

# **THE IMPACT OF COGNITIVE STYLE ON INTERPERSONAL TRUST DEVELOPMENT**

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## **ABSTRACT**

This paper explores the nature of interpersonal trust development in relationship to cognitive style. The authors propose that individuals build trust according to internal schemata in accordance with personal cognitive styles, along with influence from affective and cognitive components guiding a dynamic process. Further, the authors develop propositions concerning specific issues and strategies for building interpersonal trust. The paper concludes with a series of research questions designed for future study.

## **INTRODUCTION**

Trust is recognized as a critical component in both business and social exchanges and has, therefore prevailed as a subject of much cross-disciplinary research. Whether conceptualized as an attitude, belief, expectation, or emotion, its significance to relationship-building is critical. Lewis and Weigert (1985) explain that trust allows freedom from rational prediction and provides confidence to individuals in social interactions. Trust is commonly viewed as the very foundation upon which relationship marketing is built (Berry, 1995). Additionally, trust can be seen as a mechanism of organization control (Bradach and Eccles, 1989), as a response to the emphasis on opportunism that pervades agency theory and transaction cost economies (Etzioni, 1988), and as a primary element in the operation of networked forms of organizations (Miles and Snow, 1992; Miles and Creed, 1995). Moreover, trust represents the cornerstone of many business relationships across diverse cultures (Marshall and Boush, 2001). Indeed, general folk wisdom tells us not to enter into any form of business relationship with a person or a company that we do not trust.

While trust can be directed towards an individual, a firm, or an entire industry (e.g. consumers' trust in a particular bank teller, a specific bank, or the banking industry in general), for purposes of this paper, we will turn our attention solely to interpersonal trust. Given this scope, the paper has three main objectives. First, theoretical explorations will be made concerning the concept of trust. We will examine various definitions, discuss the general types of trust, and explore the

emergent relationships between these classifications. Second, we will discuss the notion of cognitive style and the important role of this variable relative to interpersonal trust development. Third, a series of propositions suggestive of future research will be presented regarding the processes and strategies involved in building trust in consideration of individual cognitive styles. Accordingly, we will present two conceptual models designed not only provide evidence of important theories but also to explicate the relational processes of interpersonal trust development and cognitive style. The proposed models provide insight into the cognitive and affective bases of trust along with subsequent movements in strategic interpersonal trust development based on information processing preferences. We conclude with a series of research questions designed to further advance theory through future research.

## **LITERATURE REVIEW**

### **Defining Trust**

The analytical evolution of the concept of trust has led researchers to examine two basic components. Researchers have found that trust can logically be divided into cognitive and affective elements (Lewis and Weigert, 1985; Ganesan, 1994; McAllister, 1995; Doney and Cannon, 1997; Aiken and Boush, 2006). In this sense trusting behavior is determined by the rational and emotional components that guide it. It follows that trust can be defined as a generated expectancy of reliability formed from cognitive and affective bases.

The process of giving definition to such an abstract issue as trust relies heavily on psychological and sociological concepts. Rotter's (1980) premise that reliability is a primary element of trust is expanded and brought to business academia by Morgan and Hunt (1994) who state, "Trust exists when one party has confidence in an exchange partner's reliability and integrity" (p. 23).

Whereas reliability has implications of rational prediction and cognitive processing, the idea of integrity incorporates an emotional aspect. Similar to the sociological findings of Lewis and Weigert (1985), business researchers such as McAllister (1995), Ganesan (1994), and Doney and Cannon (1997) have found significant support for the dual nature of trust – identifying bases of affect and cognition. Doney and Cannon (1997) conceive of trust as made up of perceived credibility and benevolence. Credibility, relating directly to the cognitive dimension, is formally defined as an expectancy that an exchange partner's word or written statement can be relied upon. Benevolence, an idea tied to the affective base, is described as the extent to which one partner is genuinely interested in the other partner's welfare and motivated to seek joint gain (Doney and Cannon, 1997). Taking a cross-disciplinary approach, Rousseau et al. (1998) summarize trust as "a psychological state comprising the intention to accept vulnerability based upon positive expectations of the intentions or behaviors of another" (p. 395).

