Definition of Trust as a Catalyst and the Implications Therefrom: A Deduction from a Literature Review

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Abstract

Much has been written about trust and trust-building, but no consensual definition of trust has been developed. In this article, the definition of trust as a catalyst is proposed based on a deduction from an aggregation of peer-reviewed articles from across several disciplines and hermeneutic examination of the contents. The paper suggests that discipline-related points of view and common usage of trust as a noun and or a verb leads to confusion in trying to develop a consensual definition. Given the accepted universality of trust, a consensual definition would help achieve a further understanding of both trust and trust-building. The proposed definition permits recognition of discipline-related definitions and suggests the focus of trust should be directed to establishing the conditions under which trust enables successful exchange interactions (i.e., trust-building). The separation of trust and trust-building has implications for management and other relationships. Suggestions for further research are included.

Keywords: trust, trust-building, organizational management, hypocrisy, deceit

1. Introduction

Trust has been identified as an essential component of a viable society (Gambetta, 1988) and can act as a catalyst in social circumstances, but a consensual definition of trust remains to be established (PytlikZillig & Kimbrough, 2016). Mayer, Davis and Schoorman (1995) suggested there are several reasons for disagreements in definitions of trust including problems with the definition of trust itself; lack of clarity to find the relationship between trust and risk; confusion between trust and its antecedents and outcomes, and failing to consider both the trusting party and the party to be trusted.

Researchers have viewed trust variously as an action, an object, or an outcome. Whereas each view is valid within the rubric of the researcher's discipline, an aggregation of these disciplinary approaches resembles the five blind men describing an elephant (Allio, 2013) by attempting to describe trust by its parts or attributes. Without a consensual definition, an aggregation of valid findings to better understand trust (i.e., identifying the elephant by gathering and placing its parts in an interconnected structure) is likely to remain problematic.

In this paper, the argument is presented that an examination of peer-reviewed published research if viewed differently leads to a proposed definition of trust that permits reconciliation across disciplines between the discipline-based views of trust. Given that trust is a subject that has been researched across disciplines, a consensual definition of trust would help to focus on and emphasize the importance of trust-building that is discipline-dependent. Furthermore, as discussed, a proposition is put forward that the term trust-building can be misleading and thereby can divert from a better understanding of how trust can be established to fulfill its role.

As discussed later in the paper, focusing on the nature of trust (i.e., focusing on deriving a definition) and separately on the trust-building exercise permits development of a consensual definition of trust and has implications for management, health services, relationships, and other undertakings.

2. Literature Review and Methodology

400 randomly selected peer-reviewed published papers were extracted from the University of Phoenix library to examine how authors had reported trust. Specifically, the review was conducted to identify common issues and themes, characterizations, behavioral, and attitudinal attributes toward trust and therefrom develop a shared view of trust (cf., Rousseau, Sitkin, Burt, & Camerer, 1998).

The review of the literature included a review of what researchers in other disciplines have included in describing trust, to determine if including such findings from other disciplines could contribute towards a better understanding of trust and trust-building.

The examined published research was separated into categories that discussed factors surrounding trust, definitions of trust, and trust-building. Overlaps between categories were identified and reduced by removing duplications. Every attempt was made to reconcile research from different disciplines by hermeneutic analysis to avoid discipline-related points of view. The results were aggregated and analyzed and assessed to identify substance, perspective, and sense.

2.1 Research on Factors Influencing or Influenced by Trust

Trust is essential for a viable society (Deutsch, 1962; Fukuyama, 1995), economic growth (Albanese, de Blasio, & Sestito, 2017), for organizational effectiveness and efficiency (Alfes, Shantz, & Truss, 2012; Bucata & Rizescu, 2016; Colquitt, LePine, Piccolo, Zapata, & Rich, 2012; Sankowska, 2016; Saunders, Dietz, &Thornhill, 2014), for computer science (Chang, Cheung, & Tang, 2013; Salehi-Abari & White, 2012), interpersonal relationships (Colzato et al., 2013; Lewicki Tomlinson & Gillespie, 2006) and romantic and family relationships (Brown, 2016; Campbell & Stanton, 2019; Mogilski, Vrabel, Mitchell, & Welling, 2019).

Trust relationships within an organization can affect employee performance (Badeo, 2017; Dirks & Skarlicki, 2009; Huang, Davison, & Gu, 2011; Skubinn & Herzog, 2016). Haynie, Mossholder and Harris (2016) found high trust in senior management to be a factor in motivating a workforce and positively affecting organizational performance. Saunders, Dietz and Thornhill (2014) noted that managerial actions shape employees' judgments of trust and distrust and that managerial actions must reduce distrust when employees are distrustful. Thus, the perceived roles of managers and employees of the corporation become significant in the trust-building process (Skubinn & Herzog, 2016).

