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Causes of Trust: Organization Overview

Mohammad Abul Kashem
Feni University, Bangladesh

Abstract

Internal cooperation and trust create a different business atmosphere in between parties based on tenure of transactions. The constituents of trustworthiness are inflamed to build up trust in this regard. For empirical assessment, this study incorporates how to and what causes to build up trust on selected organizations by considering 401 respondents. By using structural equation modeling (SEM) of AMOS 22.0 with confirmatory factor analysis (CFA) and testing of hypotheses, it has been found that trustworthiness results from the type and level of work, future growth potential and motivation, individual characteristics, dedication and contribution, intimacy and cooperation, and acceptance of risk to inflate trust in the organization.

Keywords: Cooperation, Future Growth Potential, Individual Characteristics, Intimacy, Trust.

*Corresponding author: Mohammad Abul Kashem¹; Email: mak.mktg@yahoo.com
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Introduction

Trust in organization eradicates nonviable atmosphere in day-to-day affairs. Trust portrays importance of its existence long since avoiding either tangible or intangible risk. It is also associated with individual differences and situational factors in reliance to subjective norms (Wang & Emurian, 2005). The policies and practices of management along with the activities of employees were related to trust with respect to competency and benevolence (Sirdeshmukh, Singh, & Sabol, 2002). Usually competence in trust arises through trading partner's technical knowledge, skills and ability to operate business application accordingly (Ratnasingham & Kumar, 2000). In these aspects, McAllister (1995) suggested that the choice basis for whom to trust and what circumstances were interpersonal. Again, it is believed that financial transactions are trust sensitive (Duarte, Siegel, & Young, 2012). In addition, Graham, Harvey & Puri (2010) warned that the chances of fraudulent practices can prevail due to misleading trustworthy appearance or absence of predicting actual personality traits or characteristics. However, the relationship

or friendship increases the possibility of a loan offer or sanction and also evaluate positively on interest rate fixation (Lin, Prabhala, and Viswanathan, 2009).

Few scholars argued that we are moving from an IT economy to trust economy which is leading to positive predictable outcomes by willingness to belief (Damghanian, Zarei, & Siah Sarani Kojuri, 2016; Keen, 1997; Mohammadi et al, 2013). The belief or trustworthiness makes the smoothness of relationship in between persons. Again, trustworthiness whether constituent from formal or informal sharing of meaningful and timely information stands on the bases of perceptions and expectations including openness, speed of response, personalization and quality of information (Duarte, Siegel, & Young, 2012). The common building blocks of trust that spurs trustworthiness are secreted through relationship, advocacy or referrals, group membership, moral fiber, management and willingness as well. Based on these ideologies, the existence of trust, trustworthiness, and surrounding constituents on the counterpart perceive imperatives for discovering out trust importance in the organization. And this is the prime concern of this study as well.

Types of Work, Level of Work and Trustworthiness

Trust with interdependence on trustworthiness or belief, has importance on bilateral trade in goods, financial assets, and direct foreign investment (Guiso, Sapienza, & Zingales, 2009) and also in generation and structuring of deals (Bottazzi, Da Rin, & Hellmann, 2011). However, trust of employees to top management is predicted by quality and adequacy of information, albeit the empirical research signifies specific linkages among communication, trustworthiness, nature of work, organizational openness, and, level of work, employee involvement for a path understanding how managers develop trust to achieve organizational goals (Dutton, & Ragins, 2017; Thomas, Zolin, & Hartman, 2009).

Mukherjee and Nath (2003) suggested few antecedents of trust like belief, shared value, and institutional dimension where shared value refers to a construct symbolizing common beliefs on critical values like ethics, security and privacy, and institutional dimension represents third parties and other institutional attributes including reputation, accreditation, authentication, approvals, customer communities, legal requirements and authorities etc. Furthermore, the closeness among the employees, degree of interaction, duties and roles of employees inflamed the trustworthiness, which ultimately diverted to trust in the organization (Key & Knox, 1970). Consequently, this study hypothesizes that type & level of work is a significant predictor of trustworthiness.