With this division of affect-based and cognition-based trust in mind, many researchers have shifted attention to gaining an understanding of the nature of trust development. Already, trust development has been tied to relationship development through relationship marketing. One specific model presents commitment and trust as the two key mediating variables in relationship marketing (Morgan and Hunt, 1994). Berry (1995) reasons, that trust is absolutely essential for the growing number of society's "black box" services. Salespeople, across a wide range of products and services, are consistently cited as a beneficial influence on the development of positive customer attitudes, intentions, and trusting behaviors (Swan, Bowers, and Richardson, 1999). Dwyer, Schurr and Oh (1987) also endorse trust as a critical construct, recognizing that buyer-seller exchanges are not discrete events, but rather a singular process of continual relational exchange within which trust plays an essential role. Indeed, it is difficult to conceive of an ongoing, and mutually beneficial, personal or business relationship that does not harbor some degree of trust.

In an attempt to answer the fundamental question, "How does trust develop in a business relationship?" many authors have recognized various antecedents (Doney and Cannon, 1997; Ganesan, 1994; Morgan and Hunt, 1994; McAllister, 1995; Swan, Bowers, and Richardson, 1999; Yoon, 2002). Antecedents are generally viewed as contributors to the process that brings a trustor away from a state of either neutrality or distrust. The process of trust development relies on the formation of expectations (under the influence of individual perception) about the motives and behaviors of a trustee. These antecedents are often accurate predictors of the existence of trust in a business relationship. For example, Doney and Cannon (1997) relate positive correlations between salesperson likability and buyer's trust. Likewise, Morgan and Hunt (1994) posit communication as an antecedent to trust. However, readers are left to speculate if it is communication frequency, perceived "openness" in sharing information, or some alternative attribute of communication that leads to the development of trust. Interpersonal trust development is not likely a matter of communicating, in general, but rather an ongoing process of saying the right things, in the right way, at the right times. Such ambiguity highlights the difficulties associated with identifying and compiling a comprehensive list of antecedents.

Still, it seems that the recognized antecedents can be classified into the aforementioned cognitive and affective bases. While the cognitive base of trust revolves around the knowledge and rationality that people have regarding a potential trust partner, the affective foundation consists of the emotional bonds formed between entities. Thus, while antecedents seen as largely rational may guide cognition-based trust, antecedents that are emotional in nature may greatly influence affect-based trust. Classifying previous work, we view the rationality-based antecedents as: firm size (Doney and Cannon, 1997); transaction-specific investment and security (Ganesan, 1994; Yoon, 2002); termination costs and switching costs (Morgan and Hunt, 1994); frequency of interaction (McAllister, 1995; Doney and Cannon, 1997); communication frequency (Doney and Cannon, 1997); perceived expertise (Doney and Cannon, 1997); third-party certification (Schurr and Ozanne, 1985; McAllister, 1995; Aiken and Boush, 2006); demographic similarity, trustworthy behavior, and shared perspective (Levin, Whitener, and Cross, 2006); ability to manage uncertainty (Mallin, O'Donnell, and Hu, 2010); and, frequency and level of cooperative choices in interpersonal decision-making situations (Lewicki, Tomlinson, and Gillespie, 2006).

The affect-based antecedents can be classified as: shared values (Morgan and Hunt, 1994), similarity and likability (Doney and Cannon, 1997), communication relevancy (Morgan and Hunt, 1994), perceived reputation (McAllister, 1995), emotions (Dunn and Schweitzer, 2005), mood (Lount, 2010), and propensity to trust of trustor and trustee (Yakovleva, Reilly, and Werko, 2010). The goal in classifying these antecedents is to facilitate the study of how the diverse set of variables relates to the two primary bases of trust.

Finally, many researchers recognize that trust is target and context specific (Johnson, George, and Swap, 1982; Larzelere and Huston, 1980; Schurr and Ozanne, 1985; Aiken and Boush, 2006). For example, while most consumers would proudly proclaim trust in their insurance agents, their stockbrokers, and their auto mechanics, they likely only trust these individuals in specific situations. For instance, auto mechanics are usually not asked about investment advice, auto maintenance is not left to insurance agents, and consumers do not call on stockbrokers to quote insurance rates. Regarding the importance of situational context, one need only ponder the level of thought given to directly providing personal information to a salesperson compared to indirectly giving personal information over the Internet. It seems that there are contextual elements that influence interpersonal communications and information processes and therefore influence the trust development process.

### **Interpersonal Trust Development**

An analysis of various streams of research reveals that trust development likely stems from complex interactions of external environmental factors with internal psychological factors. It seems logical to reason that trust develops along a curvilinear continuum with influence from an affective element (i.e., emotionality) and a cognitive element (i.e., rationality). These conceptual relationships are derived from the work of McAllister (1995), Lewis and Weigert (1985), and Doney and Cannon (1997). In addition, Aiken (1999) first explored interpersonal trust development and integrated research from psychology, sociology, and management into a *Trust Curve*. The curve posits that individuals develop trust according to internal trust schemata, with influence from affective and cognitive components, guiding a dynamic process.