Trust influences knowledge sharing that is critical to successful management and organizational performance (Becerra-Fernandez, Gonzalez, & Sabherwal, 2004; Huang, Davison, & Gu, 2011). Cook (2005) reported: "According to Blau (2002, p. 348), large-scale social exchange is not likely to exist without a formal agreement unless firm social bonds rooted in trust have been established" (p. 7).

Researchers have reported that management needs to establish and maintain trust with employees and between the organization and its environment (i.e., the shareholders, customers, suppliers, competing organizations, and the communities in which the organization is physically located) (e.g., Krot & Lewicka, 2012; Skubinn & Herzog, 2016).

Researchers agree bordering on a consensus that trust is an essential component in establishing an exchange relationship (Jarvenpaa, Tractinsky, & Vitale, 2000). When individuals seek to obtain benefits from a person, they enter an exchange relationship (Blau, 1964) and do so primarily because the benefits "successfully match the circumstances… (the customer) … is in" (Christensen & Raynor, 2003, p. 5). But also in the belief that the benefits are as presented (Nunes, Piotroski, Teo, & Matheis, 2010). Furthermore, establishing trust between patients and healthcare givers is a major factor in the delivery of health care (e.g., Gupta, Binder, & Moriates, 2020).

Researchers have stated trust cannot exist without attitudes, social networks, social customs, and social capital that in turn can help create trust (Burt & Knez, 1995; Chen & Ayoko, 2012; Coleman, 1988; Colquitt, LePine, Piccolo, Zapata, & Rich, 2012; Cook, 2005; Cook et al., 2005; Ferrin, Dirks, & Shah, 2006). Li (2016a) noted the role of attitudes and observed current (psychological) considerations of attitude "including what constitutes and results in such an attitude, which tends to ignore the consequences negative or positive, of the decision to trust at the expense of trust in the form of behavioral decision" (p. 5). However, Ibargüen-Tinley (2015) noted that within relationships differing understandings of social norms or values can undermine trust.

Li (2007) noted that two natures of trust exist. Trust-as-choice "will initiate risk-taking cooperative behaviors from a trustor and, if reciprocal, also from a trustee, so it can serve as a special exchange mode" (p. 435). Li continued that trust-as-attitude is passive as a "pre-decisional, non-committal evaluation and acceptance of a trustee's trustworthiness" (p. 435) but lacks the motivation for risk-taking. Li (2008) noted that trust can be examined either based on an interaction between trustor and trustee (personalized trust) or as an interaction between a trustor and multiple trustees (depersonalized trust). Homans (1961) suggested the difference between the two approaches to trust is that analysis of depersonalized trust is more complicated than analysis of personalized trust.

Li (2007) further noted that trust should be separated into initial trust and mature trust, with differing criteria

governing the nature of trust. Initial trust can be bolstered by institutional means, whereas mature trust can be bolstered by institutional and interpersonal means. Drawing on Eastern philosophy, (even though Dualism isn't exclusive to East Asian philosophy), Li noted that a "phenomenon or entity cannot be complete unless it has two opposite elements" (p. 416).

Li (2016a) stressed that "context matters" (p. 4) and that "The dynamic aspect of trust as commitment or obligation within an interactive or reciprocal process of trust-building (also trust-eroding) is salient" (p. 5). However, the review of the literature suggested that the contextual nature of trust has received infrequent emphasis, and perhaps scholars have resisted creating a standard definition because it has the potential to erase the nuances of context.

Trust is based on perceptions (Adams, 1965; Stoll, 2008), and perception is an instant, involuntary appraisal by one person of another person (or persons) or the actions of another person or persons (Cameron, Payne, Sinnott-Armstrong, Scheffer, & Inzlicht, 2017). Perceptions are influenced by cultural norms (e.g., Bedford & Hwang, 2003; Gosling & Huang, 2009; Kaiser & Hogan, 2010, Tan & Chee, 2005). Perceptions can be influenced by the perceiver's personal experience and social knowledge (Cameron et al., 2017). Perceptions are also influenced by human relationships (e.g., Chiaburu & Lim, 2008; Oberman & Hill, 2008), and emotions (Chen & Ayoko, 2012). Whereas cultural norms do not change significantly over a short period, perceived motives, human relationships, and emotions can vary with time and context and may have stronger or weaker influences on attitude as a factor in perceiving the nature of trust (e.g., Balliet Mulder & Van Lange, 2011; Li, 2008; Tsui et al., 2007).

Including context in the analysis of trust involves consideration of the role of the participants' value systems. Li (2008) recognized the need to "… incorporate the role of values in an analysis of trust" (p. 415). Kaczocha and Sikora (2016) noted some values have a purposeful status because they are adopted "goals in life and individual, group and social activity. …. Furthermore, (they are adopted) when we accept them in our awareness and realize (them) in …. economic and social practice" (p. 71). Viktor, Cornelis, DeCocka and Pinheiro da Silva (2009) noted the absence of information on the provenance of trust values (p. 1368), and Fischer and Khothari (2011) noted that more research on values was needed.