Hypothesis 1: Type & level of work has a significant effect on trustworthiness in the organization.

Intimacy, Cooperation and Trustworthiness

Intimacy of work, type of work, interrelationship, duration of togetherness, interaction effect, and mutual understanding create dependency in between persons. In addition, the initiatives taken for risks also depend on bonded and habitual relation between persons or traders (Finkel, Simpson, & Eastwick, 2017; Mayer, Davis, & Schoorman, 1995). Few earlier researchers particularly Fukuyama (1995) argued that "cultural approaches emphasize historically shaped values and beliefs at the community level that underpin unselfish behavior". With the support from this judgment, a different culture based on relationship, values and belief can be created among traders or persons that might have influential roles in trust building. Thus, trust not only creates a unique relationship in between parties or employees depending on cooperation (Gambetta, 1988; Larzelere &

Huston, 1980) and vulnerability (Boss, 1978), but also reflects the level of trustworthiness in the relationship (Key & Knox, 1970). As a result, this study hypothesizes that intimacy & cooperation is a significant predictor of trustworthiness.

Hypothesis 2: Intimacy & cooperation has a significant effect on trustworthiness in the organization.

Future Growth Potential, Motivation and Trustworthiness

An individual involved in internal decision making or in contingency plan got chances to be had himself in the era of trustworthiness (Schanz, 2009). Usually, long term orientation and satisfaction are the result of trust (Geyskens, Steenkamp, & Kumar, 1999; Murphy, & Louis, 2018). The other considerable factors that working behind the trust development in the organization are transparency, simplicity, trustworthiness, reputation, growth potential, expected future benefits and staff morale conditional on corporate governance, disclosures and ethics (Schanz, 2009). Very specifically, Guseva & Rona-Tas (2001) had rightly notified conditions for judgment of trust related uncertainty between parties/employees by similarity over time or stability or consistency which means to meaningfully extrapolate future from past experience; and by sufficiently large number of past observations on expectations fulfillment. At last, the study is hypothesized that future growth potential is a significant predictor of trustworthiness in the organization.

Hypothesis 3: There is a significant relationship between future growth potential & motivation and trustworthiness in the organization.

Acceptance of Risk and Trustworthiness

Trust, an unavoidable dimension of social interaction (Gambetta, 1988), has been used in several areas like leadership (Atwater, 1988), labor-management relations (Taylor, 1989) and formation of strong teams (Lawler, 1992). Again, trust arises due to riskiness of economic transactions (Humphrey, and Schmitz, 1998) along with perceived risk on technology orientation (Mou, Shin, & Cohen, 2017; Mukherjee, and Nath, 2003; Zhou, 2012). The risk, itself made somewhat questionable situations by confusion and bitter experience associated with it. Again, the development of trust is reducing perceived risk (Ranaweera & Prabhu, 2003). Trust would be treated as subclass of risk assessment in rational choice sociology and in new institutional economics (Guseva & Rona-Tas, 2001).

However, it pertains to likelihood of beneficial cooperation (Gambetta, 1988; Guseva & Rona-Tas, 2001). Basically, trust used in sustaining cooperation and economic transactions for the situation of incepting calculable risk (Guseva & Rona-Tas, 2001). By using trust, uncertainty inherent with commercial credit transactions can be transformed into risk, but it also increases customers' accountability through anchoring by subjective probability judgments on trustworthiness (Schoemaker, 1982). So, it is hypothesized that the acceptance of risk is a significant predictor of trustworthiness in the organization.

Hypothesis 4: There is a significant relationship between acceptance of risk and trustworthiness in the organization.

