and incongruent. Congruence here as defined earlier refers to a relative property of the structural correspondence between features of the behavior (in-role or out-of-role) and properties of the activated schema (role or person schema). Out-of-role behavior thus can be congruent (in relation to a person schema) or incongruent (in relation to a role schema) (Mandler, 1982).

In-role behavior is likely to be relevant to an action set and congruent to a role schema but irrelevant to an assessment set and incongruent to a person schema. Out-of-role-behavior on

the other hand is likely to be relevant to an assessment set and congruent with a person schema but irrelevant or even disruptive to a action set and incongruent to a role schema.

Risk was shown to influence the activation of different informational goals and interpretive schemas. High risk was suggested to cause people to adopt an assessment set (Proposition 9a) whereas low risk should cause people to adopt an action set (Proposition 9b) (Hilton & Darley, 1991). High risk was argued to lead to the activation of trait or person schema (Proposition 10a) whereas low risk should lead to the activation of a role schema (Proposition 10b). Congruence between stimuli and active interpretive structures it was argued should increase trust whereas incongruence should reduce trust (Proposition 14 a and b). In a similar vein, stimuli relevant to active informational goals (assessment- or action sets) should lead to more trust whereas irrelevant stimuli would be expected to reduce trust (Proposition 15 a and b). Based on this we can formulate more specific propositions on the effect of behavior on trust, substituting the generic term “social stimuli” with in-role- and out-of-role behavior. The propositions below combine knowledge about in-role and out-of-role behavior with the more general propositions in chapter 4.

High risk situations cause people to activate a trait or person schema. Out-of-role behavior is likely to be congruent with a person or trait-schemas causing people to experience high fluency in information processing. Fluency in turn is likely to elicit positive affect, leading the trustor to experience increased trust in the initial stages of a relationship where a trustor lack more substantial knowledge about a trustee. Out-of-role behavior is likewise more likely to be seen as relevant to an active assessment set, leading people to evaluate the behavior more favorably than where a assessment set is inactive (Ferguson & Bargh, 2004; Hilton & Darley, 1991). Hence in Proposition 16 we have:

16 a) In the initial stages of a relationship and in situations involving high risk, out-of-role behavior will lead to more trust.

In-role behavior however is incongruent with a person or trait-schema and cause people to experience low fluency in information processing which in turn elicits negative affect, leading the trustor to experience less as opposed to more trust in the trustee. In-role behavior is also more likely to be irrelevant to an assessment set. Thus we have

16 b) In the initial stages of a relationship and in situations involving high risk, in-role behavior will lead to less trust.

The pattern is reversed in low-risk situations. Low risk situations cause people to activate a role schema. In-role behavior is likely to be congruent with a role schema, hence causing people to experience high fluency and positive affect, causing leading people to experience more trust in the trustee. In-role behavior moreover is likely to be relevant to an active action set (Hilton & Darley, 1991). Hence we have

16 c) In the initial stages of a relationship and In situations involving low risk, in-role behavior will lead to more trust.

Out-of-role behavior is likely to be incongruent with a role schema, causing people to experience little fluency and as a result, is likely to elicit negative affect, causing people to experience less trust in the trustee. Out-of-role behavior is also likely to be irrelevant to an active action set. Hence we have

16 d) In the initial stages of a relationship and in situations involving low risk, out-of-role behavior will lead to less trust.

5.3 Effects of order on trust

People normally do not attend to behavior in isolation but to sequences of behavior. We may conceive of two main consequences of order on how people respond to in-role and out-of-role behavior. A first possible consequence is in effect no consequence. The sequencing of in-role and out-of-role has little or no effect on how people see and respond to these.

The first suggested consequence see the various needs and dimensions as existing in a competitive relationship in which the salience of one need (e.g. benevolence, responsiveness) would suppress the salience of another need (e.g. predictability, reliability or ability). The second suggested relationship see the relationship as hierarchical in that the satisfaction of the more chronic, pervasive need (e.g. predictability) constitute a necessary but not sufficient

condition for the satisfaction for a less pervasive, situationally induced, higher order need (e.g. benevolence and responsiveness).

These two conceptualizations of the relationship between risk and the relationships between needs, in turn then bear different implications for the effects of in-role and out-of-role and the sequencing of these behaviors (out-of-role first followed by in-role or in-role first followed by out-of-role) on trust.

The first relationship suggests a contrasting pattern of responses to in-role and out-of-role behavior between people exposed to varying degrees of risk. Risk influences the salience of predictability, reliability or ability versus benevolence or responsiveness. As risk increases people shift attention from predictability, reliability or ability, to more immediately consequential properties of the trustee (benevolence, responsiveness). People exposed to high or low risk care about different outcomes and different aspects of a trustee's behavior (predictability, reliability and ability versus benevolence or responsiveness) and as a result, pursue different informational goals and strategies that best enable them to predict and understand important and consequential outcomes (Bruner, 1957). Behavior and information which matches these strategies and the activated interpretive schema then is likely to elicit a increase in trust whereas behavior and information that does not, will either cause no change or a negative change in trust. In line with previous research on the effect of stress and negative stimuli on information processing (Chajut & Algom, 2003; Taylor, 1991) people focus on a limited set of traits and properties at a time with little or no relationship between these traits and properties over time, thus suggesting a contrasting pattern of responses to in-role and out-of-role behavior between people exposed to little versus high risk.

Finally, a hierarchical relationship of needs and needs-fulfillment (Rempel, Holmes & Zanna, 1985) suggests an order-effect where the effect of the behavior depends on the order in which it is administered. The sequencing of behavior may be important for two related but distinct reasons. First, people may seek combination of properties (Mayer, Davis & Schoorman, 1995). The value of one quality (benevolence) may be contingent on another quality (ability or reliability). The benevolence of a doctor for instance may have little value if the doctor is incompetent. Thus people would first seek to establish his credentials (Is he a doctor?) before focusing on benevolence (Is he a nice/ caring doctor?). Second, in order for people to make

trait-inferences (benevolence), people may need to have established a minimum of predictability and reliability (Zucker, 1986).

Out-of-role behavior may provide people with trait-diagnostic information pertaining to issues of benevolence and responsiveness. In order to attend to issues of benevolence or responsiveness however people should already have established the predictability or reliability of the situation through the in-role behavior. People exposed to high risk then would be expected to respond favorably to the out-of-role behavior where the out-of-role behavior follows after the in-role behavior which establishes a sense of predictability (McKnight, Cummings & Chervaney, 1996; Garfinkel, 1963). In the case of the out-of-role behavior being administered first however we should expect to see a uniform negative response between people exposed to both high and low risk.

In-role behavior here then can be seen as invoking expectations of “a properly ordered setting that appears likely to facilitate a successful interaction” (McKnight et al. 1998: 478). In-role behavior helps “normalize” the situation, where by “normalizing” is meant a process whereby actors “develop sets of expectations about how they are to behave in various contexts” (Turner, 2002: 44). Where people find themselves unable to establish some form of meaning or predictability in the situation as through in-role behavior, they are unlikely to be able to make sense of potentially trait-diagnostic information in the form of out-of-role behavior. Inconsistency then argues Rempel et al. (1985) threaten the establishment of trust because “...it raises the specter of a partner who is volatile and acts in unexpected, irregular ways” (Rempel, Holmes & Zanna, 1985: 99). In order for people to engage in a personality analysis, people will have to see the situation as real, inter-subjectively shared and as having an obdurate character (Turner, 2002; Zucker, 1986; Garfinkel, 1963). A similar observation was made by Ring (1964) who, testing Jones, Gergen & Davis’ (1961) contention that out-of-role behavior should generate confident inferences about personal attitudes, found that the participants contrary to expectations were confused by behavior that departed from status-expectations, and in some cases sought to realign and reinterpret deviating behavior to their expectations. Participants then, observed Ring, responded with uncertainty and suspicion to what they saw as inappropriate behavior (Ring, 1964).

Based on the argument above we may formulate two competing propositions. First, assuming a competitive relationship between people’s attention to benevolence, predictability and

ability, where attention to one dimension “crowd” out attention to the other dimension we have in Proposition 17.

17. In the initial stages of a relationship, people exposed to high and low risk will over time display a contrasting pattern of responses to either in-role and out-of-role behavior.

Assuming a hierarchical relationship between the various needs and mitigating properties of trustworthiness would suggest an order effect in which the interaction effect of time (in-role and out-of-role behavior) and risk follows only where the more basic need for ability and reliability has been attended to. Hence in Proposition 18:

18. In the initial stages of a relationship, people exposed to high risk will when compared to people exposed to less risk should respond more favorably to out-of-role behavior only where this behavior follows after the in-role behavior.

CHAPTER 6: THE MODEL

6.1 Introduction

Chapter 6 presents a motivational cognitive model of trust in initial encounters of a relationship. The model shows how risk influences the level of trust through two routes. First, risk is shown to influence the level of trust directly. Risk may lead to reduced trust, increased trust or increased trust under specific conditions. The effect of risk on trust however extends beyond a direct effect on the level of trust. Risk influences the form of trust or what trust is about and the relative importance of benevolence over ability. Risk further influences the adoption of informational goals and the activation of interpretive schemas. Behavior, relevant to active informational goals and congruent with active schema (as in-role in relation to a role-schema) leads to increased trust whereas behavior irrelevant to active informational goals or incongruent with the activated schema (out-of-role behavior in relation to a role schema) leads to a decrease in trust. The model is described in a series of six sections. Each section concludes with one or more Propositions from Chapter 5 and 6.

6.2 A motivational cognitive model of trust

Three features are central to the model. First, trust is seen as a motivational construct in that trust is seen as reflecting people's transactions with their social surroundings (Rusbult & Van Lange, 2003). As situational features (risk) change, so does trust. A second important assumption is that trust results from social cognitive processes in which people seek to reduce uncertainty with respect to salient and important outcomes (Lewis & Weigert, 1985). These two features are related; the form trust takes or what trust is about influences what people seek to know or the type of uncertainty people seek to reduce (Fiske, 1992). A third important assumption is that people experience and respond to their experience of interpreting and processing information (Higgins, 1997). The experience of information processing and grappling with ambiguous information provides information to the trustor which informs evaluative judgments including trust (Winkielman, Scwharz, Fazendeiro, Reber, 2003).

The model and the claims made in the model can be sectioned out in six different sections where the first section refers to a direct effect of risk on trust whereas the other five relates to an indirect effect of risk on trust.

1). Risk may influence trust directly. First, risk may lead to less trust: Risk is likely to cause behavioral inhibition (Gray, 1978), as well as induce a more deliberate and pre-decisional mindset and negative affect (Taylor & Gollwitzer, 1994) thus undermining trust. Risk however may also cause increased trust. People may where they see themselves as unable to exert personal control over threatening or aversive outcomes seek vicarious control in trusting a more powerful trustee (Skinner, 1996; Rothbaum, Snyder & Weisz, 1982). People may also infer trust from risk where risk is seen as reflecting previous trusting behavior (Koller, 1988). Finally, risk may lead to more trust when combined with high dependence or where risk is seen as reflecting previous trusting behavior, but otherwise cause less trust.

The remaining sections suggest an indirect effect of risk where risk influences the effect of social stimuli on trust. The indirect effect involves several mediating mechanisms.

2) First, risk influences what trust is about. High risk situations increase unilateral dependence raising issues about responsiveness and benevolence. Low risk situations in contrast raise issues about reliability and the instrumental value of interaction. Thus, risk influences the importance a trustor attaches to different dimensions of trustworthiness. Risk thus increases the importance of benevolence to a trustor while reducing the importance of ability.

3) Risk further influences what a trustor seeks to know something about, influencing the trustor's informational goals as well as the interpretive schemas the trustor uses in attending to and processing social stimuli. High risk it is suggested, leads to the adoption of an assessment set and the activation of a person or trait schema whereas low risk it is suggested, leads to the adoption of an action set and the activation of a role schema.

4) In the initial encounters of a relation people form evaluations of social stimuli and associated objects or people on the basis of their experiences of information processing. People respond favorably to stimuli which are relevant to active goals and easily perceived and assimilated into active interpretive schemas and unfavorably to irrelevant stimuli or

stimuli which are difficult to assimilate to active interpretive schemas. Risk influences the effects of social stimuli by influencing the adoption of informational goals and the activation of interpretive schemas. Depending on the informational goals or interpretive schemas that are active, social stimuli may be more or less relevant or congruent. The experience of relevance and fluency in information processing increases trust.

5) The fifth section introduces the distinction between in-role and out-of-role behavior. In-role behavior is likely to be congruent with a role schema but not to a person or trait schema. Out-of-role behavior is more likely to be seen as diagnostic and congruent to a person or trait schema but not to a role schema. In similar terms, in-role behavior is likely to be seen as relevant to an action set but not to an assessment set, whereas out-of-role behavior is more likely to be seen as relevant to an assessment set but not to an action set (Ferguson & Bargh, 2004; Hilton & Darley, 1991). Risk influences the informational goals and interpretive schemas active in a given situation and thus the effect of in-role and out-of-role behavior on trust.

6) The last section discusses a possible effect of the order in which the in-role and out-of-role behavior is introduced. The arguments for or against an order effect are based on different conceptions of the relationship between the different dimensions of trustworthiness and how people attend to these over time. The relationship between can first be seen as independent and competitive in that focus on one dimension (e.g. benevolence) is likely to crowd out attention to ability, thus suggesting no order effect. The relationship however may also be viewed as a hierarchical relationship where reliability, predictability and ability (established through in-role behavior) constitute a necessary but insufficient condition for establishing benevolence or integrity (through out-of-role behavior). This then suggests an order effect in which the sequencing of behavior is likely to influence people's responses to the behavior. I will expand on each part below:

6.3 Section 1: Direct effects of risk on the level of trust.

Risk may first lead to a decrease in trust. Risk increases behavioral inhibition (Carver & White, 1994) as well as people's sensitivity to threats and punishments (MacLeod & Mathews, 1994). Risk is likely to trigger a pre-decisional and deliberative mindset (Taylor & Gollwitzer, 1994; Gollwitzer, Heckhausen & Steller, 1990) as well as more effortful and controlled forms of information processing (Neuberg & Fiske, 1987) likely to evoke possible negative consequences of trusting behavior as well as inducing negative affect (Taylor & Gollwitzer, 1994). Hence we have in Proposition 3:

3. Risk will be negatively related to trust.

Risk may also lead to more trust. People may seek vicarious control over threatening or aversive outcomes by trusting a more powerful trustee (Skinner, 1996; Rothbaum, Weisz & Snyder, 1982). Highly exposed and dependent trustors frequently seek to align potentially threatening information about a trustee to a more positive image of the trustee, developing elaborate attributions and even stories about a partner people in order to quell uncertainty and anxiety about a relationship (Murray & Holmes, 1993). People sometimes infer their own trust on the basis of their trusting behaviors or previous risk taking. Where risk is seen as reflecting previous trusting behavior, people may infer the level of trust from the level of risk: The greater the risk, the greater the trust needed to accommodate the risk (Koller, 1988; Bem, 1967). Hence in Proposition 4:

4. Risk will be positively related to the level of trust.

Finally, where risk is seen as reflecting a trustor's previous trusting behavior, people may infer trust on the basis of their trusting behavior and exposure to risk (Koller, 1988, Bem, 1967). Finally, risk may lead to increased trust where combined with dependence and non-recoupable investments in a relationship and/or where risk is seen by the trustor as reflecting his or her previous choices or trusting behavior. Where these conditions are not satisfied, risk should lead to less trust. Thus in Proposition 5 we have:

5 a) Risk will increase trust where risk is combined with dependence and non-recoupable investments in the relationship with a trustee.

5 b) Risk will increase trust where the risk is seen by the trustor as reflecting his or her autonomous choices.

5 c) Otherwise, where people have not committed themselves to a set of actions or a specific relationship, risk would be expected to decrease trust.

6.4 Section 2: Risk, and the form of trust

A trustor's vulnerability in relation to potential outcomes is likely to increase unilateral dependence, and increases the potential for conflicting interests as seen from the perspective of the trustor. Situational features allows for the display of certain dispositions and motives but not others. Situations of unilateral dependence and conflicting interests, allow for the display of a pro-social or competitive orientation and raises issues about responsiveness, benevolence and the trustees pro-social motivation (Holmes, 2002). Situations involving low mutual dependence and non-conflicting interests allow for the display of ability or reliability but not of pro-social orientation (Rusbult & Van Lange, 2003). Thus, risk is likely to influence the importance people attach to different dimensions of trustworthiness. Risk is likely to raise the importance of benevolence over ability whereas ability is likely to predominate in situations involving little or no risk. Hence in Proposition 6:

6a: Risk will increase the importance attached to benevolence.

6b: Risk will reduce the importance attached to ability.

6.5. Section 3: Risk, informational goals and interpretive schemas

Risk is likely to influence the informational goals a trustor adopts as well as the activation of interpretive schemas (Cohen & Ebbesen, 1979). Informational goals refer to what people seek to know about a trustee. We may differentiate between two types of informational goals; assessment sets as in "finding out what people are really like" and action set as identifying people in terms of tasks, roles or positions (Hilton & Darley, 1991; Jones & Thibaut, 1958). An interpretive schema is a "...cognitive structure that contains knowledge about a concept or type of stimulus" (Fiske & Taylor, 1991: 98). Person schemas contain "people's understanding of the psychology of particular individuals" whereas role schemas contains

people's knowledge about the behaviors expected of a person in a particular social situation (Fiske & Taylor, 1991: 119)

Risk is likely to influence the activation of informational goals and interpretive schemas for several reasons. First, risk and dependence increases the effort people expend on impression formation (Fiske & Neuberg, 1990; Neuberg & Fiske, 1987; Erber & Fiske, 1984). First, a task set and role schemas demands less effort of a trustor and are more likely to be preferred by individuals unwilling to invest cognitive resources to impression formation (Erber & Fiske, 1984). Second, risk increases the importance of benevolence. Benevolence is inherently characterized by self directed and unsanctioned behavior, thus mere role conformance is likely to reveal little about a person's benevolence (Mayer et al. 1985; Barber, 1983). Third, displays of goodwill or benevolence constitute expected behavior and have little diagnostic value and thus are likely to be discounted (Reeder & Brewer, 1979). Thus, inferring benevolence usually requires a trustor to go beyond overt behavior and engage in a personality analysis that is more likely to be organized around a person-schema. Fourth, trustors exposed to high risks compared to less exposed trustors are more likely to depend on uncertain and distant future outcomes. Knowledge about the personal dispositions and motives of a trustee is likely to be more predictive for how a trustee will behave in a distant future or within a different domain of activity (Gilbert, 1998; Guiot, 1977).