Antecedents include benevolence (e.g., Aurifeille & Medlin, 2009; Mayer et al., 1995), competence (Mayer et al., 1995), integrity (Carter, 1996; Farmer & Miller, 2013; Gosling & Huang, 2009; Palanski & Yammarino, 2009; Vanhala, Puumalainen, & Blomqvist, 2011), reputation (Dietz & Den Hartog, 2006, Salehi-Abari & White, 2012), ethics (Odrakiewicz, 2010), the refusal to exploit vulnerabilities in trust relationships (Li, 2008; Murray et al., 2011), fairness (Adams, 1965; King & Zhang, 2018). and predictability (Dietz & Den Hartog, 2006).

Trust is viewed differently across cultures (e.g., Chhokar, Brodbeck, & House, 2007; Goodall, Li, & Warner, 2006; Hofstede, 2001; House, Hanges, Javidan, Dorfman, & Gupta, 2004), groups (e.g., Cook, 2005), and individuals (e.g., Eliasoph & Lichterman, 2003; Kadar & Mills, 2011; Li, 2007, 2008; Swaidan, 2012). The process by which trust is established can also vary between cultures (Kadar & Mills, 2011; Kriz & Keating, 2010).

Trust with an organization and within an organization requires an actual or virtual person to person trust (Erben & Güneşer, 2008; Yim, Tse, & Chan, 2008) that demonstrates organizational integrity (Kılıçoğlu, 2017); encourages free and open communication (Drazin & Joyce, 1979; Kassing, 2007); the development of a common understanding (Van Dijk, Kwaadsteniet, & De Cremer, 2009); and a response to employee workplace conditions (Nisiforou, Poullis, & Charalambides, 2012).

Ultimately, however, trust rests on human feelings, perceptions, and intuitions (Gormley-Heenan & MacGinty, 2009) which, because of modern developments and globalization, can no longer be developed naturally among people who know each other, and for which community sanctions and exclusion are no longer powerful enforcements to prevent abuse of trust (Frankel, 2008). Noting that the establishment of trust is based on perceptions that include verifying the soundness of the negotiations and that there are ways to detect hypocrisy or deceit the medium by which negotiations are conducted becomes a factor (McLuhan, 1964).

2.2 Reported Definitions of Trust

Research on trust is distributed across several disciplines among a plethora of works (e.g., Coleman, 1988; Dietz & den Hartog, 2006; Lewicki, McAllister, & Bies, 1988; Li, 2007, 2008; Mayer et al., 1995; Murray et al., 2011). Doney, Cannon and Mullen (1998) noted that descriptions of trust depended on the discipline of the researcher (i.e., Psychology, Sociology, Computer Science, or Economics). Thus, researchers have variously described trust as a psychological state, a behavior, or a universal or culturally based practice (e.g., Li, 2007, 2008; Niu, Xin, &

Martins, 2010; Tsui, Nifadkar, & Ou, 2007; Wang, Chen, & Hwang, 2006). Albanese, de Blasio and Sestito (2017) focused on the act of trust and found that decisions refer to risk aversion thus supporting behavioral rather than belief-driven definitions of trust. Li (2007) suggested the nature of trust is based on decisions. Behnia (2018) noted trust is conceived as the outcome of a complex process involving the interpretation of the situation in which the two interacting individuals find themselves.

From a psychological point of view, trust is a psychological state wherein the needs to attract the trustee's cooperation to obtain valued results or resources (Simpson, 2007). Lewis and Weigert (1985) suggested trust should be accepted as a social concept and not as a personal characteristic. Rousseau et al. (1998) argued that a widely held definition of trust is based on a psychological state to accept vulnerability in return for expectations of a positive reaction from another. They expected that by comparing these different ideas a shared meaning of trust would emerge.

There have been "few attempts to integrate perspectives" (Doney et al., 1998, p. 603), since when Li (2007, 2008) and Sherchan, Nepal and Paris (2013) extensively recapped reports of trust and how trust is established. However, Siebert, Martin, Bozic and Docherty (2015) and Alfes, Shantz and Truss (2012) noted weaknesses based on segregated rather than aggregated theories. Li (2015) noted that "the fundamental nature of trust has not yet been effectively settled" (p. 104).

This underlying consensus is reflected in the most often cited definition of trust proposed by Mayer et al. (1995): as "the willingness of a party to be vulnerable to the actions of another party based on the expectation that the other will perform a particular action important to the trustor, irrespective of the ability to monitor or control that other party" (Siebert et al., 2015, p. 712).

Other definitions were proposed inter alia by Doney et al. (1998) that "trust is a willingness to rely on the other party and take action in circumstances where such action renders one vulnerable to the other party" (p. 604). Jarvenpaa et al. (2000) noted that "trust is a governance mechanism in exchange relationships that are governed by uncertainty and vulnerability" (p. 46). Saunders, Dietz and Thornhill (2014) stated trust occurs "… under conditions of risk that require the trustor to develop favorable expectations of the intentions and behavior of the trustee, sufficient to prompt a willingness to become vulnerable to the trustee's future conduct" (p. 640).