A schema, or social knowledge structure, is defined in a general sense as a person's naïve psychology about the relevant tactics used to achieve various goals (Rule and Bisanz, 1987). A trust schema is considered dynamic in nature and consists of criteria that individuals use to process trust episodes, i.e. affective and cognitive inputs (Aiken, 1999). These two elements will have different effects on individuals depending on their predispositions and personal information processing preferences, especially cognitive style.

## Trust Development and the Impact of Cognitive Style

Psychology research has embraced dual-process theories in connection with information processing, suggesting that there are two basic information processing modes by which we adapt to our environments (Chaiken and Trope, 1999; Epstein et al., 1996). Although there is strong agreement that there are two distinctive modes, there is no consensus on the terms designated to each mode. Here, we adopt the terminology of the Cognitive-Experiential Self-Theory (CEST) (Epstein et al., 1996), which is currently the most represented theory advocating information processing by two parallel, yet interactive systems. CEST differentiates between the *rational system* in which information processing is described as explicit, conscious, intentional, analytic and affect-free, and the *experiential system* in which information processing is implicit, automatic, preconscious, holistic, and emotional. According to CEST, task characteristics and individual differences in cognitive style determine the choice of one information processing system over the other. The individual differences in cognitive style translate into a preference for processing information either analytically or intuitively. Some people look at information very analytically; they look for logical connections and objective evidence before making a decision. Others like to make decisions intuitively, based on feelings rather than deliberate reasoning. It seems that these individual differences should have an impact on how to best build interpersonal trust. Moreover, while individuals use both such information processing modes as described by the different dual-process theories, there are personal preferences for either the experiential or rational system as one's predominant cognitive style.

There are several instruments to measure cognitive style, for example the Myers-Briggs Type Indicator (MB), the Human Information Processing Survey (HIP), or the Personal Style Inventory (PSI). CEST research has validated the use of the Rational-Experiential Inventory (REI) and the Faith in Intuition scale (Epstein et al., 1996). Allinson and Hayes (1996) have developed a measure especially designed for use in an organizational context. Their cognitive style measure, the Cognitive Style Index (CSI), allows for a classification of people on the intuition-analysis dimension of cognitive style.

Given the two primary elements of trust (i.e., the affective and cognitive bases), we propose that people with different cognitive styles will be more receptive to emotional or rational antecedents (as well as appeals to trust) within the development of interpersonal trust. The affective component of trust should be most prominent for people with a highly experiential (intuitive) cognitive style, whereas the rational component is expected to be most influential for people with a highly rational (analytical) cognitive style.

## PROPOSITIONS

Two key assumptions emerge from the integration of the literature. First, in terms of their respective contributions to the developing interpersonal trust, changes in emotionality are

distinctly different from changes in rationality. Thus, the graphic illustration of trust development is curvilinear because changes in emotionality are clearly unlike changes in rationality. This assumption implies that as one moves through different stages of trust development (Holmes and Rempel, 1989; Luo and Najdawi, 2004), judgmental significance between emotionality and rationality shifts. At different stages in a relationship, and in different contextual settings, rational appeals to trust will carry different meanings and varied weights of importance compared to emotional appeals.

The second assumption follows from the notion of target and context variability (Aiken and Boush, 2006; Johnson-George and Swap, 1982; Larzelere and Huston, 1980; Schurr and Ozanne, 1985). In essence, it seems that people maintain and utilize an extensive array of trust schemata that will vary according to individual differences, as well as situational and contextual differences. As social beings, we each create and maintain internal conceptual schemata with regard to trust and trusting behavior. Consequently, the developmental process itself remains fairly dynamic.