Individual Characteristics and Trustworthiness

Trust creates beneficial events (Deutsch, 1960). It also depends on either good intention, confidence of an individual (Cook & Wall, 1980), perceptions, attribution, or acceptance of risk (Luhmann, 1988; Ring & Van de Ven, 1992). Kim, Song, Braynov, & Rao (2005) aggregated few trust related dimensions from different literatures in 'B-to-C multidimensional trust formation' which are namely, consumer-behavior dimension and

opportunistic behavior dimension. Basically, the formation of expectation is influenced through appearance -based inferences and keenly related to economic actions (Cesarini et al, 2008) though Kim et al., (2005) clarified the *consumer-behavior dimension* by individual attributes more specifically, demographic factors, experience, familiarity, individual culture, traditions and privacy, etc., and *opportunistic behavior dimension* by integrity and adherence to expected roles and obligations. But, the effect of trust goes beyond predictability (Deutsch, 1958) or expectancy (Good, 1988; Rotter, 1967) depending on personality traits (Farris, Senner, & Butterfield, 1973) or professional competence and integrity (Lieberman, 1981).

Side by side, trustworthiness is related to the individual internal functioning (Cesarini et al., 2008; Filieri, 2016; Pohl, 2013) particularly the reputation an individual builds from his behavior, his conducts, or his acts (Tremblay, 2017; Yu et al, 2018). These factors along with appearance of an individual are also treated as like as capital (Duarte, Siegel, & Young, 2012). Finally it is hypothesized that the individual characteristics is significant predictor of trustworthiness in the organization.

Hypothesis 5: There is a significant relationship between individual characteristics and trustworthiness in the organization.

Dedication, Contribution, Trustworthiness and Trust

An intention how to trust emerges a transaction between parties, and continuation of relationships are based on foundation of trust (Berry, 1995; Morgan & Hunt, 1994), a process of keeping promise (Hewlett & Bearden, 2001), the commitment of relationship quality and trustworthiness (Hennig-Thurau, Gwinner, & Gremler, 2002). Furthermore, trust relies on confidence in exchange of transaction, (Moorman, Deshpande, and Zaltman, 1993) between parties though the distance and contingencies are difficult to predict in context to terms and conditions for monitoring and support by law (Mukherjee, and Nath, 2003). Again, consistency, a golden rule in communication can maximize credibility and reputation to keep trust among stakeholders that requires corporate performance at expected levels (Schanz, 2009).

On the other hand, trustworthiness is created through competence, business sense & judgment (Gabarro, 1978), or personal orientation (Jones, James & Bruni, 1975) or intentions or motives (Cook & Wall, 1980); or integrity (Lieberman, 1981) ; or tendency about taking risk and risk behavior, or organizational control or social influences (Sitkin & Pablo, 1992) or likelihood of person's behaving (Solomon, 1960). Lastly, it is hypothesized that dedication & contribution is a significant predictor of trustworthiness which in turn intended for trust existence in the organization.

Hypothesis 6: There is a significant relationship between dedication & contribution and trustworthiness in the organization.

Hypothesis7: There is a significant relationship between trust and trustworthiness in the organization.

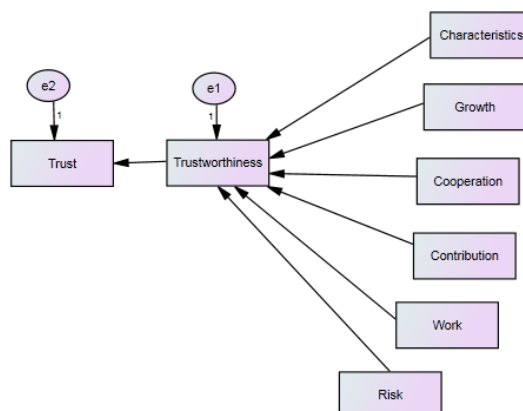
Methodology

Based on the literature survey, the factors- Future Growth Potential & Motivation (Growth), Individual Characteristics (Characteristics), Dedication & Contribution (Contribution), Intimacy & Cooperation (Cooperation), Acceptance of Risk (Risk), and Type & Level of Work (Work) are considered the key predictors of trustworthiness, which ultimately create trust in the organization.