Li, (2016b) suggested that "trust is a multi-dimensional construct with a structure or configuration of distinctive factors" (p. 106) and called for "framing trust as a compositional construct as a configuration of multiple interdependent (for holistic content) and interactive factors (for dynamic process)" (p.106). Chong, Abawajy, Ahmad, and Hamid (2013) stated "(A) trust model must be able to maintain accuracy even under dynamic conditions, adapting to changes introduced by others" (p. 315).

Trust can be regarded as an entity or form or a mechanism (Dirks & Ferrin, 2002; Jarvenpaa et al., 2000; Li, 2007). Other researchers have noted that trust acts as a catalyst in interactions (Badeo, 2017; Ferres, Connell, & Travaglione, 2004; van Klingeren, 2020).

Several scholars have stressed that trust is complex thus implicitly questioning whether creating a single definition of trust is feasible, necessary, or advisable. Li (2013) stated, "the nature of trust is so complex that the measure of trust should be diverse enough to match the diversity of the core features of trust… it is not a good practice to converge towards a single homogenous measure of trust" (p.73).

However, as discussed further on, this paper presents the suggestion that a single definition is feasible and advisable in the interests of focussing on trust-building.

2.3 Reported Establishing Trust

The process of trust-building requires a trustor's initial volition (or intent or motivation) to start building and may be based on the trustor's desires to obtain specific benefits (e.g., Crawshaw & Brodbeck, 2011; Farmer & Miller, 2013; Jarvenpaa et al., 2000). However, if the trust-building exercise is undertaken by two people meeting for the first time, the setting in which the exercise is conducted may be unfamiliar (Schul, Mayo, & Bernstein, 2008). In an unfamiliar setting, behavior that is successful under familiar or normal circumstances may be inadequate, and both parties in the dyad may assume a position of distrust (Schul, Mayo, & Bernstein, 2008) and perceive they need to be on guard (Latuseck, 2014). Trust-building requires a "shift in focus from a trustee's trustworthiness to a trustor's trustfulness" (Li, 2007 p. 435).

The trust-building process aims to convince (absence previous knowledge) that the individual is a "real person" (in the sense of genuine) who understands the needs and goals of the other party (Al-Shboul & Abrizah, 2016; Miller & Schlenker, 2011; Seilhamer, 2013), and 'imposing' themselves as a trustworthy individual on each other (Colquitt et al., 2012; Dirks & Skarlicki, 2009).

A real person is interpreted as such from a person's physical appearance, environment, culture (Chhokar, Brodbeck, & House, 2007), perceived moral reliability, and or perceived self-concept (Iyer Koleva, Glenn, Ditto, & Graham, 2010; Gantman & Van Bavel, 2016, 2015; Hwang, 2014) and possesses the antecedents that are essential to trust-building (Adams, 1965, Mayer et al., 1995; Li, 2008). That is done by perceiving a display of the antecedent (e.g., integrity or competence) or by a display of prior learning and or experience (e.g., Gosling & Huang, 2009; Insch, McIntyre, & Dawley, 2008; Kaiser & Hogan, 2010). Rationality and emotion may influence the perception of the validity of antecedents (Simpson, 2011) but can be supported by institutional and societal means. Evaluations or appraisals are founded in part on personal values (Hwang, 2014). Edmondson (2004) reported that a (rational) choice to trust was based on an "internal and explicitly consistent value system" (p. 7), whereas relational trust is more "affective and intuitive" (p. 8) and takes into account the trustor's social environment. Courtois and Tazdaït (2012) noted that irrespective of backgrounds, "… trust is established as soon as a detection-type mechanism which reveals trustworthiness is implemented" (p. 368). This leads to negotiations and during which the conditions of trustworthiness can be expected (Dugar & Shahriar, 2012; Van Witteloostuijn, 2003).

The conduct of the negotiations falls under the rubric of social interchange that reflects cultural norms (Bohnet, Herrmann, & Zeckhauser, 2010; Bowe & Martin, 2007; Doney et al., 1998; Chua, 2012; Eliasoph & Lichterman, 2003; Kadar & Mills, 2011; Navarro-Carrillo, Valor-Segura, & Moya, 2018; Si, 2008; Silverman, 1970; Zhao, 2009; Courtois & Tazdaït, 2012; Viktor, Cornelisa, DeCocka, & Pinheiro da Silva, 2009).