Hence in Proposition 9 and 10 we have:

9a: High risk will cause people to adopt an assessment-set

9b: Low risk will cause people to adopt an action set

10a: High risk will lead to the activation of a person or trait schema.

10b: Low risk will lead to the activation of a role-schema.

6.6 Section 4: Congruence, relevance, processing fluency and trust

Trust in initial encounters where people have little and ambiguous information about a trustee will reflect people's experiences of processing stimuli as opposed to the actual declarative knowledge derived from the information. Two aspects of that experience is likely to influence trust. First, people's experience of the ease of information processing or fluency is likely to influence trust (. Second, the perceived relevance of social stimuli to active informational

goals is likely to influence trust (Ferguson & Bargh, 2004). Subjective processing fluency refers to people's conscious experience of processing ease, low effort and high speed (Winkielman et al. 2003). People's subjective experience of processing fluency have been found to influence people's evaluative responses to stimuli (e.g. behavior) and objects associated with the stimuli (e.g. trustee) where people lack more substantive information. Processing fluency is likely to be influenced by the congruence of stimuli with an activated interpretive schema. With congruence is meant the structural correspondence between the configuration of features in an object or stimuli and the configuration specified by the schema (Mandler, 1982; Meyers-Levy & Tybout, 1989). The structural congruence of a stimulus with an active interpretive schema is likely to influence the ease of assimilation of that stimulus (Mandler, 1982) and the fluency of information processing (Winkielman, et al. 2003). Incongruent stimuli are likely to be harder to assimilate to existing cognitive structures and may necessitate substantial revisions or accommodations of existing structures (Mandler, 1982). Second, people's evaluations of behavior reflect the relevance of the behavior to active informational goals. People automatically recognize and prefer objects and stimuli that are relevant to the completion of active goals (Ferguson & Bargh, 2004). The subjective experience of relevance and fluency in information processing further causes positive affect (Winkielman et al. 2003; Ferguson & Bargh, 2004; Schwarz & Clore, 2003, 1983). Other studies link positive affect to trust (Dunn & Schweitzer, 2005).

14 a) In the initial stages of a relationship the structural congruence or fit between social stimuli and an activated schema should result in increased trust.

14 b) In the initial stages of a relationship the structural in-congruence or a lack of fit between social stimuli and the activated schema should result in reduced trust.

15 b) In the initial stages of a relationship, the relevance of social stimuli relevant to the pursuit of active informational goals should result in increased trust.

15 b) In the initial stages of a relationship, stimuli irrelevant to the pursuit of active informational goals should result in reduced trust.

6.7 Section 5: In-role and out-of-role behavior and trust

Chapter 5 introduced a distinction between in-role and out-of-role behavior. In-role behavior is diagnostic with respect to a trustee's affiliation with a role, while having little diagnosticity with respect to the personal qualities of the trustee. Out-of-role behavior on the other hand is diagnostic with respect to personal qualities and traits of the trustee but not of the trustee's role affiliation. This distinction is found in the literature on trust and is consistent with normative suggestions as on how to achieve trust through behaviors (Meyerson, Weick & Kramer, 1996; Luhmann, 1979). In-role behavior is likely to facilitate an action-set and to be congruent with a role schema. In the early stages of a relationship where a trustor lacks more substantial information about a trustee in-role behavior should facilitate the formation of trust in situations where an action-set and a role-schema are active. Out-of-role behavior is more likely to be congruent with a person-schema and should facilitate the formation of trust where an assessment set and a person schema is active. High risk situations are likely to activate an assessment-set and a person schema whereas low risk situations are likely to activate an action-set and a role-schema. Out-of-role behavior thus should lead to increased trust for individuals exposed to high risk, whereas in-role behavior should lead to increased trust for individuals exposed to low risk. Hence in Proposition 16 we have:

16 a) In the initial stages of a relationship and in situations involving high risk, out-of-role behavior will lead to more trust.

16 b) In the initial stages of a relationship and in situations involving high risk, in-role behavior will lead to less trust.

16 c) In the initial stages of a relationship and in situations involving low risk, in-role behavior will lead to more trust.

16 d) In the initial stages of a relationship and in situations involving low risk, out-of-role behavior will lead to less trust.

6.8 Section 6: In-role, out-of-role behavior and effects of order

People attend sequentially to behavior. The order in which people experience in-role and out-of-role behavior may influence the effects of the behavior on trust in two different ways. First, order may have no effect. As situations change, people shift their focus to more critical need and risks and the dimensions and properties of a trustee likely to mitigate those risks. People have limited attention and capacity for information processing and focus on the more salient dimension in a specific situation. This further suggests a contrasting pattern of responses between people exposed to high or low risk where people depending on their exposure to risk in a situation emphasize different dimensions about a trustee, adopt different informational goals, and respond uniformly different to the same set of stimuli irrespective of order.

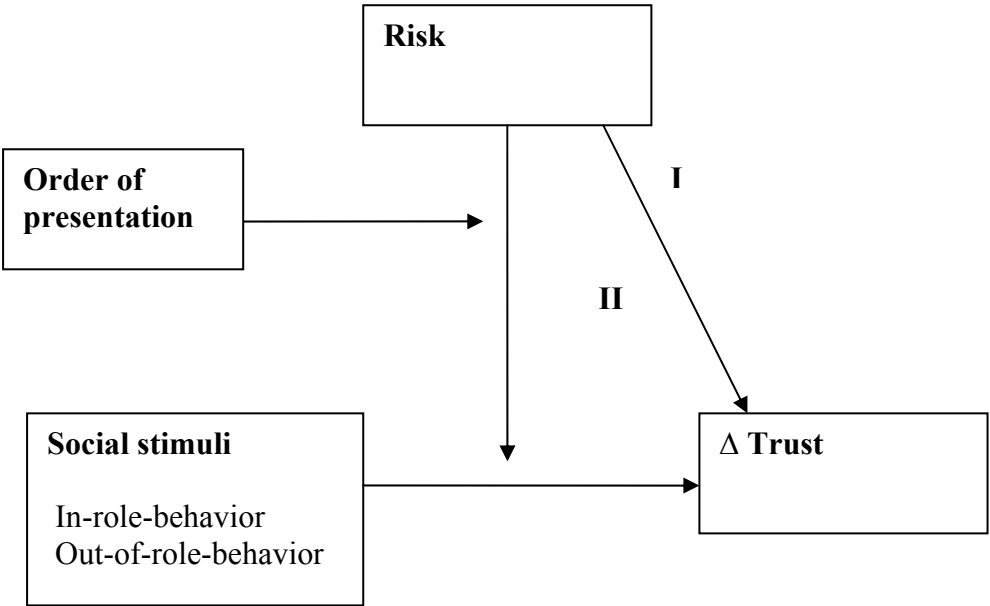
The different dimensions of trustworthiness however may also be seen as hierarchically related. A series of studies of trust and needs in different forms of social interaction that include close relationships (Rempel, Holmes & Zanna, 1986, Boon & Holmes, 1991) and professional relationships (Lewicki & Bunker, 1995, 1996) suggest a hierarchy of needs in which some needs are chronic and active in most situations. Thus people seek predictability and reliability in others behavior at most time and respond negatively to people who deviate from such expectations (Garfinkel, 1963). This need for reliable and intelligible behavior then is likely to be present in vulnerable as well as less vulnerable individuals. Several contributions suggest a hierarchical relationship between benevolence, ability or reliability where establishing predictability and reliability constitutes a necessary but in-sufficient basis for establishing the responsiveness of a trustee (Rempel, Holmes & Zanna, 1985; Boon & Holmes, 1991; Lewicki & Bunker, 1996). Hence, aberrant and deviating behavior in the initial stages may not only destroy the trustors perception of the trustee as reliable, or able but may stop the trustor from proceeding to attend to information that would otherwise be seen as potentially diagnostic with respect to benevolence and responsiveness. Evidence for a hierarchical relationship can be found in the literature on attachments and object theory (Bowlby, 1982) as well as in a more recent theory on relationship development. It is also consistent with the finding in the disclosure literature that people tend to respond negatively to early and inappropriate disclosures (Collins & Miller, 1994).

Hence in Proposition 17 and 18 we have:

17. In the initial stages of a relationship, people exposed to high and low risk will over time display a contrasting pattern of responses to either in-role and out-of-role behavior.

18. People exposed to high risk will when compared to people exposed to less risk should respond more favorably to out-of-role behavior only where this behavior follows after the in-role behavior.

Figure 6.1 A Motivational cognitive model of trust



6.9 *The model*

Figure 6.1 shows the model. Risk is shown to influence the level of trust through two routes: First risk is shown to influence the level of trust directly (I). Risk may decrease trust by causing behavioral inhibition, increase trust as where people seek vicarious control over aversive outcomes in trusting a more powerful trustee or lead to increased trust under some conditions while otherwise causing less trust.

The direct route however fails to capture the full effect of risk on the level of trust. The second route (II) shows how risk moderates the effect of social stimuli on the level of trust. This second route includes a series of related processes. First, risk is shown to influence the form of trust or what trust is about. High risk raises issues of omission and dependability and increases the importance of benevolence. Low risk situations on the other hand raise issues about reliability and the instrumental value of interaction, causing people to focus on the ability of a trustee. Risk further influences what people seek to know. People exposed to high risk are more likely to adopt an assessment set and activate a person schema whereas people exposed to less risk are more likely to adopt an action-set as and interpret social stimuli in lieu of a role schema. A trustee's behavior may be more or less relevant to active informational goals. Behavior can also be more or less congruent with an active interpretive schema. Congruence is associated with the experience of fluency in information processing and positive affect whereas incongruence is associated with low subjective fluency and negative affect. A trustor's affective responses to relevance, congruence and fluency, is suggested to influence trust in initial encounters, where the trustor lack more substantive information about the trustee. Positive affect leads to increased trust and negative affect to reduced trust. Behavior can, using the role-construct (Baker & Faulkner, 1991; Linton, 1936/1964), be described as either in-role or congruent with a specific role (e.g. consultant, physician or teacher) or out-of-role or incongruent with a role. In-role behavior is more likely to be relevant to an action-set as well as congruent with a role schema and less likely to be relevant to an assessment-set or congruent with a person or trait schema. Out-of-role behavior is less likely to be relevant to an action-set or congruent with a role schema but more likely to be relevant to an assessment-set as well as congruent with a person-schema. Risk by influencing the activation of informational goals and interpretive schemas should ultimately influence the

effect of behavior (in-role, out-of-role) on trust. High risk then by causing the activation of an assessment set and person or trait schemas should cause people to respond more favorably to (congruent) out-of-role behavior. Low risk in contrast by causing the activation of an action set and role schemas should lead people to respond more favorably to (congruent) in-role behavior.

The final part of the model suggests an effect of the order in which the out-of-role and in-role behavior is introduced. Order can be thought of as having two different effects. First, order may have no effect. Risk influences people's priorities and informational goals without regard to the sequence in which the behavior is introduced. People attend selectively to salient issues given the situation of the trustor and more important issues (e.g. benevolence) crowd out less important (e.g. ability). This suggests a contrasting pattern of people's responses to out-of-role and in-role behavior between people exposed to either high or low risk, as seen over time. A second possible effect of order departs from the assumption that needs and informational goals exist in a hierarchical relationship where a need for reliability and ability (as established through in-role behavior) constitute a necessary but in-sufficient condition for establishing benevolence (through out-of-role behavior). This suggests an order effect in which people exposed to high risk will respond favorably to out-of-role behavior, only where this behavior follows after the in-role behavior.

The social cognitive model as described above is made up of several parts or modules of which some are more general and applies to a greater variation of situations. Thus, the effect of risk on the form of trust and the relative importance of benevolence versus ability or reliability may apply to situations in which people are about to meet for the first time as well as to existing relationships. Other parts such as the effect of fluency on trust will more likely apply specifically to situations in which the parties have little or no knowledge of each other (Schwarz & Clore, 2003, 1983).

CHAPTER 7: A FRAMEWORK FOR TESTING

7.1 Introduction

The present chapter presents a tentative framework for an empirical test of the model. The primary emphasis in a test of the model lies in establishing the causal relations described in the model. More specifically I advocate an experimental-causal-chain design in which the implied mediating mechanisms are tested in separate experiments. Test formats for the different mediating relationships are discussed briefly. While establishing causality remains the primary concern in an empirical test of the model, the chapter concludes with a brief discussion as to how to establish the boundary conditions for the model as well as the significance and explanatory power of the model as compared to other competing models.

7.2 Suggestions for a research design

The model shows how risk influences trust through two routes. First, the model depicts a direct effect of risk on trust. Second, risk influences trust indirectly. In this second indirect relation, risk influences the form of trust, what people seek to know and the schemas people use while processing social stimuli. Finally, social stimuli that are relevant to and congruent with active informational goals and interpretive schemas, elicits positive affect and increased trust.

I have previously argued the need a better causal understanding of how trust forms and how situational features influence trust. The form trust takes, have important implications for how trust forms, yet we know little about how situational variables affect trust. Trust is further seen as reflecting pragmatic social cognitive processes (Fiske, 1992) that are influenced by situationally induced needs and goals. While most studies on trust acknowledge the role of cognitive processes in trust (McAllister, 1995; Lewis & Weigert, 1985), few studies have sought to describe how such processes and moreover variation in such processes influence trust. The need to establish causal relationships implies some sort of experimental design in which independent variables are isolated, manipulated and administered to randomly assigned groups. Two features of the model have important implications for a research design: First,

the model looks at how people respond to ambiguous social stimuli in situations that involve uncertain but potentially consequential outcomes. In short, the model describes the effects of social stimuli in trusting situations. Second, the model describes a psychological process incorporating several mediating mechanisms.

The model looks at how people respond to ambiguous stimuli (in-role or out-of-role behavior) in ambiguous situations (e.g. organizational change). Trusting situations typically provide trustors with incomplete and ambiguous information. Experimental studies of trust and trust formation however tend to present participants to unambiguous, dichotomous outcomes in the form of cooperation or defection or in the form money (how much will a trustee share). Cooperation is likely to be considered universally good, whereas defection is likely to be considered universally bad. This ignores the role of interpretation and constructive social processes in the formation of trust. Instead, meaning is made instantly available in the form of unequivocal feedback. In order to capture the effects of constructive and pragmatic cognitive processes on trust formation, we need experimental stimuli that emulate some of the ambiguity and uncertainty which characterize real life trusting situations. Such stimuli could come in the form of a scenario or a vignette describing a real life situation and a real life interaction. The stimuli could be introduced to the participants in the form of a written text, a recorded message, film, pictures or a combination of the above. Stimuli further needs to be couched within a context (trusting situations) where the issue of trust is experienced by the participants as meaningful.

Scenarios allow researchers to represent real life situations within the limitations of an experimental session. Scenarios however have obvious limitations which need to be addressed. First, scenarios may fail to engage participants. A written description of a situation (like a re-organization) is unlikely to capture the emotional reactions caused by the actual situation. The failure of a scenario to engage participants is likely to result in weak manipulations effects. People fail to respond to descriptions of events in the way they would to the actual event. As a result, scenarios may fail to reveal actual effects. Thus, a first challenge in using scenarios lies in designing scenarios that manages to engage participants. A second possible problem with the scenarios relate to the possible lack of correspondence between manipulations as introduced in the scenario and as occurring in real life. People may perceive and process written text different from the way they attend to and process real life experiences (McArthur & Baron, 1983). Thus, the perception and processing of written text

may involve more conscious and controlled mental processes when compared to real life experiences involving multiple senses (Gilbert, 1998). More recent research suggest that the processing of written material as opposed to the processing of social stimuli in real life interaction activates different neurological subsystems with different operating characteristics (Lieberman, Gaunt, Gilbert & Trope, 2002). Finally, scenarios may work but in non-intended ways: Scenarios may trigger idiosyncratic memories in participants which influence responses in ways that were not foreseen by the researchers. Thus, scenarios introduce the risk of spurious relationships in that the scenario triggers responses not foreseen or controlled for in the design (Cook & Campbell, 1979).

Scenarios and experimental manipulations should be designed to counter some of these problems. Scenarios could be presented in formats more likely to engage participants in the scenario (supplanting a written text with a film or pictures). Merely strengthening written instructions (as in descriptions of aversive outcomes) however may be counterproductive in experiments seeking to emulate trusting situations by reducing the ambiguity and by triggering self-protective cognitive processes that precludes us from studying the formation and development of trust (Deprét & Fiske, 1999). To reveal possible non-intended effects or meanings implied in the scenario the scenario as well as manipulations should be pre-tested on a representative sample of participants. Finally, replications of the experiments should adopt different scenarios and/ or present scenarios to different samples in order to reduce the risks of mono-operation bias (Cook & Campbell, 1979).

Second, a proper test of the model should account for the mediating mechanisms relationships implied in the model. Several research designs allow for testing mediating relationships within psychological processes. These include the widely adopted measurement-of-mediation design (Baron & Kenny, 1986) and the experimental-causal-chain design (Spencer, Zanna & Fong, 2005). A measurement-of-mediation design normally involves one or two experiments to establish that an independent variable (A) influences the dependent variable (C). An additional experiment is then performed to demonstrate that A influences C through a proposed mediator B (Spencer, Zanna & Fong, 2005; Baron & Kenny, 1986).

An experimental-causal-chain design in contrast manipulates both the independent and the mediating mechanisms in separate experiments. The experimental-causal-chain design requires that the researcher is capable of (i) measuring the psychological process, (ii) is

capable of manipulating both the independent and the mediating variable and finally (ii) that researcher can argue that the mediating variable as measured and as manipulated, are the same variable. Spencer, Zanna & Fong (2005) argue that the experimental-causal-chain design by manipulating both the independent (risk) and the mediating variable (e.g. fluency) in separate experiments, does a better job at demonstrating mediating mechanisms in a psychological process than the measurement-of-mediation design (Baron & Kenny, 1986). Whereas the experimental-causal-chain design provides no information about explained variance across a causal chain, the design does provide a strong test for causality in psychological processes. The experimental-causal-chain design effectively addresses some of the problems associated with a measurement-of-mediation design in which an independent variable is manipulated and the mediating variable measured within the same experiment. The experimental-causal-chain design first counter the threat of reactivity or measurements interfering with the psychological process by replacing the measurement with the independent manipulation of the mediating variable. Thus, in testing the model described here, measuring fluency of information processing by asking people how they experience information processing could reduce the effect of fluency on trust by making people aware of the possible influence of fluency or affect on trust (Schwarz & Clore, 2003, 1983). The experimental-causal-chain design further addresses the threat of spurious relationships. A measurement-of-mediation design is essentially a correlational design and incapable of ruling out the possibility of a third variable accounting for the observed variation. The experimental-causal-chain design in contrast controls for spurious relationships by retaining the strengths of the classical experiment, including control over the manipulation of the mediating variable and random assignment to experimental groups.