In addition, certain universal axioms must be laid out with regards to trust schemata. First, all trust schemata are bi-directional. The sociological perspective claims that trust is everywhere, that practically everyone has a notion of what trust is and the social role it plays (Luhmann, 1979; Lewis and Weigert, 1985). Having played both roles in their lives, trustors and trustees both have knowledge of the other's perspective. Second, trust schemata are goal specific. This notion implies that both parties in an interpersonal trust episode maintain trust-related knowledge and objectives. Both parties wish to achieve distinctly salient goals. The pursuit of personal goals may help or hinder the trust development process. Just as entering into a successful, trusting business relationship may be a viable goal, so too may be avoiding the sting of betrayal. Finally, trust schemata are dynamic in nature. Johnson-George and Swap (1982) recognize the ever-changing nature of interpersonal trust stating, "Intimate personal relationships have both a history and a future. They are not static laboratory still-frames nor can they be explained purely in terms of each individual's personal characteristics, dynamics, or style" (p. 1307). While trust episodes are situationally unique, so too are the individual models of trust knowledge and behavior. That is to say, every individual maintains and utilizes a unique set of trust schemata (e.g., the trust schema that facilitates dealings with a used-car salesperson is notably different from the schema that facilitates trust of a certified financial planner).

We expect the effectiveness of rational and emotional judgments to be moderated by an individual's corresponding cognitive style. Emotional appeals are expected to be more affective with experiential people, whereas rational appeals should be more successful with more rationally oriented people. Thus:

- P1a: Affect-based trust has a stronger impact on individuals with more experiential cognitive styles than on individuals with more rational cognitive styles.

- P1b: Cognition-based trust has a stronger impact on individuals with more rational cognitive styles than on individuals with more experiential cognitive styles.

Moreover, we posit that this distinctive impact of emotional or rational appeals will be more apparent at the beginning of the trust-building process. At a later point in the trust development process, individual differences in cognitive styles will have less impact on the effectiveness of emotional versus rational judgments. Regardless of cognitive style, both elements will play a similar role. Consequently:

- P2: The impact of affect-based trust on individuals with experiential cognitive styles (or, the impact of cognition-based trust on individuals with rational cognitive styles) is especially pronounced during the early stages of interpersonal trust development.
- P3a: As time increases, emotional judgments and affective beliefs become equally important to both experiential and rational individuals.
- P3b: As time increased, rational judgments and cognition-based beliefs become equally important to both experiential and rational individuals.

Figures 1 and 2 illustrate the suggested relationships between cognitive style and affect-based trust, and cognitive style and cognition-based trust respectively. The two figures differ in their behaviors in the last stages of trust development. For instance, it seems reasonable that affect-based trust has a definite limit. Once an individual can use phrases like “I trust him/her like a brother/sister,” they have approached an affective limit. Further appeals to affect-based trust will not increase total trust. Cognition-based trust, on the other hand, can theoretically grow endlessly as more rational knowledge is accrued. Therefore:

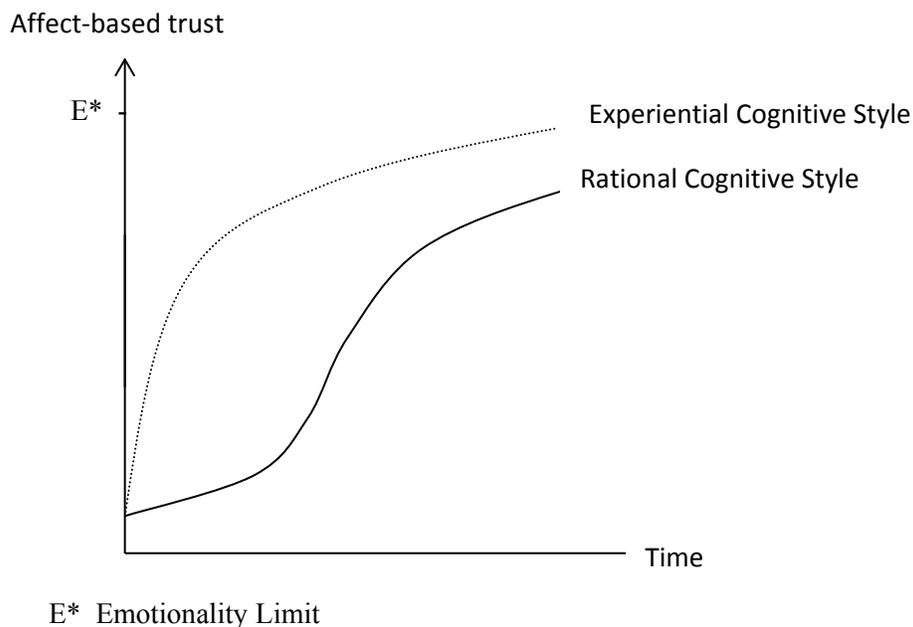
- P4a: Affect-based trust has an emotionality limit. As time passes, the affect-based trust curve flattens out. Further emotional appeals will affect trust levels minimally.
- P4b: Cognition-based trust theoretically has no limit. As time passes, the cognition-based trust curve continues to ascend. Further, rational appeals will affect trust significantly.