The process of establishing trust can be eased by social embeddedness (Cook, 2005), previous cooperation and experience (Bornhorst, Ichino, Kirchkamp, Schlag, & Winter, 2010; Fletcher & Peters, 1997; Gonzalez del Campo, Pardo, & Perlines, 2013). Establishing trust can be influenced by emotions (Chen & Ayoko, 2012; Lewis & Weigert, 1985), concessions (Servatka, Tucker, & Vadovic, 2011), competency (Cognitive trust), and on observed behavior that relies on conformity with socially accepted norms (affective trust) (Chua, 2012). However, concern for others' behavior and attribution of honesty is a major influence on social behavior (Jones & Paulhus, 2017). Risk assessment and third-party relationships and gossip can enhance or inhibit the trust-building process (Burt & Knez, 1995; Coleman, 1998; Cook et al., 2005; Ferrin et al., 2006).

Given that recognition that the antecedents are present rests on perception and appraisal (Gormley-Hennan & MacGinty, 2009; Stanaland, Lwin, & Murphy, 2011), such recognition elicits a judgment of the individual's morality (Gantman & Van Bavel, 2016, 2015; Miller & Schlenker, 2011) and or self-concept (Gantman & Van Bavel, 2015; Iyer, Koleva, Glenn, Ditto, & Graham, 2010; Hwang, 2014). Xu and Ma (2016) noted that a moral decision must be based on some moral standard usually learned in childhood (Popper & Mayseless, 2002), which acts as a cultural element that in turn supports trust. However, there is still discussion about the extent to which morality leads to perception and judgment (Firestone & Scholl, 2016). Hale and Pillow (2015) noted that social judgments hold tacit implications for the self, that is "people treat evaluations of others as evaluations of themselves" and "manage their judgments of others to affirm and retain flattering self-images" (p. 496). That being so, perceptions of trustworthiness by either party in a trust-building dyad will be skewed in favor of the perceiving party.

Some researchers have suggested that people engage in prosocial behavior (i.e., concerned with the well-being of others), but prosocial behavior is reduced when it is not observable by relevant others. People will pursue self-interest as long as they can appear to be fair (Caviola & Faulmüller, 2014). However, the process can be hindered or stopped at any point if the modalities of trust-building are not followed (Hwang, 2014; King & Zhang, 2018). Modalities that hinder trust-building include hypocrisy and or deceit.

Participants in an exchange interaction may modify their behavior in trying to establish trust. Such behavior is subject to misunderstanding, hypocrisy, and or deceit (Jones & Paulhus, 2017) and is linked to trust (Batson, Collins, & Powell, 2006). Thus, deception can be and is used in exchange interactions.

People practice deception for a purpose, but deception per se is not the goal, but a means to an end and is used when other means of reaching that goal are thwarted (Levine, 2014). The supposition that what is said is honest is highly adaptive (Levine, 2014). People will lie for a reason, but when the truth is in line with the goals, communication will be honest. Levine reported that as long as people are telling the truth, the accuracy of prior detection on average is slightly better than chance (i.e., 54%) (p. 384). Most people are good liars but not all, and bad liars are detected more readily.

Hale and Pillow (2015) and Alicke, Gordon and Rose (2013) found hypocrisy to be a multi-faceted concept that entails inconsistency and advancement of the actor's self-interests and necessitates an awareness of how ordinary people and hence society norms, interpret the concept (Alicke et al., 2013). Implicit in the published research on

hypocrisy is the existence of standards by which the dissonance can be perceived. Such standards are established largely by society or cultural settings (Honneth, 1995) and may or may not be buttressed by institutional frameworks. However, Frankel (2008) noted that standards may be changing because society has become increasingly tolerant of deviations from what was formerly accepted as appropriate.

Perception of deceit needs a trigger, such as a detected reason for deception, behavior that indicates dishonesty, messaging that lacks coherence, inconsistency between the message and reality, or a warning of deception from a third party. Usually, except when the deceiving party is a poor liar, the recognition of deception does not happen at the time it occurs. At the time of occurrence, an actor (e.g., a trustor, or a witness) can reveal behavioral clues that include movements they make, whether or not they smile or avert their gaze, their pitch of voice, and speed of their speech.

Other indicators that can lead to perception or detection of deceit include analysis of message content and physiological responses such as polygraph tests. However, these indicators are often misread or ignored. A combination of verbal and nonverbal clues rather than consideration of the clues independently could lead to a higher accuracy. Research into perceiving deceit through a systematic analysis of only nonverbal behavior indicated a 78% accuracy in correctly classifying lies and truths. (Vrij, Edward, Roberts, & Bull, 2000).

In business, moral hypocrisy (the motivation to appear moral while trying to avoid the costs of being moral (Batson et al., 2006) helps establish trust, deliver as promised, and also pursue personal benefits. Moral hypocrisy is not only a pragmatic virtue but fast becoming a prescriptive one. "In business trust becomes paramount" (Batson et al., p. 321), and "reputation as a moral and fair person is an extremely valuable commodity" (Batson et al., p. 322).