While an experimental-causal-chain design does in many cases provide a stronger case in demonstrating a causal chain, the design introduces a separate set of requirements as well as challenges. In some cases manipulating mediating variables can be difficult. Experiments included in an experimental-causal-chain design thus will need to include manipulations that resemble effects and variables implied in the model. The goal of replicating the effects in a theoretical model however will have to be poised against the advantages of using reliable and established methods and instrumentation where available (Spencer, Zanna & Fong, 2005).

The model suggests two routes by which risk influences the levels of trust: These routes have somewhat different implications for a research design. A first area of study involves direct

effects of risk on trust. The model suggests that risk may lead to reduced (Proposition 3) as well as increased trust (Proposition 4) and suggests some of the conditions under which risk may lead to more as opposed to less trust (Proposition 5). Thus, it was suggested that risk would lead to increased trust where risk is combined with high investments in a relationship as well as in situations where a trustor see risk as reflecting his or her attitude towards the trustee. A test of a direct effect of risk on trust thus should include a manipulation of risk (high/ low), manipulations of dependence and investments in the relationship (high/ low) as well as previous choices or risk behavior. One notable challenge lies in reproducing the effects of dependence and risk in a laboratory. A number of cross sectional and longitudinal surveys have studied the effect of risk, dependence and investments in relationships on attributions, cognitions, affect and commitment (Rusbult & Van Lange, 2003; Rusbult, Martz & Agnew, 1998, Rusbult, 1983). Similar studies could incorporate measures of trust. Even the direct effects involve assumptions about mediating mechanisms. Thus risk is suggested to cause reduced trust mediated by the effect of risk on the activation of the behavioral inhibition system (Carver & White, 1994; Gray, 1978). Separate experiments here could be designed to measure the effect of risk on the activation of behavioral inhibition system as measured by the behavioral inhibition scale (Carver & White, 1994). Positive effects of risk on trust were likewise shown to be mediated by a trustor's inferences about his or her own attitudes (Koller, 1988). Koller's original study manipulated the trustor's risk-behavior (lending someone an expensive versus inexpensive book). New experiments could include variation with respect to whether risk was seen as being diagnostic of the trustor's attitudes or not. Thus, according to Koller (1988), diagnostic risk should lead to more trust whereas risk serving little informational value with respect to the trustor's attitudes should lead to less trust.

The more challenging and also most important part in testing the model lies in testing the indirect route by which risk influences the formation of trust. The suggested indirect effect of risk on trust involves a series of related mechanisms which should be tested in a series of separate experiments. Three relations are essential to a test of the indirect route. First, we need to test for the effect of risk on the form trust takes or more specifically the importance trustors attach to the different dimensions of trustworthiness, including benevolence and ability. This corresponds to testing Proposition 6a ("Risk will increase the importance attached to benevolence") and 6b ("Risk will reduce the importance attached to ability"). A first experiment should test for the effect of risk on the importance of the various dimensions of trustworthiness using designs that manipulate risk (using scenarios that include written

instructions or other modes of presentation). The effect of risk on the importance of the different dimensions could be explored through different methods. Thus, participants may be asked to assign importance to an established set of properties or dimensions. Other methods ask participants to list and evaluate important attributes without the help of an established list. Other methods including conjoint measures or Thurstone measures impose constraints by having people prioritize and rank attributes (Jaccard, Brinberg & Ackerman, 1986). A few studies have indirectly explored the effects of risk and dependence on the dimensionality of trust (Butler, 1991). Such studies have typically looked at the importance of different dimensions of trust between hierarchical levels in organizations such as between managers and subordinates (Butler, 1991) or professors and doctoral students (Kramer, 1996). While these studies have produced some mixed findings, they largely support a relationship between risk, dependence and the importance of benevolence, responsiveness, ability and reliability. None of these however have manipulated risk directly, the effect of risk and dependence is instead largely assumed from the hierarchical position occupied by the respondents.

Second, we need to establish the effects of risk on the selective activation of interpretive schemas. The second part thus corresponds to Proposition 10a (“High risk will lead to the activation of a person or trait schema”) and 10b (“Low risk will lead to the activation of a role-schema”). Here experiments should benefit from established procedures and designs using implicit measures for schema activation (Fazio & Olson, 2003; Fazio, Sanbonmatsu, Powell & Kardes, 1986). Such procedures may include measures of response latency in which the latency of responses to stimuli related to a specific schema provides a measure of schema activation, with swift responses indicating high activation (Fazio & Olson, 2003). Methods should be capable of capturing transient and goal-induced constructs activated in specific situations. Techniques like the Implicit Association Task (IAT) are relatively time consuming (Greenwald, McGhee & Schwartz, 1998) and better suited for capturing chronically accessible constructs and attitudes. The model further suggest an order effect in which people exposed to high risk first establish that the trustee is reliable and able (as manifested through the in-role behavior) and only then attend to trait-diagnostic information (as manifested through the out-of-role behavior). This suggests that a design should have to capture schema activation and changes in schema activation over time, following exposures to in-role as well as out-of-role behavior. Some designs that include measuring information use over time, including “chunking” or how people segment pieces or bits of information may provide implicit information about informational goals and schemas (Lassiter, Geers & Apple, 2002).

Thus bigger and more aggregated “chunks” would typically indicate an assessment set (Hilton & Darley, 1991), impression formation goal (Vorauer & Ross, 1993) and the activation of a person schema (Fiske & Taylor, 1991). Different schemas are moreover likely to influence the inclusion as well as exclusion of information (Sedikides & Skowronski, 1991).

Third, we need to test for the effect of congruence between social stimuli and active interpretive schemas on fluency and trust corresponding to proposition 14a (“In the initial stages of a relationship the structural congruence or fit between social stimuli and an activated schema should result in increased trust”) and b (“In the initial stages of a relationship the structural in-congruence or a lack of fit between social stimuli and the activated schema should result in reduced trust”). Possible designs could include a manipulation in the form of background information (role, trait characteristics) and a second set of manipulations in the form of events or experiences designed to either conform or diverge from the semantic structure of the background information. Fluency here refers to conceptual fluency or the “ease of high-level operations concerned primarily with categorization and processing of a stimulus’ relation to semantic knowledge structures” (Winkielman et al. 2003; Kelley & Jacoby, 1998). Most experimental studies on fluency have typically studied effects of lower level cognitive processes or what may be referred to as perceptual fluency (Winkielman et al. 2003; Reber et al. 1998). In seeking to manipulate congruence and fluency we should seek to emulate the type of fluency (conceptual) implied in the model. To avoid possible problems with reactivity, part of the sample could be used to establish the effect of the manipulations on perceptions of congruence and fluency.

The design suggested here is ambitious. The described model however can be seen as modular in being made up of several partially self-contained modules. Testing each of these modules should in it self generate insight and contribute to a better understanding of trust. Thus, the effect of risk on the importance of the different dimensions of trustworthiness constitutes is in itself an area of research which merits attention. In a similar vein, the link between risk, informational goals and the selective activation of interpretive schemas constitute another important area of research. Thus, tests of the mediating mechanism are likely to constitute scientific contributions in their own right. An experimental-causal-chain approach moreover allows for learning along the way. New experiments thus could be modified to take advantage of new insights established in previous experiments. Together, a series of experiments in

which the mediating mechanisms are independently manipulated should provide a strong and convincing causal argument for the model as a whole (Spencer, Zanna & Fong, 2005).

Having established the causal relations suggested in the model, additional experiments should be designed to establish the boundary conditions of the theory. Closely related and adjacent studies on fluency (Novemsky, Schwarz & Simonson, in press), regulatory fit (Aaker & Lee, 2006; Higgins, 1997) as well as on the influence of affect on judgments (Forgas, 1995; Clore, Schwarz & Conway, 1994; Edwards, 1990) thus would suggest little or no effect of affect on judgments in situations where people are made aware of the influence of affect (Schwarz & Clore, 2003, 1983) or where people possess preformed opinions or knowledge about a trustee or the type of situation in which the interaction with a trustee takes place (Forgas, 1995). New experiments thus should be designed to incorporate variation in variables likely to influence the effects described in the model.

The model should eventually be tested up against other prominent theories of trust, trust formation and development. One notable competing theory is the group value model (Tyler & Degoey, 1996) in which the importance of trust is seen as reflecting the trustor's relationship with the trustee (Tyler & Degoey, 1996; Lahnou, 2001). In the initial stages of a relationship, a trustor will not have a close personal relationship with the trustee, yet the trustor and the trustee could share a common social identity (Abrams & Hogg, 1988).

New experiments could be designed to include variation in risk as well as social identification in order to chart the relative contribution of the variables to explained variance. Finally, it is conceivable to think of different theories as offering complementary explanations as of how trust forms and develops. Risk may for instance increase the salience of social identity to trustors, and in turn amplify the effect of social identity on the importance of trust. Thus, threat-primes have been found to activate the attachment-system and more specifically increase the activation of cognitive structures related to attachment figures (Mikulincer, Gillath & Shaver, 2002). Related to this it is possible that risk may increase the importance of social identity (Deprét & Fiske, 1999). Future research designs thus could be designed to capture interactions between variables derived from different theories and frameworks.

CHAPTER 8: CONCLUSION: THEORETICAL AND PRACTICAL IMPLICATIONS.

8.1 Introduction

The last chapter reviews the contribution of the proposed model to the trust literature. The chapter first looks at some of the distinctive features of the model. The chapter then proceeds to show how the model contributes to our understanding of swift or initial trust as well as of trust and the development of trust in general. A central argument made in the chapter is that the model, by linking risk as a situational feature, social cognition and trust provide us with the means to better understand variation in trust as well as the formation and development of trust. Finally, the last section of the chapter looks at possible practical implications of the model, using examples that include management consulting, sales and marketing and politics.

8.2 The model; defining features and contributions

This dissertation has presented a motivational cognitive model of initial trust that describes the effects of risk on trust. The model describes two types of effects of risk: A direct effect in which risk may decrease trust by causing behavioral inhibition in trustors, increase trust as where risk leads people to seek vicarious control in the form of trust or causes an increase in trust under specific conditions. Even more central to the model however is an indirect effect of risk on trust, in which risk is argued to influence the effect of social stimuli (as in-role or out-of-role behavior) on trust. In this second indirect effect risk first influences the form of trust or what trust is about as represented in the importance people attach to benevolence or ability. Second, and related to the former; risk it is argued, will influence the informational goals people adopt as well as the activation of interpretive schemas. Finally, trust is influenced by the relevance and congruence of social stimuli to informational goals and interpretive schemas respectively.

Several elements of the model are noteworthy: First, the model more generally contributes to an understanding of how risk influences the formation and development of trust in initial encounters by differentiating between direct effects of risk on the level of trust and indirect effects in which risk by means of influencing the content or form of trust, influences the effect of social stimuli on trust.. Second, in describing the second indirect effect, the model explicitly links insights from the literature on social cognition and more specifically the effects of motivation on social cognition with trust. More specifically the model uses insights from social cognition to develop propositions about the effects of risk on variation in form and mode of trust development. Third, the model accounts for the effects of risk on both variations in form of trust as well as mode of trust development. Other contributions suggest that the extent and nature of social dependence will influence the nature of trust but stop short at accounting for how people shift between different forms of trust (Kramer, 1999; Sheppard & Sherman, 1998). Fourth, the model emphasizes the constructive nature of social cognition in the development of trust. People I suggest use social categories that reflect salient goals and needs in a situation. While situations and behaviors can be interpreted using different interpretive categories, People use categories that best enable them to predict important outcomes in a particular situation or which in the words of Bruner offers predictive veridicality in that situation (Bruner, 1957). This shifts the emphasis from bases of trust as objective, verifiable sources of trust (institutions, roles, structural safeguards) to situationally induced goals and the pragmatic activation of interpretive categories.

Finally the model suggest that trust in initial encounters will be based on people's experience of information processing and more specifically, the extent to which social stimuli matches the informational goals and the activated interpretive categories that people rely on to predict and interpret salient outcomes. This then is contrasted with the emphasis on declarative knowledge-content of social stimuli in established models (Mayer et al. 1995). In line with recent work on the effect of regulatory fit on liking, I suggest that this effect is likely to be more prominent in situations where people have little experience and thus little substantial knowledge about the other party (Aaker & Lee, 2006).

The model contributes in at least two ways to a literature on trust. First, I argue that the model contributes to a better understanding of initial or swift trust and how trust forms between people in situations where people hold little or no knowledge about the other party. Second, I argue that the model also contributes to an improved understanding of trust and how trust

develops in general and that the mechanisms described in the model has relevance beyond swift or initial encounters. The model contributes to a better understanding of initial trust by showing how risk influences the formation and development of trust in the beginning stages of a relationship. As such, it complements the existing literature that emphasizes structural assurances and normalcy beliefs. The model suggests that while normalcy beliefs are likely to constitute a viable base for trust in low-risk situations, trust in the case of more vulnerable trustors is more likely to be based on trait-inferences and trait-diagnostic information. The model then suggests a more general model of initial trust which incorporate risk as a situational feature and causal factor which influences the basis and mode of trust development.

The model further more introduces an alternative basis of trust in initial encounters where people have little experience with a trustee, in suggesting that trust can be based on people's experience with information processing (Schwarz & Clore, 2003; Winkielman et al. 2003). Conceptual fluency or the experience that information is meaningful or diagnostic with respect to an informational goal may provide a substitute for more substantial knowledge in early encounters. This then suggest one possible explanation for trust in the absence of more substantial information that can be seen as a further elaboration upon McKnight et al. (1998) argument that people in the very initial stages of a relationship conduct what the authors refer to as token control efforts. Such token control effort may include thinking about a trustee where the experience of thinking presumably increase the trustors perception of predictive control over the trustee and in turn facilitates the development of trust. What I suggest is that the quality of this experience may vary as a function of the perceived diagnosticity of social stimuli and that this variation is likely to influence trust. The notion of trust being based on people's experience with information processing may appear to run counter to more conventional norms of rationality, but may be functional in enabling people to persevere in uncertain social relationships, eventually enabling the development of more resilient forms of trust (Efklides, 2005; Ring, 1996).

The model also contributes to our understanding of interpersonal trust in general. First, as stated above, initial trust obviously influences the further development of trust. But the model also provides a parsimonious account as for why and how trust may differ between individuals and situations. The literature on trust in organizations is far from conclusive either on how trust develops or on the effects of trust (Johansen & Selart, 2006). The prevalence of

ambiguous findings and no-findings suggest the need for a better understanding of the causal mechanisms involved in the development of trust and related to this, a better understanding of how and why trust and the processes of trust development varies (Dirks & Ferrin, 2001). The model emphasize the role of needs and goals in the development of trust and suggest a way of conceptualizing variation in the development of trust and in the effects of behavior and procedures designed to elicit trust (Dirks & Ferrin, 2002, 2001).

A more fine grained understanding of trust and forms of trust should enable us to pose new questions. Behavior and procedures likely to facilitate personal trust (disclosures) under some conditions may disrupt the development of role based trust. In a similar vein, different forms of trust (role-based, personal) may cause different forms of behavior (McAllister, 1995). While the notion of trust being multidimensional is not new, the model accounts for when and under which circumstances we may expect to see the different forms (Kramer, 1999; Bigley & Pearce, 1998; Lewicki & Bunker, 1996).

Finally, the emphasis on the experiential quality of processing ambiguous stimuli may have relevance even for the maintenance and development of trust in existing relationships between parties who know each other. Even in long-standing relationships, people may come to experience that they lack the type of experience necessary to foresee how people will behave or respond in new or challenging situations. Relationships may change form, or come to include dimensions that were not previously included or conflicts and changes in circumstances may raise a series of questions and issues (Berscheid & Reis, 1998; Murray & Holmes, 1993). Thus ambiguity and uncertainty may resurface because parties lack the type of experience that generalizes well to the new domain. This suggests that self-regulatory processes and self-regulation with respect to cognitive processes may play an important part, even in established relationships (Murray & Holmes, 1993).

8.3 Implications for practice

Finally the model may have important implications for practice and more specifically for people who seek to present themselves as trustworthy. A range of professions, occupations and roles depend on the professional or role incumbent being perceived as trustworthy, by their clients, patients, customers, managers or subordinates. The present study suggest one,

alternative way of looking at the formation and development of trust. The approach suggested here differs from most existing approaches which highlights the effect of the substantial meaning and consequences of behavior and signals on trust.

Previous contributions show how people become trusted by cooperating (Deutsch, 1960), by adhering to procedural or distributive norms of justice (Tyler & DeGoey, 1996), by being reliable, or by signaling trustworthiness through demeanor, dressing and behavior (Elsbach, 2004). Other ways of building trust described in the literature include emphasizing similarities or creating a context and setting that is facilitative to trust (Cook et al. 2004; Elsbach, 2004). Most contributions on trust then have emphasized the effect of declarative semantic knowledge of trust (Winkielman et al. 2003). Few if any contributions however have looked at the effect of trust through the prism of people's search for knowledge or understanding and people's subjective experience of this quest. Where people lack conclusive information about trustworthiness, people I suggested were likely to trust on the basis of how they feel about their own understanding and the process of understanding (Schwarz & Clore, 2003, 1996; Winkielman et al. 2003).

The present work suggests an alternative way of theorizing around the effects of such behavior that goes beyond the simple dictum that good behavior brings good things (trustworthiness breeds trust) which are most likely to be true but not always helpful in guiding behavior in ambiguous and complex situations. What I suggest then is that the performance should be adapted to serve the informational needs of the audience. People depending on the circumstances they find themselves in, are likely to have different informational goals and interpret information in light of different interpretive categories. These differences I suggest will influence how people are likely to respond to information and the effect of information on trust in a series of different settings. People's experience of their information processing I further suggested, would depend on what they seek to understand and the categories that people use to interpret social stimuli. Thus, trust may depend on the matching of information (form) with informational needs. One possible implication is that people should seek to instill people with the experience of knowing what they seek to know. In low-risk situations where a trustor is seeking a reliable, able and predictable performance, instilling trust may imply enacting a professional role unambiguously to convince the trustor about the role identity of the trustee (Meyerson, Weick & Kramer, 1996).