A general observation for both trust curves is that at any given point in the relational life cycle, a measurement of trust can be made along the curve. We must note that individuals can conceivably start from a position of trust. This is inferred from the noted cultural and social

predisposition to trust (Bhide and Stevenson, 1990; Mutz, 2009; Rotter, 1980). Entering the upper section of the models, the trust curves relate the idea that an individual has engaged in some form of trusting behavior (i.e., they have made a purchase, signed a contract, formed a partnership, etc.). Additionally, it is hypothesized that a trust schema governs the slopes of the curves and the speeds with which individuals move along it. As a relationship progresses, trust and interdependence grow in multiple domains and at deeper levels. This conception of relational development along a trust curve is enhanced by the flexibility of a trust schema. Recognizing that every individual works from the script knowledge of a trust schema allows for differentiation. Some individuals (and, consequently, some trust curves) reach their emotionality limits rather quickly, while others may continually adjust for longer periods wherein rationality judgments are of greater importance. While trust curves will vary across individuals (and, in fact, across situations), they will all have the same elemental shape (slopes will vary widely). Furthermore, an individual's cognitive style will greatly affect the shape of the curve, as well as movement along it.

### Explorations in Affect-Based Trust

Individuals with a preference for experiential information processing will be more prone towards affective judgments and emotional appeals than individuals who are more rationality-oriented, especially during the early stages of a new business relationship. Figure 1 illustrates that emotionality plays a more pronounced role in building trust for highly experiential people.



**FIGURE 1. THE TRUST CURVE ñ AFFECT-BASED TRUST**

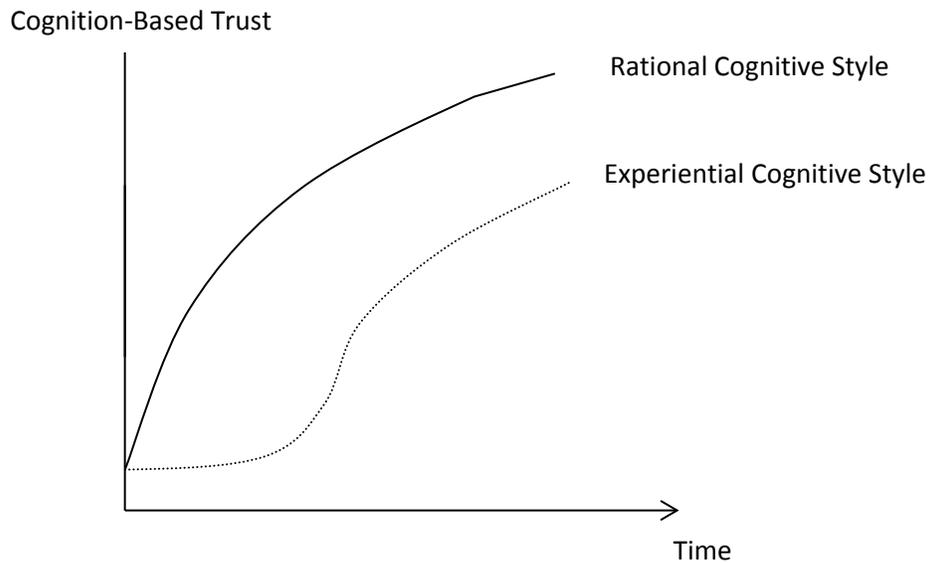
Given the proposition above, managers should use emotional appeals before rational appeals to overcome any initial lack of trust from experiential individuals. In parallel researchers should test affect-based antecedents of trust against cognition-based antecedents. We hypothesize that the initial stages of trust have a deeper emotional base, and therefore can be overcome by providing mainly emotional appeals, followed by rational appeals in the later stages. This proposition receives tangential support from the premise that first impressions emerge largely from an emotional base (Park, 1986). When evaluating individuals for the first time, people very often have little cognitive information and therefore rely heavily on affective reactions and “gut instincts.”

Figure 1 further showed that at the beginning of a business relationship, a rational individual starts from a similar baseline compared to his/her experiential counterpart. While the impact of affect-based trust is smaller for the rational individuals in the beginning, as they learn more about a potential trust partner, they gain more insight from emotional perceptions. As the relationship evolves, there is movement up the trust curve. A point of inflection signifies a judgmental shift wherein rationality is now given greater weight in further trust development. Eventually, interpersonal business relationships and interdependent trust behaviors evolve into issues of a more affective nature. The slope of the curve flattens out and approaches an emotionality limit.