A perceived transgression of moral behavior may be judged in the context of the actor's prior activities. Prior good deeds could mitigate subsequent transgressions, but only if the deeds and transgressions occurred in different domains (Effron & Monin, 2010). If the deeds and transgressions were performed in the same domain, the transgressions would be judged as hypocritical. Considerations of whether hypocrisy occurs include whether the actor's stance is expressed publicly or held privately, and the level of inconsistency between stance and behavior, the severity of the misdeed, and the type of outcome (Alicke, Gordon, & Rose, 2013).

Whereas the introduction of deception into an exchange negotiation can be detected when the interaction is face-to-face (e.g., King & Zhang, 2018) it is less so when the exchange interaction relies on arm's length (i.e., written or institutional) means. In such cases, many of the clues that alert the trustor to possible deception are absent so that stance and prior actions become salient, although modern technology enabling virtual meetings (e.g., Zoom) may help to fill the deficiencies.

In the political sphere, people were less likely to judge harshly perceived falsehoods if perceivers convinced themselves that the falsehood could have been true. (Effron, 2018). The severity of the judgment depended on the alignment of the falsehood with the political preference of the perceiver. If aligned, the severity was less harsh than if not aligned.

Researchers have incorporated a notion of movement in describing trust-building (i.e., by using words such as 'move', e.g., Dietz & den Hartog, 2006; Li, 2008; Mayer et al., 1995), or 'shift' (e.g., Li, 2008; Murray et al., 2011). Although trust has characteristics including that it is inherently unstable (Gambetta, 1988), trust presupposes a stability factor between trustor and trustee (Adams, 1965; Murray et al., 2011). Mayer et al. (1995) implied that antecedents can provide stability, but that one antecedent alone may not be sufficient to establish trust. More than one is required, and each antecedent should act simultaneously with other antecedents.

Sherchan et al. (2013) noted trust "can decay with time" (p. 478) whereas other researchers have suggested that trust increases in an incremental, perhaps subliminal, manner because parties must first establish and verify prerequisites (Murray et al., 2011), and trust-building is conditional and time-dependent (Coulter & Coulter, 2002; Ho & Weigelt, 2005; King & Zhang, 2018; Li, 2008; Murray et al., 2011; Yim, Tse, & Chan, 2008).

The process of establishing trust varies across cultures. For example, in Chinese culture (and possibly other cultures) the personal attributes of the individuals such as trustworthiness (i.e., *xinyong*) comprise important components of trust (Kriz & Keating, 2010; Leung, Chan, Lai, & Ngai, 2011). King (2010) found that Chinese respondents placed greater emphasis on an individual's moral attributes (moral face or *Lianmian*) of the trustor and trustee than on their social attributes (social face or *mianzi*) thereby accentuating the personal rather than impersonal perceptions. King and Zhang (2018) found that 'face' played an important role in establishing and maintaining trust.

3. Analysis

The review of what researchers in other disciplines have included in describing trust contributed towards a better understanding of the role of trust and trust-building and provided support for the universal importance of trust across disciplines. However, much of the work on trust obscured a distinction between factors that influence or are influenced by trust, trust itself, and trust-building.

For example, whereas establishing trust (i.e., trust-building) can be eased by social embeddedness (Niedenthal, Barsalou, Winkielman, Krauth-Gruber, & Ric, 2005), social embeddedness presupposes the pre-existence of social bonds rooted in trust (i.e., a factor that is influenced by trust) (Cook, 2005). But which comes first is akin to asking which comes first: the chicken or the egg? Research on how trust is built when an unfamiliar situation is encountered lends support to the position that trust-building comes first, and social embeddedness is a consequence influenced by trust and in turn, influences further trust-building.

Examination of the literature revealed that in addition to the differing discipline-based descriptions, there was no solid consensus in terms of whether trust represented an abstract concept or a perceptible condition or action. Much of the confusion in defining trust stems from everyday usage such as 'I place my trust in you' or 'You have broken my trust' both of which at least implicitly proposes that trust is an object that can be placed or broken. This usage is evident in law wherein the focus of adjudicating breaches of trust is placed not on trust but on violations of the conditions under which trust was established (Abedi, Zeleznikow, & Bellucci, 2019).

On the other hand, usage of the phrase 'I trust or trusted you' implies an action or a belief. If trust is defined as a verb the complexity and multi-dimensional aspects of trust described by Li (2016b) apply more logically to the process of establishing trust. The confusion increases when researchers stated that trust can be moved. In and of itself that statement can be taken to support but does not definitively establish that trust is an object. The 'movement' more properly would apply to the trust-building exercise whereby participants recognize that an agreement is closer (or not) to creating the conditions under which trust is activated and enables a successful exchange interaction.

In developing definitions for trust, researchers focused on exchange relationships that entail vulnerability but invites the consideration that every exchange relationship is subject to vulnerability (Baker, Gentry, & Rittenburg, 2005). That being so, an induction can be derived that vulnerability is inherent to the dynamics of exchange interactions but is extraneous to a definition of trust.