In high risk situations on the contrary, a trustor is likely to seek information about the benevolence or empathy of the trustee. Sanctioned role behavior is unlikely to satisfy vulnerable individuals need to know the “real” stand of the trustee. Thus small breaches and improvisations in the role performance, at least where perceived as real, are more likely to fit the informational needs of highly vulnerable individuals and thus accommodate the development of trust. In situations with little or no competing information, small bits of information may induce people to exaggerate their knowledge of the trustee and thus offset the development of trust.

A crucial question for people interacting in lieu of some professional role is whether and to what extent to stick to the professional script and when to depart from the same script (Schein, 1999). The same performance I suggest is likely to be judged differently by different audiences (Schein, 1999). First, it has implications for how professionals approach their role performance. At an organizational level it could have implications for how consultancies, training organizations and other organizations who depend on other people’s trust instruct and control their employees performance while working for client organizations (Werr, 1999, Clark, 1995). Controls and checks designed to evoke a standardized, tightly scripted performance may be counterproductive to the development of trust in those situations where professionals interact with highly exposed and vulnerable clients or members of a client organizations. One prescription then may not suit every employee. While some may prefer to see a consultant stick to his or her role, others may desire more of the person behind the role. A seamless role performance by a consultant may offer vulnerable employees little insight into those questions that are of most importance to them. This dissatisfaction in turn may be detrimental to employees’ experience of processing flow and control and leave them wary, and risk averse and accordingly reduce trust. There are of course limitations to adaptations. Professionals deliberately shifting their form and mode of behavior may be seen as insincere or manipulative by their audience. Another possible implication lies in how consultancies instruct and direct the behavior of their consultants in the field while working for clients. Easy, non-consequential tasks then should imply highly standardized and scripted performances, whereas consultants working on more consequential assignments should be assigned more leeway to interpret their roles in a more personal manner.

Another possible area of application is in our understanding of consumer behavior and the effect of sales behavior or messages on consumers trust in sales representatives or the firm

(Sirdeshmukh, Singh, & Sabol, 2002; Smith & Barclay, 1997). The risk consumers experience in relationship to a purchase then would be expected to influence how people process and respond to otherwise similar messages or behaviors from a sales representative or a firm representative. Consumers facing what they perceive as a low risk purchase should be expected to prefer and respond more favorable to a reliable, predictable in-role performance (from e.g. a car salesman). Consumers facing a higher risk and more consequential decisions on the other hand may be expected to search additional information beyond a reliable role-performance and should respond more favorable to potentially diagnostic out-of-role behavior (as with the car salesman revealing personal information or acting against the stereotype of a car salesman).

It is further conceivable that the experience of processing diagnostic information, and which is consistent with a person impression goal provides a satisfaction that because it is affective and personal is likely to carry greater weight than more predictable and easily processed information (in-role) (Mandler, 1982). Information and experiences that is personal and related to a personal experience of discovery or information processing may be less easily discarded and more likely to be trusted than information that is more easily obtained. Such information may be particularly valuable to vulnerable consumers who may be more likely to trust their own experience or “hunch” when compared to the advice of people in authority. One implication here then would be to design buying experiences to optimize people’s experiences with respect to the experience of discovering information on their own as opposed to being told. Another implication would be to provide information that matches the needs of people who experience different degrees of subjective risk.

Another area in which the implications are likely to be important relate to the field of politics. In the recent years, politics have become the arena for political consultants who offer their services and advice to politicians (Medvic, 2000). One effect as suggested by Klein (2006) by has been to stifle the spontaneity and authenticity of politicians. Politicians then offer well rehearsed, programmed and expected statements. Spontaneous remarks and may damage the reputation of politicians but may also help build it or solidify it. Spontaneous remarks and “breaches in the surface” however may facilitate the development of trust by providing members of the electorate with the experience of “being in the know” and having access to diagnostic information. This effect of “being in the know” may influence trust independently of people’s actual knowledge. One possible implication then would be that otherwise negative

stimuli may in some cases increase rather than decrease trust, as long as the stimuli is ambiguous due to the effect of the stimuli on people's experience of processing fluency, control and of knowing (Winkielman et al. 2003). A hunch informs me that practitioners being it consultants, salespeople or politicians, already intuitively know this.

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APPENDIX:

A MOTIVATIONAL COGNITIVE MODEL OF TRUST – A PARTIAL EMPIRICAL TEST

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Abstract

The paper looks at the effects of risk on the formation of initial trust. The paper argues that risk influences the content of trust or the importance a trustor places on benevolence versus ability. Difference in emphasis on benevolence versus ability is further seen as leading a trustor to adopt different informational goals as well as causing the activation of different interpretive schemas which facilitate these goals. Finally the effect of a trustee's behavior on trust is argued to depend on the extent to which behavior matches the active informational goals and interpretive schemas of the trustor in the situation. Three hypotheses are tested in two experiments. Both experiments include an identical scenario describing the interaction with consultant in an organizational change context. The first experiment includes participants working full time whereas the second experiment includes students with little or no work experience. The article concludes with a discussion of empirical findings and no-findings as well as suggested implications for further research.

1 Introduction

Trust is salient, difficult and yet critical in many work-relationships where people come to depend upon other people of whom they know little for highly consequential outcomes. Existing contributions on initial trust tend to see initial trust as presumptive trust in which trust is based on the perception that a situation is normal and predictable, or in perception that structural safeguards are in place to protect the interests of the trustor (McKnight, Cummings & Chervaney, 1998; Meyerson, Weick & Kramer, 1996). Structural safeguards and normalcy beliefs however are less likely to facilitate trust in situations where a trustor faces high risk (Parsons, 1969). More generally we know little about how risk influences the formation of initial trust which leads up to the research question: How does risk influence the formation of trust in the initial stages of a relationship?

2 Central concepts and a perspective

Trust is here viewed from the perspective of a trustor who bestows trust upon a trustee and it is defined as a psychological state that comprises "...the intention to accept vulnerability based upon positive expectations of the intentions or behavior of another" (Rousseau, Sitkin, Burt & Camerer, 1998: 395). Trust thus, is viewed as an intra-individual state that reflects the trustors' appraisal of the situation and the behavior of the trustee. This appraisal is further seen as reflecting the situation of the trustor and more specifically the risk the trustor is exposed to in that situation. Risk is defined as "...the extent to which there is uncertainty about whether potentially significant and/or disappointing outcomes of decisions will be realized" (Sitkin & Pablo, 1992: 10). Risk according to Sitkin & Pablo has three dimensions; outcome uncertainty, defined as the variability of outcomes, lack of knowledge of the distribution of potential outcomes and the uncontrollability of the outcome potential (Sitkin & Pablo, 1992). Outcome expectations refer to the expected outcomes of a decision or action. Outcome potential refers to the possible range of outcomes as represented in questions of "How bad could it get" or "How much could I win". The definition of trust chosen here, incorporates risk in that trust is defined as a "...intention to accept vulnerability" or risk in relationships. Risk as a situational feature is likely to influence people's perception of risk in a

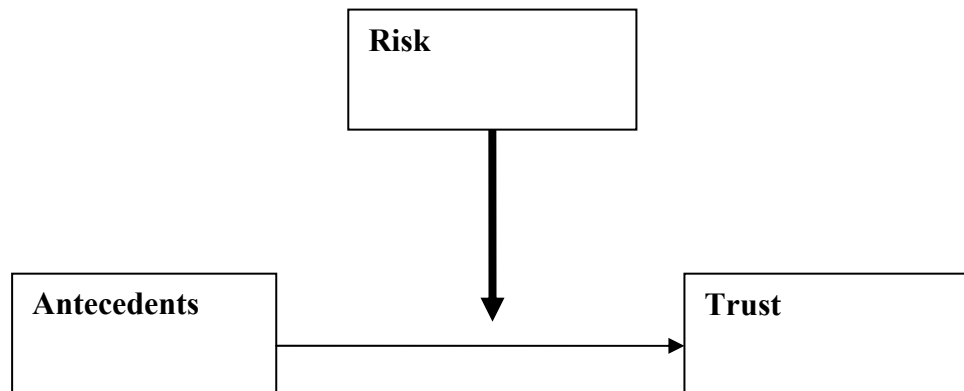
relationship as well as trust but the perception of risk as a situational feature and of risk in a relationship constitute distinct and separate constructs.

The argument that this paper seeks to convey is that our understanding of trust and the formation of trust in initial encounters is severely limited by the failure to incorporate the effects that risk has on trust and the formation of trust. Most contributions on trust emphasize the effects of experience, structural assurances or categories on trust. Most contributions ascribe to the view that trust is influenced by various sources of information (experience, existing theories about people or cause-effect-relationships) which influences trust-related beliefs and the intention to trust. Risk however as a situational feature, by altering the form and content of trust, is likely to influence what people look for and the effect of antecedents on trust.

The literature on trust can be seen as differentiating between two forms of trust (McKnight, Cummings & Chervaney, 1998; Lewicki & Bunker, 1996; Mayer, Davis & Schoorman, 1995; Barber, 1983): Personal trust emphasizes benevolence, defined as the extent to which a trustee is believed to want to do good to the trustor, aside from an egocentric profit motive” (Mayer, Schoonhoven & Davis, 1995). Role based trust on the other hand emphasize ability defined as “...that group of skills, competencies and characteristics that enable a party to have influence within some specific domain” (Mayer, Schoonhoven & Davis, 1995). Personal trust is vested in the trustor’s appraisal of the personal qualities of the trustee whereas role-based trust vested in the social and professional role of the trustee and the structural expectations associated with that role. These forms carry very different implications for the formation and development of trust. Personal trust is seen as requiring that a trustee reveals some of his or her personal motivations or preferences: According to Luhmann then “role conformity offers little opportunity for the presentation of self...and therefore can be trusted as little as the person who hurries past” (Luhmann, 1979). Role based trust on the other hand mandates that a trustee enacts his or her role in a clear, unambiguous way (Meyerson, Weick & Kramer, 1996) and that “people act toward one another in terms of roles and has a clear understanding of other’s roles (Meyerson, et al. 1996). Role based trust thus emphasizes in-role or role congruent behavior where the behavior is easily attributable to the role of the trustee (e.g. consultant, doctor). Personal trust emphasizes trait diagnostic out-of-role behavior in which behavior is attributed to personal traits as opposed to role expectations (Guiot, 1977; Jones, Gergen & Davis, 1961).

Thus, depending on the form of trust active in a particular situation, similar behavior may have different effects on subsequent trust. Introducing risk as a second variable in addition to the more conventionally studied antecedents (role-performance, experience, structural safeguards) provide us with a way of understanding where these different forms and recipes apply, leaving us with a more general and hence, more useful model of initial trust. The paper brings together three assumptions, all of which are grounded in existing theory. A first assumption is that trust is about something and that the content of trust or what trust is about will reflect the situation facing a trustor. Risk in the form of stakes thus is likely to influence the form trust takes. A second assumption is that people seek to understand and predict their surroundings and that trust results from people's attempts of understanding, predicting and ultimately controlling their social surroundings. What people seek to know and how they go about acquiring knowledge reflects the pragmatics of the situation (Moskowitz, Skurnik & Galinsky, 1999; Fiske, 1992). A trustor's risk in the sense of the stakes or outcome potential facing a trustor in the situation ("how bad could it get") is likely to influence what the trustor seek to know, what he or she is likely to look for and even the strategies he or she is likely to pursue in searching knowledge. People are further assumed to be conscious and aware of their information processing and respond not only to the declarative content of information but even to their experience of information processing and their progression (or possibly lack of such) toward an informational goal (Higgins, 1997). In situations where people lack more substantive knowledge, as in the initial stages of a relationship, people's experience of information processing will be influential in the formation of trust (Winkielman, Schwarz, Fazendeiro, & Reber, 2003). Figure 1 show the differences between conventional approaches to initial trust and the approach adopted in this paper. The thin line from antecedents to trust indicates the conventional approach to studying trust formation whereas the bold line from risk toward the line from antecedents to trust indicates the contribution of the present paper.

Figure 1. Research model



The rest of this paper is organized as follows: I first develop three hypotheses on the effects of risk on trust and trust formation. I next present two experiments, including methodology, samples, findings and no-findings. Finally, I conclude the paper with a discussion of findings and no-findings as well as implications for future research.

3 Hypotheses

Risk influences the content of trust or what trust is about. Specific social situations and specific patterns of dependence present people with specific problems and opportunities, imply the relevance of specific motives and permit and afford the expression of specific behaviors and motives (Rusbult & Van Lange, 2003). Relationships of low and mutual dependence and of corresponding interests raise issues about ability and predictability but not responsiveness. Where two parties share the same goal, there is little room for the parties to demonstrate benevolence and responsiveness (Rusbult & Van Lange, 2003). Relationships of high unilateral dependence and conflicting interests on the other hand present the trustor for the risk of neglect and omission and raise issues of benevolence, concern and integrity in addition to the issue of ability and predictability (Sheppard & Sherman, 1998). Risk in the meaning of negative outcome potential, transforms the situation as viewed from the perspective of a trustor, in making some needs more salient while increasing the importance

of specific attributes that mitigate these risk (Das & Teng, 2004). Thus risk in the meaning of stakes mediated by a trustee is likely to increase the trustor's unilateral dependence on a trustee. Risk thus allows for the display of pro-social motives introduces the risk of cheating, abuse, neglect and threats to self-esteem and instigate a search for properties that mitigate those risks, or more specifically concern and benevolence (Sheppard & Sherman, 1998; Das & Teng, 2004; Holmes, 2002). This leads us to the first hypothesis.

Hypothesis 1: Risk will increase the importance attached to benevolence and reduce the importance attached to ability.

The effects of risk on the salience and importance of needs and dimensions of trustworthiness influence people's search for information to the extent that people search for information that relates to salient needs and dimensions of trustworthiness. More specifically risk is posited to influence the activation of different interpretive schemas. A person- or trait schema facilitates the interpretation of social stimuli with respect to benevolence and responsiveness. Benevolence is inherently associated with personal qualities (Mayer et al. 1995) and less readily discerned from openly displayed role behavior, thus requiring a personality analysis which is likely to be couched within a person or trait schema (Reeder & Brewer, 1979). A role schema is likely to facilitate the interpretation of social stimuli with respect to ability and reliability. Specific roles provide information about the person holding a role and his or her qualities and background (Kramer, 1999) and provide a convenient template for evaluating the ability and reliability of the trustee. Ability is here likely to be defined in terms of role-performance and to be openly displayed within the role. In-role behavior or behavior which conforms to people's expectation to a particular role is likely to be congruent with a role schema whereas the out-of-role behavior or behavior which fails to conform to people's expectation to a role schema is more likely to be congruent with a person or trait schema. The congruence of social stimuli to an activated schema is likely to increase people's subjective experience of conceptual fluency or the subjective ease of information processing. Conceptual fluency trigger a hedonic signal that influences the evaluation of stimuli and objects associated with the stimuli (Winkielman et.al, 2003). Processing fluency indicates progress toward the successful identification and recognition of a target and thus likely to elicit experiences of control in relation to the target (Winkielman et al. 2003; Carver & Scheier, 1990). Other studies show how people's experience of control increase people's willingness to adopt risk (Kramer, 1994; Langer, 1975). Trust was defined as the "...intention

to accept vulnerability”. The hedonic pleasure and experience of control associated with congruence and conceptual fluency in turn I suggest should increase trust (Winkielman et al. 2003; Schwarz & Clore, 1983, 2003). The degree of congruence between stimuli and schema depends on which schema is activated in a particular situation. Because risk influences the selective activation of interpretive schemas, congruence and thus the effect of social stimuli on trust is likely to depend on risk. Risk thus moderates the effect of stimuli (in-role versus out-of-role) on trust.

Over time and in different orders of out-of-role and in-role behavior, risk can be thought of as having different patterns of effects. First, the different needs and dimensions can be seen as independent and unrelated, suggesting a contrasting pattern of responses. People attend selectively to features and information that are the most relevant with respect to salient needs in a particular situation (Lazarus, 1993). People experiencing high subjective risk respond favorably to out-of-role behavior but negatively to in-role behavior whereas people experiencing little or modest subjective risk respond favorably to in-role behavior but negatively to out-of-role behavior. This argument is consistent with studies which show how adverse, threatening and therefore highly relevant events elicit strong, rapid and highly selective physiological, cognitive, emotional, social responses (Taylor, 1991). People attend to those stimuli that are most relevant with respect to adaptive responses (Cosmides & Tooby, 2000; Lazarus, 1993; Lazarus & Folkman, 1984).

Hypothesis 2: Trustors experiencing high subjective risk, compared to trustors experiencing less subjective risk, will respond more favorably to out-of-role behavior and less favorable to in-role behavior in either sequence.

Hypothesis 3 builds on the notion that people attend sequentially to a hierarchy of needs in which the satisfaction of one need (predictability, reliability and ability) constitute a necessary but not sufficient condition for the satisfaction of a second need (benevolence). Thus Rempel et al. (1985) argue that: “... dependability is related in significant ways to...predictability”, and that “...a partner’s predictability is an important source of evidence from which dispositional attributions can be drawn”. Rempel et al. however add that “...dependability does subsume predictability” and that “dependability goes beyond a prediction based on the stability of recurrent behaviors” (Rempel, Holmes & Zanna, 1985:97). In a similar vein, Turner (2002) argues that people share a basic need for factivity. Factivity includes the need of people to

sense that they (i) "...share a common world for the purposes of the interaction, (ii) perceive the reality of a situation is as it appears, (iii) assume that reality has an obdurate character for the duration of the encounter" (Turner, 2002: 133). Factivity here resembles other needs or dimensions including predictability (Rempel et al. 1995) or situational normalcy beliefs (Zucker, 1986). Turner suggests that other needs, including trust, become problematic without a sense of factivity. Thus Turner asks if we can "...trust others when we do not sense any inter-subjectivity even if this sense is only at the minimal level of seeing another as a member of a category?" (Turner, 2002: 135). Thus, people independent of risk is likely to value reliable and predictable role performance at the beginning of a relationship (Turner, 2002; Lewicki & Bunker, 1996, Rempel & Holmes, 1989; Zucker, 1986; Rempel, Holmes & Zanna, 1985). People experiencing high subjective risk will attend to issues of benevolence only after having resolved the more basic need for reliability and predictability. In-role behavior is likely to facilitate people's attempts to understand and grasp the situation (Goffman, 1959). Whereas out-of-role behavior may be disruptive to situational normalcy beliefs or a sense of inter-subjectivity (Kiesler, 1973), out-of-role behavior is likely to facilitate trait-inferences, on the condition that a minimum level of predictability has previously been established (Rempel, Holmes & Zanna, 1985). On the basis of this we have:

Hypothesis 3: Trustors experiencing high subjective risk will compared to trustors experiencing less subjective risk, respond more favorably to out-of-role behavior where out-of-role behavior follows after the in-role behavior.