### **Explorations in Cognition-Based Trust**

During the early stages of relationships, people do not have the “emotional investments” that are often formed over time. This idea conveys the notion that rational, logical appeals will be more effective in moving an individual towards initial levels of cognition-based trust. This is especially true for people with a more rational cognitive style.

Figure 2 will show the cognition-based trust curve. Its development is similar to the affect-based trust, however, now the curves for the two different cognitive styles have switched. As individuals with a rational cognitive style learn more about a potential trust partner, they gain more insights from cognitive perceptions. The impact of cognition-based trust appeals and antecedents is smaller for the experiential individual in the beginning, but it evolves to approach the level of the rational individual in the later stages of trust development. In contrast to the affect-based trust curve that flattens out and approaches an emotionality limit, the cognition-based trust curve is ascending theoretically ad infinitum.



**FIGURE 2. THE TRUST CURVE ñ COGNITION-BASED TRUST**

## **FUTURE RESEARCH**

Some very interesting questions lie at the heart of attempts to further explicate the social-psychological dynamics of trust. The propositions contained in this paper are designed to stimulate thought about the complex nature of the processes involved in interpersonal trust development. Since previous research has been a “snapshot,” one-time measurement of subjects’ feelings and opinions, it appears that the logical next step would be to measure trust at various points in a relational life cycle. This would allow researchers and managers to better understand and direct trust development. Furthermore, researchers could more thoroughly explore longitudinal, relational issues. However, before conducting survey research aimed at various relational cross-sections, we must address the need for adequate measures with which to assess emotional and rational components of trust.

A series of questions follows:

- Can we say with confidence which factors influence rationality (cognition-based trust) and which influence emotionality (affect-based trust)?
- What are the information processing factors in interpersonal trust development?
- Precisely what impact does cognitive style have on interpersonal trust development?
- How does trust change over time? Are there judgmental shifts in the importance of cognitive and affective factors?

With regard to the theoretical and graphical construction of the trust curve, there are many factors that have yet to be explored.

Numerous research questions arise, such as:

- How do the antecedents tested in previous research relate to movements in affect-based and cognition-based trust? What factors affect the slopes in a curve?
- How does time affect the curve?
- What would it take to force a shift of the curve, rather than a movement along it?
- It is conceivable that the two models presented here are both valid depending on individual and contextual factors. Thus, initial attempts at developing trust could be more successful with emotional appeals or rational appeals, depending on situational factors, schema-related factors, and personal cognitive styles. It would be interesting to examine differences in these variables.
- Demographically speaking, does one model fit better with males compared to females? Are there age-related differences, or differences based on levels of income or experience? Do we find cultural variations in that one culture responds better to emotional than to rational appeals in the beginning of relationship development?
- What situational factors play prominent roles in trust development?
- How exactly do situational characteristics relate to schema-based characteristics?

Finally, in the search to better understand the developmental process of interpersonal trust, it is important to recognize that there are optimal levels of trust (Wicks et al., 1999). Approaching the trust curve's emotionality limit and trusting an individual "like a member of the family" may prove inefficient. In this sense, it may not be ideal for a businessperson to instill the highest levels of affective trust in their customers, partners, or employees. Managers may want to avoid "over investing" in the process of trust building to save resources and avoid unnecessary risks.

Therefore, the question remains whether it is typically wise to strive for the emotionality limit. Important issues arise, such as:

- Are there truly optimal levels of trust? And, how do we determine these optimal levels?
- Perhaps more importantly, how do we reach those optimal levels of trust? Is there an optimal mix of cognitive and affective appeals/antecedents to facilitate the process of interpersonal trust development?

A better understanding of interpersonal trust development and the factors that guide it will serve managers in a wide variety of business situations. Certainly, middle-level managers and human resources managers will better understand employees in matters of trust. Of course, sales and marketing managers will better understand trust issues in terms of consumer behavior. Perhaps most interestingly, Internet commerce will benefit immensely from a better understanding of interpersonal trust. In the specific context of the Internet, communications and commerce are greatly influenced by the media involved. The more well-defined knowledge of interpersonal trust development between people communicating through electronic means is critical to global business. Regardless of the important and wide array of applications, the theoretical and

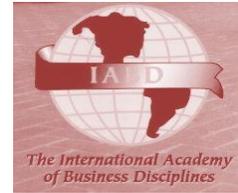
graphical conceptualizations of the Trust Curve require more insightful analysis and scientific exploration.

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