Common to the descriptions offered by other researchers is that trust is a universal or culturally based practice. Practice as an action relies on experience which is gained in a cultural environment and therefore is likely to differ between cultures (Bornhorst, Ichino, Kirchkamp, Schlag, & Winter, 2010; Kadar & Mills, 2011) and thus challenges the notion of universality. Therefore, if trust is a universal action, then it must be independent of culture whereas culture becomes a factor of trust-building. In other words, trust as an action is better considered as trust-building rather than trust per se.

If trust is not an action but is a mechanism (an object) it is independent of experience and can be universal when it does what it is intended to do (even though the design and building of the object depends on experience and hence culture). The design and building of trust depends on factors many of which have been identified above, but the purpose of the building exercise (based on cultural practices) is to ensure conditions are right for trust to exist (universal) so that an exchange interaction is successful. As an analogy would be a dwelling: whether it is an igloo (Inuit culture), a teepee (First nations culture), a rondavel (African cultures), or thatched cottage (European cultures) the purpose is to provide shelter (Universal).

Several researchers noted that an exchange relationship entails the circumstances under which the relationship is initiated. Such circumstances can vary between individuals, societies, and the specifics of each exchange relationship. However, regardless of any variations that an exchange relationship entails, the outcome is determined by the presence or absence of trust. If any outcome in an exchange interaction depends on the presence or absence of trust and noting that exchange interactions such as trust-building are subject to a myriad of considerations, then trust per se must be independent of those considerations but must be dependent on the considerations that create (or fail to create) the conditions for trust. In other words, if participants are successful in creating the conditions that establish trust, trust is established, and an exchange interaction will be a successful or productive one.

The review of the literature suggested that trust-building could be summarized as a series of time conditional moves designed to answer questions such as: In an exchange interaction is the proposed exchange fair or can be negotiated to be fair? Are the prerequisites for trust present? Is there any hypocrisy or deceit evident?

Satisfactory answers establish that the conditions are ripe for trust and the interaction can be productive.

As noted above hypocrisy and or deceit may affect trust-building. However, failing detection of hypocrisy or deceit trust can be established even if the conditions of establishing trust are false. Given that trust has been established under such circumstances, an exchange would be seen to be successful at the moment of agreement even if later the deceit becomes apparent. As an example, a stereotypical used-car salesperson might create all the conditions to trigger trust, even if some of those conditions are based on lies (e.g., pretending to be a friend of a family member or showing falsified paperwork that says the car is in good working order), which results in a trade relationship that is successful because the sale is closed. The fact that the buyer realizes later that the car is a lemon has no bearing on the success of the exchange because the success is simply the act of the buyer being willing to pay money for the vehicle.

Whereas Li (2016a) noted that context matters, a better understanding of trust is gained by identifying that trust is not dynamic under specific contextual conditions but can be considered dynamic (i.e., enables or ceases to enable) if any of those conditions change. Thus, for example, whereas trust to ensure a successful outcome might not be established if a borrower requests a loan of $5000, such trust might be established if the loan amount is reduced. The loan might also be approved at the higher level if the borrower accepts a change in the specific conditions (i.e., makes a concession) such as purchasing some form of loan insurance acceptable to the lender.

With those suggestions in mind, trust can be considered as a mechanism that links trustor and trustee in an exchange relationship and, as a mechanism, can be separated from expectations, personal preferences, and social factors, although the process by which the mechanism can become effective depends on such factors.

If trust (as an entity or mechanism) is independent of personal and circumstantial considerations but is an essential component of an exchange interaction between two parties acting independently and interdependently, absence of such interaction, trust is meaningless and or inert until the right conditions have been established.

An item that is a form or an entity is inert unless the right conditions exist, has only one use (i.e., to enable trustor and trustee to realize a satisfactory exchange), but which is necessary for an act to occur is a catalyst. Therefrom a definition of trust follows as "a catalyst that, when specific exchange conditions are met, enables successful exchange interactions between two or more people acting independently and interdependently". This definition agrees with other researchers who have suggested trust is a mechanism or object and trust can act as a catalyst (e.g., Ferres et al., 2004).

The Encyclopedia Britannica defines a Catalyst, in chemistry, as any substance that increases the rate of a reaction without itself being consumed. In general, catalytic action is a chemical reaction between the catalyst and a reactant, forming chemical intermediates that can react more readily with each other or with another reactant, to form the desired end product. However, researchers have used catalyst to report on effecting change situations in disciplines other than chemistry such as community-based conservation (Bennett, Knapp, Knight, & Glenn, 2021) and higher education (Peytcheva-Forsyth, Mellar, & Aleksieva, 2019). Given these observations the description of trust as a catalyst is appropriate.

Adopting trust as a catalyst gives a definition of trust independent of discipline that lies within the parameters outlined by Li (2007), Dirks and Ferrin (2002), Jarvenpaa et al. (2000), and Chong et al. (2013). Defining trust as a catalyst avoids the parameters set out by Li (2013, 2016b). In other words, by defining trust as a catalyst, trust is not complex but the process of establishing trust is multifaceted and complicated.