Two experiments were set up to test the hypotheses. The experiments employed different samples; the first experiment involved practitioners with substantial work-experience whereas the second experiment involved students with little or no work-experience. The experiments were treated as separate experiments for two reasons. First, the experiments were conducted at different points in time. Second, the experiment is contingent on the effect of the scenario and the written instructions on the participants. As the scenario describes an organizational setting, the participants' work experiences could be expected to influence their responses to the scenario and the instructions. Several findings thus suggest a more pronounced effect of the scenario in the practitioner sample when compared to the student sample. Thus a general propensity to trust showed a marked influence on initial trust in the student sample ($r = .239$, $R^2_{\text{adjusted}} = .09$, $p < .01$ ($N = 145$)) but not in the practitioner sample ($r = .08$, $R^2_{\text{adjusted}} = -.002$,

ns (N = 122) suggesting that students when compared to practitioners relied more heavily on general beliefs about trustworthiness in their responses to the trust scale.

3 Experiment 1: Practitioner sample

3.1 Method

3.1.1 Design

Both experiments used an identical scenario which described the contact with a consultant assisting an organization in the development of a proposal for a reorganization. This scenario was chosen for several reasons. First, the consultant-client relationship constitutes a real and important aspect of organizational life which most people are likely to be familiar with (Kubr, 2002). Second, the relationship between consultants and employees combines the social dimensions of interest here: The relationship involves risk and consequential outcomes (e.g. possible loss of employment). At the same time, the consultant is likely to be unknown to the employees, thus introducing uncertainty and ambiguity with respect to the motivation and intentions of the consultant. The experiment combined between- (2 x 2) and within- (2 manipulations) group-manipulations. The two forms of between-groups were subjective risk, which was based on the “Subjective risk” scale, (high, medium and low) and order (out-of-role behavior followed by in-role or the reverse). Finally the within-group manipulations consisted of two episodes that were either designed to represent out-of-role or in-role-behavior. Trust was measured at three intervals, before the first event (at t_0), after the first event but before the second event (at t_1) and after the second event (at t_2).

3.1.2 Sample

The practitioner sample in Experiment 1 was made up of 122 individuals who were working full time when the experiment was carried out. Of these, the majority were taking classes in part-time degree programs for working professionals at a Norwegian business school. 52.5% were women, and 46.7 % men (the remaining gave no information). The mean age was 38 (SD 8.6) with the youngest 18 and the oldest 58. Average work experience was 14.6 years (SD 8.9) ranging from no experience to 35 years. The experiment in the first practitioner sample was carried out in conjunction to classes. The data from the practitioner sample was collected over a five month period (October 19th 2004 - March 1st 2005).

3.1.3 Procedure and materials

The experiment was preceded by a short introduction and instructions that were replicated on the first page of the questionnaire. The participants spent approximately 25 - 30 minutes completing the experiment. All manipulations and instructions were provided in the form of written texts and instructions provided in the questionnaire. Participants were introduced to a scenario of an imminent reorganization of a production company and asked to see themselves as working for a local unit of that company. The possible consequences of the reorganization for the unit they were told, could go both ways - the unit could receive more resources, be downsized or altogether disbanded. To assist management in developing the change proposal the management had hired a consultant with extensive experience and expertise who was expected to exert considerable influence on the final decision. The participants would work with the consultant on developing a change proposal, as representatives of their unit. Participants were randomly assigned to a high or low risk group.

Risk was manipulated through instructions which described the situation of the participant. The high risk manipulation included the information that the participant was likely to lose the job and would have difficulty finding new employment whereas the low risk manipulation included the information that the participant was unlikely to lose the job and would have little difficulty finding new employment.

The low risk manipulation read:

“You have been in the organization for 5 years. You do not expect your position to be substantially affected by the changes that the organization will be going through. You do however expect to spend a substantial amount of time on the project. In the case that your position should be affected or disappear, you would not expect to have any difficulties of finding a new job within the same company or possibly for another company. You look upon the prospects of a change of work as exciting. At the time you have not yet established yourself at your current work-location”.

The high risk manipulation read:

“You have been in the organization for 15 years. You have spent substantial amount of time on acquiring the skills of your present job. Your position is one of the positions

expected to be affected by the mentioned changes. Over time you have acquired a substantial amount of competence within your area. The need for this competence outside of the company however is limited. A change in career would at the same time mean that you have to learn a range of new skills. You have settled down with a family and built a house in the vicinity of the company. A move would thus imply considerable costs for you and your family”.

A scale measuring the participant’s subjective experience of the risk (subjective risk scale) and the first of three identical trust-in-the-consultant scales followed immediately after the risk manipulation. The participants were then introduced to two behavioral episodes involving the consultant. The first episode was designed to be informative about the personal traits of the consultant (the out-of-role behavior), whereas the second episode was designed to be informative about the professional role of the consultant (the in-role behavior). The last manipulation reversed the order in which the episodes (out-of-role and in-role) were introduced.

The out-of-role behavior read:

“In a later meeting the consultant unexpectedly says. ‘I personally mean that the management of this company ought to get more involved in this process’. You notice that this deviates from the official communication of the consultancy”.

The in-role behavior read:

“In the first meeting the consultant says the following: ‘We have been through an evaluation of the process so far and found that the project needs more involvement from management of the company’. You are aware that the consultancy tends to do this type of process-evaluations”. (“In the first...” and “In the second...” were changed depending upon the order in which the events were introduced).

The participants rated how informative the events were with respect to the role of the consultant and the personal qualities and motivations of the consultant before completing a trust-in-the-consultant scale. The next section then asked the participants to rate the importance of a series of properties associated with the consultant, for their trust in the consultant. Twelve items captured the dimensions of ability, benevolence and integrity (Mayer & Davis, 1999; Mayer et al. 1995). A series of control questions and a trusting

propensity scale completed the experiment. The participants were finally debriefed and thanked for their participation.

The experiment applied a combination of new and established scales. The trust scale was adopted from Mayer & Davis (1999) and slightly adjusted to fit in with the specific context described in the experiment. The adjustments included changing the referents of trust (from top management to consultant) as well as adding a global item (“I trust the consultant”) to capture nuances in trust possibly not captured by the other four items. Three scales for the importance of ability, benevolence and integrity were developed from similar belief scales in Mayer & Davis (1999). Other scales, including the subjective risk scale and the scales for role- and person- diagnosticity were developed specifically for the experiment. The importance scales were slightly compressed when compared to the original beliefs scales, by removing two items from each of the scales, thus reducing the length of each scale from 6 to 4). Seven points Likert scales were used throughout the experiment. The wording of the scales were “completely disagree” or “completely agree” (at 1 and 7 respectively) and (for the importance scales), “of very little importance” and “highly important” (at 1 and 7 respectively).

Chronbach’s alphas for initial trust (.66) as well as for the “propensity to trust”-scale (.72) were on the low side, yet consistent with previous findings (Mayer & Davis, 1999). The Integrity-scale displayed poor reliability (Chronbach alphas of .54) and was dropped from further analyses. Chronbach alphas for variables, ranged from .66 (initial trust) (propensity to trust in the student sample) to .92 (subjective risk). See Table A3 in Appendix A for a more comprehensive overview.

3.2 Results

3.2.1 Pretests

Hypothesis 1 was tested through t-tests for differences in independent group means. Linear regressions were performed between the manipulation checks of risk to determine the size of the effect of risk on the importance measures (R^2_{adjusted}). Hypotheses 2 and 3 suggested an interaction effect between risk (between group) and time (within-group) and were tested in a series of mixed within-between ANOVA with trust as the dependent variable. Hypothesis 2 suggested an overall interaction effect across both orders and was tested through a series of

three way mixed within-between ANOVA with trust as the dependent variable. Thus the analysis included the following independent variables; risk (between) (2 or 3 levels) x order (2 levels) (between) x time (within) (3 levels).

Hypothesis 3 suggested an interaction effect of risk and time where the out-of-role behavior followed after the in-role behavior. Thus order was excluded from the analysis. Hypothesis 3 then was tested in a two-way mixed within-between ANOVA with trust as the dependent variable. The independent variables were risk (between) (2 or 3 levels) x time (within) (3 levels).

The analyses related to Hypotheses 2 and 3 were run with three groups based on the subjective risk score. The three groups were produced by having the program (SPSS 14.0) produce three equal groups based on the subjective risk score. Three as opposed to two groups were chosen to reveal interactions and variation in the data that may otherwise be lost, using only two groups. A closer inspection of the data revealed a more marked effect of subjective risk on the importance measures of ability and benevolence at more extreme levels of subjective risk, thus supporting the decision to use three as opposed to two groups.

Groups derived from subjective measures may be influenced by factors other than the manipulation including personal traits or personal experiences of the participant that may influence people's responses to manipulations (Sitkin & Pablo, 1992). In order to explore systematic differences between the three groups, I looked for differences between the groups with respect to propensity to trust as well as the diagnosticity of the different events in both samples. The three groups did not differ significantly in their propensity to trust as revealed by running ANOVAS for differences in group means, $F(2, 119) = 1.32, p = .27$. Neither was any systematic differences found in the makeup of the various groups with respect to sex, education or age.

Throughout the experiment missing entries were deleted list-wise. This builds on the assumption that entries are missing at random. Cases with and without missing values were compared on a series of variables, including assignments to experimental groups, initial trust and score on the importance scales in search of a consistent pattern, revealing no systematic deviations. Outliers were identified and inspected for traces of possible errors in the responses or in the coding. Analyses were run both with corrected (replacing extreme values with less

extreme values) values and without. These corrections had little influence on the results and the original values were retained in the analyses. Means were reasonably centered (between 3.32 to 4.73) with the exceptions of the importance-scores for “ability” and “integrity” where means ranged between 5.5 and 5.73. Standard deviations similarly varied from 0.8 (“Propensity to trust”) to 1.47 (importance of benevolence) with the majority of the variables in the range between 1.10 and 1.20. Table A1 in Appendix A displays the descriptives for the variables. Assumptions of normality were tested both through inspection of graphical plots (Normal Q-Q plots), and through tests for kurtosis and skewness. The scales for “Importance of ability” and “integrity” were negatively skewed. As a result the ability scale was transformed using a reflect and inverse function ($\text{importance of ability}_{\text{transformed}} = 1/(\text{K} - \text{importance of ability score})$) where K equals the largest possible value of importance of ability, here 7 + 1). The “importance of integrity”-scale was excluded from the analysis due to poor reliability ($\alpha = .54$). A scatterplot-matrix revealed little or no indication of non-linear relationships between the variables. Bivariate correlations varied between $r = -.023$ and $r = .167$ and were insignificant (5%). A notable exception were the correlations between role and trait diagnosticity at time 1 and 2 where correlations were between .3 and .40 and highly significant ($p < .001$). Tabachnick & Fidell (1996: 86) while discussing the risk of multicollinearity, warn against including independent variables with a bivariate correlation of .7 or more in the analysis. As no values approached this value, the threat of multicollinearity was discarded.

3.2.2 Manipulations

The experiment included three sets of manipulations. Risk was manipulated through the role descriptions. The events were further designed to be highly congruent with a role schema and incongruent with a person schema (in-role) or the reverse; incongruent with a role-schema but congruent with a person schema (out-of-role behavior). The effect of the risk manipulation was measured by a subjective risk scale whereas the effects of the behavioral events were measured by two diagnosticity scales (with respect to role and personal traits) administered immediately after each event. The manipulations worked well. The difference in subjective risk (group means) between the high-risk and the low-risk manipulation groups was in the expected direction and highly significant ($M_{\text{high risk}} = 4.13$ (SD 0.83), $M_{\text{low risk}} = 2.51$ (SD 0.86)), $t(120) = 10.58$, $p < .001$.

The behavioral events (in-role and out-of-role) were designed to differ in their congruence to either a role or a person/ trait schema. The events then should differ in their perceived diagnosticity with respect to either role or personal qualities and motivations. Again the differences in diagnosticity scores were all significant and in the expected direction (all $p < .001$). As the diagnosticity measures at time t_1 and t_2 in the two orders referred to different behaviors (in-role and out-of-role), the diagnosticity of role and person should be different between the two orders. Again, the differences between the orders proved to be highly significant ($p < .001$). See Table A3 and A4 in Appendix A for a more comprehensive overview.

3.2.3 Results for Hypothesis 1

Hypothesis 1 stated that risk would increase the importance attached to benevolence and reduce the importance attached to ability. Thus individuals exposed to high risk, should compared to individuals exposed to low risk, attach more importance to benevolence and less importance to ability. The first part of the hypothesis was supported (on a relationship between risk and the importance of benevolence), but not the second (a relationship between risk and the importance of ability).

Participants exposed to the high risk manipulation placed greater importance on benevolence compared to participants who were exposed to the low risk manipulation. Mean scores for the importance of benevolence in the two experimental groups were 5.05 (SD 1.0) and 4.41 (SD 1.46) for the high and low-risk group respectively. This difference was significant, $t(119) = 2.44$, $p < .01$ (one tailed test). No significant difference was found in the importance attached to ability. The mean score for the importance of ability in the two experimental groups were 5.73 (SD 1.00) and 5.73 (SD 0.90) for the high- and low risk group respectively and not significant, $t(120) = 0.048$, ns. The relationship between risk and the importance of ability (linear regression) however, was weak but significant in the practitioner sample, $\beta = -0.160$, $F(1,120) = 3.17$ and $p < .05$ (one tailed test), $R^2_{\text{adjusted}} = .018$. The relationship between risk and importance of benevolence was significant in the practitioner sample, $\beta = 0.230$, $F(1,119) = 6.65$ and $p < .05$, $R^2_{\text{adjusted}} = .045$.

3.2.4 Results for Hypothesis 2

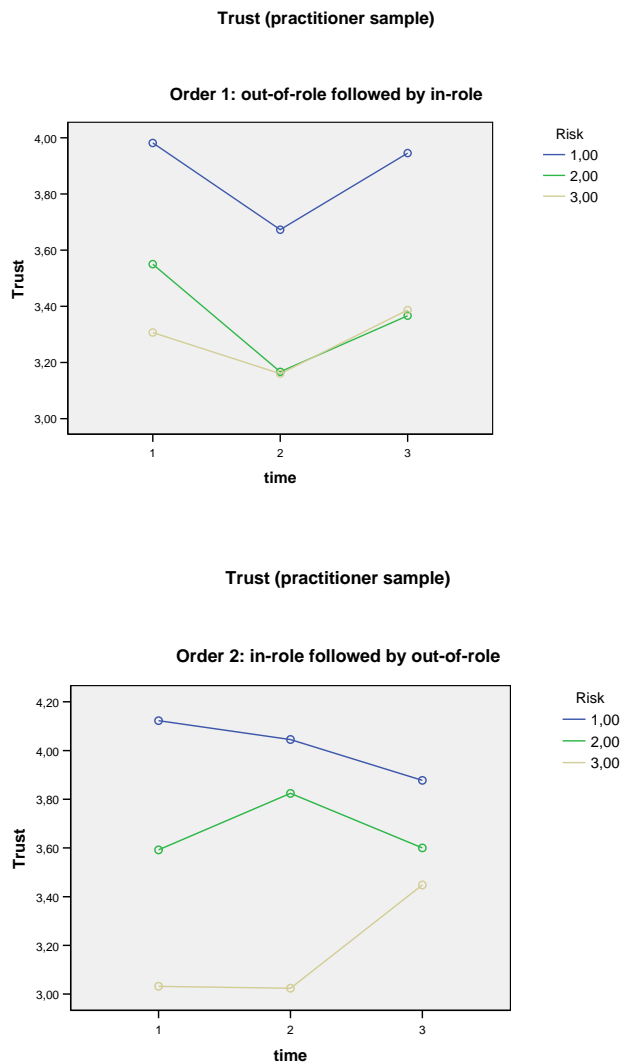
Hypotheses 2 and 3 suggested that risk would moderate relation between behavior (in-role and out-of-role) and the subsequent development of trust. Hypotheses 2 and 3 differed with respect to the hypothesized prevalence of this moderating effect. Thus, whereas Hypothesis 2 proposed an overall contrasting pattern independent of the sequence in which the behaviors (in-role and out-of-role) were introduced, Hypothesis 3 proposed a more limited moderating effect of risk on the effect of out-of-role behavior where out-of-role behavior follows *after* the in-role behavior.

Hypothesis 2 suggested that individuals experiencing high subjective risk compared to individuals experiencing low subjective risk, would respond less favorable to in-role behavior and more favorable to out-of-role behavior. Hypothesis 2 suggested a marked contrasting pattern and should result in a highly significant multivariate interaction effect between risk and time. Hypothesis 2 was tested in a three way mixed within-between ANOVA with trust as the dependent variable. Separate analyses were run for the practitioner- and student-sample. For each of the samples analyses were run using the three subjective risk groups based on the subjective risk scale (high, medium and low). Thus the analyses included two between (risk and order) and one within group (time) independent variable. The independent variables thus were; subjective risk (3 levels) x order (2 levels) x time (3 levels).

No support was obtained for Hypothesis 2 in Experiment 1.

Running the analysis with the three subjective risk groups revealed no significant main effect of time, Wilk's lambda = .977, $F(2,112) = 1.34$, $p = .266$, Partial Eta Square = .023. With respect to Hypothesis 2 no significant interaction effect was observed between time and subjective risk, Wilk's lambda = .963, $F(4,224) = 1.053$, $p = .381$, Partial Eta Square .018. There was further no interaction effect between time and order, Wilk's lambda = .965, $F(2,112) = 2.041$, $p = .135$, Partial Eta Square = .035. There was a significant between subjects effect of risk on trust, $F(2,113) = 5.351$, $p = .006$, Partial Eta Square = .087, but not of order, ($F(2,113) = 0.399$, $p = .529$, Partial Eta Square = .004. The trajectories with the three subjective risk groups in the practitioner sample for both orders, are shown in Figure 2 (1 = low subjective risk, 2 = medium subjective risk and 3 high subjective risk).