Conceptual model

Based on the literature review, the hypothesis and measurement model formulated for the exogenous variable and the endogenous variables as shown in figure-1 to explain the relationship among trust related factors, and trustworthiness.

Figure-1: Theoretical model of the study



Measures

A structured questionnaire was used to collect data. Here the key variables considered for this study are Future Growth Potential & Motivation (Growth), Individual Characteristics (Characteristics), Dedication & Contribution (Contribution), Intimacy & Cooperation (Cooperation), Acceptance of Risk (Risk), & Type & Level of Work (Work) for identifying the relationship among the factors on trustworthiness and trust.

Data Analysis

To assess the relationships among the studied variables the researcher has performed confirmatory factor analysis and structural equation modeling (Anderson & Gerbing, 1988). SPSS 22 and AMOS 22 had been used to perform these analyses. These analyses supposed to help to understand which model fits the data best while presenting a credible assessment on the antecedents of trustworthiness and trust in the organization.

a) Sampling

The data for this study collected from the officials and staffs of Dutch Bangla Bank Limited, Bangladesh Shipping (Pvt.) Limited, Shahjalal Islami Bank Limited, NRB Global Bank Limited, First Security Islami Bank Limited, Fareast Life Insurance Limited, Progati Life Insurance Limited, Agrani Bank Limited, Pubali Bank Limited, Ispahani Group Limited (Tea Division) and Bangladesh Shipping Corporation Limited. The perception survey questionnaire measured through earlier suggested measures opined by the researchers/experts and also changes made by states using a five-point closed order Likert scale, where 1 indicates that the variable is not important at all and 5 is very important with extensive support from the literature. In total 410 officials were randomly selected where response rate was 98% i.e., 401 respondents. The method of administering the questionnaire is semi-structured personal interview.

Results

Statistical techniques were applied to assess the reliability and validity of the survey and to obtain more clarity regarding the influence of the selected variables on trustworthiness and trust.

a) Reliability

In measuring reliability coefficient for the different construct were computed using the reliability procedure in SPSS 22. The reliabilities of the entire construct used in this study found to be above the standard set which is 0.70 (Nunnally, 1978). The range of Cronbach alpha shows the reliability of the variables of research ranges from $\alpha = 0.706$ to $\alpha = 0.757$; mean scores had been computed by equally weighting the mean scores of all the relevant to each construct.

b) Confirmatory Factor Analysis (CFA)

Confirmatory factor analysis was used here to measure the construct validity of the model whereas convergent validity is for existence of construct determined by the correlations exhibited by independent measures of the construct. To assess convergent validity the loading estimates and construct reliability were investigated. In AMOS 22.0, convergent validity can be measured using the measurement model by determining the significant value of each item's estimated pattern coefficient on its posited underlying construct factor (Anderson & Gerbing, 1988).

To measure the uni-dimensionality, convergent and discriminant validity through AMOS 22, the CFA provides overall fit indices ($\chi^2 = 77.858$), chi-square degrees of freedom = 21, RMSEA (Root Mean Square Error of Estimation) =0.043, GFI (Goodness of Fit Indices) = 0.920, AGFI (Adjusted Goodness of Fit Indices) =0.917, CFI (Comparative Fit Indices) = 0.957, and NNFI (Non-normed Fit Indices) =0.922.