If, as proposed above, trust is a catalyst, then trust-building is misleading as catalysts are not built by the participants in an exchange interaction. A better description of trust-building would be 'actions in an exchange interaction that establish conditions for trust to enable a successful or productive exchange'.

4. Discussion and Implications

Summarizing the above literature review presents an overview that the results can be categorized as research on factors influencing or influenced by trust, on definitions of trust, on establishing trust or trust-building.

"If you don't know where you came from, you don't know where you are; and if you don't know where you are, you don't know where you're going" is a saying by author Terry Pratchett. Whereas adopting a definition of trust within any one discipline can be accepted as 'knowing where you are' within that discipline, failing to adopt a consensual definition can only mean there is no common knowledge of 'where you are' outside that discipline. Yet by accepting the universality of trust implies that such common knowledge exists. In this paper, an argument is proposed that avoids the paradox.

Whereas the research on trust has not yet produced a consensual cross-disciplinary definition of trust, research

on trust-building has identified factors such as the purpose, specificities of context, perceptions of antecedents, culture, exchange theory determinants (particularly fairness), and hindrances to establishing trust. If a clear distinction between trust and trust-building is not made, possibly because researchers approach trust from a perspective in which the conditions of trust-building are the core of the understanding of trust, then deriving any consensual cross-disciplinary definition of trust remains complex and perhaps impossible.

Values (Li, 2008) become salient in the interactions that lead to the behavior, strategy, and the modifications adopted thereof to establish trust. Thus, if the benefits of an exchange are of enough importance, participants will modify their behavior to ensure success. If modifications of interactions lead to trust, one deduction is that the establishment of trust is dependent on modifications, but trust as some form of entity is independent of the modifications. An analogy might be going shopping: the shopping depends on arriving at the desired location (i.e., trust is established) but is independent of how that arrival is achieved (e.g., walking or driving, or deciding to take the bus if walking or driving prove impractical) (i.e., trust-building).

Defining trust as a catalyst (i.e., an object) leads to the question what is the 'nature' of this object, and can it be observed and or measured? Like gravity, trust should be considered as a notional object that has no physical presence but like gravity its influence can be detected. Just as gravity can be measured for specific physical conditions, trust can be measured for the specific conditions of an exchange interaction: there is no range of how much trust is present for a specific exchange interaction, it exists, or it does not exist. Greater or lesser trust refers to the specific conditions that govern establishing trust.

Catalyst as a description of trust is more suitable than mechanism because mechanism can have internal workings which could permit adaption for other uses whereas trust as a catalyst has only the one use which is to facilitate a successful exchange relationship.

Catalyst 'enables' rather than 'governs' because governs can imply some form of active influence whereas enables can imply a passive role. Whereas researchers reported that once established (i.e., a passive role), trust can lead to a desired outcome in exchange interactions no reports wherein the absence of trust led to a successful outcome of an exchange interaction. A passive role is thus appropriate for trust as a catalyst.

By defining trust as a catalyst, defining trust as behavior, attitude, belief, or practice can be regarded as the attitudes towards establishing trust in the belief that by so doing trust will be present and a successful outcome achieved. For instance, a hermeneutic consideration of 'I trust or trusted you' (i.e., behavior or attitude) suggests that the phrase is a precis that when expanded means: 'I believe, or I believed the conditions exist or existed in which trust could be established to enable a successful exchange between us.'

Face-to-face interactions offer the greatest probability of establishing trust and exposing hypocritical or deceitful signs, whereas cold print is less so. Regardless of whether the interactions are face-to-face, by cold print, or by some other method trust can be established and is independent of the method. That being so and accepting trust per se is independent of the other factors noted above but a necessary factor to achieve a successful exchange, leads to the deduction that trust is a catalyst.

5. Further Research

In this paper, a definition of trust has been deduced by extracting and aggregating conclusions from published peer-reviewed papers, and premises and logic that are not included in those papers and are therefore open to challenge. Further research into the validity of the premises and logic would test the validity of the deduction.

To the extent that the premises and logic are valid (Faber, 2017), the deduction can be taken to be valid. However, if the deduction is valid, then some peer-reviewed papers may need to be revisited. If the deduction is valid, current views of trust will need to change and thus likely to encounter resistance (Shimoni, 2017).

6. Conclusion

Failure to derive a consensual definition of trust follows from confusion between disciple-dependent viewpoints including considering trust as either an object or an action, belief, or attitude. This failure can be avoided if trust is considered and defined to be a catalyst the presence or absence of which leads to success or failure of an exchange interaction. The complexities surrounding trust should more properly be regarded as complexities in the trust-building exercise. Accepting the definition of trust as a catalyst permits focus on trust-building that is discipline-related.

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