Figure 2. Trust in practitioner sample



3.2.5 Results for Hypothesis 3

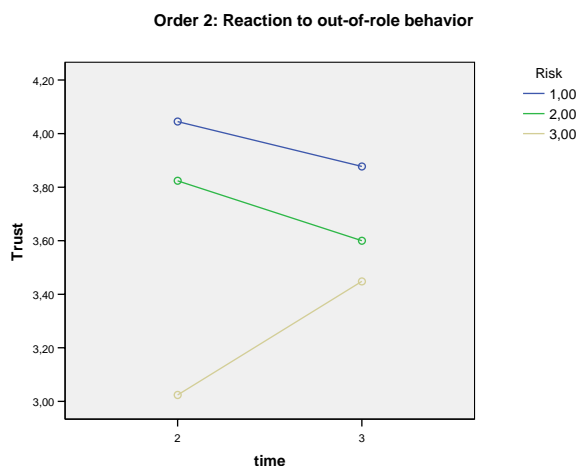
Hypothesis 3 suggested an order effect in which individuals experiencing high subjective risk would respond more favorable to out-of-role behavior where the out-of-role behavior followed after the in-role behavior, but suggested otherwise no difference between individuals experiencing high versus low subjective risk. Following the logic then we should expect to see an interaction effect in the second order, where out-of-role behavior follows after the in-role behavior, and following the second out-of-role behavior.

Hypothesis 3 was tested in a two way mixed within-between ANOVA with trust as the dependent variable. As the hypothesis suggested a effect in Order 2 only (in-role followed by

out-of-role behavior), order was not included in the analysis. Hypothesis 3 only suggested a interaction effect where the out-of-role behavior follows after the in-role behavior, thus time included only two levels; t_1 and t_2 . Separate analyses were run for the practitioner sample and the student sample. For each of the samples separate runs included either the two experimental risk groups (high and low) or the three subjective risk groups. The analyses then included the following variables; subjective risk (3 groups) x time (2 levels).

Running the analysis with three subjective risk groups revealed an interaction effect between risk and time, as suggested by Hypothesis 3. With three subjective risk groups there was no main effect of time, Wilk's lambda = 1.00, $F(1,78) = 0.014$, $p = .907$, Partial Eta Square = .000. More importantly however, a significant interaction effect was observed between subjective risk and time, Wilk's lambda = .888, $F(2,78) = 4.93$, $p = .010$, Parital Eta Square = .112 thus supporting Hypothesis 3. A significant between-subjects effect was further observed for subjective risk on trust, $F(2,78) = 3.612$, $p = .032$, Partial Eta Square = .085. The trajectory with the three subjective risk groups in the practitioner sample is shown in Figure 3 (1 = low risk, 2 = medium risk, 3 = high risk).

Figure 3. Trust in practitioner sample - reaction to out-of-role behavior



To further explore the findings in Experiment 1, a series of planned comparisons were conducted to retrieve the differences between the groups (high, medium and low subjective risk). A planned comparison of the change of trust in the three subjective risk groups (one-way ANOVA) in the practitioner sample revealed significant differences between Group 3 and the other groups (1 and 2). Thus the difference between Group 1 and 3 was highly

significant, $t(78)=2.69$, $p < .01$ (one-tailed test), as was the difference between Group 2 and 3, $t(78) = 2.80$, $p < .01$ (one-tailed test). I finally compared the effect of the out-of-role behavior on Group three (high risk) when presented first (out-of-role, in-role) and when presented after the in-role behavior (in-role, out-of-role). There was a significant difference in the group-mean of change in trust following the out-of-role-behavior when presented first (in order 1) and when presented after the in-role event (in order 2), $t(38) = -2.048$, $p = .024$ (one-tailed test), $M_{\text{order1}} = -0.15$ (SD 0.58), $M_{\text{order2}} = 0.42$ (SD 0.98). Figure 3 also suggests why we did not see an interaction effect with two groups, showing how both Group 1 and 2 show a contrasting pattern compared to Group three, the group reporting the highest level of subjective risk.

3.2.6 Diagnosticity and trust

Hypothesis 3 builds on the assumption that risk influences trust through the effect on the selective activation of interpretive schemas. High risk is posited to cause people to activate a person schema whereas low risk is posited to cause people to activate a role schema. Congruence or structural fit between behavior (in-role or out-of-role-behavior) then is suggested to facilitate trust. To the extent that congruence is found to be associated with increased trust this would validate the support for Hypothesis 3.

A reasonable proxy for this congruence is the perceived diagnosticity with respect to either role or personal traits of the two events (in-role and out-of-role). Assuming an active role schema (for participants reporting low subjective risk) we should expect a positive correlation between the diagnosticity with respect to role and the subsequent change in trust in this group. Assuming an active person schema (for participants reporting high subjective risk) we should expect a positive correlation between diagnosticity with respect to personal qualities and change of trust in this group. Looking first at the relationship between the diagnosticity score for personal traits and difference in trust between t_1 and t_2 in order 2 (in-role followed by out-of-role behavior) in the group reporting the highest level of subjective risk, a highly significant correlation was detected in the expected direction, $r = .432$, $p < .05$ ($N=25$). For the participants reporting medium levels of subjective risk, the same relationship was negative, $r = -.381$, $p < .05$ ($N = 24$) whereas there was a positive relationship between the extent to which the same group saw the event as role diagnostic and the subsequent change in trust, $r = .383$, $p < .05$ ($N = 24$).

In the high subjective risk group (Group 3) and in sequence two (in-role followed by out-of-role) a strong positive and significant relationship was observed between the perception of event one, the in-role behavior, as role-diagnostic and the change in trust following event 2, the out-of-role behavior, $r = .564$, $p < .01$ ($N = 25$). No similar relationship was found either for the low subjective risk group (Group 1), $r = .047$, ns. ($N = 24$), nor for the medium risk group (group 2), $r = .19$, ns ($N = 31$). This pattern conforms to the logic of hypothesis 3 which argued that people in order to respond to the potential diagnostic value of the out-of-role behavior should first have to establish the situation as predictable and reliable.

In the low subjective risk group, none of the relationships between diagnosticity of either role or person and subsequent change were significant. The diagnosticity of the behaviors then did not seem to influence trust in this group. Whereas no significant relationship was found between a trusting propensity and initial trust in the practitioner sample as a whole ($r = .09$, ns), there was a significant relation between a general propensity to trust and initial trust in the low subjective risk group, $r = .263$, $p < .05$ (one tailed test) ($N = 45$). This then modifies the relation suggested in Hypothesis 3 in that the most marked contrast appears to be not between the low and high subjective risk group, but between the medium and high subjective risk group.

3.2.7 Other findings

The two experimental risk groups differed markedly in their initial trust toward the consultant, with the high risk group displaying less initial trust ($M = 3.25$ $SD = 0.94$) than the low risk group ($M = 3.95$ $SD = 1.01$). This difference was highly significant, $t(120) = -4.01$, $p < .001$. Overall, trust changed little over the course of the experiment. The effect of time was not significant. Thus the effect of time on trust in the practitioner sample with two experimental groups was not significant, $F(2,114) = 1.24$, $p = .29$. Neither was there a significant main effect with three groups, $F(2, 112) = 1.34$, $p = .27$. There was no significant relation between propensity to trust and initial trust $r = .08$, $R^2_{\text{adjusted}} = -.002$, ns ($N=122$).

In a similar vein, the subjective risk score was the single best predictor of initial trust, $r = -.46$, $R^2_{\text{adjusted}} = .205$, $p < .001$ ($N=122$). Other control variables failed to explain any of the variance either with respect to initial trust or responses to behavior. Neither sex, age or working experience, explained any of the variance in the major variables involved in the experiment.

3.3 Conclusion for Experiment 1

Experiment 1 found partial support for Hypothesis 1 (risk was found to increase the importance of benevolence but did not reduce the importance of ability). Hypothesis 2 obtained no support whereas Hypothesis 3 was supported. A closer inspection of the relationship between the diagnosticity measures and change in trust further corroborated Hypothesis 3.

4 Experiment 2: Student sample

4.1 Method

4.1.1 Sample

The student sample in Experiment 2 consisted of 148 full-time students most of whom were in their second year of an undergraduate business degree program at a Norwegian business school (the same as above). The students were all in their early twenties with limited or no work experience. The experiment was carried out in conjunction with a mandatory course in organizational psychology held for second year students. 35.4% were women, and 64.6% men. The mean age of the student sample was 22 years (SD 1.37). The majority of the individuals in the student sample had no work experience. The distribution was as follows; 103 had no work experience, 27 had one year of work experience, 9 had two years, 4, three years and 4 had five or more years of work experience. The data from the student sample were collected on March 16th 2005.

4.1.2 Procedure and materials

The manipulations and materials used in experiment 2 were identical to the manipulations and materials used in experiment 2. The experiment was carried out at one point in time and in conjunction with a large lecture. The participants completed the experiment in a large auditorium (400 seats). As for the first experiment, the experiment was preceded by a short introduction and instructions that were replicated on the first page of the questionnaire. The participants spent approximately 25 - 30 minutes completing the experiment. All manipulations and instructions were provided in the form of written texts and instructions provided in the questionnaire.

4.2 Results

4.2.1 Pretests

Experiment 2 involved the same set of analyses as Experiment 1. Hypothesis 1 was tested by means of t-tests for independent group means. Hypothesis 2 and 3 were tested in a series of mixed within-between ANOVAs with trust as the dependent variable. Hypothesis 2 was tested through a 3-way mixed within-between ANOVA with trust as the dependent variable (subjective risk (3 groups) x order (2 groups) x time (3 levels)). Hypothesis 3 was tested through a 2-way mixed within-between ANOVA with trust as the dependent variable (subjective risk (3 groups) x time (3 levels)). For similar reasons as in Experiment 1, analyses associated with Hypothesis 2 and 3, were conducted with the 3 subjective risk groups (based on the subjective risk-scale). The three subjective risk groups did not differ significantly in their propensity to trust as revealed by running ANOVAS for differences in group means, $F(2, 143) = 0.12, p = .89$. Missing items were deleted list-wise based on the assumption that entries are missing at random. Comparing cases with and without missing values found no systematic differences between the two. Outliers were treated as in Experiment 1 and the original values were retained for the analyses. Means were reasonably centered, ranging between 3.32 (Subjective risk) to 4.86 (Importance of benevolence) with the exceptions of Importance of ability ($M = 5.99$) and Importance of integrity ($M = 5.55$). Assumptions of normality were tested both through inspection of graphical plots (Normal Q-Q plots) as well as tests for kurtosis and skewness. Like in Experiment 1, the scales for “Importance of ability” and “Importance of integrity” were negatively skewed. The “Importance of integrity scale” was dropped due to poor reliability while the Importance of ability scale was transformed using the same reflect and inverse function as in Experiment 1. A scatterplot-matrix revealed few indications of non-linear relationships between the variables. Bivariate correlations between the independent variables varied between $-.097$ and $.093$ and were insignificant. The notable exception as in Experiment 1, were correlations between role- and person-diagnostics at time 1 and 2. Here correlations varied between $.46$ ($p < .001$) and $-.513$ ($p < .001$). The threat of multicollinearity was discarded as no correlations approached the $.7$ criterion suggested by Tabachnick & Fidell (1996).

4.2.2 Manipulations

Experiment 2 applied the same set of manipulations as in Experiment 1. The manipulations worked well. Difference in subjective risk (group means) between the high-risk and the low-risk manipulation groups was in the expected direction and highly significant ($M_{\text{high risk}} = 4.13$ (SD 0.72), $M_{\text{low risk}} = 2.45$ (SD 0.71)), $t(145) = 14.26$, $p < .001$. The differences in diagnosticity scores were all significant and in the expected direction (all $p < .001$) (cf. Table A8 in Appendix A). Differences in the perceived diagnosticity of events between orders were highly significant ($p < .001$) (cf. Table A10 in Appendix A).

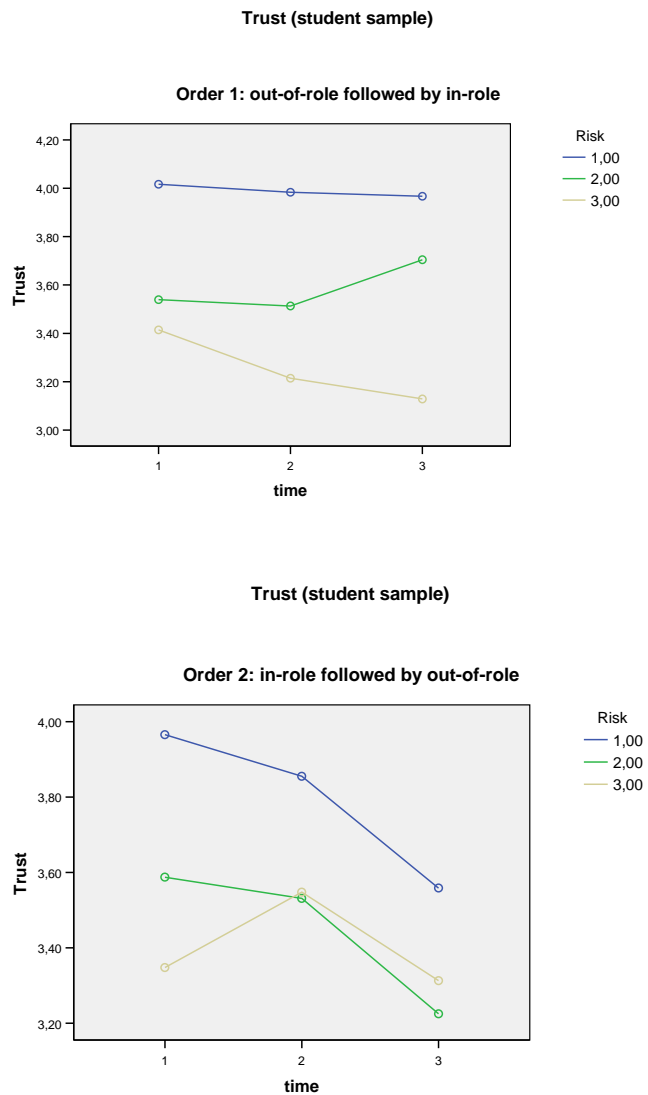
4.2.3 Results for Hypothesis 1

Hypothesis 1 was supported but the differences between the groups were small, barely reaching conventional levels of significance. For benevolence the means for the high versus low risk groups were 5.01 (SD 1.20) and 4.69 (SD 1.12), $t(143) = 1.69$, $p < .05$ (one-tailed test). For ability the means for the high versus low risk groups were 5.90 (SD 0.74) and 6.09 (SD = 0.68), $t(145) = -1.67$, $p < .05$ (one-tailed test). The relationship between risk and importance of ability (linear regression) was significant in the student sample when using the original scale ($\beta = -0.18$, $F(1, 145) = 2.17$ and $p < .05$ but explained variance was low, $R^2_{\text{adjusted}} = .025$). Using the transformed scale did not substantially change this, $\beta = -0.167$, $F(1, 145) = 2.04$, $p < .05$, $R^2_{\text{adjusted}} = .028$. As in the practitioner sample there was a significant relationship between risk and importance of benevolence in the student sample, $\beta = 0.185$, $F(1, 143) = 2.25$ and $p < .05$, $R^2_{\text{adjusted}} = .028$.

4.2.4 Results for Hypothesis 2

Hypothesis 2 received no support in Experiment 2. Hypothesis 2 received no support with the three subjective risk groups. Thus, there was no main effect of time, Wilk's lambda = .968, $F(2,138) = 2.304$, $p = .104$, Partial Eta Square = .032. More important with respect to Hypothesis 2, there was no significant interaction effect between time and subjective risk, Wilk's lambda = .995, $F(4,276) = .0189$, $p = .944$, Partial Eta Square = .03. There was no significant interaction effect between time and order, Wilk's lambda = .970, $F(2,138) = 2.101$, $p = .126$, Partial Eta Square = .03. As in Experiment 1 there was a significant between subjects effect of risk, $F(2,139) = 5.484$, $p = .005$, Partial Eta Square = .073 but not of order, $F(2,139) = 0.187$, $p = .666$, Partial Eta Square = .007. The trajectories with the three subjective risk groups for both orders, are shown in Figure 4 (1 = low risk, 2 = medium risk, 3 = high risk).

Figure 4. Trust in student sample



4.2.5 Results for Hypothesis 3

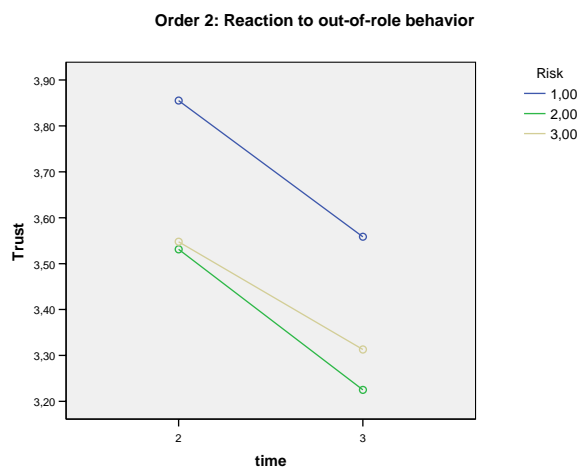
Unlike in Experiment 1, Hypothesis 3 received no support in Experiment 2.

Running the analysis with three subjective risk groups revealed a significant main effect of time, Wilk's lambda = .896, $F(1,81) = 9.409$, $p = .003$, Partial Eta Square = .104.

No support was found for Hypothesis 3: No significant interaction effect was observed between time and subjective risk, Wilk's lambda = .999, $F(1,81) = 0.056$, $p = .946$, Partial Eta Square = .001. There was no significant between subjects effect of risk, $F(1,81) = 1.213$, $p =$

.303, Partial Eta Square .029. The trajectory with the three subjective risk groups in the student sample is shown in Figure 5 (1 = low risk, 2 = medium risk, 3 = high risk).