Here Goodness-of-fit of the final model indicated 'reasonable or good fit' or RMSEA = 0.036. It is suggested that $0.05 < RMSEA < 0.08$ is for good fit (Hair, Bush, & Ortinau, 2006). In this study, CFI = 0.957 demonstrate reasonable fit. A rule of thumb for the CFI and the incremental indexes is that values greater than roughly 0.90 may indicate reasonably good fit of the researcher model (Hu and Bentler, 1999). GFI = 1.0 refers to perfect fit (Joreskog & Sorbom, 1999). Therefore, a GFI = 0.920 indicate reasonably good fit if the researcher's model in this study. The AGFI of 0.917 indicate reasonably good fit of the researcher model. The NNFI (Non-normed Fit Indices) or Tucker-Lewis Index has been recommended a value of 0.90 or better for good fit (Bentler & BoneRisk , 1980; Hair et.al., 2006). Thus, an NNFI = 0.922 for this study implies good fit. From the above goodness-of-fit evaluation, confirmatory factor analysis for the final measurement model reasonably supported the model's fit.

Measurement Model

a) Structural Equation Model (SEM)

A structural model is fit to the trust related factors, trustworthiness and trust data according to the model structure given in the figure-1. All the paths (trust related factors to trustworthiness, trustworthiness to trust) are assessed to find significant positive standardized path coefficients. The goodness of fit indices for the final

structure model, shown in the bottom part of table-1, suggests a good fit to the data: small ratio of chi-square to degree of freedom (<2), great values of GFI, AGFI, CFI, NFI (>0.9) and RMSEA values (<0.05).

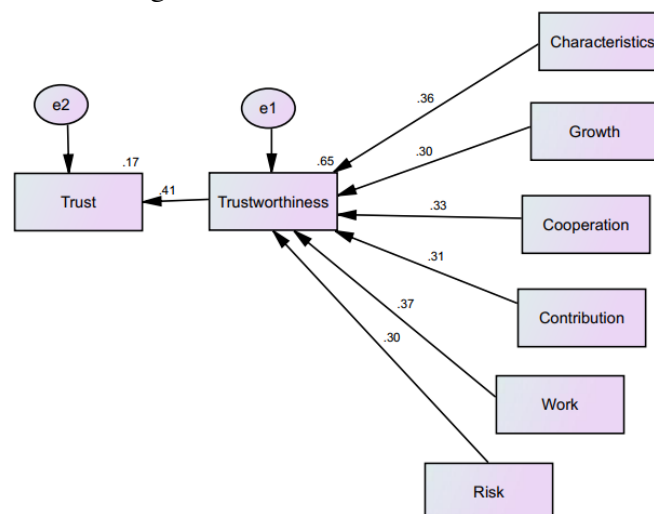
Table-1 : Goodness-of-fit results of the study:

Goodness-of-fit statistics		Values	Desired range of values for a good fit
Chi-square test	χ^2	77.858	
Degrees of freedom	Df	21	≥ 0
Chi-square/ degrees of freedom ration	χ^2/df	3.70	2 to 5
Goodness of fit index	GFI	0.920	> 0.90
Root mean square error of approximation	RMSEA	0.043	< 0.08
Incremental fit measures Adjusted good-of-fit index	AGFI	0.917	> 0.90
Tucker-Lewis Index	TLI	0.922	> 0.90
Comparative fit index	CFI	0.957	>0.95
Normed fit index	NFI	0.933	> 0.90

Table-2: Standardized Regression Weights:

	Estimate
Trustworthiness <--- Risk	.301
Trustworthiness <--- Work	.374
Trustworthiness <--- Contribution	.306
Trustworthiness <--- Characteristics	.360
Trustworthiness <--- Cooperation	.327
Trustworthiness <--- Growth	.304
Trust <--- Trustworthiness	.407

Figure-2: Standardized estimates



In accordance with the parameter estimates shown in figure 2 and table 2, both trust related factors and trustworthiness have positive and significantly effect on trust and these findings are proposed in H₁ to H₇.