Figure 5. Trust in student sample - reaction to out-of-role behavior



4.2.6 Other findings

As in Experiment 1, there was a marked difference in the initial trust between the two experimental risk groups. Participants exposed to low risk displayed more initial trust in the consultant than did participants exposed to high risk ($M = 3.45$, $SD = 0.97$ for the high risk group and $M = 3.91$, $SD = 0.86$ for the low risk group). Again this difference was highly significant, $t(144) = -3.02$, $p < .01$. No significant effect of time was found in Experiment 2. With three groups, $F(2, 138) = 2.3$, $p = .10$. More noteworthy, in Experiment 2 with the student sample, there was a strong and significant relation between propensity to trust and initial trust, $r = .239$, $R^2_{\text{adjusted}} = .09$, $p < .01$ ($N = 145$). No similar relation was observed in Experiment 1.

4.3. Summary of Experiment 2.

Hypothesis 1 was supported in Experiment 2 although the effects of risk were weak. Unlike in Experiment 1 however, support was found for an effect of risk on “Importance of ability” (a suggested negative effect) as well as on “Importance of benevolence” (positive). Hypotheses 2 and 3 received no support. There was a strong and significant relationship between a general propensity to trust and initial trust. No similar relation was observed in Experiment 1.

5 Discussion

Together, Experiment 1 and 2 provide qualified support for hypothesis 1 and 3. Regarding Hypothesis 1, Experiment 1 found support for an effect of risk on the importance of benevolence (positive) but no support for an effect of risk on the importance of ability. In Experiment 2, differences between the high and low risk groups barely reached levels of significance (at the 5% level) in the hypothesized directions for both benevolence and ability. Hypothesis 2 suggesting an overall contrasting pattern of responses between the groups in both orders (out-of-role, in-role and in-role, out-of-role), received no support either in Experiment 1 or Experiment 2. Hypothesis 3 received was supported in Experiment 1 but not in Experiment 2.

5.1 Hypothesis 1

While hypothesis 1 received partial support in Experiment 1 and full support in Experiment 2, the effects of risk on the importance of benevolence and ability were weak and runs counter to the notion of risk radically changing the nature of trust. Several factors may explain the relatively weak effect of risk on the importance ratings. First, the weak effects may be attributed to weak manipulations. A closer inspection reveals a more marked effect of subjective risk on the importance ratings of ability and benevolence in the hypothesized direction, at more extreme values of subjective risk. This tendency was noticeable in both Experiments. Weak manipulations could mean that the experiment failed to capture the range of subjective risk in which the suggested effects of risk are more noticeable. It is conceivable then that a more effective risk manipulation by producing more extreme levels of subjective risk would have produced a more solid support for the first hypothesis.

Weak support for Hypothesis 1 may also represent an artifact of the measurement instrument used to measure the importance of ability and benevolence. Thus, the scores for the importance of ability and benevolence may under-represent the differences as these may have appeared in real life situation. The scale presents participants to a complete list of the dimensions unlike real life situations where people are likely to think about the dimensions and properties that come to mind (unaided by the scale). Neither were the participants asked to prioritize between dimensions, thus there were no cost for marking of all items as very

important. Other methods of measuring attribute importance correct for some of these liabilities. Thus, elicitation measures ask people to own their own and without aid, to list and evaluate the attributes that are important to them in making a decision. The order of elicitation may here provide an indication of attribute importance and less important attributes may not be listed at all. Other methods including conjoint measures or Thurstone measures impose constraints by requiring people to prioritize or rank between attributes (Jaccard, Brinberg & Ackerman, 1986; Heeler, Okechuk & Reid, 1979). Comparing results from different methods indicate relatively low levels of convergence among the different measures (Jaccard et al. 1986). As a consequence, the results obtained in the experiment may exaggerate the importance of less important dimensions.

Participants' desire to project a favorable image of oneself to others combined with norms about rational behavior and decision-making may further cause participants to overstate the importance of ability as opposed to benevolence (Fisher, 1993). Rationality norms may be particularly pervasive in an education context (Experiment 2) that emphasizes analysis and rational decision making in most of its courses. The importance of internalized norms is illustrated by Casciaro & Lobo, who in a study of cooperation in the work place found people to overstate the importance of competence over personal liking in their choices of preferred co-workers when compared with actual observed behavior (Casciaro & Lobo, 2005).

The findings however may also reflect a genuine characteristic of the relationship between risk and people's criteria of trustworthiness. Particularly noteworthy is the non-existent effect of risk on the importance of ability in Experiment 1 (practitioner-sample). A possible interpretation is that ability is related to reliability and predictability and constitutes a necessary basis for trust for people exposed to high or low risk (Mayer, Davis & Schoorman, 1995; Rempel, Holmes & Zanna, 1985). This relates to Sheppard & Sherman's argument (1998) that high-dependence relationships retain the risks associated with low-dependence while adding new ones. Whereas ability is likely to be important regardless of risk then, the most noticeable effects of risk should be on the importance attributed to benevolence which is consistent with the findings.

5.2 Hypothesis 2

Hypothesis 2 received no support in either of the experiments. No evidence was found for a contrasting pattern of responses between the subjective risk groups. The lack of support may

be attributed to several causes. Hypothesis 2 builds on two assumed relationships: First risk is suggested to influence the salience of different needs and the importance people attach to different dimensions of trustworthiness (Hypothesis 1) (Rusbult & Van Lange, 2003; Holmes, 2002; Sheppard & Sherman, 1998). Second, the shift in motivational priorities and the importance placed on ability and benevolence is suggested to cause a shift in the cognitive strategies people use in forming impressions (Hilton & Darley, 1991; Matheson, Holmes & Kristiansen, 1991; Guiot, 1977). Thus the no-finding may be explained by a non-existent or weak effect of risk on the importance attached to either ability or benevolence. While Hypothesis 1 is supported, the relationship as argued previously is not particularly strong in the experiment.

The failure to find support for Hypothesis 2 may also be ascribed to a non-existent or weak relationship between the shift in the importance attached to dimensions of trustworthiness and how people attend to and respond to behavioral episodes. People's informational goals and responses to behavioral episodes could be influenced by general norms about proper conduct as well as general scripts and schemas which regulate behavior within specific situations and contexts (Fehr, 2004; Schank & Abelson, 1977). Norms or schemas to the extent that they represent stable and well integrated cognitive structures may exert greater influence on attitudes and behavior than situational variables, including risk (Hilton & Von Hippel, 1996). Weak manipulations increase the likelihood that people's responses will be based on general schemas and norms as opposed to characteristics of the situation (manipulation) (Fiske & Neuberg, 1990; Rotter, 1971). Finally the no-finding may suggest that the reasoning leading up to Hypothesis 2 is wrong and that Hypothesis 2 should be discarded. Thus, Hypothesis 3 suggests a more specific and limited interaction effect which would preclude us from seeing the overall contrasting pattern suggested by Hypothesis 2.

5.3 Hypothesis 3

The interaction effect between risk and out-of-role behavior posited by Hypothesis 3 found support in Experiment 1 with the practitioner sample but not in Experiment 2 with the student sample. The responses to the out-of-role behavior of participants, reported medium subjective risk (negative response) differed substantially from the responses of the participants who reported the highest level of subjective risk (positive response), thus suggesting an interaction effect between risk and out-of-role behavior for very high levels of risk as opposed to more moderate levels of risk.

The interaction effect observed in the practitioner sample was not replicated in Experiment 2 with the student sample. One possible interpretation would be that the observed interaction effect observed in the practitioner sample was a coincidence, implying low reliability. This would indicate a need for new and more reliable experiments. However the failure to replicate the findings in the student sample could also reflect characteristics of the participants in the student sample. Students in a business school are pursuing a study that prepares them for managerial positions. The students as a result may have difficulties adopting the position of a production worker as called for in the experiment. Instead, given their choice of education they could be expected to adopt a “managerial” perspective on the consultant that emphasize the technical role performance of the consultant (Howard, 2000). Selective recruitment, informal socialization in addition to the influence of a business school curriculum may all influence business school students to adopt a managerial perspective on the case (Lopez, Rechner & Olson-Buchanan, 2005; Thorne & Saunders, 2002). The manipulation checks provide few guarantees that the students have adopted the position implied in the experiment. On the other hand, risk did influence the importance students attached to the various dimensions of trustworthiness, in the case of ability more so than in the case of the practitioner sample. This constitutes a more “subtle” manipulation checks than does the subjective risk scale which is more likely to reflect the actual experience of the participants in the experiment.

The support for Hypothesis 3 in Experiment 1, was further substantiated by the relationships between diagnosticity scores (role and person) and change in trust. As would be expected from the Motivational Cognitive Model participants in the high subjective risk group responded favorably to diagnosticity with respect to personal traits where the out-of-role behavior followed the in-role behavior. In the group of medium subjective risk the pattern was reversed. It is interesting to note however that those experiencing the lowest level of subjective risk displayed no significant relationship between diagnosticity of either role or person and subsequent change in either of the orders. Thus, in the case of very low subjective risk then people would be expected to pay little attention to social stimuli (Fiske, Lin & Neuberg, 1999; Fiske, 1993; Fiske & Neuberg, 1990). This suggests two possible and distinguishable effects of risk, one on effort and one effect that stems from the selective use of interpretive categories. The most notable contrast in the effect of behavior (in-role and out-of-role) then should follow from variation in risk within the range of subjective risk, where

people are motivated to pay attention to social stimuli. These however are highly tentative interpretations of some of the findings and the suggested relationships would need to be explored further in new experiments. There was a significant and moderately strong relation between a general propensity to trust and initial trust in the student sample which had little or no work experience but no corresponding relation in the practitioner sample where people were currently working and had substantial work experience. This supports the argument suggested in the literature (Gill, Boies, Finegan & McNally, 2001; Rotter, 1967) that a general propensity to trust is likely to be influential in shaping trust in situations where people have little or no domain experience.

Other alternative variables and mechanisms that may explain the interaction effect suggested by Hypothesis 3 should be ruled out. More specifically four alternative explanations may need to be addressed:

A first alternative explanation is that participants assign specific meaning to the events and respond to the content of this assigned meaning (Dirks & Skarlicki, 2004; Mayer, Davis & Schoorman, 1995). Participants then may interpret the consultant's behavior as informative of the consultant's stand in relation to different parties and interests in an organization. Displeasure with the management as in the out-of-role behavior thus could be interpreted by individuals experiencing high subjective risk as signs of the consultant's antagonism towards management and possible sympathy for vulnerable individuals adversely affected by the changes. In a similar vein, it is possible that the sequencing of the behavior affects the participants' substantial interpretation of the behaviors (Asch, 1946). Thus, it is conceivable that the participants would attach a different meaning to the out-of-role behavior when following after the in-role behavior (e.g. "the consultant is engaged and care about his/ her job") as compared with the opposite sequence ("the consultant is scheming").

Second, people may respond to the affective nature of the stimuli and the extent to which the affective content of this stimulus matches their own affective state in that situation (Pinel, Long, Landau, Alexander & Pyszczynski, 2006; Byrne, Clore & Smeaton, 1986; Byrne, 1971). Thus, out-of-role behavior indicating frustration may provide a better match to the affective state of individuals experiencing high subjective risk. Shared subjective experiences constitute one important antecedent to liking (Pinel et al. 2006; Pinel, Landau, Pyszczynski, 2004). Comparing shared subjective experience with objective similarity, Pinel et al. found

that shared subjective experience proved more influential in determining evaluative responses and liking to a target person (Pinel et al. 2006). This explanation however does not explain why the effect of affective congruence fails to occur in the reverse order, when the out-of-role behavior is administered first.

Third, risk may affect people's willingness to accept risk with a trustee. Individuals experiencing more risk in a situation may also be more inclined to accept and value risky departures from expected behavior. Because individuals experiencing high subjective risk may have discounted the prospects associated with the outcomes, they may see themselves as having less to lose and more to gain by what they see as departures from the consultant's normal script of behavior. As a result they may respond more favorably to such departures than less exposed, more conservative trustors and employees. The effect of risk on people's decision making can be broken down in two parts; first the situation may look different depending on the amount of risk facing a trustor. Thus valuing "risky" out-of-role behavior may be rational in that the prospects for vulnerable and less vulnerable individuals given the status quo as represented by a reliable in-role performance are different. Vulnerable individuals have more to lose from status quo and less to lose from deviations from status quo as represented by the in-role behavior. Second, the manipulation may lead people to frame the situation in terms of losses rather than wins. Prospect theory (Kahneman & Tversky, 1979) suggests that framing an outcome in terms of losses increases people's willingness to take risk. People experiencing higher subjective risk in their situation then should be more inclined to accept "risky" departures from the role expectations associated with the trustee. Yet, as previously noted there is a negative relation between risk and initial trust which runs counter to the notion of risk leading people to accept more risk in their interactions with the consultant.

A fourth, possible alternative explanation, is that people possess cognitive schemas that describe how relationships and intimacy evolves or should evolve in different forms and stages of a relationship (Fehr, 2004; Miller & Read, 1991; Rule, Bisanz & Kohn, 1985; Schank & Abelson, 1977). New encounters may activate schemas which proceed to guide further processing of information. People respond to the conformance or possible deviations from these schemas. This last explanation resembles the mechanisms suggested here where trust is seen as influenced by the congruence or incongruence between an activated interpretive schema and social stimuli (behavior). Where the explanations diverge, are in the

notion of schemas as encompassing not only single events or behaviors but even the relationship and natural progression of such events. Thus Fehr (2004) shows through a series of studies, how intimacy expectations influence people's interpretation of relationship events in same-sex friendships. Ruling out the effects of cognitive schema on information processing is difficult. At the same time the effects of schemas and of spontaneous responses to stimuli on trust may be thought of as co-existing and do not necessarily constitute mutually exclusive explanations.

5.4 Other findings

Other findings are noteworthy: Risk was found to influence the level of initial trust in both experiments. This underscores a main theme in the study; that trust reflects the situations people find themselves in (Das & Teng, 2004). People experiencing high subjective risk face a potentially greater downside and are more likely to be careful in their interactions with strangers (Mayer, Davis & Schoorman, 1995; Sitkin & Pablo, 1992). The finding however may appear to contradict Koller's (1988) observation in which previous risk-taking in relation to a trustee was found to increase the trustors trust in the trustee. The present finding and that of Koller can be reconciled however by differentiating between the effects of risk in a deliberative, pre-decisional stage and in an implemental mindset (Gollwitzer & Heckhausen & Steller, 1990). In a deliberative mindset people are believed to evaluate the pros and cons of different goal alternatives. People in a deliberative, pre-decisional stage seek to optimize a choice of action goals, and have been found to engage in an open and relatively unbiased search for information whereas people in an implemental mindset, seek to implement a chosen course of action. In order to achieve this goal people attend selectively to task-relevant information and engage in optimistic and self-serving perceptions that helps sustain focus and motivation for the task (Gollwitzer, Heckhausen & Steller, 1990). At the beginning of the experiment people have yet to commit themselves to a chosen course of action, and thus, are likely to approach the information in a reasonably open and unbiased way in order to optimize the decision. Initial trust then is likely to reflect the actual situation and the risks facing people at the beginning of the experiment. This can be compared with the situation induced by Koller (1988), in which people had previously made a potentially risky decision (lending a trustee an expensive as opposed to inexpensive book) and were then asked to state their trust in the trustee. In a similar vein, the relationship between risk and initial trust in the experiment may have looked different if risk was caused by the previous actions of the trustor.

5.5 Limitations

The two experiments have several limitations that include weak manipulations, mono-operations of behavior as an independent variable and the absence of tests of mediating mechanisms implied in the development of the hypotheses. The effects of the manipulations on trust were weak. No significant overall effect of time on trust was found in either of the experiments (5%). The lack of an overall significant effect of time on trust may reflect the reality of the phenomenon studied. Thus, trust may be resilient to change in the short run. But weak effects may also reflect properties of the manipulation.

The manipulation used here, scenarios and written instructions raises two separate, though related issues. A first issue is whether the scenario and instructions can produce sufficiently strong effects, in this case on trust. A written instruction is unlikely to instill the fear of someone likely to lose his or her job. While the manipulation checks would suggest that the manipulations work, these may merely reflect people's appraisal of the manipulation ("What is the implied meaning of this manipulation") as opposed to their actual experience of the situation. A second issue concerns the construct validity of study and whether studies using scenarios and written instructions actually capture the type of processes that the study is designed to study. Thus, some findings suggest that impression formation based on written stimuli differ in important ways from impression formation in real life situations (McArthur & Baron, 1983; Gibson, 1979). The former is more likely to include conscious, controlled information processing whereas the latter will more likely include automatic, affective processes (McArthur & Baron, 1983). Yet other studies suggest that scenarios do influence how people experience situations (Koehler, 1991). Thus, a review of studies which required people to generate explanations or imagine scenarios, found that people subjected to the manipulations expressed greater confidence in the possibility implied by the manipulation (Koehler, 1991; Sherman, Zehner, Johnson & Hirt, 1983).

The two experiments further used very different samples (practitioners and students) that varied widely in their previous exposure to the context and situation described in the experiments. The results suggest that the scenario worked better with the more experienced sample (as evidenced in the relationship between a general trusting propensity and initial trust). This again may suggest that the scenario is able to emulate features of the situation

(interaction with a consultant) described in the scenario. Finally, to the extent that scenarios constitute weak stimuli compared to real life stimuli (actual live interaction with a person) the current experiments could be seen as a strict test of the theory. To the extent that effects are found in the experiment we may expect to see even more marked effects in real life situations, given stronger stimuli.

In the experiments in-role and out-of-role behavior were represented with a single exemplar each. The mono-operation of independent variables according to Cook & Campbell (1979) lowers construct validity because single operations are likely to under-represent constructs as well as contain irrelevancies that could influence the dependent variable. However increasing the number of treatments (by including different sets of behavior) is likely to lead to either very large samples or small cell-sizes (Cook & Campbell, 1979).

The experiments test the relationship between variables at the extreme ends of a causal chain. Mediating relations and mechanisms described in the development of the hypotheses are not tested. This leaves open questions with respect to the causal interpretation of the findings reported here. The ability of the risk to influence the form and mode of trust development constitute a rationale for the model. Thus testing for the effect of risk on trust constitutes a necessary but not sufficient first stage in a more complete test of the model. Some findings however including the relationship between the diagnosticity measures and change in trust are consistent with the mediating mechanisms described in the development of Hypothesis 2 and 3.