Table-3: Summary of Hypothesis Testing Results:

	Estimate	S.E.	C.R.	P	Label
Trustworthiness <--- Risk	.246	.034	7.201	***	
Trustworthiness <--- Work	.283	.032	8.960	***	
Trustworthiness <--- Contribution	.197	.027	7.337	***	
Trustworthiness <--- Characteristics	.267	.031	8.621	***	
Trustworthiness <--- Cooperation	.257	.033	7.843	***	
Trustworthiness <--- Growth	.234	.032	7.292	***	
Trust <--- Trustworthiness	.498	.079	6.295	***	

Note: S.E. = Standard error; C.R. = Critical ratio, *p <0.01

b) The Hypothesized Casual Structure Model

As shown in table 3, the regression weight of type & level of work to trustworthiness (t= 8.960; p< 0.05); intimacy & cooperation to trustworthiness (t= 7.843; p< 0.05); acceptance of risk to trustworthiness (t= 7.201; p< 0.05); future growth potential & motivation to trustworthiness (t= 7.292; p< 0.05); individual characteristics to trustworthiness (t= 8.621; p> 0.05); dedication & contribution to trustworthiness (t= 7.337; p< 0.05); and trustworthiness to trust (t= 6.295; p< 0.05) were significant. This indicated that the factors that build up trustworthiness had significant direct effect on trust. The estimation results in table 3 indicate that the seven hypotheses, H₁ (type & level of work → trust), H₂ (intimacy & cooperation → trustworthiness), H₃ (acceptance of risk → trustworthiness), H₄ (future growth potential → trustworthiness), H₅ (characteristics → trustworthiness), H₆ (dedication & contribution → trustworthiness), and H₇ (trustworthiness →trust) are supported, with path coefficients of 0.283, 0.257, 0.246, 0.234, 0.267, 0.197 and 0.498 respectively.

Discussion and Conclusion

According to previous study, the climate of trust in an organization is created through organizational roles, relationships, experiences, and interdependencies, which in turns ensure high level of success, adaptation and innovation (Shockley-Zalabak, Ellis, Winograd, 2000). In this study, trust is significantly related to the trustworthiness (0.498) in the organization. And these findings also got support from the earlier in a sense that sharing, cooperation, warmth, and fellowship were leading to trust based on workplace relationship (Dutton, & Ragins, 2017; Sullivan & Peterson, 1982). The other factors' influences (type & level of work future growth potential & motivation, individual characteristics, dedication & contribution, intimacy and cooperation, and acceptance of risk) also signified but comparatively little bit of lower impact on trustworthiness. The observations against these dwindle are meaningful in a sense that trust is "based on belief not observable proofs" or "grounded in perceptions rather than evidence" (Tuckett, 2009). Obviously, tendency for co-operation and the issue of trust has been contributing in trans-organizational economic activities (Bachmann, 2001). In fine, trustworthiness, a major key

player is rightly inflated by trust based on the foundation of overall impact from its constituents which also got literal support in the literature as "trust reflects a combination of risk and social preferences as well as beliefs about trustworthiness"(Duarte, Siegel, & Young, 2012; Mou, Shin, & Cohen, 2017).

Relationship value has a predominant role for maintaining relationship quality and behavioral outcomes, even though value displays more positive impact on satisfaction than on commitment and trust. Again, in order to maintain trust-based relationship, relationship value should emphasize on relationship quality for avoiding risk (Huang et al, 2013; Ulaga & Eggert, 2004). Finally the new dimension of research under the foundation of this study would be considerable in business practices for avoiding increased vulnerability of individual organizations or possible mutual blockage.

Limitations and Direction for Future Research

The study explored the evidence that might contributory in trust development in selected organizations attending the trustworthiness as mediating factor. Though this study only incorporates the key factors based on the literature what can be extended in future research by considering other relevant factors like organizational capabilities, mutual flexibility, and collective bearing of risk for identifying long term relationship in the organization or even in inter-firm relations. The trust itself prevails on human interrelationship, which might be articulated in future for judgment of organization climate, perceptions of the employees working around and maintaining leadership style. The engagement among the employees will also be incorporated fruitfully in the said judgment by addressing the issues of trust for further enhancement of trust literature.

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