Finally the two experiments raise the more fundamental question of whether the experiments really study trust at all. An argument could be made, that the trust scores merely reflect people's likes or dislikes of the events reflected in the ratings (DuCharme, 1970). The experiment then can be seen as forcing people to evaluate these events in the form of trust whereas the same reactions could have been labeled with other constructs (Ray, 1984; Winkler, Kanouse & Ware, 1982; Orne, 1962). Speaking of trust in the case of the experimental findings however I argue, give meaning for several reasons: First, the trust scale consists of several items and people do differentiate between these items suggesting that people are not mindlessly applying a general evaluative response to the nearest scale at hand. Second, people have been shown to form judgments on the basis of very brief sections of information (Borkenau, Mauer, Rieman, Spinath & Angleitner, 2004; Lutz & Lakey,

2001). Third, trust does constitute an important element in people's appraisal of other people in the type of situations described. The role of trust in people's appraisal and evaluation of other people comes up in a series of empirical studies of work relationships (Burt & Knez, 1996; Gabarro, 1990). Studies of situations involving conflicting interests suggest that trust constitute an immediate and salient issue in this type of interactions (Rusbult & Van Lange, 2003; Kramer, 1994).

There is also a pragmatic reason for studying trust in the very early initial stages of a relationship. People's behavior on initial impressions may cause responses in the trustee that confirms the initial impression. Initial impressions tend to stick and shape subsequent interactions as shown in numerous studies on the self-fulfilling prophecies and expectancy confirmation processes (Snyder & Stukas, 1999; Jussim, 1986; Darley & Fazio, 1980). More to the point here; trust has also been shown to elicit trustworthiness in others (Weber, Malhotra & Murnighan, 2005; Yamagishi, 2003). Understanding trust in the very beginning of a relationship thus is important for understanding how trust develops in general. A general theory of trust should start with the most immediate and basic responses to behavior in situations where trust is likely to be important. Thus, in the extension of the present study, further studies should seek to integrate the mechanisms suggested here into a richer theory of trust that captures more elaborate processes. Related questions that should be answered is whether the mechanisms described here are likely to influence the development of trust in more stable and permanent (or semi-permanent relationships) (Boon & Holmes, 1991). If so, it would be interesting to know how basic processes as described here influence or become influenced by more conscious and involved processes of information processing and behavior. Other related questions include whether the theory described here could help us understand more complex processes and if so, how basic processes as described here, relate to and influence more complex processes.

6 Directions for further research

New studies should be aimed at improving our understanding of the relations as well as rule out alternative explanations. First, the weak effects of the manipulations in the two experiments suggest that new experiments should be designed to elicit stronger responses. Stronger stimuli could imply substituting written manipulations with other stimuli that could include film, photos or role plays. Merely strengthening the content of the written instruction

may be counterproductive. If negative outcomes become expected, participants may see little reason to engage in processing of information about the trustee and may instead resort to stereotyping and derogating the trustee (Deprét & Fiske, 1999; Insko, Schopler, Hoyle, Dardis & Graetz, 1990). Instructions involving no risk on the other hand, may cause participants to lose interest in the experiment (Stevens & Fiske, 2000; Fiske, 1993). The latter may result in responses that reflect highly general schemas as opposed to experimental manipulations (Fiske & Neuberg, 1990).

Second; extensions and replications of the experiments should attempt to strengthen and validate the causal argument behind the hypotheses. First, future studies may be designed to test mediating mechanisms implied but not explicitly tested in the current design, thus developing a causal chain of events to substantiate the model. A series of mechanisms are implied but not tested in the experiment. Thus, risk is suggested to influence people's construal of the situation in specific ways. Such implied effects could be tested by asking participants to rate the situation on dimensions that may include dependence or covariance of interests (Rusbult & Van Lange, 2003). The model further specifies that risk will lead to the activation of specific informational goals and interpretive categories. The relation between risk and selective schema activation could be tested using implicit measures of schema activation, including measures of response latency (Fazio & Olson, 2003). Finally, the relation between schema congruence and trust could be tested through experiments that manipulate and measure congruence, fluency of processing, subjective control and trust. Such experiments may include a common set of manipulations while testing effects on different dependent variables (Spencer, Zanna & Fong, 2005).

New experiments should seek to control for the effect of alternative variables and mechanisms not included in the model. Experiments can do so in two ways: First, experiments may be expanded to include measures of variables and mechanisms which constitute credible alternatives to the hypothesized relations. Thus controls are introduced retrospectively and after the introduction of the manipulation. Here the variable in question is not manipulated. Relevant control items here may include the participants' substantive interpretation of the events as good, bad or neutral. Retrospective measures however introduces the risk of "contamination" (Higgins, 1988) in that people's responses may be influenced or "contaminated" by responses from the hypothesized effects, or by other spurious relations. Higgins (1988) thus suggests a tacit "aboutness" principle in which people assume that any

feelings they experience or any information that comes to mind while thinking about a target bears on the target (Winkielman et al. 2002). In the case of the present model, contamination poses a credible threat. The suggested effect of congruence (between behavior and an activated interpretive schema) on trust is also likely to influence the substantive interpretation of the event. The introduction of control groups avoid the problem of contamination associated with retrospective measures and constitute a less problematic albeit more costly approach to controlling for the effect of alternative explanations. Experiments then may explicitly be designed to introduce variation in other variables, in e.g. the substantive interpretation of an event (positive, negative, and neutral).

Eventually, the model should be tested on a broader sample of behaviors and within different contexts to establish the reliability of the findings and counter the possibility of mono-operation bias in the form of spurious findings attributable to particular properties of a specific stimuli material or participants (Cook & Campbell, 1979). Widening the scope of situations, settings and participants should further enable us to determine the reach and boundaries of the theory.

Even if the findings are replicated, the question still remains as of the significance and importance of the relations. Theoretical relations may be real but weak and bear little importance compared to more substantial effects. Because of this, the effects of risk suggested in the present study should be tested up against other plausible independent variables. One prominent alternative variable to explain the relevance and nature of trust is the experienced social relation or bond between the trustor and a trustee (Tyler & Degoey, 1996). Trust then according to a relational model of trust becomes important where a trustor sees herself as being in a relationship with the trustee (Tyler & Degoey, 1996; Tyler & Lind, 1992). Future experiments may here test the relative importance of either social relationship (identification) or risk, for the dimensionality of trust, the selective activation of interpretive categories and for the effect of information on subsequent trust.

Rather than seeing risk and social identification as mutually exclusive and competing explanations, the effect of risk and social identification on trust may be better described as one of interaction. Thus, attachment or affiliation to attachment figures constitutes a important strategy for coping with stress or threats (Mikulincer, Gillath & Shaver. 2002; Bowlby, 1982; Schachter, 1959). Related to this, Pinel et al. (2006) found that individuals

who reported a high degree of existential isolation responded more favorably to people who shared their subjective experience of an event. Risk, experienced in the form of fear, stress or threats have similarly been found to increase the accessibility of constructs associated with attachment and affiliation (Miculincer et al., 2002; Miculincer, Birnbaum, Woddis & Nachmias, 2000; Bowlby, 1982; Schachter, 1959). Other studies (e.g. Abrams & Hogg, 1988) show how threats to self-esteem increase the salience and preferences for social identities and categories (Ellemers, Spears & Doosje, 2002; Abrams & Hogg, 1988). Studies for instance show how people were more inclined to identify themselves as group-members where group status was unstable as opposed to stable (Ellemers, 1993). Risk may influence trust by the way of two conceptually distinct routes; directly through the effect of risk on people's construal of the situation and indirectly through the effect of risk on the salience and importance of social identities and relations (Tyler & Degoey, 1996; Tyler & Lind, 1992). While the present study has emphasized the first route, future studies may be devoted to the second route.

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APPENDIX A

Table A1. Descriptives of variables. Experiment 1 (Practitioner sample)

	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. deviation</i>
Subjective risk	122	0.80	5.60	3.32	1.17
Trust t_0	122	1.20	6.00	3.60	1.03
Role diagnosticity t_1	120	1.75	7.00	4.67	1.34
Person diagnosticity t_1	121	1.00	7.00	3.92	1.26
Trust t_1	121	1.00	7.00	3.55	1.11
Role diagnosticity t_2	121	1.00	7.00	4.13	1.37
Person diagnosticity t_2	122	1.00	7.00	4.41	1.23
Trust t_2	120	1.00	7.00	3.62	1.11
Importance ability	122	1.00	7.00	5.73	0.95
Importance benevolence	121	1.00	7.00	4.73	1.47
Importance integrity	121	2.00	7.00	5.50	0.86
Propensity to trust	122	2.13	6.00	4.01	0.80

Table A2. Descriptives of variables. Experiment 2 (Student sample)

	<i>N</i>	<i>Minimum</i>	<i>Maximum</i>	<i>Mean</i>	<i>Std. deviation</i>
Subjective risk	147	1.40	5.60	3.32	1.11
Trust t_0	146	1.40	5.80	3.67	0.94
Role diagnosticity t_1	147	1.00	7.00	4.52	1.15
Person diagnosticity t_1	146	1.00	6.25	3.81	1.25
Trust t_1	145	1.40	5.80	3.64	1.19
Role diagnosticity t_2	147	1.75	7.00	4.34	1.03
Person diagnosticity t_2	145	1.00	6.75	4.38	0.72
Trust t_2	146	1.00	6.20	3.50	1.17
Importance ability	147	2.75	7.00	5.99	0.72
Importance benevolence	145	2.00	7.00	4.86	1.17
Importance integrity	146	3.75	7.00	5.55	0.72
Propensity to trust	146	1.88	5.38	3.72	0.70

Table A3. Size of treatment groups in Experiment 1 and Experiment 2.

		<i>Experiment 1</i>	<i>Experiment 2</i>
Risk (experimental groups)	1 (high risk)	N=60	N=74
	2 (low risk)	N=59	N=71
Subjective risk	1 (low risk)	N=42	N=53
	2 (medium risk)	N=37	N=55
	3 (high risk)	N=40	N=37
Order	1 (out-of-role, in-role)	N=38	N=61
	2 (in-role, out-of-role)	N=81	N=84

Table A4. Reliability of scales. Experiment 1 (Practitioner sample)

	<i>N</i>	<i>missing</i>	<i>No. items</i>	<i>α</i>
Subjective risk	122	0	5	.92
Trust t_0	122	0	5	.66
Role diagnosticity t_1	120	2	4	.81
Person diagnosticity t_1	121	1	4	.75
Trust t_1	121	1	5	.76
Role diagnosticity t_2	121	1	4	.84
Person diagnosticity t_2	122	0	4	.74
Trust t_2	120	2	5	.77
Importance ability	122	0	4	.81
Importance benevolence	121	1	4	.87
Importance integrity	121	1	4	.54
Propensity to trust	121	1	8	.72

Table A5. Reliability of scales. Experiment 2 (Student sample)

	<i>N</i>	<i>missing</i>	<i>No. items</i>	<i>α</i>
Subjective risk	147	0	5	.90
Trust t_0	146	1	5	.70
Role diagnosticity t_1	147	0	4	.78
Person diagnosticity t_1	146	1	4	.74
Trust t_1	146	1	5	.74
Role diagnosticity t_2	147	0	4	.82
Person diagnosticity t_2	145	2	4	.75
Trust t_2	146	1	5	.78
Importance ability	147	0	4	.72
Importance benevolence	145	2	4	.83
Importance integrity	146	1	4	.47
Propensity to trust	146	1	8	.65

Table A6. Descriptives of subjective risk groups in Experiment 1.

	<i>Mean</i>	<i>SD</i>	<i>Range</i>	N
Group 1	2.08	0.45	1-2.6	45
Group 2	3.39	0.37	2.6-3.8	37
Group 3	4.67	0.49	3.8-7	40
Total	3.32	1.17	1-7	119

Table A7. Descriptives of subjective risk groups in Experiment 2.

	<i>Mean</i>	<i>SD</i>	<i>Range</i>	N
Group 1	2.10	0.33	1-2.6	53
Group 2	3.51	0.40	2.6-4.0	55
Group 3	4.73	0.46	4.0-7	37
Total	3,32	1,11	1-7	145

Table A8. Manipulation checks; diagnosticity of events in Experiment 1.

	<i>Order 1: Out-of-role, in-role</i>			<i>Order 2: In-role, out-of-role</i>		
	Role	Person	t-value	Role	Person	t-value
t ₁	3.60	4.90	-5.04 (37) ***	5.19	3.46	9.27(78) ***
t ₂	5.07	3.74	4.69 (37) ***	3.71	4.69	-4.79(80) ***

*p< .05. **p< .01. ***p< .001

Table A9. Manipulation checks; diagnosticity of events in Experiment 2.

	<i>Order 1: Out-of-role, in-role</i>			<i>Order 2: In-role, out-of-role</i>		
	Role	Person	t-value	Role	Person	t-value
t ₁	3.73	4.65	-4.93 (61) ***	5.11	3.18	12.12 (83) ***
t ₂	5.36	3.57	9.55 (61) ***	3.57	4.99	-9.17 (82) ***

*p< .05. **p< .01. ***p< .001

Table A10. Comparisons of diagnosticity between orders in Experiment 1

	<i>Mean order1</i>	<i>SD</i>	<i>Mean order 2</i>	<i>SD</i>	<i>t-value</i>
Role t ₁	3.60	1.12	5.21	1.10	-7.49 (118) ***
Person t ₁	4.89	0.99	3.44	1.09	7.07 (119) ***
Role t ₂	4.99	1.20	3.71	1.25	5.37 (119) ***
Person t ₂	3.80	1.17	4.71	1.15	-4.09 (120) ***

*p< .05. **p< .01. ***p< .001

Table A11. Comparisons of diagnosticity between orders in Experiment 2.

	<i>Mean order 1</i>	<i>SD</i>	<i>Mean order 2</i>	<i>SD</i>	<i>t-value</i>
Role t ₁	3.73	1.10	5.10	0.78	-8.41 (103.52) ^{a***}
Person t ₁	4.65	0.92	3.18	1.09	8.58 (144) ***
Role t ₂	5.36	0.89	3.59	0.93	11.59 (145) ***
Person t ₂	3.57	0.97	4.99	0.96	-8.79 (143) ***

^aLevene's test for Equality of Variances significant (F=8,72, p=0.004)

* p< .05. ** p< .01. *** p< .001

Table A12. Means of importance of ability and benevolence as a function of subjective risk in Experiment 1.

	<i>Range subjective risk</i>	<i>Mean ability</i>	<i>SD</i>	<i>N</i>	<i>Mean benevolence</i>	<i>SD</i>	<i>N</i>
1	1-2,1	5.80	0.81	28	4.17	1.45	28
2	2,1-2,6	5.67	0.55	15	4.80	1.15	15
3	2,6-3,4	6.14	0.70	19	4.72	1.36	18
4	3,4-3,8	5.17	1.13	18	4.71	1.33	18
5	3,8-4,6	6.01	0.68	23	4.88	1.48	23
6	4,6-7	5.31	1.39	17	5.46	1.69	17
Total	1-7	5.72	0.95	120	4.74	1.45	119

Table A13. Means of importance of ability and benevolence as a function of subjective risk in Experiment 2.

	<i>Range subjective risk</i>	<i>Mean ability</i>	<i>SD</i>	<i>N</i>	<i>Mean benevolence</i>	<i>SD</i>	<i>N</i>
1	1-2	6.13	0.68	30	4.64	1.27	30
2	2-2,6	6.16	0.56	23	4.56	1.07	22
3	2,6-3,4	6.13	0.66	26	4.90	1.21	26
4	3,4-4	5.80	0.59	30	5.15	1.06	29
5	4-4,4	5.77	0.98	16	4.31	1.15	16
6	4,4-7	5.88	0.87	22	5.40	1.01	22
Total	1-7	5.99	0.72	147	4.86	1.17	145

APPENDIX B: TRANSLATION OF SCENARIO AND MANIPULATIONS

“The following is a translation of the scenario presented to the participants.

“You are working for a production company. In the recent time the unit you work for has been evaluated by the management. The question posed by the management is whether the unit is suitably organized with respect to its functions. Among the questions posed are whether the unit has sufficient resources or on the contrary whether the unit is too large and whether some of its functions will be better served by transferring them to other units within the same company or possibly, by outsourcing the functions to other companies. The opinions surrounding what ought to be done with unit and the destiny of the unit differs widely within the management team”.

“To evaluate the organization of the unit seen in relation to its present functions, management has hired an external consultant to appraise the current organization, and make suggestions for possible initiatives, and changes. In this process the consultant will work closely with employees from the unit”.

“The consultant has considerable experience and expertise from this type of assignments for other companies and the advice from the consultant is likely to be assigned considerable weight by the management. The outcome of the process is viewed as very open and may include everything from recommending expanding the unit (adding resources from other parts of the organization, possibly hiring more people) to downsizing the organization”.

On the next pages followed a description of the participant’s role in the unit and company.

“You work as a production worker in the unit. You are one of the employees in the unit who will be working closely with the consultant and who is expected to contribute with information and input in the process. You will meet with the consultant to collectively

discuss the further procedure of the process. Before the meeting the consultant has spent some time on becoming acquainted with the organization and the project”.

You’re situation in the company is as follows.

The low risk manipulation then read as follows:

“You have been in the organization for 5 years. You do not expect your position to be substantially affected by the changes that the organization will be going through. You do however expect to spend a substantial amount of time on the project. In the case that your position should be affected or disappear, you would not expect to have any difficulties of finding a new job within the same company or possibly for another company. You look upon the prospects of a change of work as exciting. At the time you have not yet established yourself at your current work-location”.

The high risk manipulation read as follows:

“You have been in the organization for 15 years. You have spent substantial amount of time on acquiring the skills of your present job. Your position is one of the positions expected to be affected by the mentioned changes. Over time you have acquired a substantial amount of competence within your area. The need for this competence outside of the company however is limited. A change in career would at the same time mean that you have to learn a range of new skills. You have settled down with a family and built a house in the vicinity of the company. A move would thus imply considerable costs for you and your family”.

The in-role event was the following:

“In the first meeting the consultant says the following: “We have been through an evaluation of the process so far and found that the project needs more involvement from management of the company”. You are aware that the consultancy tends to do this type of process-evaluations”.

“In the first meeting...” or “in a later meeting” were used interchangeably depending on the order in which the events were introduced.

The out-of-role event read as follows:

“In a later meeting the consultant unexpectedly says. “I personally mean that the management of this company ought to get more involved in this process” You notice that this deviates from the official communication of the consultancy”.